

livelihoods







today and tomorrow

November 2016

Insurance



Supplements

 <p>livelihoods <small>today and tomorrow</small></p> <p>November 2016</p> <p>'How To' Register a Federation</p> <p><small>A Federation or a Village Level Society (VLS) is an autonomous association of individuals of a village. They are democratic in nature. They are formed for social and economic development. The main objective of such federations is to improve the living standards of people and to provide them with various services. For more information, contact the District Registrar, District Cooperative Societies, Sri Lanka. 1985.</small></p>  <p>http://livelihoods.net/insights/insights/federation.pdf</p>	 <p>livelihoods <small>today and tomorrow</small></p> <p>November 2016</p> <p>Ladakh Region and Devaladi System</p> <p>'Kshetram & Sukshetram'</p> <p><small>India's first non-forest Reserve in Ladakh Region is set to be declared in the state of Jammu and Kashmir. The Reserve is located in the Ladakh region and is a part of the Ladakh region. The Reserve is a part of the Ladakh region and is a part of the Ladakh region. The Reserve is a part of the Ladakh region and is a part of the Ladakh region. The Reserve is a part of the Ladakh region and is a part of the Ladakh region.</small></p>  <p>http://livelihoods.net/insights/insights/ladakh-region.pdf</p>	 <p>livelihoods <small>today and tomorrow</small></p> <p>November 2016</p> <p>Special Supplement Floods</p> <p><small>Floods are one of the most common natural disasters that affect the world. They are caused by heavy rainfall, snowmelt, or the overflow of a river or lake. Floods can cause significant damage to property and infrastructure. They can also cause loss of life and displacement of people. It is important to be prepared for floods and to take steps to reduce the risk of damage. For more information, contact the District Registrar, District Cooperative Societies, Sri Lanka.</small></p>  <p>http://livelihoods.net/insights/insights/floods.pdf</p>
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World Food Day! Poverty Eradication Day! Indigenous Communities Day! UN Day!

Happy Dhanteras, Naraka Chaturdashi, Deepaavali! And Kaarthika! Hope Pollution is down while lights are on and prosperity shows.

Antonio Guterres is UN's new Secretary General from 1 January 2017. Hillary has clear edge in US Presidential Elections.

Jayalalitha is recovering, as Panneer Selvam holds forte in the interim. SP in UP is fighting war within.

Tatas replace their Chairman, Cyrus Mistry, with immediate effect. Unusual for a large corporate to do so.

It is official - Telangana has now 31 districts. More are required. Civil Servants are being rationalized appropriately.

Debate is on – should India ban Chinese goods?

We know the way forward for poverty reduction is to seek out communities for developing their participatory plans, building on their resources and other realities and collective action and enterprises. We need communities to see what is there, what is possible and how is it possible. Spatial maps of birds' views and worms' views and simulations do the trick. We need data, analysed data and data analytics. We need to customize and take local data on board. We need to show practices. We need to let practitioners talk. We need to show process videos. There is need to balance individual aspiration and collective wisdom. We need to integrate technology for this. We need to align ourselves with the known ways of the nature. We need individuals who facilitate this. We need leaders from within and outside. They need to listen and sensitive the vulnerable. They need to provide space for all to share their views/inputs. They need to let silent sharing of perspectives. They need to let dissent in by working in multiple small groups in multiple ways/formats/foci. They need to let experts/positional leaders speak towards the end. They need to seek alternative views and critical thinking and appoint devil's advocates. They need to let sessions have breaks and a night pass before the perspective decisions are concluded.

These leaders need to be developed quickly in large numbers, 2-3 million at the grassroots in 5-10 years; 20000-30000 at the sub-district/district level in 3-5 years; 2000-3000 at the state/national level in 2-3 years; 200-300 as mentors and 40-50 as lead mentors in a year or two. Can we do this?

Our learning of the month is we may not empathize fully with the community. Therefore, we need to live like a member of the community as long as possible and increase our time with the community through their thick and thin.

In the Livelihoods Framework, risk is an important dimension. Multiple livelihoods, Public services, Social Security and Relationships are important ways to manage risks. Insurance is one other important way. We have Life Insurance, Accident Insurance, Health Insurance, Cattle Insurance, Livestock Insurance, Asset Insurance, Crop Insurance, Credit Insurance etc. We have policies that allow premiums monthly, yearly or one-time. Some are pure risk policies. Some have endowment embedded. Some are linking pensions with these. Some are hybrid/combined multiple risk policies. Some are third party insurances. Some are individual and some are group-based. There is an IRDA to regulate. Community-managed mutuals are also emerging. Some require pooling-up. Some require policy advocacy for better risk covers etc. In this context, 'livelihoods' has explored 'Insurance'.

Please read RF Benedict's 'Patterns of Culture'.

The e-links include VCA - 'VCA of Wheat and Rice in Uttar Pradesh'; subsector - 'Dhemaji's Pig sub-sector'; e-book – 'To claim our rights: livelihoods security, human rights and sustainable development'; and v-book – 'Cashew Value-chain Project in Tamil Nadu'.

Livelihoods Management Notes (e-link) are on 'Overview'.

Supplements include 'How to Register a Federation?'; 'Ladakh Region' and 'Devadasi System'; and 'Floods'...

As you are aware, 'livelihoods' is following a significantly revised pattern from this (109) issue. It is more compact – just 16 pages. A focus, and several and a variety of Livelihoods-on-Ground and Interviews/case studies form part of this. I have decided to include 'perspectives' in the editorial itself. Yogakshemam, Book, Story and News continue. E-links continue. Livelihoods Management Notes are offered as e-linked comprehensive folder. Supplements include How To, Kshetram-Sukshetram and a special.

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



the 'livelihoods' team

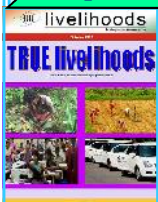
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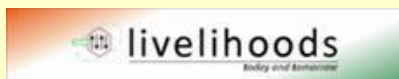
'livelihoods' team

I have seen your magazine, which is TRUE livelihoods. It is very informative.

Thanks for sharing.

D. Sireesha, CWS,
Hyderabad





'livelihoods' team

Editor-in-Chief	G Muralidhar
Working Editor	T Venkateshwarlu
Edit Associates	V Aravind Kumar
	K Chayadevi
	S Laxman
	K Ramesh
	G Swathi
	T Vina

Walked/walking with us

T Aparna Gayathri	P Mahesh
K Bharathi	D Narasimha Reddy
G Bhargava	Naval Shaini
Bhima Shankar	G Pulakeshi
Chandranshu Gupta	T Nirmala
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B Madhusudhan	G Swathi
P Madhusudhan	M Vijaybhasker
G Madhu Vamsi	K Visweswar Rao
Mansi Koushik	A Uma

Private Circulation

Contact:

Akshara Livelihoods Pvt Ltd (ALPL)

HIG-II B12/F1 APHB Colony
Baghlingampally

Hyderabad - 500044

09951819345/ 9848930034

aksharakriti@gmail.com

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

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BRICS summit Goa: Here's a quick round-up: The eighth BRICS summit was held in Goa where leaders from India, Russia, China, Brazil and South Africa participated to discuss a number of issues. The 2016 summit adopted 'Goa declaration' covering a number of issues concerning all the countries. Prime Minister Narendra Modi made a forceful plea to global fight terrorism. On the sidelines of 2016 BRICS summit, PM Narendra Modi also met Sri Lankan President Maithripala Sirisena and Bhutan Prime Minister Tshering Tobgay, both of whom backed India's firm stand against cross-border terrorism after the Uri attack. However, the word cross-border terrorism and Pakistan's role in using terror as a tool against India did not find a voice in the Goa declaration. PM Narendra Modi repeatedly raised the issue of terrorism during the meet. On the first day of the summit, Modi targeted Pakistan calling it the 'mothership' of terrorism. "Terror modules around the world are linked to this

motherhood. This country shelters not just terrorists. It nurtures a mindset," Modi said during the meet. He reiterated the stand and called on BRICS nations to come together and act against terrorism and countries which were supporting it.

FAO capacities fisheries stakeholders on storage and packaging: The Food and Agricultural Organization (FAO), in collaboration with the Department of Fisheries, organized a three-day capacity building for fishing communities in the industry. The training was held to build capacities of the fishing communities to improve in fishing handling, processing, quality control and waste management and for community based organizations to be strengthened and maintain effective sustainable management. The training, which brought together large number of participants across the country, was held at the Nana Conference Centre from 19-21 October. The Training is funded by the FAO Technical Cooperation Programme (TCP). ❖

India got 3% less rain than normal: IMD: India has ended up with 3 per cent less rain than normal during the monsoon months of June to September. This is the first time since 2011 that the department was not able to forecast the overall 'sign' of the monsoon — meaning that it expected heavy rain but ended up with less than normal. In 2014 and 2015, the India Meteorological Department (IMD) could not anticipate the severity of the droughts but had indicated that monsoon would be below normal. In 2011, the IMD said India would get below normal (95% of the average) rain, but the country ended up with 2 per cent more rain than normal.

Assam govt. promises zero poverty, no hunger, full literacy by 2030: The Assam government announced an ambitious target of eliminating poverty and hunger from the State along with achieving full literacy by 2030. Releasing the document 'Assam 2030: Our Dream, Our Commitment', Chief Minister Sarbananda Sonowal appealed to all stakeholders to work sincerely for achieving the targets. "The Government of Assam plans to reduce the poverty ratio from 27.3 per cent in 2015 to zero per cent by 2030. The goal lays down targets for eradication of extreme poverty for all people everywhere," the report said. The document also laid the target of ending hunger by 2030 and malnutrition by 2025. "It also targets to double agricultural productivity and incomes of small-scale food producers like farmers, fishermen, milk producers and education sector etc.," it said.

India's GDP growth to remain strong: World Bank: Describing South Asia as a global growth hotspot, the World Bank has said India's GDP growth will remain strong at 7.6 per cent in 2016 and 7.7 per cent in 2017. "In India, GDP growth will remain strong at 7.6 per cent in 2016 and 7.7 per cent in 2017, supported by expectations of a rebound in agriculture, civil service pay reforms supporting consumption, increasingly positive contributions from exports and a recovery of private investment in the medium term," the World Bank said in its latest report on South Asia Economic Focus released yesterday. "However, India faces the challenge of further accelerating the responsiveness of

poverty reduction to growth, promoting inclusion, and extending gains to a broader range of human development outcomes related to health, nutrition, education and gender," said the biannual report.

500 central schemes to go DBT way next fiscal year: The Centre is looking to move nearly half its 1,000-odd schemes to direct benefit transfer (DBT) from the next financial year in the biggest-ever thrust to track beneficiaries, improve efficiency and check leakages. At least 447 DBT-applicable schemes have been identified across 58 ministries after a rigorous exercise of scrutinizing 1,061 schemes from 73 ministries. A decision on another 160 is expected over the next few weeks and ministries and departments are being asked to ensure that Aadhaar numbers of all beneficiaries are seeded and cash payments are made directly to bank accounts, sources told TOI.

Centre to establish Krishi Vigyan Kendras in 687 districts: The Centre has said that it will establish at least one Krishi Vigyan Kendra in each of the 687 districts of the country to provide technical assistance to farmers. Union Agriculture Minister Radha Mohan Singh announced this while interacting via video conference with all the Krishi Vigyan Kendra experts, district level officers associated with agriculture development and progressive farmers of 12 states. He also called upon the farmers to use the residual husk after paddy farming to make organic fertilizer, in paper making and card-board industry and as animal feed, saying this will prevent the adverse effect of husk burning on the environment.

MGNREGA 2.0: Modi to spend a record Rs 60,000 crore on what was UPA flagship scheme: The Central government may spend close to Rs 60,000 crore on the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in the current fiscal, a record for the programme that was a baby of the previous United Progressive Alliance regime. The Union Budget had allocated Rs 38,500 crore towards MGNREGA for 2016-17 (April-March), which was enhanced by Rs 5,000 crore in the first batch of supplementary demand for grants moved during the monsoon session of Parliament in August. ❖

Scheme	Public Service Institution
NSAP Scheme	e-Panchayat - Utkoor

In Utkoor village, a total of 1597 pensions are being disbursed under National Social Assistance Program (NSAP) to old age people, disabled persons, widows, weavers, toddy tappers and beedi workers. The details of Old age pensions - 521; Disabled persons' pensions-189; Widow pensions-614; Weavers' pensions -26; Toddy tappers pensions-06; and Beedi workers' pensions-241.

Presently, pensions are disbursed on every month 15th – 20th at Gram Panchayat (GP) office by panchayat secretary. Earlier, pensions were disbursed on 1st of every month. After pension disbursement of pensions the GP secretary would submit the remaining amount, disbursed amount statements including beneficiaries signatures and invoice for next month pensions at Mandal Parishad Development Office (MPDO). Government deposits pension money in MPDO, NSAP pension Bank Account. (MPDO acts as a signatory on cheques of panchayat secretaries' of the mandal.

This month, out of 1597 pensions, 600 pensions were disbursed through beneficiaries' Bank Accounts. Government is planning to open Bank Accounts for all pension holders within two months. In Utkoor village, under NSAP, 50 persons submitted applications to GP secretary for pensions, three months ago. GP secretary submitted the applications to MPDO. ❖

e-Panchayat was initiated on 1st January 2015 in Utkoor village, Utkoor mandal, Mahbubnagar district, Telangana state. The e-Panchayat's management contract was given to Karvey Agency for one year. One computer operator was appointed for Rs. 10, 000/- per month, and the office was set up with a website and internet connectivity. The purpose of e-Panchayat is to create a database on area profile, funds details including income and expenditure of GP, Government lands' details and tourism information. These services are provided to e-Panchayat through Priya Software.

The e-Panchayat operator has created a database of village profile, Government land details, GP income and expenditure and tourism information of Utkoor village. Karvey Agency's one year contract period was completed by 15th January 2016, and the Government did not extend the contract with Karvey Agency, but instead the management was handed over to MPDO and added 17 more villages to e-Panchayat Utkoor. Presently, the e-Panchayat Utkoor is operating through the MPDO office at Utkoor. ❖

Traditional Institution	Individual Enterprise
Chenchu Kulapanchayat: 'Nasab'	Cycle Puncture Repair Shop

Petcheruvu a native Chenchu hamlet, nestled in core Nagarjunasagar - Srisailem Tiger Reserve (NSTR) zone. It is located about 50 kms from mandal headquarters, Atmakur, Kurnool district. The hamlet is home to 35 Chenchu families, dependent on forests for their livelihoods i.e., hunting, foraging, and gathering of NTFPs, backyard kitchen garden and agriculture. Barter-exchange is still being practiced by the Chenchus, and they have their own "Traditional Institution" known as "Nasab" comprising of four to five hamlet elders, who are respected by fellowmen because of their age, wisdom, skills in articulating and solving problems in hamlet.

Nasab protects codes of conduct of Chenchus and settles disputes. As Nasab has sole authority over the hamlet, Nasab elders are known as "Peddamanshulu", and council is presided by village headmen (Raju) whose position is hereditary. Nasab handles socio-religious components/issues and various conflicts. Upon judgment, transgressors have to pay fine, or provide a feast to the entire hamlet. If the Nasab elders do not find any direct evidence, they ask violator to prove his/her innocence through putting their palms in boiling water. In changing times, Nasab has moved beyond codes of conduct, elders play a key role in accessing government schemes. ❖

In Utkoor village, Haimat has been running a cycle puncture repair shop since 2014. He repairs cycles and other two wheelers. Along with repair work, he also fixes new tubes to two wheelers. He keeps his shop from 9 am to 5 pm. He charges Rs. 5/- per cycle per puncture and Rs. 15/- per motor cycle per puncture. On an average, he earns Rs. 500/- in winter and rainy seasons and Rs. 1000/- in summer season. Excluding holidays and bad business days, he earns Rs. 10,000/- per month. Once in two months, he buys material worth Rs. 750/-, such as solution and tubes from Narayanpet. He pays Rs. 300 /- to Rs. 500/- for electricity charges and Rs. 300/- for shop rent per month. He spends a total of Rs. 1175/- per month on his business.

Earlier, Haimat's three brothers used to run this puncture shop. In 2014, due to lack of sufficient income and scope for future, Haimat's three brothers went to Dubai for work. At that time, Haimat was working as a mechanic in a shop at Hyderabad. Because of his brothers' migration to Dubai, he quit his job at Hyderabad, and came to Utkoor to run the puncture business. Haimat has availed aadhar card, ration card and voter identity card from Government. He wants to develop his business by constructing a big shop, and add four-wheeler puncture repair into his present business. For his establishment, he wants a loan. ❖

Savithri Bhai Mahila Bachat Gutt

Savithri Bhai Mahila Bachat Gutt is an Elderly Self Help Group (ESHG), located in Wandhali village, Warora block, Chandrapur district, Maharashtra state. The ESHG was formed on 16th June, 2015, and has 13 members. The current president of the ESHG is Asha Pundali Chowdary and secretary Vaishali Purushottam Takore. The group meetings are conducted once a month, during which the members discuss savings, loans, elders' health issues and any other related matters.

Each member saves Rs.10/- per week. The major activities of the ESHG are savings, internal lending, interest collection, book keeping, discussion on various social programs, group activities, health issues and others. The ESHG has established certain group norms for the strengthening of the group, such as compulsory attendance of meetings by all the group members, if any of the member is unable to attend to the meeting, then the member has to pay a fine of Rs. 2/-; and all the members should discuss and participate actively in the meeting.

The various MIS are savings book, minute book, loan ledger, cash register and voucher. These books are written by village volunteer. This ESHG has been graded in "A" category by the project (22/25). The ESHG has availed trainings in the area of ESHG concept, management, leadership, norms and book keeping.

The ESHG has bank linkage with SBI Warora. It has a total savings of Rs.5850/- (Feb 2016). The savings amount is being given for internal lending to the members, with a maximum of Rs. 2000/- per member. The ESHG takes interest on the loan at 2%. All the members pay on an installment basis. The future plan of ESHG is to establish a Pulses Mill in the village with the support of the members and the Village Organization (VO). Today, the ESHG members have achieved a sense of sustainability in terms of their savings and sense of belonging and worth. The ESHG wants to create awareness on elder's issues, rights and entitlements to other non-ESHG members. ❖

SAPREM (Maharashtra)

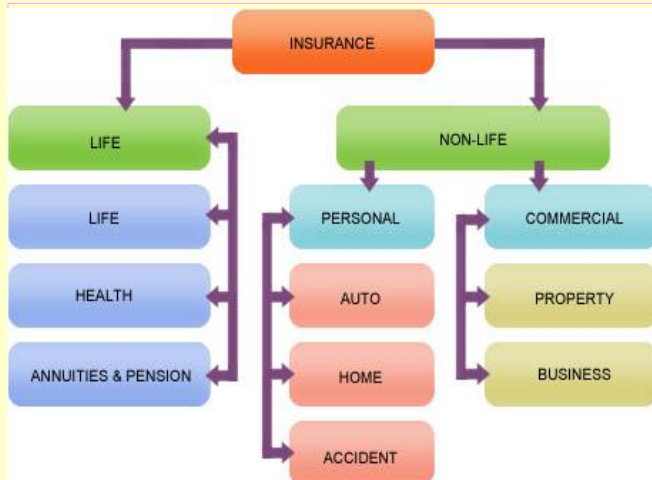
Social Aspiration for Participatory Reforms by Evolved Manpower (SAPREM) NGO is a social service provider in Maharashtra, formed in 1998 by some Social Workers. It works in the fields of education, health and community empowerment in both urban and rural Maharashtra. Its mission is to "Identify the impact of socio-economic issues and strive for social, educational and economic well-being of the human being in the society by ensuring community participation through participatory methods". SAPREM is registered under Society Registration Act and Public Trust Act, and has FCRA certification. SAPREM aims to uplift the society through various activities such as: Formal and informal educational projects for educational development, development projects for socially, economically and educationally weak sections, health education for improvement in health standards of society, and facilitate general good health, safe drinking water projects; spreading awareness about water contamination, creation of facilities. Ex: individual toilet, construction of drainage etc., constructive projects for the developments of unorganized labourers, eradication of superstition, and bad behaviour from the society and abolish taboos and create awareness about

mental illnesses.

SAPREM runs various programmes such as Personal Health Check-up; Women's Legal Aid and Counselling Centre; Pulse-Polio Eradication Program; HIV-AIDS Counselling Centre and Observation of World Aids Day; Vocational Training program; Sanitation project i.e. Nirmal MMR Project funded by MMRDA through Kalyan-Dombivali Municipal corporation; Pre-Primary schools (Balwadi) for 700 children at Andheri; Primary English medium school for Rural and Adivashi Children at Birwadi, Shahapur, Scholarship Project; Hostel for the students; Nutrition project for the Balwadi children; SHG development programme; Eye check up and cataract operations; Special school for the Mentally challenged children at Dombivali; income generation projects at Birwadi and Andheri areas; women empowerment by providing tangible marketable skills to women between 18-45 years; English Medium School-Formal Education project, approved by Education Department of Maharashtra for around 85 tribal and rural children at Sai Nagar, Birwadi, in Thane District. SAPREM's activities have benefited over 16,000 people in Maharashtra. ❖

Insurance

Insurance is a form of risk management tool for people. Risks are more common in all aspects of life and livelihoods of poor people. Economical, cultural, technological and environmental changes attract more risks in people's lives and livelihoods. In our country, 94% of the workforce are involved in the unorganized sector, without any social and economic protections, and their livelihoods are effected easily to environmental changes. This situation demands 100% insurance to manage risks. Sadly, in our country, insurance does not reach poor households on a large-scale; insurance is mainly limited to middle and rich class of people. On the whole, only 30% of the population are accessing any one of the insurance schemes. According to the global analytical company CRISIL report, 2015, in our country, insurance per capita is less than 1% of the annual income and in developed countries like United States (US) and United Kingdom (UK), it is 7% and 12% respectively. In this context, 'livelihoods' tries to understand 'Insurance' and its effects.



People need assured income from their livelihoods to be free from risk, but in livelihoods such as agriculture, enterprises, Non Timber Forest Produce (NTFP), fishery, construction, handloom work, wage labour, occupational works and livestock etc., there is no guarantee of income. People may not get assured income because of risks such as drought, floods, earthquakes, crop diseases, forest policies, social unrest, and competition with big players, changes in technology, prices fluctuations in market, etc.. Due to these risks, many a times, people may lose income, assets, houses, employment and livestock.

People are witnessing multiple effects of risks and getting into the debt trap. It pushes them into the vicious circle of poverty. Loss of earning member in the family or loss of livelihood affects the family's financial condition, social status, living standard, health care, nutritious food intake, children education etc., further pushing the family into poverty. Lack of any social protection schemes and frequent risks make people's life more vulnerable. People need to lead a secured life with an assured income throughout their life to have better health, as adverse financial conditions increases stress and ill-health. Multiple insurance schemes, protect people and ensure secured life to

them. They require insurance in many aspects such as life, livelihoods, assets, livestock, crops, health, enterprises, vehicles, goods, secured life at old age etc..

In our country's economic development, the insurance sector has played an important role by mobilizing savings, promoting investments, stabilizing markets and managing financial and social risks. Realizing the importance of insurance sector in the country's development, the Government of India (GOI) has designed many initiatives in the insurance sector. Particularly, insurance sector has witnessed changes from 1993 onwards when Insurance Regulatory and Development Authority of India (IRDAI) Act, 1993 was enacted. Earlier, there were only two major companies i.e., Life Insurance Corporation of India (LIC) and General Insurance Corporation of India (GIC) in insurance sectors. With IRDAI Act, GOI allowed private companies to come into the insurance sector, and later, it also allowed foreign companies in insurance sector. GOI increased Foreign Direct Investment (FDI) from 26 % to 49% in 2015 and got Rs. 8031 crore in insurance sector. In our country, insurance sector has a hundred year old history and has witnessed a number of important milestones in its journey, as given below:

Presently, there are many companies including private sector and public sector companies, who are involved in the insurance industry. These companies are implementing different types of insurance schemes, and providing a number of insurance products to the policy holders. Insurance schemes can be divided into two broad categories like life insurance schemes and general (non-life) insurance schemes. As on 2016, in insurance sector, a total of 53 insurance companies (Both public and private sector companies) are operating, including 24 life insurance companies and 29 non-life insurance companies, registered by IRDA India. In life insurance, there are three categories, such as life insurance or term insurance for life risk coverage and saving plus insurance. In life insurance, per year, policy holder has to pay a certain amount as premium based on her/his age and payment capacity. Insurance amount is based on

Life Insurers	Non-life Insurers
Public Sector:	Public Sector:
Life Insurance Corporation of India	National Insurance Company Ltd
	The New India Assurance Company Ltd
	The Oriental Insurance Company Ltd
	United India Insurance Company Ltd
Private Sector:	Private Sector:
Aegon Life Insurance Company Ltd	Agricultural Insurance Company India Ltd
Aviva Life Insurance Company Ltd	Apollo Munich Health Insurance Co Ltd
Bajaj Allianz Life Insurance Company Ltd	Bharati Alliang General Insurance Co Ltd
Bharati AXA Life Insurance Company Ltd	Bharati Axa General Insurance Co Ltd
Birla Sun Life Insurance Company Ltd	Cholamandalam MS General Insurance Co Ltd
Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd	Cigna TTK Health Insurance Company Ltd
DHFL Pramerica Life Insurance Company Ltd	Export Credit Guarantee Corporation of India Ltd
Edeiwess Tokio Life Insurance Company Ltd	Future General India Insurance Company Ltd
Exide Life Insurance Company Ltd	HDFC ERGO General Insurance Company Ltd
Future Generali India Life Insurance Company Ltd	ICICI Lombard General Insurance Company Ltd
HDFC Standard Life Insurance Company Ltd	IFFCO Tokio General Insurance Company Ltd
ICICI Prudential Life Insurance Company Ltd	L&T General Insurance Company Ltd
IDBI Federal Life Insurance Company Ltd	Liberty Videocon General Insurance Company Ltd
India First Life Insurance Company Ltd	Magma HDI General Insurance Company Ltd
Kotak Mahindra Old Mutual Life Insurance Company Ltd	Max Bupa Health Insurance Company Ltd
Max New York Life Insurance Co Ltd	Raheja QBE General Insurance Company Ltd
PNB MetLife Insurance Company Ltd	Reliance General Insurance Company Ltd
Reliance Life Insurance Company Ltd	Religare Health Insurance Company Ltd
Sahara India Life Insurance Company Ltd	Royal Sundaram Alliance Insurance Company Ltd
SBI Life Insurance Company Ltd	SBI General Insurance Company Ltd
Shriram Life Insurance Company Ltd	Shriram General Insurance Company Ltd
Star Union Dai-ichi Life Insurance Company Ltd	Star Health and Allied Insurance Company Ltd
Tata AIG LIFE Insurance Company Ltd	Tata AIG General Insurance Company Ltd
Kotak Mahindra General Insurance Company Ltd	Universal Sompo General Insurance Company Ltd

the premium amount. Insurance company provides the insured amount to policy holders or their nominees if she/he gets natural or accidental death or in case of permanent disability. The insurance protects the family from financial vulnerability because of loss of earning capacity of the individual. However, under this scheme, the policy holder may not get paid insurance amount, if she/he did not get any life risks in the time period specified and paid for.

In savings plus insurance policy or endowment insurance policy, policy holders get paid money along with insurance amount. Insurance companies pay the money back to the policy holder once in a specified time year period. The time period is designed based on policy holders' age and period range is 12 to 35 years. For example, 50 years old individuals cannot avail 35 years of period policy. Policies are designed for individuals of different ages, right from the day old baby to a 55 year old individual. For age proof, policy holder has to submit any authorized certificate such as school certificate, aadhar card, pan card and driving licence. Some insurance products provide monthly pension after premium period. Pension is based on the premium amount.

There are three to four types of premium payment methods in insurances, such as one-time payment, short-term, medium and long-term. Policy holders can choose according to their payment capacity and earning method, and premium amount is decided according to payment period.

In life insurance, to claim amount, policy holder or nominee should inform the insurance company about the accident or death along with policy number and risk details, and send letter to insurance office within 15 days. In case death of policy holder, his / her nominee has to submit the death certificate from an authorized department, legal heir certificate, aadhar card and bank account details in insurance office. Claim settlement takes up to one month. There are two types of claims, such as early claim and non-early claim. Death below three years from the time of taking policy or revival policy is considered as early claim. In early claims, insurance people do rigorous scrutiny. Death after three years from the time of taking policy is non-early claim. Irregularities are treated as early claims. Policy holders can revive their policies by paying all due amounts, interest and fine amount based terms and conditions.

Year	Important events
1912	The Life Insurance Companies Act was passed.
1938	The Insurance Act, 1938 provided strict state control over insurance businesses.
1959	Life insurance was completely nationalized. All 245 existing insurance companies merged into Life Insurance Corporation of India (LIC).
1957	The General Insurance Council (GIC) was formed to frame code and conducts in insurance business.
1968	Insurance Act, 1938 was amended to regulate investments. The Tariff Advisory Committee was also established.
1972	The General Insurance Business Act was passed. The Act facilitated the formation of four companies such as National Insurance Company Ltd (NICAL), Oriental Insurance Company Ltd (OICL), New India Assurance Company Ltd (NIACL) and United India Insurance Company Ltd (UIICL).
1993	GOI set up RN Malhotra committee to propose recommendations in insurance sector.
1996	Insurance Regulatory Authority (IRA) was set up. IRDA was established to regulate and develop insurance industry.
2004	21 private insurance companies entered into insurance industry
2014	GOI increased FDI from 26% to 49% in insurance sector

In case of general insurance, people use insurance on many items such as properties, storages, crops, livestock, enterprises, loans, health problems, etc.. People also insure various goods such as Television (TV), refrigerator, houses, phones, vehicles etc.. During sale of these goods, the seller deducts insurance amount and in case of other goods, the buyer has to decide on the risk factors, such as droughts, theft, accident, etc.. If the insured item gets damaged, policy holder can get another item according to the terms and conditions. Motor insurance has been made mandatory in the country, and occupied a major part 43% (2013-14) in non-life insurance industry. Due to unhygienic conditions, malnutrition, unhealthy lifestyle, lack of preventive health care and environment changes people got sick a lot more frequently nowadays. They require free and quality medical treatment and compensation for losing employment days. According to the National Sample Survey (NSS), 2016, in our country, 80% of the people are not covered in any health related insurance scheme. Accessing quality and timely health care cannot be a privilege. It should become a fundamental right of every citizen. Society must provide health care services to every one without any discrimination on the basis of financial status.

Health insurance is another segment under the life insurance category. In health insurance, policy holder has to pay a certain amount based on her/his age and payment capacity. Insurance amount is decided based on premium amount. After taking the policy, in the first year, insurance company permits for limited diseases, and later gradually more diseases are included in the coverage list. Insurance companies pay insured amount for medical treatment to the hospitals in two methods -direct payment of the assured amount to the hospitals by insurance companies, or initial payment of medical treatment by policy holder, the policy holder makes a claim to the insurance company, the company then reimburses agreed amount to the policy holder. In health insurance, some people take medical insurance for different organs of their body.

Agriculture insurance is an important insurance category in our country. Nearly 60% of our citizens live in villages, a large chunk of which is dependent on agriculture; sadly, agriculture, which is the backbone of our country, is full of risks, which may include droughts, floods, cyclones, temperature fluctuations, hailstorms, prices fluctuations, pest attacks, earthquakes, fires, etc.. There are two categories of insurance schemes available to farmers -

single-peril and multi-peril coverage.

Largely, we see farmers opting for multi-peril coverage insurance schemes they see agriculture having multiple risks. Additionally, GOI has designed various agricultural insurance schemes. First Individual Approach Scheme (FIAS) was initiated in 1972 for H-4 cotton. Later, it included groundnut, wheat and potato. In 1979, Pilot Crop Insurance Scheme (PCIS) was designed based on an area based approach to provide insurance against crop decline. Recently, the GOI designed has created the Pradhan Mantri Fasal Bima Yojana (PMFBY) to provide financial support to farmers suffering with crop loss / damage. It covers all crops including food crops, oil seeds and commercial / horticulture crops. All farmers including sharecroppers and tenant farmers are covered under this scheme.

Millions of people are dependent on livestock rearing as primary/secondary livelihood. People are getting losses because of non-availability of inputs such as dry and green fodder, diseases, natural calamities and fluctuations in milk and meat prices. The main objective of the insurance scheme is to provide financial support to farmers in case of livestock lose. Only 5% of cattle are insured in the country. Not only agriculture and allied sectors, but there are also different insurance schemes for various occupations, such as construction, toddy tapping, fishing, handlooms, etc.. Government has initiated the insurance scheme 'Mahatma Gandhi Bunkar Bima Yojana (MGBBY)' for handloom workers. Every handloom worker aged between 18 – 59 years with 50% of income on handloom work is eligible to it.

The policy holder has to pay a premium amount Rs. 80/- per year out of the total premium of Rs. 470/-, while the remaining premium amount is paid by both the central government (Rs.290/-) and LIC (Rs.100/-). LIC pays Rs. 1,50,000/- to nominee/policy holder in case of death / permanent disability due to accident; Rs. 75,000/- to policy holder in the case of partial disability due to accident; Rs. 60,000/- to nominee in case of natural death; and a scholarship of Rs. 100/- per month to children of the beneficiary studying between 9th to 12th grade or Industrial Training Institution (ITI) courses in insurance sector, cooperatives, collectives, Self Help Groups' (SHGs) federations, etc., can play a vital role. For example, in Society for Elimination of Rural Poverty (SERP) and Mission for Poverty Elimination in Municipal Areas (MEPMA) projects, SHGs federations are

implementing different types of insurance schemes, such as Aam Aadmi Bima Yojana (AABY), Abhaya Hastam Pension Scheme (AHPS) and loan credit insurance.

AABY is one of most important group insurance schemes for poor families in tribal, rural and urban areas implemented by SERP and MEPMA at state level, and through 'SHGs' at village level and Zilla Samakhya (ZS) at district level. AABY was introduced in March 2008 by GOI, in partnership with LIC in erstwhile united Andhra Pradesh. The primary objective of the scheme was to support poor families during tough times such as death /disability, and also to provide support to children of beneficiaries who are studying. AABY covers various types of occupational people.

The scheme is being successfully implemented through Community Based organizations (CBOs) model. SERP is acting as the nodal agency in facilitating, monitoring and evaluating AABY at state level. ZS is working as the nodal agency at district level. LIC processes insurance claims and payments. At grassroots level, SHGs, Village Organizations (VOs) and Mandal Mahila Samakhya (MMS) participate in AABY scheme's implementation. Insurance claim takes up to 30 to 36 days. ZS had setup a call centre with a toll free number at District headquarters. It had printed the toll free number at the backside of every policy bond paper. At district level, District Project Manager (DPM) monitors the AABY scheme.

Scheme	Target	Contribution	Benefits
Aam Aadmi Bima Yojana (AABY)	Poor people	Rs. 320/- (Rs. 160/- State & Rs. 160/- Central government)	Rs. 75,000/- paid to nominee/ policy holder in the case of death / permanent disability due to accident Rs. 37,500/- paid to policy holder in the case of partial disability due to accident Rs. 30,000/- paid to nominee in the case of natural death Rs. 100/- per month scholarship to two children of the beneficiary studying 9 th to 12 th grade

ZS appoints a SHG member as Bima Mitra (BM) at village level to facilitate taking AABY policy and to provide claims to the beneficiary families. Death or disability would be recorded within 24 hours through BM and VO's oral certification. Call centre operators do the preliminary verification of policy holder's documents and inform the BM, who withdraws Rs. 5000/- from a nearby ATM and visits the claimant's house along with VO member to confirm cause of death and verify policy documents. After verification in front of VO members, BM gives money to nominee. Within seven days, BM collects documents like death certificate, First Information Report (FIR) in case of accidental death and post – mortem report or medical report (In case of disability) and uploads documents in the portal at MMS office. Call centre operator verifies documents and sends those documents to LIC. The LIC operator downloads documents and verifies it. After verification, LIC operator uploads voucher details on website. LIC officer transfers claim amount to SERP to transfer to nominee's account through Electronic Fund Management System (eFMS).

SERP and MEPMA are implanting Abhaya Hastam insurance scheme to provide monthly pension to poor people. SHG women above 18 years of age can apply to this policy/ scheme. The SHG women have to pay Rs. 30/- and government has to pay Rs.30/-

per month as premium. She gets a minimum pension of Rs. 500/- per month from the time she turns 60.

In Visakhapatnam district, the ZS is running a community managed health insurance scheme called 'Sanjeevani' to provide medical services to rural poor families with maximum family size of five members. Sanjeevani was initiated in 2007, and it is providing health services through 27 private hospitals and 40 Primary Health Care Centres (PHCs), Community Health Centres (CHCs) and Area Hospitals (AHs) to more than 75000 policy holders' families. A total of 133 ailments are covered under the scheme. Policy holders have to pay Rs. 310/- per year. Policy holders can avail up to Rs. 35,000/- for surgery services and Rs. 5000/- for medical services through private and government hospitals. In a few places, cooperatives are implementing insurance schemes in different ways. They run collective purchasing, selling centres and the profits from these centres goes into paying insurance premium. Collectives and cooperatives can play a vital role in life insurance and general insurance, and AABY has proved it successfully. If there area large number of people, may be in thousands, cooperatives can implement insurance schemes independently without any external institutions LIC and GIC.

There are many issues and challenges in insurance sector. Though there is much improvement in the sector compared to

earlier times, people are not still fully aware about the various insurance products. Individual insurance premiums are higher than group insurance schemes, and people are more concerned with money returns as savings, rather than investing only for risks. Some private insurance companies like Peerless and Sahara insurance companies have created negative impact on insurance companies due to their dubious works. A majority of workers are in unorganized sector for whom there are no life and health insurance schemes available. Solving problems such as lack of sufficient mechanism to create awareness, and settling claims without delay, particularly in general insurance will lead to improvement in the number of policy holders. Both central and state governments have to enhance their role to ensure insurance coverage to all by establishing linkage mechanisms, networks, propaganda. Moreover, reducing premium amount, particularly individual insurance schemes; ensuring claim settlements in time; controlling private insurance companies' cheating; directing entrepreneurs to pay insurance to their employees; promoting collectives and cooperatives to implement insurance schemes to their members, etc., will help the vulnerable people a lot. Support Organizations (SOs) too have to facilitate CBOs to take insurance schemes, as it is one of the most important initiatives which will lead towards poverty reduction. ❖

Seeking a Job Prospect

Can you introduce yourself and your family?

My name is Mumduvarapu Srinivas, and I am 28 old. My native place is Mumduvarapu village, Ayinavelli mandal, Amalapuram taluka, East Godavari district, Andhra Pradesh. I am staying with my wife and my two sons in Baghlingampally, Hyderabad, Telangana. My elder son is studying 6th standard and younger son is studying 4th standard. My father is staying along with my sister's family in my village. My mother passed away. We have a little agriculture land in my village which we have leased out to a family in our village.



What are you doing at present?

Presently, I work as a watchman in an apartment located in Baghlingampally, Hyderabad since 2015, and I earn Rs.6,000/- per month. My wife is also working as a domestic maidservant in the households in our apartment. I stay in the one room provided to us. In our apartment, there are six families, and my daily chore begins at 6AM and ends at 11PM daily. My work involves filling up of overhead water tanks, cleaning staircases & parking places, supplying drinking water to owners from ground floor to second floor, checking water levels in water tanks, asking details of visitors to the apartment. Sometimes, I do chores for the owner by going to nearby grocery stores. My wife and my children also help me in my work. I am in search of a job of as a cab driver as this salary is not sufficient to run my family,

and my wife can take my role as a watch-woman.

What did you do earlier?

I was a daily wage labourer, and was doing various works such as construction works, road works, agriculture works, etc., in my village.

When did you come to Hyderabad?

I came to Hyderabad in 2006, but we came back to our native village after five years. At that time, I worked as a labourer and stayed near Kothaguda. I came back to Hyderabad two years ago in search of work.

Do you have any problems?

Yes, economical problems. I have borrowed loan amount of Rs.50,000/- from my relatives for my mother's treatment. Thankfully, my relatives don't charge me any interest, so I have to pay only net amount.

Did you avail any benefits from governments?

Yes, I availed Aadhar card, election card, ration card and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) card.

What is your future goal?

I want to provide quality education to my children as I could not go to school. ❖

Wishing Best for My Children

Can you introduce yourself?

My name is Narasamma w/o Yellaiah. I am 70 years old. My husband expired 20 years ago. My native place is Pipal Pahad village, Choutuppal mandal, Bhuvanagiri district, Telangana.

Can you tell us about your family?

I have two sons and a daughter. Few years ago, my elder son migrated to Mumbai for doing labour work. My younger son is living in Hayatnagar, while my daughter in LB Nagar in Hyderabad. All of my children are well settled and living with their families. Presently, I am living alone. My elder son sends Rs. 250/- per month.

What are you doing?

I am doing Mid-wife (Dayamma or Mantrasani) (elderly women who do baby-delivery in traditional method in villages). Per delivery, I charge Rs.500/-; however, Mantrasani work is declining. I get two to three delivery cases a year. Around nine months ago, I joined a Elderly Self Help Group (ESHG), and saving Rs. 50/- per month. We meet once a week. I availed training on ESHG concept. I am also working as a Elderly Community

Resource Person (ECRP). I am facilitating ESHGs' formation with elderly people in villages like Pipal Pahad, Allpuram, Devalamma Nagaram, Lakkaram and Kadila Bavi Tanda etc. In ECRP work, I earn Rs. 250/- per day. I have been doing this work for past one month. I use this money to meet my needs. I am also availing an old age pension of Rs. 1000 per month.

What kind of problems are you facing?

No one is taking care of me in my old age. I am suffering with arthritis and Blood Pressure (BP). My elder son sends Rs. 250/- per month, and my monthly old age pension money is utilized for my medicine. But that money is also not sufficient for me to purchase medicine. I am taking medicine from HelpAge India Mobile Medicare Unit (MMU).

Did you avail any benefits from government?

Yes. I availed ration card, aadhar card, old age pension, voter card etc.

What are your future plans?

I do not have any future plans in the last stages of my life. I wish all the best to my children. ❖

Empowering Elders in to Entrepreneur

Can you introduce yourself?

My name is Sahu Kamal Shivaji Padalwar, and I am 55 years old. I belong to Gopalpur village, Warora block, Chandrapur district, Maharashtra state. I have two sons and my husband does agriculture work in the village. Both my sons are married and settled with their families; they are also engaged in agriculture work in the village.



Are you a member in any group?

Yes, I am the secretary of Sharada Mata Mahila Bachat Gutt. It is a Elderly Self-Help Group (ESHG) which was formed in November 2014 under Astitva Project by HelpAge India. In the group, we have internal lending, which was initiated in July 2015. We as members avail loans for livelihood activities and take up other related works. In this regard, I also sought a loan from our group members for establishing a village level enterprise.

What kind of enterprise did you establish?

I established a Kirana store in my village in 2015 with a capital of Rs. 25,000/-. I availed a loan of Rs. 15,000/- from my group while the remaining amount was adjusted by my husband to establish

the enterprise. Now, my enterprise is running well. My family members are supporting me in the workings of my enterprise. I keep all kirana items in the shop. I go to block headquarters for getting kirana items on wholesale rate.

How do you repay your loan to the group?

Every month, I am repaying the loan to the group on an instalment basis with an interest rate of Rs. 2/-.

Are you facing any issues in running this enterprise?

So far, I have not faced any issue with this enterprise. In my village, my co-members of ESHG and other villages are supporting my enterprise.

Did you avail any benefits from the Government?

Yes, I availed ration card, voter card and aadhar card.

What are your future plans?

My future plan is to expand my enterprise gradually. Besides this, I want to support other people who want to establish enterprises like me in the ESHG. I am very happy that I have been supported by HelpAge India under Astitva Project for making ESHG member groups and helping me become an entrepreneur. I am very thankful to Astitva Project and HelpAge India. ❖

To Serve Elders

Can you introduce yourself?

My name is Minapa Kesavva, and I am 60 years old. I am a native of Guduru village, Musthabad mandal, Karimnagar district, Telangana state. I have two sons and one daughter. All of them are married and settled. I stay with my elder son's family.

What are you doing?

Since 2014, I have been serving as the second leader in Sri Krishna Elders Self Help Group (ESHG). At present, there are 10 members in our group, and we save Rs. 100/- per month. As of February 2016, our group has total savings of Rs.18500/-. Our group is linked to the Karimnagar District Cooperative Central (KDCC) Bank in Musthabad mandal. I have leased out my land, and do agriculture labourer work in it. I work under MGNREGS during offseason, and also do household work.

My responsible in ESHG includes conducting the monthly meetings with support of the first leader in the first week of every month. Our meeting, starts with a prayer and introduction, followed by review of previous month's work, and discussion on savings, loan distribution, repayment, collection of money and depositing it in the bank. I and our group leader attend the Village Level Federation (VLF) meeting every month. The VLF gets loans from bank, and also avails funds from HelpAge India Organization. VLF provides loan to ESHGs on low interest rate.

The ESHGs give loans to its members for utilize the money for livelihood enhancement on internal lending on terms basis. In our group, loan repayment is prompt. I had also taken a loan from our ESHG and had repaid. Moreover, our group members celebrate cultural events and festivals such as Bathukamma and Bonanu together. I and my group leader are accountable to our ESHG and its members; we help them in facilitation of loans and health related services, and moral support to elders if they are facing family related problems.

Did you receive any training?

Yes, I have received training on ESHG concept by Navajyothi organization in my village. It helped me strengthen the ESHG.

Do you face any problems?

So far as our ESHG is concerned, I have no problems. My major problems are due to old age and frail health, such as diminishing eye sight and arthritis.

Did you avail any benefits from the government?

Yes, I availed ration, aadhar, election, MGNREGS card, etc..

What are your future goals?

I want to solve the family problems of our ESHG's members and fight for their rights and entitlements, and want to help them achieve self-empowerment. ❖

Develop Downtrodden Communities

Can you introduce yourself?

My name is Abhishek Kumar, and I'm 28 years old. I'm a native of Pusa, Samastipur (Bihar). I've done my Masters in Business Administration (MBA) with specialization in Agribusiness from Rajendra Prasad Agricultural University, Pusa, Samastipur (Bihar) and also cleared my UGC NET in Management.



monitors my work.

Can you elaborate on your role and responsibilities in the job?

My job responsibilities include community mobilization, identification of volunteers, nurturing of groups, training on Panchasutra, training of Office Bearers (OB) and record keeping, training over possible contradictions in ESHG, rights and Entitlements, livelihood training, Micro Credit Plan (MCP), liaisoning with government schemes, bank and credit linkages, identification of Elders Community Resource Persons (ECRPs), capacity building of ECRPs and basic accounting of projects.

Where are you presently working?

I have been working as a Project Officer (PO) for three years, in livelihoods, rights and empowerment wing with HelpAge – India.

How did you get into the development sector?

I had applied for an internship in HelpAge India, and after successful completion of my internship with them, they had provided me with an opportunity to work as an Executive in Program Support Division. Later, I worked as District Coordinator (DC). Six months after joining as DC, I was promoted as PO-Livelihood, Rights and Empowerment Division.

Can you tell us in detail about the organization and your work?

Currently, I am looking after ASTITVA Project in three districts of Bihar and Jharkand states. They are Supaul, Aurangabad and Lohardaga, and I, along with my team, have so far formed 250 Elders Self-Help Groups (ESHGs) and provide them livelihood support structures. Apart from that, we organize free fortnightly medical clinics for the elderly in project villages. After formation of ESHGs, we have also formed village level federations and three block level federations. We also mobilize the elderly for their rights and entitlements, and provide Old Age Pensions through the federations. The State Head (Bihar & Jharkhand)

What are your achievements and experiences?

My achievements in my current job are - Bank credit linkages to ESHGs, merging groups in ATMA (Agriculture Technology Management Agency), formation of Ashra Elders Producer Company Limited, construction of 82 vermin compost units collectively as an enterprise.

What are the challenges and issues?

I am facing challenges in running minority community groups and strengthening of federations.

How did you overcome the problems?

Timely guidance was provided to me by State Head and other senior colleagues. Different types of trainings were organized; various workshops and exposure visits enabled me to handle and overcome problems in the field.

What is your vision?

I want to become an Agriculture Scientist and help the downtrodden communities. ❖

Marginal Livelihoods (CS)

Washermen Community

“Razaka” or washermen community has been a regular /daily life feature in any village. Washing clothes, and ironing them was the primary livelihood of the community. In Paipad village, falling in vicinity of Waddepally mandal, Jogulamba (Gadwal) district, Telangana state, the washermen families have shifted to other livelihoods mainly because it is not viable anymore. Earlier, there used to be small rivulets and streams on which the washermen families were dependent on for washing clothes, but gradually these water sources got dried up or polluted due to so-called “developmental” measures and industrialization. Moreover, due to affordability of technological advances such as washing machines and iron boxes, almost all the households are buying these appliances. Thus, leaving many of the washermen families in the lurch, and forcing them to gradually shift from their primary livelihood activity to other livelihoods.

Today, in Paipad village, we have only four families who still provide the services of traditional washermen community. Earlier, the washermen community shared the total number of households in the village, and would collect clothes once or twice a week and return the washed clothes on the same day. The barter-exchange method used to be in practice, as market economy was less practiced. In exchange of their services, the households would give agriculture produce to the washermen community. In exceptional cases, money too was given to them. Thus, the washermen community took both barter produce as well as money. The secondary livelihoods that has replaced traditional livelihood include working as agriculture/constructions labourers, MGNREGS labour, etc. Second generation washermen are attaining educational facilities and white-collar jobs. ❖

Patterns of Culture

Author : Ruth Fulton Benedict

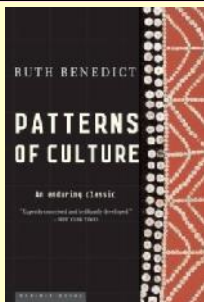
The "Patterns of Culture" is a seminal work in the field of Anthropology, written in 1936 by Ruth Fulton Benedict (1887 – 1948), eminent anthropologist, a Columbia University Professor of Anthropology and a folklorist.

This book is a study of three diverse cultures - the Zuni Indians of the American Southwest, another tribe of the Pacific Northwest and people of the Pacific Islands of Micronesia. Benedict compares these three societies and demonstrates the diversity in them.

She discusses the personalities of the three cultures, and how these cultures have different characteristics, traits, values, rituals, beliefs, personal preferences that each culture holds important, and how due to the differences the individuals in the three culture would adapt.

Benedict says that in order to understand another culture, one needs to study it as a whole. She say it is very important not to judge another culture based on one's own customs, because more than likely its customs do not match up to those of another culture. Benedict says that when you have a biased opinion on what you believe should be valued, it will only lead to having a negative reaction to other cultures beliefs.

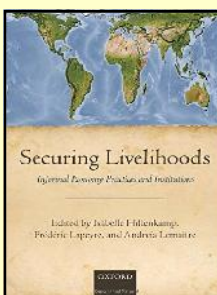
The book contains three central themes: 1) human culture can be viewed as "personality-writ-large," 2) comparative studies of different cultures can shed light on our own social and cultural behaviours, and 3) that morality is a dependent cultural variable and cultural dissimilarities should not be judged



by absolute standards.

Ruth Benedict gives evidence that being able to understand another culture can ultimately lead to tolerance of that culture. This understanding is important in removing racist or stereotypical opinions about other cultures.

Ruth Benedict reveals many wonderful ideas and examples of how humans as individuals and groups carve out the meanings and practices of their lives. Benedict shows how the self and the social world are like two sides of the one coin, each shaping the other in an ongoing dynamic. This book has recommended to anyone interested in culture and the self. It is important book for researchers in Anthropology and Human Studies. ❖



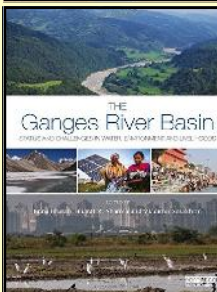
Book Name: **Securing**

Latest

Livelihoods: Informal Economy Practices and Institutions

Editors: Isabelle Hillenkamp, Frédéric Lapeyre and Andreia Lemaître

Publisher: Oxford University Press



Book Name: **The Ganges River Basin: Status and Challenges in Water, Environment and Livelihoods**

Editors: Luna Bharati Bharat, R. Sharma Vladimir Smakhtin

Publisher: Routledge

Sheela and Python

Once there was a lady named Sheela who had a python as Pet. Sheela was very close to her python. She used to feed him, play with him, cuddle him daily.

After a few weeks the python stopped eating. After many unsuccessful attempts to feed the python, she went to veterinary doctor.

The doctor examined the python.

Doc: "Do you sleep with your python?". Sheela nodded.

Sheela: "Yes, he cuddles me completely around my body."

The doctor took a moment and said "Madam, your python is not sick. He is planning to eat you. Every time the python cuddles you, it measures your weight and size. And plans how to kill you and digest you."

The doctor continued, "Since we humans are very large to swallow and digest, your python has not been eating anything in order to digest you."

To this Sheela got upset and refused to listen further to doctor and went to her home.

That night the python attacked her and swallowed her.

Morale: Not everybody who is close to you, actually loves you. You can learn great things from your mistakes when you aren't busy denying them. ❖



[Source: <http://www.stretchtosucceed.com/2016/03/you-can-learn-great-things-from-your.html>]

‘Yoga’kshemam

International Day for Poverty Eradication!

World Food Day!

Dhana Trayodashi! Naraka Chaturdashi! Deepaavali!

This month, I have chanced upon ‘Designing Your Life’ by Bill Burnett and Dave Evans. Its tagline is ‘build a life that works for you’. It reframes existing dysfunctional beliefs as -

- Three quarters of all college grads do not end up working in a career related to their majors;
- True happiness comes from designing a life that works for us;
- It is never too late to design a life we love;
- We cannot know where we are going until we know where we are;
- We will not know always where we are going – but we can always know whether we are going in the right direction;
- Enjoyment is a guide to finding the right work for us;
- We are never stuck, because we can always generate a lot of ideas;
- We need a lot of ideas so that we can explore any number of possibilities for our future;
- There are multiple great lives and plans within us, and we get to choose which one to choose our way forward to next;
- We should build prototypes to explore questions about our alternatives;
- We should focus on hiring manager’s need to find the right persons;
- We design our dream jobs through a process of actively seeking and co-creating it;
- Networking is just asking for directions;
- We are pursuing a number of offers;
- There is no right choice – only good choosing;
- Happiness is letting go of what we do not need;
- Life is a process, not an outcome;
- Life is an infinite game, with no winners and losers;
- We live and design our lives in collaboration with others; and
- We never finish designing our lives – life is a joyous and never-ending design project of building our way forward.

G Muralidhar

We need to acquire and practice five mindsets of design thinking – being curious; having bias to action (keep trying); reframing problems (into solution spaces); being aware/ knowing that the design is a process/journey; and collaborating (partnering-seeking help).

Designing life begins where we are right now, in terms of work, play, love and health.

We need to become conscious of the level of work-play-love-health portfolio, against a benchmark. Reflect on Work and Life, in terms of purpose, relationships, aspirations, impacts, emotions etc. Do a daily log of activities for some 30-100 days, in terms of engagement, energy and flow; and reflect on the log every week. Choose activity set(s) of high engagement, energy and flow. Choose at least three sets of portfolios (five-year plans) – the things we do; the things we do when the first set is not there suddenly; the things we do if we care less for money or acceptance of the world around us.

Based on these, develop prototype(s) of action, taking feedback from others – particularly collaborators. Develop

Options, Narrow down the list, choose one through cognitive, emotional, meditative/spiritual knowing and reflective experiencing. The let go and move on. Build a Team that want to live a designed life as a community.

We need to remember the compass and track the progress against this compass. We need to set some practices going on in our lives. These daily/weekly practices may include – yoga, meditation, reading, writing, blogging, poetry, painting/drawing, prayer, reflection, diary, being in touch, walking, cycling, seeing sunrise/ sunset, playing with children, conversations with ‘significant others’ etc.

This is setting us in a direction of life we earnestly seek from within. This is setting us into the purpose of life. The purpose of life, Universe has set for us. Then the joy is ours. Then the legacy is certain. This is jeevanayogam.

Can we be there? Yes, if we pursue Atma Yoga. If we meditate and reflect! If we are curious, if we are aware and conscious, if we are biased to action and if we are partnering! If we have the compass set and if we practice our daily practices! If we are willing! Krsna confirms the get-going devoted karmayogi goes into the Universe.

Join us in the world of yoga –for having life that benefits the body, soul, nature and universe and their purposes–towards krsnaswechchayogasiddhi. You will not regret it. ❖

