

livelihoods

today and tomorrow

March 2018



UNION BUDGET 2018

Supplements

livelihoods
today and tomorrow
March 2018

How to Videos How to Farms and Rwa FPO

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Kabretsum Nimar Region

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Sikabretsum Widows

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Special Supplement Dances: Bhatia

Happy Holi!

Happy Ugadi! Happy Nowruz! Happy New Years!

Happy Ramanavami! Happy Good Friday!

Happy Life, Wild Life, Sparrows, Forests, Water, Atmosphere!

Happy Women!

Happy Consumers!

Let science and mathematics thrive! Let us be rational and rationally spiritual!

Poetry! Puppetry! Theatre! Health! Mother Earth! Copy Rights! English! Health at Work! Dance!

Let us sleep, rest and be fully active! Let us be happy and joyous! Let us make Happiness our path and destiny!

BJP is expected to win in North-east. Early national elections – we are still guessing.

Budget increases allocation to Livelihoods-Poverty Reduction-Development domain.

Kamal Haasan announced his new party. Regional Parties are 'distancing' from national parties!

Congress emanates some vital signs of life.

Many deaths. Rest in Peace: Atilokasundari, Sridevi, 54; TSR Subramaniam, former Cabinet Secretary; Jayendra Saraswati.

Priya Varrier went viral and now the breast-feeding cover.

Company Act is amended to make compliance easier and smoother.

There is a significant bureaucratic shuffle at the national level. New Secretaries include: R Subrahmanyam – Higher Education; Tarun Sridhar – Animal Husbandry; and Rajiv Ranjan Misra – DG, Clean Ganga

Budgets reveal the intentions of the Government. The budget on 1 February is probably the last full budget before the national elections. This is also the first budget after GST roll-out. The budget is Rs.25 lakh crore. Allocation for Rural Development, Agriculture etc., has increased marginally. States' budgets follow this in March. Livelihoods has been following the budget over a decade now. In this context, 'livelihoods' has explored "Union Budget 2018".

Margaret Mitchell's 'Gone with the Wind' is a must classic to be read by all.

Supplements: Kshetram discusses Nimar Region and Sukshetram discusses Widows.

Special Supplement: Forest Rights

Video - How to form and run FPO.

Usual e-links include:

VCA – Peddapadu Wage Labour (Hamali);

Subsector – Indian Feed Industry;

e-book: The Art of Loving (Erich Fromm);

v-book: Odisha tribals turn mango entrepreneurs

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



the 'livelihoods' team



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Kshetram	Nimar http://livelihoods.net.in/pdf/kshetram-nimar
Sukshetram	Widows http://livelihoods.net.in/pdf/supplement-3-sukshetram-widows
Special Supplement	Forest Rights http://livelihoods.net.in/pdf/supplement-4-special-supplement-forest-rights

e-links

VCA	Paddapadu -VCA-Wage labour (Hamali) http://livelihoods.net.in/pdf/wage-labour-hamali-vca
Sub-sector	Indian Feed Sector https://www.yesbank.in/pdf/indian_feed_industry-revitalizing_nutritional_security.pdf
e-Book	The Art of Loving http://pdf-objects.com/files/ErichFromm_TheArtOfLoving_1956_148pp.pdf
v-Book	Odisha tribals turn mango entrepreneurs https://www.youtube.com/watch?v=vEZreQNOfek

World Sustainable Development Summit 2018 by TERI

concluded in New Delhi: World Sustainable Development Summit (WSDS)-2018 was inaugurated by the PM Narendra Modi at the Vigyan Bhawan in New Delhi. WSDS is the flagship forum of The Energy and Resources Institute (TERI). The goal of the World Sustainable Development Summit is to bring together global leaders and thinkers in the fields of sustainable development, energy and environment sectors on a common platform.

11 billion pieces of plastic are spreading disease across the world's coral reefs:

Coral reefs are under assault by a growing threat: tons of floating plastic dumped into oceans by humans. It gets caught on reef branches, cutting corals and opening abrasions that expose them to disease. A new study of more

than 100,000 reef-building corals in the Asia-Pacific region found that plastic on reefs promotes "colonization by pathogens implicated in outbreaks of disease in the ocean." The study, published in the journal *Science*, said the likelihood of disease skyrockets from 4 percent to nearly 90 percent when coral comes in contact with plastic.

Saudi women to start own business without male permission:

Under Saudi Arabia's guardianship system, women are required to present proof of permission from a male "guardian" - normally the husband, father or brother - to do any government paperwork, travel or enrol in classes. "Women can now launch their own businesses and benefit from [governmental] e-services without having to prove consent from a guardian," the ministry of commerce and investment said on its website. ❖

Over 40 Indian languages, dialects heading to extinction:

More than 40 languages or dialects in India are considered to be endangered and are believed to be heading towards extinction as only a few thousand people speak them, officials said. According to a report of the Census Directorate, there are 22 scheduled languages and 100 non-scheduled languages in the country, which are spoken by a large number of people — one lakh or more. However, there are 42 languages which are spoken by less than 10,000 people. These are considered endangered and may be heading towards extinction, a Home Ministry official said. A list prepared by UNESCO has also mentioned about the 42 languages or dialects in India that are endangered and they may be heading towards extinction. The languages or dialects which are considered endangered, include 11 from Andaman and Nicobar Islands (Great Andamanese, Jarawa, Lamongse, Luro, Muot, Onge, Pu, Sanenyo, Sentilese, Shompen and Takahanyilang), seven from Manipur (Aimol, Aka, Koiren, Lamgang, Langrong, Purum and Tarao) and four from Himachal Pradesh (Baghati, Handuri, Pangvali and Sirmaudi).

Centre grants Rs.1,269 crore for Andhra Pradesh projects:

The Centre has released a sum of Rs.1,269 crore to Andhra Pradesh under different heads in the past few days, amid a strain in ties between the National Democratic Alliance (NDA) and its ally, the Telugu Desam Party (TDP), over allocation given to the State in the Union Budget. The gross grant included Rs.417.44 crore for the Polavaram multipurpose project, one of the issues of contention between the allies, the TDP and the Bharatiya Janata Party (BJP). "The release [of Rs.417.44 crore] is towards the amount already utilised by the State against the irrigation component [of Polavaram] after April 1, 2014," read an order issued by the Union Water Resources Ministry's Senior Joint

Commissioner, R.P.S. Verma.

Aadhaar not required for emergency health services:

National Health Mission: NHM's response comes a day after Gurgaon's Civil Hospital allegedly turned away a pregnant woman, insisting that Aadhaar card was required for admission. "It's unacceptable if what has been reported is true. Aadhaar is not required to access emergency health services," said Manoj Jhalani, additional secretary and MD, National Health Mission. "We have initiated an enquiry and if negligence is proved strict action will be taken. 'He was speaking a day after Gurgaon's Civil Hospital allegedly turned away a pregnant woman, insisting that Aadhaar card was required for admission. The woman was then forced to give birth outside the hospital, with bystanders using shawls as makeshift curtains. She was admitted hours after her daughter was born. The woman, Munni, and her daughter are recovering.

Ujjwala Yojana to benefit eight crore women now:

The Union Cabinet took a slew of decisions across sectors, including increasing the minimum support price for copra, increasing the target and budgetary allocation for the Ujjwala Yojana, extending the Discovered Small Fields Policy to include more oil and gas fields, approving several bilateral agreements signed by India, and giving its *ex post facto* approval to the changes made in the Insolvency and Bankruptcy Bill. "The Cabinet Committee on Economic Affairs has given its approval for increase in the minimum support price (MSP) for fair average quality (FAQ) of 'milling Copra' to Rs.7,500 a quintal for 2018 season from Rs.6,500 per quintal in 2017," the government said in a press statement. "The MSP for FAQ of 'ball copra' has been increased to Rs.7,750 per quintal for the 2018 season from Rs.6,785 per quintal in 2017." ❖

Rural Roots

Rural Roots (RR) was started in March 2016 by Keshav Parthasarathy and Shagun Setia. It is a NGO, registered as a charitable trust, with a vision to empower marginalized rural women of Deoria, Uttar Pradesh, by generating sustainable employment for them in food processing sector. Complementing the company's vision, the mission of NGO is to uplift rural women from poverty; Below Poverty Line (BPL) and simultaneously provide best quality products to the customers. Primary beneficiaries are women from low-income households in and around Deoria, Uttar Pradesh.

Rural Roots, currently manufactures various varieties of pickle with priority being given to quality; apart from regular pickles like mango, garlic, mixed, the other varieties included are red chillies, jackfruit, papaya, gooseberry etc., The NGO did ground research, prior to initiating operations at Deoria and identified, that these women were skilled in making pickles and that they were already making pickles for their own consumption purposes.

Rural Roots organized a training session, initially for 30 women in December 2016 by a trainer from food preservative department. These women were trained in quality enhancement in pickle making, knowledge on managing, packaging and sale of these pickles. The company has also employed eight of these women to make pickles, which are packaged and later are sold. The pickles are sold in Delhi and Mumbai as well. The sales of

these pickles allow RR to pay a salary of Rs 1,500 on an average to the women. This salary represents 50% increase on the women's current household salary of Rs.3,000.

Operating in a remote and poor area, such as Deoria obviously comes with its own distinct set of challenges. Some of the key challenges are lack of funding apart from initial contribution from Ernst & Young (EY) care; and lack of market connects, as the founders are not from a sales and marketing background. So far, most of the funds used to set up and operationalise the NGO have been contributed out of the personal savings of the founders. The other challenges that the NGO faced initially was to convince, a few of the women to come and work. But with the support of local team, they were able to assure them, that it was for their own good. Currently, the goal is to make a long term sustained impact in Deoria itself. However, RR has obtained food license recently and are looking forward to make it commercial. Apart from pickles, RR also plans to train women in food processing products such as chutneys, jams, ketchups etc., and would also like to explore other food innovations. The number of women the NGO targets to employ and the corresponding increase in their monthly household income is as follows: 20 Women-50% increase in household income in 2018. By (financially) empowering the women in Deoria, they are hoping to create significant ripple effects – affecting gender equality, education level, nutrition and health. ❖

Agriculture Technology Management Agency

Agriculture Technology Management Agency (ATMA) scheme is being actively implemented, since five years in Napaching village, Moirang block, Bishnupur district, Manipur. Total population of the village is 506, comprising of 108 Households. Every Household is involved either in Agriculture or Horticulture.

The ATMA at district level is responsible for all the technology dissemination activities related to farming, at the district level. It has linkage, with all line departments, research organizations, Non-Governmental Organizations (NGOs) and agencies associated with agricultural development in the district & Krishi Vignan Kendras (KVKs), key line Departments of Agriculture, Animal Husbandry (AH), Horticulture and Fisheries etc. have become constituent members of ATMA. The scheme is sponsored by Central Government.

Main objectives of ATMA are to identify location specific needs of farming communities, for farming system based agricultural development; set up priorities for sustainable agricultural development with a Farming Systems Approach (FSA); create plans for production based system activities to be undertaken by

farmers/ultimate users; execute plans through line departments, training institutions, NGOs, farmers organizations and allied institutions; coordinate efforts being made by various line departments, NGOs, farmers organizations and allied institutions to strengthen research extension-farmers linkages in the district;. It covers all categories of farmers in the village. The major beneficiaries are individuals, families, community, women including categories of SC/ST and OBC.

The beneficiaries are selected through recommendation of District Agriculture Officer (DAO). Around 31 Households are availing benefit of ATMA in the village and scheme has helped these households to adopt new technology in soil testing methods and other activities of agriculture. Earlier, farmers and households were living in poor economic conditions, but after implementation of ATMA scheme, the villagers' income has increased and they now have money to meet their day to day expenses. The farmers have begun to visit the DAO, directly to know about subsidies. Future of the scheme is to boost, income of small and marginal farmers and in turn boost the economy. ❖

Want To Work For Women Empowerment

Can you introduce yourself?

My name is Yerukula Ramasubamma, aged 45 years, native of Uyyalawada village, Orvakal mandal, Kurnool district, Andhra Pradesh. I belong to the Yerukala Community (ST). I got married, when I was 15 years old. I am a member of SHG. I was victim of domestic violence and faced harassment by my in-laws. My husband left me, when I was pregnant and he married another woman. I moved to my parent's residence then. I have one daughter and my mother stays with me. I belong to very poor family, I make broom sticks (eetha cheepurlu) and sell the same in the village and at time beg for food in the village.

How did you join in SHG?

My life took a turning point when the Kalajatha team came to my village under Velugu program and performed on Self Help Groups (SHGs) concept. Afterwards, Velugu CRPs did household survey in the village and identified my family as very poor. Later, some of the women came forward to take me in their SHG as a member and paid five months savings. My SHG's name is Velugu Baata. After joining the group, my life became better. I got my daughter married and settled her in life. I purchased eight buffaloes and began collecting milk and selling it to Vijaya Dairy in the village. Recently, I sold the buffaloes to undergo two surgeries. Now, I have one calf with me.

What are you doing at present?

I have been working as the President of Velugu Baata SHG from last nine years. Moreover, I am the Secretary of Rajarajeshwari cluster, which is one of four clusters of the Uyyalawada Village Organization (VO) and there are a total of 96 SHGs in VO. The other three are Seva, Gulabi and Roja. The VO has 96 SHGs under it; of them, 23 SHGs are under our cluster.

I have worked as Secretary for this cluster for three times. It has 46 members (Five office bearers and 41 members). Along with this, I am working as Secretary to Mahila Bank. In last meeting, I expressed a wish to become President of Rajarajeshwari cluster. It is in under progress. All 23 SHGs are actively working and practicing panchasutra +2.

What are your roles and responsibilities as VO Leader?

My responsibilities include organizing the VO meeting on 22nd of every month at Uyyalawada Mahila Bhavan; monitoring the repayment of loans and discussing about groups' repayment status and any requirement of loans by SHGs in our cluster. Every month, I visit the bank and update bank officials about how many



SHGs require loans and their status. I participate in Mandal Mahila Samakhya (MMS) meetings monthly.

We have availed loans from bank and from Orvakal Mandala Podupu Laxmi Ikya Sangham (OMPLIS) also. The members have utilized loans to purchase buffaloes, establish hotels, construct homes, perform children's marriages and establish petty shops. Most of the members took loans for purchasing buffaloes.

Can you tell us about your other works?

Apart from being president/ secretary to SHGs/ VO, I am also working as a CRP. As a CRP, I visited Meghalaya, Varanasi, Arunachal Pradesh, Srinagar and West Bengal. There, I told my life story about how I came out of poverty and became empowered through SHGs in Telugu language (local CRPs/Staff translate in their languages). Besides this, I am also working as a cook for Primary School in Uyyalawada village under Mid-Day Meal (MDM) Scheme. I am very glad to tell that many officials and ministers have met me and interacted with me about my inspiring story.

Did you take any training?

Yes, I took trainings on SHG capacity building, health & HIV/AIDS and Para medical professional (I do deliveries in the village (Pregnant women)).

Did you face any problems and how did you overcome them?

Yes. I faced a lot of problems after I joined the group. I used to go motivate women to join the groups, but at that time their husbands and even village elders used to abuse me. Gradually, women came forward and joined the groups and then became empowered and started availing schemes and loans also. Now, our VO became very strong and given four cents of land to Gram Panchayat (GP). From last 10 years, we are not facing any problems.

Are you availing any government schemes?

Yes, I availed ration card, aadhar card and availing pension (Rs. 1000/-). Besides, I also availed Indiramma houses (one for me and one for my daughter). For that, I availed loan from bank and VO.

What are the future plans of yourself and your VO?

I want to purchase four buffaloes for my livelihood activities. I wish to see all SHGs members' children getting employment through our VO. Moreover, I want to work for women's groups and their empowerment forever. ❖

Union Budget 2018-19

This year's budget is special for many reasons. It is the last one before next general election. Also, there is a paradigm shift from limited focus on food security and addressing inflation by eliminating supply side constraints to a budget for the welfare of farmers, families and villages. India is a consumption driven economy. So boosting consumption in both rural and urban areas is key to India's development. This will happen only when there is prosperity; spending capacity in rural areas is on par with its urban counterparts. This can be seen in the way budget looks beyond Make in India to Make for India, Make in Bharat and Make for Bharat. In this context "livelihoods" explored "Union Budget 2018 -19".



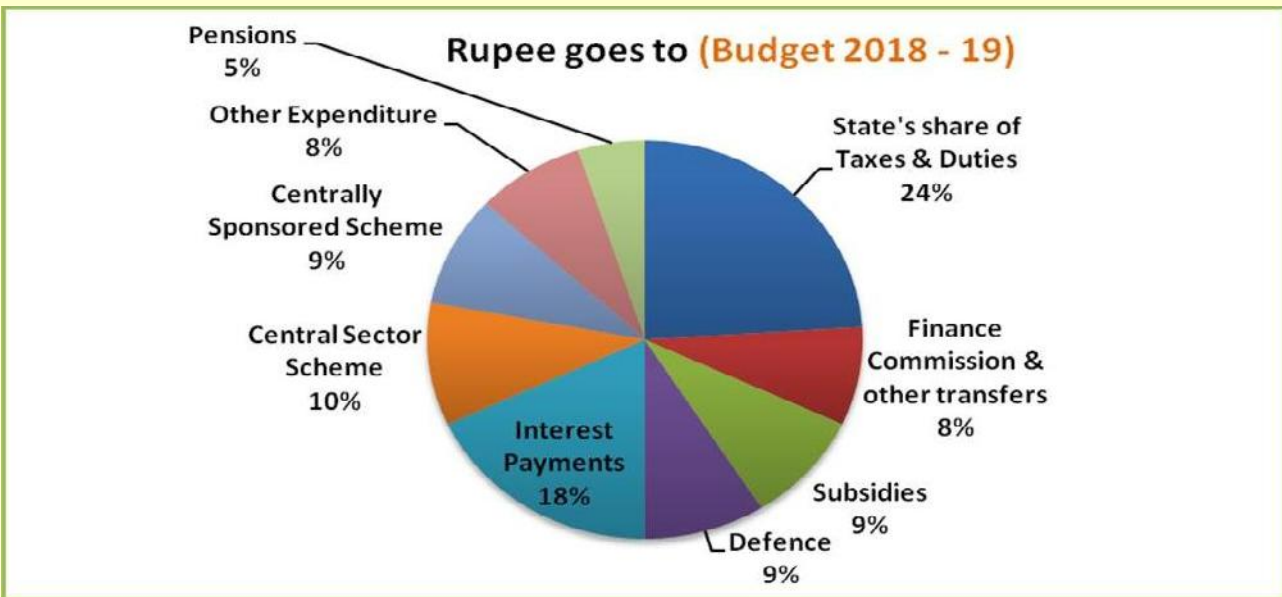
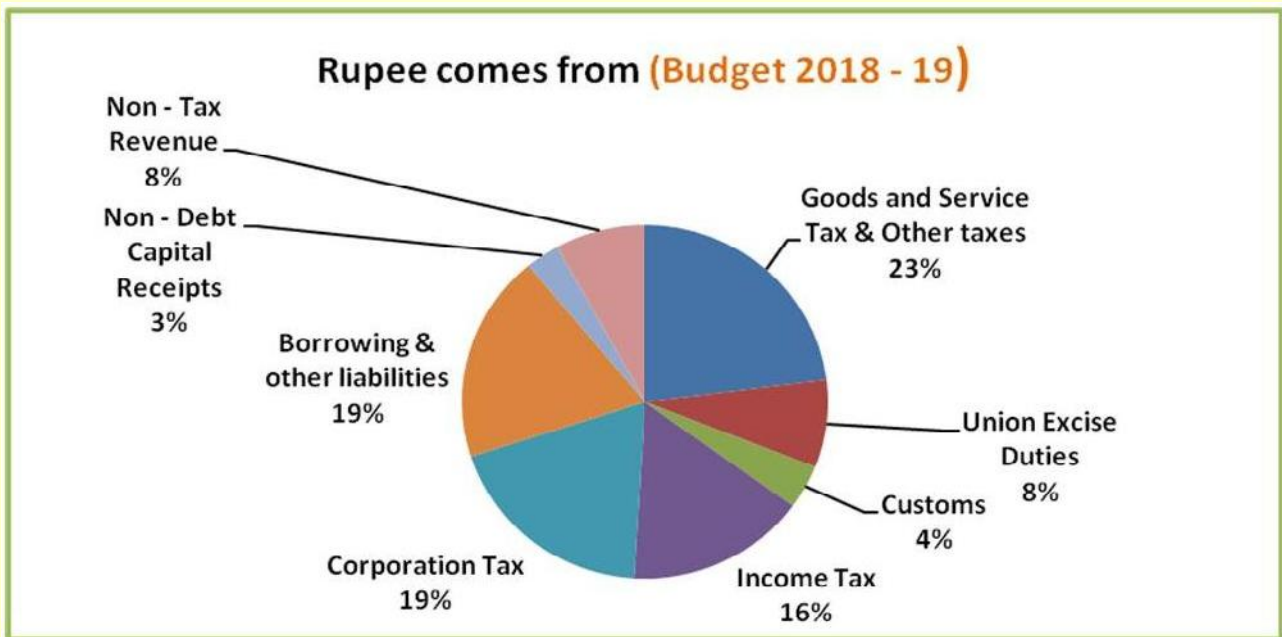
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climate change, women's participation in economy. Though these are huge challenges and require long term action plan, it is worth looking how the budget aims to address these challenges and also evaluate the prospects of their implementation. In this context "livelihoods" explored "Union Budget 2018 -19".

Though there have been numerous attempts to analyse the budget we tried to understand some selected themes with focus on Agriculture & Health.

What does Budget aims to do and how?

1. Addressing Agricultural Distress: The Government wants to double farmers' income by 2022 when India celebrates its



BUDGET 2018-19

Agriculture and Rural Economy

GRAMIN AGRICULTURAL MARKETS (GrAMs)

- ❖ Rs.2000 crore Agri-Market Infrastructure Fund for developing and upgrading agricultural marketing infrastructure to be set up
- ❖ Electronically linked to e-NAM and exempted from regulations of APMCs
- ❖ Will provide facility to farmers to make direct sale to consumers and bulk purchasers

75th year of independence. There is an emphasis on generating higher incomes for farmers, help farmers produce more from the same land parcel at lesser cost and simultaneously realize higher prices for their produce. There is also effort on generating productive and gainful on farm and non-farm employment for the farmers and landless families. Some of the initiatives to achieve these objectives are:

- ◆ Minimum support price of 50% over the cost of production
- ◆ Developing and upgrading over 22000 rural haats into Gramin Agricultural Markets (GrAMs) , using agri market infrastructure fund to help 86% of the farmers who fall under the category of small and marginal
- ◆ Encouragement to Farmer Producer Organisations and Village Producer Organisations in large clusters
- ◆ Operation Greens launched to address the price fluctuations for TOP (Tomato, Onion, Potato) crops benefitting both producer and consumer
- ◆ Liberalisation of agricultural commodities exports
- ◆ Convergence of agri goals with other schemes such as using Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) to develop Gramin Agricultural Markets, Pradhan Mantri Gram Sadak Yojana (PMGSY) to improve connectivity between rural areas and markets.
- ◆ National Bamboo Mission

- ◆ Kisan Credit Card (KCC) to Fisheries and Animal Husbandry farmers
- ◆ Higher allocation of Rs 11 lakh crore as credit support to agriculture and Rs 10000 crore for the joint Animal Husbandry, Fisheries and Aquaculture
- ◆ Encouraging solar water pumps
- ◆ A shot in arm to organic farming by encouraging Farmer Producer Organizations (FPOs) and Village Producers' Organizations (VPOs) in large clusters, preferably of 1000 hectares each to go for organic farming. Women Self Help Groups will also be encouraged to take up organic agriculture in clusters under National Rural Livelihood Mission (NRLM).

- ◆ Prime Minister Krishi Sampada Yojana (PMKSY) to boost food processing sector and doubling allocation to food processing Sector
- ◆ Tax incentive for promoting post-harvest activities of agriculture: proposal to allow hundred per cent deduction to these companies registered as Farmer Producer Companies and having annual turnover up to 100 crores in respect of their profit derived from such activities for a period of five years from financial year 2018-19.

2. Improving status of Health

- ◆ Under Ayushman Bharat Initiative, comprehensive health care scheme is aimed through 1.5 lakh wellness centres. They will have to provide services for Non Communicable Diseases, Mother and Child care along with free essential drugs and essential medicines

BUDGET 2018-19

Health

National Health Protection Scheme

- ❑ Will be the world's largest government funded health care programme
- ❑ Covering over 10 crore poor and vulnerable families
- ❑ Providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization

- ◆ Under National Health Protection scheme, the budget aims to cover 10 crore poor and vulnerable families with a coverage up to Rs 5lakh per family for secondary and tertiary care hospitalization
- ◆ 24 new government medical colleges and hospitals to be set up by upgrading existing district hospitals thus ensuring one medical college for every three parliamentary constituencies.

3. Efforts in Budget to Include Women

- ◆ Cluster based organic farming through NRLM
- ◆ Increased loans to SHG Women
- ◆ Pradhan Mantri Ujjawala Yojana

4. Budget and Climate Change

- ◆ Namami Gange Programme
- ◆ Waste to wealth

5. Budget and Micro, Small & Medium Enterprises (MSME)

- ◆ Introduced Trade Electronic Receivable Discounting System (TREDS) to ease cash flow challenges
- ◆ Increased emphasis on lending through MUDRA Yojana

6. Budget and Senior Citizens

- ◆ NSAP
- ◆ New Concessions on Provident Fund (PF)

Implementation: Constraints, Challenges and Possibilities

Revenues: The first question to arise is the availability of revenues for the Budget outlay. Direct Taxes in the year 2016-17 saw a growth of 12.6% and in the current year, the growth in direct taxes up to 15th January, 2018 is 18.7%. Coming to indirect taxes, with the introduction of GST, the scope for tax evasion has been reduced. Also, the disinvestment target of over Rs 72500 crore was oversubscribed and government got around 1 lakh crore. This is a positive aspect in the short term.

But challenges remain in the form of fiscal deficit standing at 3.5% in 2017-18 at over 5.94 lakh crore. This was supposed to be at 3.2%. As per this fiscal path, the government has set a target of 3.3% for 2018-19 and the agreed target of 3% will only be achieved by 2020-21. As government borrows more and more there will be crowding out of investment and less availability of credit for private sector. This is aggravated by the problem of Twin Balance Sheet problem and the Non

Performing Assets (NPAs) of banks increasing unabated. This is a cause of worry because there is a substantial dependency on external resources outside budget for many of the flagship initiatives of the government.

How far the Budget celebrated Farmer?: The announcement of 1.5 times cost of production as MSP is a welcome feature but whether it will include all the implicit costs such as rent of own land is still a ambiguity. Also, whether it will result in price realisation for farmers is a question mark because only 6% of the produce is procured by the Government and this is extremely skewed in favour of Rice and wheat. The purpose of Minimum Support Price (MSP) is to act like an insurance against glut. But this will not happen when the procurement rate is low and the export import policy is not in sync with the variations in the agricultural production. Also with decreasing average landholding size(1.15ha as per agri census 2010-11) and over 85% belonging to small and marginal category, the amount of marketable surplus is constrained for majority of the farmers. So, MSP will unintendedly benefit large farmers cultivating rice and wheat and not small farmers in dry land regions who cultivate pulses, coarse cereals etc.,

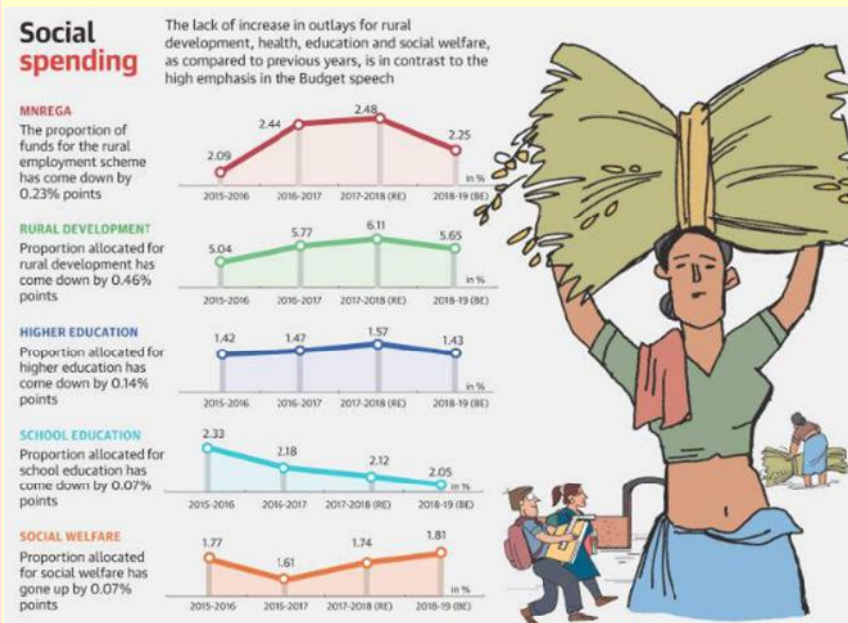
This means that systemic issues have to be addressed to truly celebrate farmer, such as equitable land relations, consolidation of land holdings, making MSP effective by improving supply management. Operations greens acquire importance because of growth of horticulture and also the problems faced by it. There is a new trend where horticulture produce (271 million tonnes in 2016-17) is on par with food grain production (275.68 million tonnes in 2016-17). It is presently contributing 30% of Agriculture GDP. It has a socio economic role to play because over 87% of the total vegetables and 90% of fruits are grown by small farmers as per agricultural census. Horticulture also improves household nutritional security, adapts to diverse agro climatic conditions, labour intensive, resilient to climate change and most importantly suitable to small land holdings. But, horticulture suffers from harvest time gluts, off season price hikes, post harvest losses and finally farmer will not be able to get the required price. The announced scheme operation greens are definitely a respite but allocation of mere Rs 500 crore diminishes the potential of horticulture.

Therefore, Operation Greens need to be looked not as a scheme but as a movement like operation flood. It can converge with other efforts like Farmer producer

organizations, improving food processing capabilities. There should be a motto “Nothing is waste and Nothing goes waste” in horticulture beginning with local value addition, creating multiple products. This approach would improve livelihoods on farm and also create livelihoods off farm.

Though budget focused on organic farming, it has not given much to celebrate on how to adapt agriculture to climate change. But the recent national agriculture Conference, to dwell on alternatives to present status of agriculture is a step in right direction.

Spending on Social Sector: Though there has been an increased focus on the social sector schemes, it has not been in sync with the increased size of the budget. The size of the budget has grown from 21.46 lakh crore to 24.42 lakh crore (both being budgetary estimates). But, as evident in the figure, the share has declined. Figure Source: The Hindu (Dated 2nd Feb, 2018)



Health of Health protection scheme: National Health protection scheme and Ayushman Bharat are long awaited initiatives on health. The increased amount to five lakh and the proposal of 1.5 lakh wellness centres at primary level are well needed measures. There have been many schemes similar to national health protection scheme like in Aarogyasri in undivided Andhra Pradesh and Yesashvini in Karnataka. They have definitely improved the secondary and tertiary care to poor households and reduce their out of pocket expenditure. The present initiatives are also on these lines. As per experts it

would cost around Rs 1100 for the premium. For 10 crore families, It would cost close to Rs12000 crore which is much more than the present allocation of Rs 2000 Crore. Even states would be required to contribute.

Based on previous experiences, there are some roadblocks to the scheme. First, without adequate public health infrastructure and people, the government has to rely on private sector. This would lead to inflation in the health services and sometimes lead to unnecessary surgical procedures as was evident in mass hysterectomies done in Andhra Pradesh. Secondly, the wellness centres are supposed to be managed by states and not all states have equal capabilities to do it. Thirdly, the expenditures on medicines, travel, and loss of wages with respect to out patient care are huge and cannot be ignored. This is not covered well and the scheme may not be truly beneficial to poor households. Fourthly, Economic survey pointed huge variations in the

charges for a service or procedure. This would create confusion on how much needs to be reimbursed for each.

Improvement from the present initiatives can be substantial increase in health spending as per national health policy, 2017 raising health expenditure to 2.5% of GDP. This should be used to improve public health care as a priority. A regulatory authority on the lines of National Pharmaceutical Pricing Authority (NPPA) for medicines is the need of the hour to streamline prices of diagnostics and surgical procedures. Delhi Model where outpatient care is taken care is worth emulating.

Conclusion: It is worth noting that centre has concentrated on subjects in the state list such as agriculture and health. But the implementation will be effective and efficient when there is cooperation between centre and state in the spirit of Cooperative federalism. The inequality in the spending abilities of states needs to be addressed and most importantly the gap between allocation and disbursement of funds has to be reduced so that intended results can be achieved on the ground. ❖ (Source: www.finmin.nic.in, www.mofapp.nic.in)

Can you introduce yourself?

My name is Padamsingh Thapa. I am 54 years old and an illiterate. I am a Nepali, native of Achham District, Nepal. My father had migrated from Nepal, when I was 16 years old. Since then, I started working as a Gorkha (local security) in Hyderabad, Telangana.

**Can you tell us about your family?**

I live with my wife and six children in Hyderabad. My wife is a homemaker. I have four daughters and two sons; 2 daughters are married in Nepal, while 2 daughters and one son have completed their degrees and are searching for jobs. Another son is pursuing degree. I had one brother and he passed away. My brother's family (3 Children) are also dependent on me

What is your occupation?

I work as a Gorkha (local security) in the night and in the morning hours I clean cars and two wheelers of residents residing in the Flat, where I reside as a watchman.

I have been working as a Gorkha, since 35 years at Hyderabad. I monitor Baghlingampally area in Hyderabad during the night from 12 AM to 4 AM in the morning. My job is to monitor, each lane falling under my area and see to it that the shops, apartments, vehicles (car and two wheelers) and buildings are secured from any thefts. I usually walk in the lanes or go on my bicycle. I use a whistle to alert the residents and it is effective too. I was advised by the police to not to use a stick/rod during monitoring activity. I also have a knife to protect myself from thieves. I inform police about any thefts or suspicious activities on regular basis. I earn Rs. 5000 per month by collecting Rs.50 from each shop and apartment that I monitor.

What are the challenges you face?

I have to be awake all night every day and it affects my health. It is also dangerous as thieves have knives and other weapons. I have been attacked by stones two to three times. On a personal level, I have BP and joint pains. My wife has diabetes and approximately Rs.4000 is spent on her medicines. I have sold five acres of land in Nepal for my children's education. I have been given a room on rent, which costs me around Rs.2000. I go to Nepal twice a year. I spend approximately Rs.10000 for every trip. I save the money for one year for my travel.

Do you avail government entitlements?

Yes, I have pink ration card, aadhar card, voter card, a bank account.

What are your future goals?

I want to see my children settled, as early as possible and retire from my occupation. I wish to own a house and be healthy. ❖

Can you introduce yourself?

My name is Thuniki Vijaya, and I am 26 years old. My native place is Vempati village, Thunghathurthi mandal, Suryapet district, Telangana State. I belong to Gowda (BC-B) community. I am disabled; Deaf and Dumb by birth. I studied up to intermediate, but could not continue my education.



At present, I am staying in Haryana along with my husband. He is working in Haryana State Rural Livelihoods Mission (HSRLM). He also has a physical disability.

Can tell us about your family?

I am one of four children of my parents (two brothers, one elder sister), and all of them are married. My father sells Thadi to village people, as it's the traditional occupation of our community and that's the only livelihood he knows to survive. My mother is an agricultural labourer. I got married 12 months back.

What are you doing at Present?

Presently, I do not have any work at hand. I used to do Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) work in my village, and utilized the money for my daily consumption only.

Two years back, I joined a Disabled Self-Help Group (DSHG) named Kranthi Vikalangula Saving Group in my village and began saving Rs. 200/-, month. Since becoming a member, the DSHG has been helping me by providing financial and moral support. I attend monthly meetings regularly and share my problems with my group members.

How are you feeling after joining the DSHG?

I am very happy to be a member of DSHG, as I am able to meet my requirements and needs somehow.

Do you face any problems?

Yes; personally, I suffer due to my disability as I can't convey clearly what I want to say and also can't listen to what people are saying. But I convey my messages to people through sign language.

Do you get benefits from the government?

Yes, I availed a disability pension of Rs.1500/- per month from my village post office. I have aadhar, ration card, election card.

What are your future goals?

I want to be economically independent and give support to my family. For achieving these goals, I need a job or good business training to lead my life independently. ❖ (Source: Venu Goud)

Want to Become Professional Worker

Can you introduce yourself?

My name is Mitendra Kumar, aged 38 years, native of Muzaffapur, Bihar state. I have completed degree. My family consists of my wife, son and my parents. My father is a retired Police Officer. My mother and wife are housewives.



Moreover, I provide technical service support to clients and resolve their issues and concerns. I also help in registering customer complaints, making the corrective action, analyzing the complaints and providing the solutions to the customers. Besides this, I find persons who are interested to work with the initiatives offered by our company.

What are you currently doing?

Since February 2016, I have been working as a Block Executive Officer (BEO) in VAKRANGEE LTD in Muzaffapur block in Bihar.

How did you select this Job?

I had applied for this job when I saw a notification in newspaper. Afterwards, they called for interview. Finally, I got selected in this company for the post of BEO.

Can you tell us about your previous works?

Previously, I worked as a Coordinator in Shree Ashtavinayak Trading Company in Muzaffapur block. In that company, I used to do coordination with contractors, suppliers and management of Supply Chain system. Moreover, I was doing technical work of the company.

Can you tell us about your organization?

Our company VAKRANGEE LTD is the last-mile link connecting India's rural citizens with its modern ecosystem through the retail network of VAKRANGEE Kendra. Our organization's aim is to deliver Banking, Financial services and Insurance (BFSI) to the rural and urban people. We are a retail house offering banking and financial services to India's unbanked population. We are providing Government-to-Citizen and Business-to-Customer services to rural and semi-urban India – more affordably, reliably and efficiently than ever before. Besides this, our organization does financial Inclusion E-Commerce, Insurance, ATM services, E-Governances, online shopping and Logistics.

Can you explain your roles and responsibilities in the job?

My roles and responsibilities are troubleshooting of the problems and applications. I address the queries regarding the Information System/Software and extend onsite support to the Village Level Entrepreneurs (VLEs).

How many members have benefitted from this company?

So far, state wise total 398 (division – 300; district – 75 and block – 23) members have benefitted from our company's Banking, Financial services and Insurance.

What are your experiences?

I am working with different types of people in rural areas. This is a very good and marvelous experience. I am learning from rural people and giving suggestions to them also on BFSI. This is totally mutual coordination.

What are your achievements?

Our company has succeeded in establishing more than 75 centers in Muzaffapur and surrounding areas.

Did you avail any training?

I did not avail any training. I just follow the team members' instructions.

What are the challenges and how did you overcome them?

I faced a lot of challenges from rural people. Initially, they did not come forward to take forward this initiative. Along with that, there were a lot of issues like network issues, finance issues and computer knowledge. Gradually, I have overcome the challenges and issues in the villages and rural/ urban people are coming forward to take the initiatives.

Who monitors on your work?

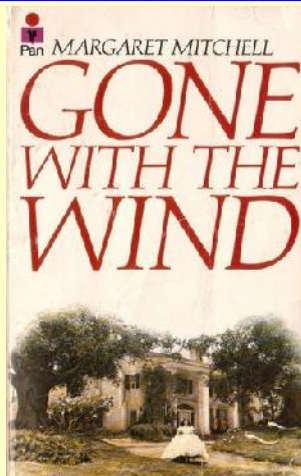
In our company, there is a hierarchy system. According to that, my work is monitored by district executive.

What are your future plans?

My future plan is to work in various services and areas like professional divisional manager. And I want my services to be useful to rural people. ❖

Classic

Gone With The Wind



Classic Book: Gone with the Wind

Writer: Margaret Mitchell

The book, "Gone with the Wind", was written by Margaret Mitchell in 1936. Considered to be one of the classics, the book went on to become a best seller and earned Mitchell a Pulitzer Prize. The story is set during the time of the turbulent American Civil War in the state of Georgia when the Confederacy and the Union are fighting about a number of things including slavery. Mitchell describes her characters in an excellent way and portrays their ambitions, selfishness, emotions, love, survival tactics, losses, tragedies, pains, consistent efforts, bravery, struggles, skills for utilizing opportunities, risks and uncertainties etc.,

All the characters of the book are flawed, which is what makes them human. The heroine, Scarlett, is a character that is opportunist, ambitious and rebellious. She does things that women in that era can't even dream of doing. But you can't help liking her spirit one instant and disliking her in another. She wants to survive by any means and doesn't believe in giving up. But what the book captures best is the poignancy of a war-torn state and loss of a way of life for the losing side; without judgement into whether it was the right way or not. No wonder that the book is still read by millions around the world. It is a must-read book for those who want to read about the American Civil War and Reconstruction Era. ❖

		Latest
	<p>Book Name: Poverty, Livelihood and Environmental</p> <p>Author: Ashok Kundu, Amit Kumar Bhandari and Aparajita Dhara</p> <p>Publisher: Palmview Publishing LLP</p>	
	<p>Book Name: Gender, Poverty And Sustainable Livelihood</p> <p>Author: S Sarkar/Isaac Kwaku</p> <p>Publisher: Arise Publishers & Distributors (2009)</p>	

Story

Finding Happiness

Once, a group of 50 people were attending a seminar. Suddenly, the speaker at the seminar stopped speaking and started giving each person a balloon. Each one was asked to write his/her name on it using a marker pen.

Then, all the balloons were collected and put in another room. Now these delegates were let into that room and asked to find the balloon which had their name written within 5 minutes.

Everyone was frantically searching for their name, pushing, colliding with each other, and there was utter chaos. At the end of 5 minutes, no one could find their own balloon. Now each one was asked to randomly collect a balloon and give it to the person whose name was written on it. Within minutes everyone had their own balloon.

The speaker then began: This is exactly what is happening in our lives. Everyone is frantically looking for happiness all around, not knowing where it is. Our happiness lies in the happiness of others. Give them their happiness, and you will get your own happiness. And this is the purpose of human life. ❖

Source: <https://academictips.org/blogs/category/inspiring-stories/>



‘Yoga’kshemam

Happy Holi!

Happy Ugadi! Happy Nowruz! Happy New Years!

Happy Ramanavami!

Happy Good Friday!

Happy Mother Tongue!

Happy NGOs!

Happy Science!

Happy Life, Wild Life, Sparrows, Forests, Water, Atmosphere!

Happy Women!

Happy Consumers!

Happiness is our path and destiny!

Poetry! Puppetry! Theatre!

All of us are fools.

Health! Mother Earth! Copy Rights! English! Health at Work! Dance!

Resonant Leadership by Richard Boyatzis and Annie McKee discusses Practical Framework for how leaders can create and sustain resonance in their relationships, their teams and their organizations. Leaders need to renew physically, mentally and emotionally again and again. Leaders can't sustain effectiveness unless they sustain themselves.

Leaders go through power stress day after day, fighting fire after fire and slowly burn out. The problem is not the stress but the lack of adequate recovery time. The key is to manage the cycle of sacrifice and renewal for resonance. The renewal is a holistic process that involves the mind, body, heart, and spirit. It all begins with mindfulness, hope and compassion. A resonant leader has to –

- ♦ Be inspirational;
- ♦ Create overall positive emotional tone characterized by hope;
- ♦ Be in touch with others, knowing their hearts and minds, experiencing and demonstrating compassion; and
- ♦ Be mindful, authentic and in tune with self, others and environment.

Leaders manage themselves and relationships with personal competencies –

- ♦ Self-awareness (including self-assessment and confidence);
- ♦ Self-management (including control, transparency, adaptability, initiative and optimism);
- ♦ Social awareness; and
- ♦ Relationship management (including inspiration, influence, nurturing, catalysing change, building bonds and teamwork)

Leaders avoid sacrifice syndrome. They are in the cycle of Sacrifice and Renewal. This cycle includes:

Resonant Relationships à Effective Leadership à Sacrifices à Renewal à Sustainable Leadership

Trouble in the work/business, friends leave, bad compromises, deep advices from people who matter etc., serve as the final wake-up calls to pursue renewal. Else sacrifices are not worth taking. Renewal happens through relationships, teams and organizations by being mindful, having hope and having compassion. These benefit the leader in her/his renewal. Professional excellence adds to it. This would involve knowing the core values we cherish. This would involve knowing rhythms in the career and personal life.

Renewal is an intentional process, beginning with discovering ideal self, real self with strengths and weaknesses, learning agenda to move towards the ideal self, experimenting and practicing new habits and reinforcing the existing strengths, and developing and maintaining close personal relationships. As you develop resonance with self, resonance with others happens and vice-versa. The ideal self is like the personal vision we are pursuing and the legacy we want to leave behind.

Leaders need to cultivate and practice Mindfulness. This includes reflection (contemplation, mediation, etc.), and supportive relationships. Hope (and Faith) drive Renewal. Realizable vision and dream gives us hope. Compassion is the third source of Renewal. This includes understanding others' feelings and experiences, care, and acting on these feelings and care.

We have everything in us to be a leader, great leader. It begins with personal transformation, as Gandhi said - 'Be the change you wish to see in the world'. As Goethe said –

"What you can do, or dream you can, begin it.

Boldness has genius, power, and magic in it."

The future of this universe is in having resonant leadership in all of us, human life and life. This leadership and these leaders lead us to having direct access to fulfilling lives, meaningful living, with resonant relationships, happy unlearning and learning and caring love from all of us to all of us and the universe.

This is Sahajharyoga. This is sacrifice and renewal.

We seek to resonate and flow together with understanding and care in ever expanding whole.

This is sahagamanayogam.

Can we be there? **Yes, if we pursue Atma Yoga.** We feel the path together and guide one another! We are flowing and practicing! We are touching and exploring micro and macro simultaneously! We are sacrificing, renewing and transforming ourselves! We are on our way. Krsna confirms that Krsna flows with us, if we are willing to flow with him.

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

G Muralidhar

