



# livelihoods

*today and tomorrow*

September 2016

# Self - employment



Happy Teachers! Happy Learning! Happy Engineers!

Happy Krsna!

Happy Ganesh!

Bakrid: Eid Mubaarak

Olympics - Congrats Sindhu, Sakshi, Dipa!

Paralympics – Congrats Devendra, Thangavelu, Deepa, Varun!

India is a Krishi Pradhaan country. 80% of its families are either self-employed or part of the family enterprises or the enterprises with 2-3 persons working. Some continue in the enterprises of the family or the enterprises that run in the family. Some would like to get on to this now after they pass out or drop out of education. S/he may go to a known self-employed as an apprentice and graduate into self-employed on her/his own right. A la cleaner becoming a driver. S/he may join an enterprise as a worker and become independent. A la driver gradually owning the vehicle. S/he may go through a training on her/his own in a training centre or a self-employment training institute/skill development centre. S/he may take loan from a bank to supplement the amount s/he has mobilized from other sources. Government may chip in with some enterprise subsidy. Angel investors may chip in. Micro-venture capitalists may give some equity too. Similar self-employed may themselves collectivise. They may have issues of inadequate skills, tools, raw materials, quality, accounting, working capital, storage, market, prices in the market etc. Identity may be an issue. Licenses and statutory arrangements can be troubling. Most of them are in unorganized sector. A few of them may be less organized. In this context, 'livelihoods' has explored 'Self-employment'.

Please read John Stuart Mill 'On Liberty' - you cannot miss it.

The e-links include VCA - 'VCA of Wheat and Rice in UP, India'; subsector - 'The fisheries subsector, Tanzania'; e-book – 'The Challenge of Employment in India, An Informal Economy Perspective'; and v-book – 'Garo Hills - People and Rural Village Life - Meghalaya India 2016'.

Supplements include Legendary Effort – Organic Farming; and Kshetram - 'Chota Nagpur Plateau'. Livelihoods Management Notes are on 'Tools'.

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

the 'livelihoods' team

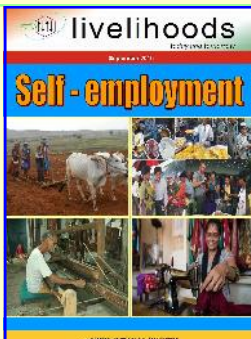
Transforming jobs to end poverty , finds that over 36 per cent of the emerging and developing world live in poverty – on a daily income of less than US\$ 3.10 purchasing power parity (PPP). The report calculates that some US\$ 600 billion a year – or nearly US\$ 10 trillion in total over 15 years – is needed to eradicate extreme – and moderate poverty globally by 2030.

(Source: World Employment and Social Outlook (WESO) 2016)



Multiple strategies ensure desired results.

Latest Livelihoods



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**e- course** e-livelihoods learning course Capsule No: 353—368





1. Dear livelihoods team,  
I received 'livihoods' August 2016 'Career After School'. It was very useful.  
Thank you sir.  
Asara Rajesh,  
Hyderabad



2. I received 'livihoods' August 2016 'Career After School'. It was very useful.

Thank you very much.

J. Prathap  
Janavani

Can 'Swadesh Darshan Scheme' increase more tourists in the country ?

## News

### Expanding Market for SHG Goods:

The GHMC has provided 4,148 women self-help groups (SHGs) with Rs.119.50 crore bank linkage this fiscal while in total, loans of Rs.1,121 crore were granted to 26,000 groups. Interest-free loans of Rs. 27 crore were also provided to 14,097 groups, informed Commissioner B. Janardhan Reddy. Addressing an online marketing awareness programme for SHGs, he said there were about 1.82 lakh women who have formed into 48,184 SHGs with each having ten members. They are involved in making items such as paper plates, powders, pickles, toys, paintings etc. Dr. Reddy suggested that the groups make use of recently launched 'e-hut' by attractively packaging their goods and selling online as it was a huge market waiting to be tapped. The programme was arranged by Women and Child Welfare Departments in association with GHMC and Centre's Mahila Khosh.

**Only 61 pc rural households in Telangana have toilets: Swachhta status report:** Only 61.1 per cent of

households have toilets in rural Telangana, while the situation is encouraging in urban areas, with about 94.3 per cent households having toilets. These facts were published in the Swachhta Status Report 2016 released by Union rural development minister Narendra Singh Tomar in New Delhi

**'Three major projects taken up in A.P.:** Union Minister of State for Petroleum and Natural Gas Dharmendra Pradhan said that three major projects committed at the time of Andhra Pradesh bifurcation had been taken up in the State with a total investment of Rs.52,000 crore. Mr. Pradhan said that there were unlimited gas reserves in the Krishna-Godavari basin and this would be enough to make Andhra Pradesh the hub of petroleum products in the country. Mr. Pradhan also said that only 20 per cent of the A.P. population who were poor were not yet able to use LPG connections and they would be given these gas connections free of cost soon to achieve 100 per cent LPG connectivity in the State soon. ❖



### Making Africa's women and youth drive agriculture:

AGRF brings together a range of critical players in the African agriculture landscape such as African heads of state, ministers, farmers, private agribusiness firms, financial institutions, civil society, scientists and international development partners of Africa to discuss and develop concrete plans for achieving the green revolution in Africa. But the key message that struck me most at the AGRF meeting was that women and the youth are central to driving African agricultural transformation, and thus they should not be sidelined. African women constitute close to 70 per cent of the agricultural workforce and contribute greatly to food production and security. Mainstreaming their participation and empowerment in Africa's agricultural change is therefore critical. ❖

## News From the States

### Muslims least, Jains most literate: Census:

Muslims have the highest number of illiterates — nearly 43 percent of their population — while Jains have the highest number of literates among India's religious communities with over 86 percent of them educated. According to the Census 2011 data, Jains have just 13.57 percent illiterates aged seven and above among all communities. The census has taken those between 0 and 6 years as illiterate. Muslims have the highest percentage of illiterates aged beyond seven years at 42.72. This number is 36.4 per cent for Hindus, 32.49 per cent for Sikhs, 28.17 per cent for Buddhists, and 25.66 per cent for Christians, as per the latest census figure on 'education level by religious community' for age seven years and above. Jains have the highest percentage of educated members who are graduates and above. The overall literacy rates among all communities have gone up since 2001. The percentage of those literate among Hindus is up from 54.92 per cent in 2001 to 63.6 per cent in 2011, while the corresponding rise for Muslims is 48.05 percent to 57.28 percent. Among Muslims, just 2.76 percent are educated till graduation level or above.

### Less light on subsidised LED bulbs: Survey:

Sixty-four per cent consumers still don't know how to get the subsidised LED bulbs being made available by the government of India, a survey conducted by citizen engagement platform LocalCircles revealed. The poll was carried across 56 cities and 20 States. The government had announced an LED distribution scheme under which electricity board customers are eligible to buy LED bulbs at a subsidised rate. This scheme was launched in April 2015. The situation was worst in West Bengal and Tamil Nadu, where around 96% of the respondents were not aware of this government scheme. According to the survey, poor communication is one of the prime reasons for the lack of awareness about this scheme. Consumers are not aware of the number of bulbs they can buy, the places to get them and the paperwork required. "Every State Electricity Board communicates to customers by sending them bills via the post. Not many SEBs have chosen to use the bills to communicate this offer to the consumer," LocalCircles' report says.

### Soon, Drive Around Without Hard Copy of Licence:

Vehicle owners will soon be able to drive around without having to worry about carrying physical copies of their driving licence and the vehicle's registration certificate. This follows the government's announcement to the effect that these documents would be integrated with the digital locker, which will enable commuters to access them online via mobile phones as and when required. "This is a big reform in pushing paperless governance," said Minister of IT and Law and Justice Ravi Shankar Prasad. It will minimise the use of physical documents. The citizens will be able to share the digital certificates instead of paper copies with other departments as identity and address proof resulting in reduction of administrative overhead." He

added that this would also help in the spot verification by various law enforcement authorities, such as the traffic police, as the platform assures authenticity of documents since they are accessed directly from the source. Eventually, the government plans to integrate vehicle insurance and other permits with the DigiLocker too. "This is the first step towards making over 19 crore vehicle registration certificates and over 9 crore driving licenses available electronically," said Nitin Gadkari, Minister for Road Transport and Highways.

### Sikkim Sparkles in NSSO Sanitation Survey:

Sikkim has been adjudged the cleanest State while Jharkhand comes last in the list on the condition of sanitation in rural areas of 26 states. Prime Minister Narendra Modi's home State, Gujarat is ranked 14th. The results of the survey carried out last year by the National Sample Survey Office (NSSO) was released by Union Rural Development Minister Narendra Singh Tomar here. Following Sikkim come Kerala, Mizoram, Himachal Pradesh, Nagaland, Haryana, Punjab, Uttarakhand, Manipur and Meghalaya among the top 10 States. The States which fared poorly in the study include Chhattisgarh, Odisha, Madhya Pradesh, Uttar Pradesh, Bihar, Rajasthan, Tamil Nadu, Karnataka and Jammu and Kashmir. NDA major BJP is ruling or sharing power in five of the States that have been placed at the bottom of the list. The NSSO conducted the survey in May-June 2015 covering 73,176 households in 3,788 villages across the country. The ranking given on the basis of percentage of households having access to sanitary toilets and using them (either household or community toilets). Sikkim scored 98.2 per cent on a scale of 100. Kerala scored 96.4 while neighbouring Tamil Nadu notched up just 39.2. Mr. Tomar, who also heads the Drinking Water and Sanitation Ministry, which released the report, maintained that the survey was conducted in 2015 and a "lot of changes have taken place since then" in the Swachh Bharat campaign. Asked why non-BJP or NDA ruled states did better in 2015, Mr. Tomar said the campaign "is for all".

### Horticulture Production Estimated At 283.36 Million Tonnes In 2015-16:

Despite widespread drought last year, farmers across India reaped a bumper harvest of horticulture produce with production crossing 283 million tonnes in 2015-16, as per the third advance estimates released by the agriculture ministry. This estimate is marginally higher than the 282.8-million-tonne second advance estimate released in May. The latest numbers show 0.8% growth over the 280.9 million tonnes produced in 2014-15. The year 2015-16 marks the fourth straight year that India's horticulture production will outstrip foodgrain output (horticulture makes up over a third of India's total agriculture production), underlining a structural change underway in Indian agriculture. In 2015-16, horticulture production exceeded foodgrain output by more than 31 million tonnes. In 2012-13, the difference was 11.3 million tonne. ❖



## Dadra and Nagar Haveli

Dadra and Nagar Haveli is a Union Territory (UT) in Western India. The UT comprises of two separate geographical units – Dadra and Nagar Haveli, with a shared capital, Silvassa. While Nagar Haveli is wedged between Maharashtra and Gujarat, whereas Dadra is an enclave 1 km NW, surrounded by Gujarat. It was merged with the Indian Union on 11 August, 1961, and since then, is being administered by the Government of India as a UT. It ranks 4th among the Union Territories and 32nd including the states.

The territory occupies an area of 491 square kilometres (190 sq mi) and about 43% of the land is under forest cover. It has rich biodiversity making it a preferred habitat for a variety of birds and animals. The summers are hot and humid, with temperatures as high as 39°. The annual rainfall ranges between 2000 to 2500 mm.

According to the 2011 census, the UT has a population of 342,853, while tribal communities constitute 60% of the population. It has a sex ratio of 775 females for every 1,000 males, and a literacy rate of 77.65 per cent. Gujarati is one of the three official languages, the others being Hindi and English; Marathi and Konkani are also widely spoken. The majority of people are Hindus, but Christians, Jains and Muslims are also there. The prominent tourist places are Tadekeshwar Shiva Mandir, Bindrabin, Deer Park at Khanvel, Vanganga Lake and Island Garden, Dadra, Vanvihar Udyan Mini Zoo, Bal Udyan, Tribal Museum, and Hirvawan Garden at Silvassa.

The economy of the region relies on five major activities viz. agriculture, industries, forestry, animal husbandry and tourism. In the region, about 92.76% of the farmers belong to the weaker sections, of which 89.36% are tribals.

Agriculture involves about 60% of the working population. The total land area under cultivation is 236.27 square kilometres (58,380 acres). The main food crops cultivated are paddy (40% of the net sown area), ragi, small millets, jowar, sugarcane, tur, nagli and val; vegetables like tomato, cauliflower, cabbage and brinjal; and fruits like mango, chikoo, guava, coconut and banana. The agriculture production is dependent on rainfall, with a single crop system. Another major contributor to the economy is the manufacturing industries. There are more than 2710 Small, Medium and Large-scale industrial units (manufactured include spectacle frames and flooring tiles, art silk fabrics, chemicals, detergent powder, electrical fixtures, watches etc.) providing gainful employment to over 46000 people. Items exported include forest products, rubber foam etc.. The tribal population depends primarily on forests and animal husbandry. The major forest produce is khairwood, general timber, Teak, sandra, mahara and sisam. The livestock constitutes cattle, buffaloes, sheep, goats and other animals.

The Department of Rural Development (DoRD) is implementing various rural development and poverty alleviation programmes with the objective to create public utility assets in the villages and to improve the rural economy and lifestyle of the rural population at large through integrated efforts, and also implementing MGNREGS to enhance the livelihood security of people. ❖

## Asur Tribe

The Asur tribe is found in Gumla, Lohardaga, Palam and Latehar districts in Jharkhand state in India. In pre-historic times, the tribe was amongst the Proto-Australoid groups inhabiting the western regions of West Bengal. As per the 1991 census, the total population was 10,721. On the social front, Asurs are divided into 12 clans, named after different animals, birds and food grains. The tribe is further divided into three sub-tribal divisions, namely Bir (Kol) Asur, Birija Asur and Agaria Asur; however, Birja are recognized as a separate scheduled tribe.

The Asurs have a very good knowledge of herbal medicines. The tribe has its own community council called as "jati panch" which settles all disputes. The Asurs accept food from Rajputs, Oraon, Kharwar, Thakur, Ghasi, and maintain kinship ties with Munda, Kharwar and other neighbouring tribes. The tribe lives in pats, a clearing areas in the forests, with their houses having mud walls, supported by wooden poles with a roof covered with paddy straw and self-baked khapras (tiles). Their houses have spaces for cattle and birds and a separate area for worship of ancestors. The traditional male clothing is dhoti, while the females have tattoo on their bodies and wear metal and non-metal ornaments and glass bangles.

The tribe's religion is a mixture of animism, naturalism and ancestral worship; they also strongly believe in black magic, as their chief deity is Singbonga. The other deities are Dharati Mata, Duari, Turi Husid, and their festivals include Sarhul, Karma, Dhanbuni, Kadelta, Rajkarma, Dsahara Karam. The Asurs are mainly a hunting-gathering-foraging tribe.

However, over the time, a few of the them have started doing settled cultivation, and only occasionally hunting game. Due to increased alienation from their native habitats, and increased contact with plains people, the tribe has turned to iron-smelting, which has become their traditional occupation. This gives them a distinct identity as they claim to have descended from the ancient asuras, who were associated with metal craft. It's interesting to note that women sing songs relating to the furnace to an expectant mother encouraging the furnace to give a healthy baby.

Though Asurs have transformed from a hunting-gathering-foraging tribe to iron-smelters for economic reasons, they are facing many difficulties and struggling for access to health services, education, transportation, drinking water etc.. Additionally, the agriculture-based economy is under threat due to bauxite mining in their areas. As a result, migration and displacement have been rising, and human trafficking of minor girls has become a serious challenge. The tribe is one of the ancient tribes of the country, and the government should take proactive measures to protect the tribe, as they form quite a big part of the total population in Jharkhand. ❖



# Impacting Enterprising but Less Organized

Krsnaasthami!

Ganesh!

Bakrid!

Engineers' Day!

Teachers' Day!

GST gets going. GST Council comes into being.

Vasan Healthcare demonstrates why inorganic expansion is not the way.

Should we go the Community Organizing way rather than the Community Development way? Or do we need to go hybrid ways?

Community organizing is in the local settings. It empowers individuals, builds relationships, and creates action for change. It builds constituency towards building a movement. It is more than mobilization but may be slightly less than a political process. We need to develop self-sufficient communities to resist encroachment; control their own education, health care, and other institutions; and avoid selling their principles, land, and culture to others. Community organizing is necessary to get the power. Community development is necessary to keep it. Self-help movement in the country is doing them together in some sense. This is not to say the tension between the two does not exist. The structured learning of the members, leaders, cadres/animators and staff/facilitators simultaneously is very important. The elements have to include why we are poor, vulnerable etc., how our institutions help, how institutions can be open-ended platforms, and how community's early take over of the entire effort is useful in going forward. The learning should take the participants from the beginning to end of all the known/likely processes. Campaigns are necessary part of the effort.

Community Organizing has at least four elements – Base; Leadership (Leaders, Cadres/Animators, Facilitators); Agenda/Mission and Structure; and Campaigns. Therefore, it involves building the base (relationships, individual follow-up, meeting people and letting people practice the skills), building the leadership

(putting faith and stretching, developing leaders and collective leadership system, preparing for the future), developing the organization(s) to cater to the long-term agenda/scope with values, tasks/processes, outreach/communication channels etc., and developing campaign(s) and learning programs for augmenting membership and continued benefit(s) to members.

Can we offer support and services to enterprises? There are individual enterprises, family enterprises, group enterprises, collective enterprises and enterprises of the community institutions. These enterprises could be non-farm, services, off-farm, farm-based, livestock-based, fisheries-based, forest-based, craft-based, traditional artisans etc.; these could be actually farmers, weavers, shepherds etc. These could be enterprises in

education, health, social areas etc. These could be civil society organizations. These could be GPs. These could be enterprises that service the enterprises. Both existing and new enterprises need support/services. The support/services they need may include training, visioning, planning, HR, skilling, raw materials, maintenance, trouble shooting, storage, transport, accounting, audit, MIS, market intelligence, branding, purchases, sales, custom-processing, rating, credit, equity, insurance etc. They may also include support in starting itself. These services/support may be delivered by linking with service providers, developing pool of service providers, community professionals and/or inter-enterprise linkages. Even the linkages with large service providers may be possible. The solution may be an OLA type, a flipkart type, an OLX type, or a combination of these and other similar aggregator and integrator variants in the digital space and Super/hyper Market, Mall, local market, haat, chit fund, bank, investor etc., in the physical and financial space. The integrator may deliver all these directly, through appropriate existing service providers, and/or facilitated service providing/support enterprises and entrepreneurs.

Can we do this? My friends and associates are saying YES. If yes, it reduces the expenditures and increases the incomes of the less organized enterprises significantly. ❖

## Perspectives

G Muralidhar

**I Want to Get a Government Job....****I Want to Recover Fast ...****Can you introduce yourself?**

My name is B. Parashuramulu s/o Mr. Venkaish. I am 28 years old, and my native place is Maripeda village and mandal, Warangal district, Telangana. I did my B.Sc and B.Ed.

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

I and my wife live with my parents. My father is a farmer and has two wives, but they have been very supportive towards the family. I have two sisters, and all of them are married and well settled. We have three acres of agriculture land, and cultivate mirchi and cotton crops. My wife is working as a para-teacher in Maripeda girls' hostel, and I have a daughter who is currently in her pre-school stage and attends an Anganwadi center. My wife provides supports my family. My parents are engaged in agriculture activities, and during lean season they are engaged in MGNREGS works.

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

For the past three years, I have been working as a computer operator in Maripeda Mandal Mahila Samakhya (MMMS) as part of my job responsibility, I follow the orders and instructions of Assistant Project Manager (APM).

I manage the entire computer operations of Mandal Samakya (MS). The MS has 68 Village Organizations (VOs) and 1700 Self Help Groups (SHGs). I do the registrations of VOs and SHGs online, and do the data entry online of VOs and SHGs' savings, repayments, Community Investment Fund (CIF), interest, insurances etc..This entire process provides transparency and accountability to VOs and SHGs. It is very risky to maintain the huge data of MS.

I earn Rs. 6055/- per month, but this income is not sufficient to feed my family. In spite of this, I am very happy to work with a large group of SHG members. I would be elated, if my salary is hiked.

**Can you tell us about your previous work?**

After completion of my graduation, I supported my parents in agriculture works. Later, I prepared myself for teacher exam, but could not succeed in securing a government post. Later, I applied for a job as a computer operator, and I successfully got selected.

**Did you take any training for your work?**

Yes, I have undergone a three day training on Computer Operator (CO) activities.

**Do you face any problems in your work?**

Yes, I face a lot problems in MS such as work pressure, maintaining huge number of office works etc..

**Did you get any benefits from the government?**

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

**What are your future goals?**

I want to get a government job, take care of my family, and provide the best education to my child. ❖

**Can you introduce yourself?**

My name is Yepuri. Paarvatheswara Rao. I am 58 years old, and belong to the BC community. I am illiterate. I am separated from my wife, and have a daughter. I am currently living with my parents. My native village is Cheruvu Madaram in Nelakondapalli mandal, Khammam district, Telangana state.

**What are you doing?**

I used to work as a tailor in my village. However, from the past six months I've not been doing any work as I've been suffering from Tuberculosis (TB) disease. As I don't have sufficient energy to even do household works, my parents are helping me out. My parents are very old, but they go to agriculture labour work and earn a little bit of money for sustaining our family.

Earlier, I used to get orders from our village and nearby villages. I generally stitched shirts and trousers, and did alteration works. I used to earn Rs. 2000-3500 per month on this work.

**What about your wife and daughter?**

My wife left me 10 years ago due to family disputes. After that issue, she went to the panchayat, and they ruled that we should stay separately. She used to live separately in a neighbouring village where she started to do book keeping for a Women Self Help Group (SHG). Later, she got married to a book keeper and is living with him in his village. My daughter is married and settled at her in-laws' house.

**How did you get this disease?**

I contracted this disease from a neighbour, who I used to meet and chat regularly. When I got sick, I went to a hospital and was diagnosed with TB, and given medicines. Some of the community workers also approached me and provided counselling on awareness and precautions to be taken.

I am facing weakness due to insufficient nutritious food and poor care. My parents' old age pension from the government is helping us in these tough times.

**Did you get benefits from the government?**

Yes, I availed Voter card, aadhar card, Ration card.

**What are your future plans?**

I want to overcome this disease, and take good care of my parents. ❖



**Want to Work for ESHG members...****To Care for Elders...****Can you introduce yourself?**

My name is Arepalli Rajavvaw/o Narasaiah. I am a native of Chikodu village, Mustabad mandal, Kareemnagar district, Telangana. I am 57 years old; I am an illiterate. I am married, and live with my husband, son and daughter. Both my children are settled.

**What are you doing?**

Since 2014, I have been serving as the Treasurer of Chikodu Elders Village Level Federation (CEVLF), and as the President of Kokila Elder's Self Help Group (KESHG) since 2013. I do beedi making works, agriculture works in season, and labour work during summer months in MGNREGS programme.

My job description in the federation includes conducting the monthly meetings in the first week of every month for Village Level Federation (VLF); collecting money and depositing it in Mustabad bank; supporting the VLF President and Secretary in the smooth running of the VLF, etc..

The VLF gets loans from bank, and also gets the funds from HelpAge India Organization. We give loans to ESHGs on low interest rate. The ESHGs loans to its members utilize the money for internal lending on terms basis.

Our VLF's office bearers mediate between VLF and ESHGs. We give support to ESHGs and provide financial support to elders. If any problem arises in ESHGs, we solve it; moreover, we support elders in fighting for their rights and entitlements.

Apart from serving VLF and my ESHG, I am also working as ECRP (Elders Community Resource Person) in Choutuppal mandal in Nalgonda district. I facilitate formation of ESHGs, mobilization of the elders. I explain the concept of ESHGs and their importance to them. I give 10 days for a month as an ECRP, and get Rs. 3000 for it. This activity is supporting me in my life.

**Did you receive any trainings?**

Yes, I received one week trainings on ECRP, and office bearers' roles and responsibilities. These trainings have helped me a lot during formation of ESHGs at the field level.

**Do you face any problems?**

The ESHGs' members are not supporting us much in solving elders' problems.

**Did you get 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 ESHGs' members, fight for their rights and entitlements. I want to give my help to elders for self-empowerment, so that they are not dependent on their children. ❖

**Can you introduce yourself and your family?**

My name is Krishnaveni w/o Srinivas. My age is 24 years, and I have studied up to 10<sup>th</sup> class. I am residing at Gudur village, Mustabad mandal, Kareemnagar district in Telangana. I am married. My husband is an artist in Mustabad; we have a daughter and a son. My daughter is studying primary education in a local school and son is going to anganwadi centre for pre-primary education.

**What is your occupation? How much do you earn?**

I have been working as an Elder's Community Resource Person (ECRP) since November 2015. I give my time to ECRP work for 10 days a month, and earn Rs. 4950/-. In the remaining days, I go for beedi making and also volunteer for Elders Self Help Groups (ESHGs).

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

Currently, I am working an ECRP in Choutuppal mandal in Nalgonda district. I support in the formation of ESHGs. I mobilize elders and explain to them the concept of ESHGs, its importance & benefit; as to why it is required, how it functions and spread awareness about elders' issues, rights and entitlements.

Earlier, elders would not believe us. Therefore, we approached the local representatives and village elders, and explained our models ESHGs' concepts and its importance, and then started forming ESHG groups. After receiving the support of local elders, I have aided in the formation of 26 ESHGs in different villages such as Lakkaram, Tangedupally, Allapur, Devalamma Naagaram, Pipalpahad, Kuntlagudem, Nelapatla, Panthangi, Dharmoji gudem, Chinna Kondur, Pedda Kondur, Mandolla gudem, Jaikesaram, Koyyalgudem etc. Most of the village elders face problems with their family members, and are suffering from health problems.

**What did you do before this job?**

After SSC, I had worked as a book keeper for ESHGs. In this context, I used to conduct meetings twice in a month, and then collect savings, repayments, internal lending, maintaining records.

Later, I had worked as a Non Pesticide Management (NPM) Community Resource Person (CRP) in Mustabad Mandal Samakya (MMS). I used to spread awareness to local farmers about NPM, and how this method facilitates in the sustainable development of farmers' livelihoods. After that, I had worked as a CRP in tribal areas of Kataram and Manthani in Kareemnagar district.

**What are the problems you are facing in your job?**

I am facing many problems at the field level. However, the biggest difficulty is convincing the elders to trust us and to form ESHGs.

**Did you get any benefits from the Government?**

Yes, I have a ration card, aadhar card and election card.

**What are your future plans?**

To care for elders, and help in forming the elders' Village Organization (VO) and elders' Mandal Samakya (MS). ❖

## Want to Work for SHG Members

### Can you introduce yourself?

My name is A.Padmavathi w/o Nagabhushanam. I am 42 years old, and I have completed my Post graduation in distance mode. My native place is Balmuru village, Achampeta mandal in Mahabubnagar district, Telangana. At present, I am working as a Cluster Coordinator (CC) in Achampeta mandal, Mahabubnagar district.



National Rural Guarantee Scheme (MGNREGS). I gave technical support to Job cardholders to get works and good wages.

In 2007-2008, I had worked as a CRP in Mission for Elimination of Poverty in Municipal Areas (MEPMA). I provided support to women SHG members on group meetings, savings, internal lending, repayment of the amount, maintaining records, etc.. I had provided Insurance schemes to poor people like Janashree Bheema Yojana (JBY), Aam Admi Bheema Yojana (AABY).

### Can you tell us about your family?

My husband is a farmer, and has been cultivating in our village for 20 years. We have two sons; my elder son is preparing for competitive exams, while my and younger son is studying the B.Tech final year in Engineering Stream.

Since 2008, I have been working as a CC in Achampeta mandal. I have been giving trainings on SHG and its importance, panchasutra, livelihoods development activities etc.

### Can you tell us about your work?

Currently, I am working as a Cluster Coordinator (CC) in Achampeta Mandala Mahila Samakya (AMMS) in Mahabubnagar district, TS. In Achampeta area, I follow up the Balmur, Telakapalli, and Lingala villages. I am working in Non-Farm Sector (NFS) under Tribal Rural Inclusive Guarantee Programme (TRIGP). Under the programme, I support in the establishment of different enterprises for poor women, so that they utilize the programme and empower themselves and transform into entrepreneurs. The women are starting different enterprises like kirana shops, chicken enters, vegetable vending shops, clothes stores, tailoring shops and even running passenger autos.

I attend all the VOs' meetings in a month; attend MMS review meeting once a month; manage and train Village Organizations Activists (VOA) on VO related works such as mobile book keeping, CIF implementation and repayment, Streenidhi and Abhayahastam schemes implementation, monitoring and repayment; conduct review meetings of VOAs at cluster level; link SHGs with Banks for loans and repayments; prepare documentation on bank linkages and Streenidhi and Abayahastam loan applications etc..

Under this programme, we provide technical support to poor women for the establishment of enterprises. Our Mandal Samakhya (MS) provides financial support to entrepreneurs on 0% interest rate on loans. Till now, 41 Scheduled Caste (SC) women have received the benefit from the programme under the SC/ST sub plan. Each member has got Rs. 50,000/- from the programme. The entire process is done at a hierarchical level from MS to Village Organization (VO) and Self Help Group (SHG). Our MS staff review the programme and update of it on every Saturday. I follow the orders of Assistant Project Manager (APM), Area Coordinator (AC) and District Project Manager (DPM).

If any VOA is unable to attend a VO meeting, I do the mobile book keeping and cut receipts and vouchers. I also attend convergence meetings with government and banks if needed and/ or if it's urgent. If the problem is very critical at VO level, my Assistant Project Manager (APM) will support me in finding a solution. Once I finish attending all the VO meetings in a month, I update all the information to my head office through APM. I submit my monthly work plan and work done reports to APM.

As the poor people are utilizing the programme to improve lives, this programme is a model process for poor people's development. It gives inspiration to poor people to overcome poverty.

### Did you take trainings from your project?

Yes, I received trainings in APARD-Hyderabad in various topics like SHG, VO, Book keeping activities, MGNREGS, non-farm enterprises under TRIGP.

### How did you come into the development sector?

After my 10th, I saw a job notification for CC in local district newspaper, and applied for the post. I passed the written exam, group discussion and interview, and got the job of Community Coordinator (CC). The entire process was held at the district level. Then I received 15 days training in Andhra Pradesh Academy of Rural Development (APARD) in bookkeeping and other activities. I had utilized these trainings, and imparted them to the VOs, SHGs in MS.

As a CRP and CC, I attended a 40 day training programme on various topics in APARD - Hyderabad on SHG, VO, Bank Linkages, Streenidhi and CIF, MGNREGS, Non Farm Enterprises (NFE) in TRIGP.

In 2005-2006, I worked as a Cluster Resource Person (CRP). I gave the trainings to VO members and SHGs' members.

### What type of challenges do you face in your daily job?

There are many problems at the field level, I face political influence from various parties' leaders, who want to give respective benefits to the person they nominate. But I follow the rules and regulations, and don't bow down to these people's pressure.

In 2006-2007, I had worked as a CRP in Mahatma Gandhi

### Do you get satisfaction from your job?

I feel very happy as I give support to poor women SHG members. It is great to see them become entrepreneurs and sustain themselves.

### What are your future plans?

I want to work for poor people SHG members, educate and empower them through SHGs. I want to make them utilize government benefits, and help them come out of their poor economical conditions. ❖

# Self-employment

Self-employment is widespread in the agriculture and allied sectors in India. All these activities constitute nearly three-fourth of the total self-employment activities. Predominantly, this self-employment in the sphere of urban and rural non-form activities can be broadly understood as self-employment without employees. There are high income self-employed and low income self-employed. In this context 'livelihoods' looks in to the issue of 'Self-employment' which is the basic human necessity that needs to be taken care of for people to meet their needs.





Self-employment is widespread in the agriculture and allied sectors in India. All these activities constitute nearly three-fourth of the total self-employment activities. Predominantly, this self-employment in the sphere of urban and rural non-form activities can be broadly understood as self-employment without employees. There are high income self-employed and low income self-employed. In this context 'livelihoods' looks in to the issue of 'Self-employment' which is the basic human necessity that needs to be taken care of for people to meet their needs.



The independent self-employed people are weavers, street vendors, beedi rollers, rickshaw pullers and others. They are not full-time employees. When they want to work, depending upon the requirement and need, they work. They are accountable to themselves and their family members. Moreover, high income self-employed individuals are independent professionals/workers. They are doctors, lawyers, artists and accountants, rice mill owners, workshop owners, commission agents, brokers of real estates and housing, owners of small hotels and restaurants, etc. Later, low income self-employed individuals are weavers, street vendors, food processors, rickshaw pullers, auto drivers, rag pickers, tailors, beedi rollers, agarbatti makers, potters, bamboo product makers, mobile food vending sellers, xerox center owner, street snack vendors and fruit/flower sellers, own auto/vehicle drivers, internet café centers, Tiffin centres vendors and others. The nature of low income self-employed in India is more of a survival strategy, than of a sustainable business activity. Predominantly, most of the self-employed have low levels of education and poor access to capital.

Self-employment is a form of labour market status, that is widely encompassed, with a wide range of activities. Most of the individuals may choose to be self-employed for different reasons, and as a result the group may be highly

heterogeneous. Self-employment is commonly taken up to provide an important avenue for individuals to advance to the income ladder.

#### **Characteristics of the self-employment:**

Majorly, self-employment has important characteristics, which are given below:

- Self-employment is found in many formal and informal livelihoods, with the individual having freedom to select his/ her own work, and the income is taken by him/her only.
- Self-employment is usually owned and managed by one or few persons. The self-employed take active participation in day to day activities. Moreover, the participation of owners in the management helps in taking quick decisions. The area of operation of a self-employed is limited and generally works based on the need of local people.
- Self-employment involves ownership and management of activities by a person. Though, he/she may take the help of one or two persons to assist them. Therefore, self-employment may provide employment to other individuals as well.
- Self-employed people's income is not fixed. It depends on the income earned either by producing or buying and selling goods/products or providing services to others at a price.
- In self-employment, the owner alone has to take the profit and bear the risk of loss. So, it finds a direct link between the effort and reward in self-employment.
- Self-employment requires initial capital investment. Although, it may be small number, but it sometimes requires labourers to be engaged.





- In self-employment, a person is free to take decisions in respect of running his/her enterprise profitably and avail any opportunity that may come up for expansion of his/her enterprise.
- The self-employed use local resources for their operations. The small-scale manufacturing units are usually located near the source of raw material and labour etc..
- Self-employment gives complete freedom to work individually having their own say within the parameters of the prevailing circumstances and laws.
- Self-employment may be defined as an economic activity which one may perform on his/her own as a gainful occupation, and this may consist of producing and selling goods, buying and selling goods, or rendering services for a price.
- In self-employment, the person may need to wait for a while to get returns on investment.
- The self-employment activities' operation is flexible. It can easily change its nature, areas of operation, process of production and etc. It depends upon social, political and economical conditions.

#### **Avenues of self-employment:**

Before choosing a suitable career in self-employment, one must have some ideas about the avenues in which self-employment opportunities are available in business/enterprise sector. In self-employment, there are some broad areas, which are 1. Trading, 2.Manufacturing, 3.Professionals and 4.Individualized services.

1. Trading: It involves buying and selling of goods and services. It requires small investment for starting and running this small trading unit. It comprises of activities like running a small

grocery or stationary shop, agency business and real estate business, etc..

2. Manufacturing: Self-employment can start as a small industry of manufacturing like bricks, or producing bakery items or other food items. All these enterprises requires small amount of capital and simple equipment. Besides this, agriculture sector like farming is another such area, in which a person can work all alone or take the help of one or two persons. This is an age-old area of self-employment, and the areas of dairy, poultry, sericulture, fisheries, horticulture, etc., are good examples of avenues for self-employment.
3. Professionals: Some self-employed individuals become professionals, who require special knowledge and training in a particular field to provide opportunities. Some professionals like lawyers, doctors, chartered accountants, architects and journalists, development workers and etc., come under this category. However, even though they have certain knowledge, further training may be imparted to them based on the latest happenings in their field areas; their services are utilized in areas pertaining to their field such as health, education and development sectors.
4. Individualized services: The self-employed people who are in tailoring, motor repairing, hair cutting, fashion designing, interior decorating, hardware engineering, selling of mobile, gas stoves, keys, repairing works, cobblers, etc., are a few people who come under this category.

They do business activities which provide individualized services to the consumers. These can be easily started and run by individuals. These activities are based on the personal skills of those who perform them. Moreover, artisanal people who are handloom weavers, potters, blacksmiths, carpenters, goldsmiths are self-employed persons and they pursue their career based on the interest, skills and knowledge.



## Advantages and disadvantages of self-employment:

### Advantages:

- ♦ Self-employment gives returns based on our own efforts, with the potential to earn more in the long run. The future may mostly be in their own hands.
- ♦ Self-employment gives greater independence and freedom, therefore, they can enjoy more control on the work that he or she is engaged in.
- ♦ Self-employment can be part-time or full time, as people can create our own work hours.
- ♦ It can improve the quality of life of the individual, and increase job satisfaction. Moreover, it can cut on the daily commuting, and also there would be no organizational politics which can help him or her to enjoy the work.

### Disadvantages:

- ♦ Majorly, more stress is there as the responsibility for success or failure lies with the individual who has taken to self-employment.
- ♦ No one other than the self-employed individual to manage, keep on track, or provide motivation.
- ♦ At times, self-employed people tend to spend less time with their family members, as the business commitments may take long hours.
- ♦ Self-employment may at times leads to isolation from colleagues and costumers.
- ♦ Self-employed have to take responsibility for their own tax; moreover, there are no additional benefits, and no company pension schemes for the future. Therefore, self-employed people need to save more for their future, or opt for a pension scheme with an insurance company.

### Types of self-employment:

There are many types of self-employment in India. They may be categorized on the basis of investment in fixed capital. This capital maybe for a plant or for machinery on the basis of nature or place of operation. Some of the areas for self-employment are as follows:

- Small-scale industries
- Tiny industries
- Ancillary industrial undertakings
- Village industries
- Cottage industries
- Micro business enterprises
- Small-scale service and business (industry related)

- Trading units

### Importance of Self-employment:

It provides the chance to establish his or her own livelihood, and at times may provide employment to others.

In India, with growing unemployment and lack of adequate job opportunities, self-employment has become very significant. Its importance can be enumerated, which areas follows.

**Advantage of self-employment:** It can be easily incubated, requires less capital investment; good alternative to large scale business, as large scale business bring in various evils like environmental pollution, development of slums, exploitation of workers and so on.

**Preference over wage employment:** There is no limit to earnings as is the case with wage employment. The decisions taken are quick and convenient and act as strong motivators for self-employed, compared to wage employment.

**Difference between self-employment and entrepreneurship:** Self-employment involves either no risk or very little risk. But, as soon as the self-employed person starts becoming innovative and takes steps to expand his/her enterprise, after he/she becomes an entrepreneur; then, it becomes a launch pad for entrepreneurship. Entrepreneurship involves taking risks because the entrepreneur tries to create new products, new methods of production and marketing, requiring more capital..

**Promotion of individual services:** It provides individualized services like tailoring, repair work, dispensing of medicines etc.. Those services are helpful in providing better consumer satisfaction, and can be easily initiated and run by individuals.

**Scope for creativity:** Self-employment provides opportunities for development of creativity and skills in artisans and craft sector. It leads to preservation of culture heritage of any country. For instance, creative ideas are reflected in handicrafts, handloom products etc.

Reduced unemployment through self-employment: Provides livelihood opportunities to a large number of unemployed people, and thereby can lead to decrease in unemployment.

**Self-employment is a boon:** Everyone of us may not be able to pursue higher education after secondary or intermediate due to financial and family reasons. Such individuals can start their career as self-employed in occupations that do not require higher education. It may be noted that self-employment has been given high priority in government policies and programmes. State and national wise a number of schemes are implemented for encouraging entrepreneurship and self-employment.



**Scope of self-employment:**

The schemes provide financial and other assistance towards productive self-employment, and also offer supplementary wage employment to the underemployed.

These programmes have been continued in one form or the other, and have been modified or integrated. New ones have been started while some old ones have been discontinued.

**Self-employment is increasing in developing countries:**

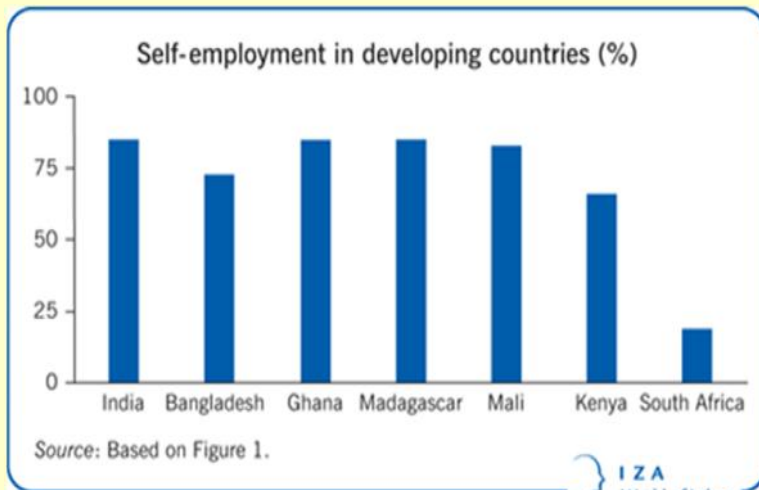
According to "IZA World of Labour Organization", around the world self-employment is increasing in developing countries. They conducted a study in 18 countries on self-employment. As per the study, many poor people are now becoming self-employed. They work at individual or at the household enterprises in both urban and rural areas, that traverse within and outside agriculture. Self-employment individuals who do not employ others are sometimes called 'own-account workers'.

In this regard, more than half of workers in low-income countries (53%) and more than a third in lower-middle income countries (36%) are self-employed. They mainly depend upon agriculture in both cases. In South Asia and Sub-Saharan Africa, the rate of people who are self-employed is high. In South Africa, 19% of the population is self-employed, and half of the extremely poor in urban areas operate in non-agriculture business sector only.

**Self-employment module:**

In India, central and state governments have launched many schemes for self-employment. There are many agencies who are working towards promotion of entrepreneurship.

The self-employed also avail business opportunities, and have market potential and other business avenues. For incubating a small enterprise, under the various schemes, budding self-employed people have undergone various training for startups.

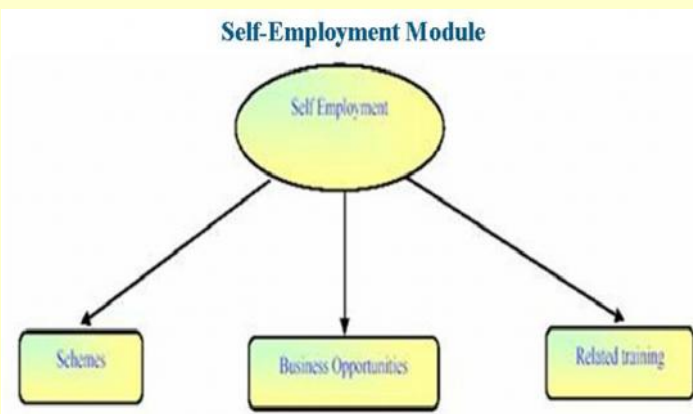


More than 300 types of trainings are offered, with more than 100 agencies are working towards this.

**Self-employment promotion in India:**

Promotion of self-employment is going on through various self-employment schemes, which are implemented in the central and state levels. India has the second highest population in the world. Due to its huge population, our country is always facing the problem of unemployment, particularly after reforms that led to Liberalization, Globalization and Privatization (LPG). The Fifth Five Year Plan (FYP)(1974-79), sought to address the unemployment issue by reorienting the pattern of growth in favour of employment intensive sectors. At the same time, a strong opinion was emerging to suggest that growth alone cannot solve the problems of poverty and unemployment, and therefore, a number of special employment and poverty alleviation programmes such as Training of Rural Youth for Self-Employment (TRYSEM), Scheme for Providing Self-Employment to Educated Unemployed Youth (SEEUY), Self-Employment Programme for Urban Poor (SEPUP), Prime Ministers Rozgar Yojana for Educated Unemployed Youth (PMRY), Swarna jayanti Gram Swarozgar Yojana (SGSRY) & Urban Self-Employment Programme (USEP), Integrated Rural Development Programme (IRDP), Jawahar Rozgar Yojana (JRY) and Development Of Women And Children In Rural Areas (DWCRA) were launched by government.

National and state governments have started training institutions for increasing self-employment as well as individual entrepreneurship. Many youth are availing training from these institutions and becoming self-employed or becoming entrepreneurs. The Ministry of Rural Development (MoRD) launched the Rural Self-employment Training Institutes (RSETIs) with dedicated infrastructure in almost all districts of the country to impart training and skill up-gradation to rural youth geared toward entrepreneurship



development. Government institutions like Swamy Ramananda Thirtha Rural Institute (SRTRI), Society for Employment Promotion and Training in Twin Cities (SETWIN), etc..

#### **RSETIs objectives:**

- ♦ For imparting self-employment trainings, rural Below Poverty Line (BPL) will be identified for training.
- ♦ The trainings offered will be demand driven.
- ♦ The trainings will be provided according to the candidates' interest and aptitude.
- ♦ Hand holding support will be provided for assured credit linkage with banks.
- ♦ For two years, they will provide escort support to self-employment and micro enterprise trainees.
- ♦ The trainees will be provided free food and accommodation during the trainings.

#### **Policies on Self-employment:**

In India, for urban poverty alleviation the Government of India (GoI) launched the National Urban Livelihoods Mission (NULM). Moreover, Self-employment Program (SEP) was started in 2013 under NULM. This program focuses on financial assistance to individual or groups of urban poor for setting up gainful self-employment ventures/micro enterprises. For that, it imparts to training on skills, aptitude and local conditions to individuals and groups. Moreover, it will also support Self Help Groups (SHGs) of urban poor to access easy credit from the bank and avail interest subsidy on SHGs' loan.

Besides this, the Central Government is also looking at tying up with Krishi Vignan Kendras (KVK), state and central agriculture universities, and other such bodies to train farmers in alternative skills such as bee-keeping, and poultry under the National Rural Livelihoods Mission (NRLM). Moreover, new programme to provide self-employment are being worked out as well with more or less

the same objectives as existing schemes, though in a more structured manner. The present government officials said the idea of the new programmes is to work through the experience gained from schemes such as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY). Those programmes are Project Livelihoods in Full Employment (LIFE), Rural Mason programme, Bare Food Technician Programme, etc.

For increasing self-employment, new programs focused on rural youth are needed as there are quality and certification issues with all such existing initiatives. The programs would be able rural youth to contribute to rural growth and prosperity, which in turn would wipe off signs of distress.

#### **Non Government Organizations' (NGOs) role in self-employment:**

In the context of Liberalization, Privatization and Globalization (LPG) in India, multinational companies should work for community. In this context, under Corporative Social Responsibility (CSR), there are many organizations working for skill development programs for youth. They offer trainings to unemployed youth. After that, those organizations will give support to those who want to become self-employed. Like GMR Foundation, Azeem Premji Foundation, Dr. Reddy's Foundation, Self Employed Women's Association (SEWA), Tribal Cooperation for Rural Development, Inc. (TRICORD), COVA and other organizations.

Therefore, a lot of government organizations and non-government organizations are working towards poor people who want to become self-employed. In this regard, there are many people who want to choose self-employment. Identifying these people and helping them in establishing their own enterprises by providing them appropriate skills, raw material and credit support etc., can help them in a big way. In a chain reaction, these people can generate more employment opportunities for other poor people. Therefore, many organizations are imparting training on skills and other capacity building to increase self-employed people.

#### **Self-employment differentiation among female and male workers (2009-10):**

Generally, the rates of people undertaking self-employment have increased. Also, the hassle of finding paid work or wage work is the reason for the significant increase in self-employment among both male and female workers.

During 2004-05, the proportion of self-employment grew significantly with casual employment and marginal rise in regular-salaried employment. In this regard, the number of self-employed have also increased in female as well as



male workers. The interesting part is that, this number has been significantly higher for female than that of male. But the proportion of casual labour has increased for both rural male and female and reached an all-time high in 2009-10.

### Self-employment status in India by 2012:

According to National Sample Survey Office (NSSO) survey, around 51% of Indian workers are self-employed, while 33.5% of them are casual labour (33.5%) and only 15.6% are salaried employment. Among workers in rural areas, 54.2% are self-employed as against 41.1% in urban areas, and 38.6% works as casual labour as against 17.5% in urban areas. This survey was conducted in July 2012.

According to a survey released by the government, the country's self-employment figures have fallen between 2004-5 to 2011-12. In this survey, a country-wide dip was noticed on self-employment. Those cities include Bhopal, Nagpur, Agra and other major cities. In this regards, the chart is as follows...

In India, labourers employed in unorganized sector are self-employed; additionally, family owned shops, and street vendors who buy goods with a limited amount and sell the same to procure goods, are self-employed. They do not work under any owners, but require some financial capital and marketing skills, and sell their products at market streets, bus stops and other public places.

## FALL IN SELF-EMPLOYMENT

According to a survey released by the government, the country's self-employment figures have fallen between 2004-05 and 2011-12.



### Limitations and gaps:

In developing countries, the largest gap in understanding self-employment is known because many people are employed in wage employment preferring self-employment. The people are choosing self-employment because of non-wage benefits such as being one's own boss and enjoying greater flexibility between work and family responsibilities. Moreover, if we compare them, self-employed earn more than wage employment, but the risks and limitation also increase exponentially in self-employment. Another major gap is that self-employed people have issues between social and cost benefits. Though, if we see overall in India, many are opting for self-employment. At the same time, all around the world lots of people are choosing self-employment.

### Conclusion:

In the context of self-employment, India is still suffering with problems of unemployment and underemployment. The fact is that high rate of economic growth has not been able to generate high employment growth in the country. In fact, it has been accompanied by a slowdown in employment growth in recent years. It has led many economists and others concerned to portray the recent experience as one of 'jobless growth'. An interesting paradox of this country is that there are jobs that are not finding suitable candidates and there are candidates without jobs. Self-employment is the predominant mode of economic activity among the world's poor, so as to earn enough to escape from the poverty. Self-employed people have to work extra hard and survive; but are looked down upon by society, which prefers "safe" salaried people. Self-employment should be recognized as an important means of providing the poor with decent livelihood and deserving of support and respect, so that the self-employed can help many escape from poverty. ❖





## The Bureau of Indian Standards (BIS) Act

The Bureau of Indian Standards (BIS) is a National Standard Body of India, which is working under the aegis of Ministry of Consumer Affairs, Food and Public Distribution, Government of India (GoI). It was established by the BIS Act, 1986, which had come into effect on 23 December 1986.

The organization was formerly known as the Indian Standards Institution (ISI), which was set up under the Resolution of the then Department of Industries (DIC) and Supplies No. 1 Std. (4)/45, Dated 3 September, 1946. The ISI was registered under the Societies Registration Act, 1860.

The BIS is a founder member of International Organization for Standardization (ISO), and represents India in the International Organization for Standardization (ISO), the International Electro-technical Commission (IEC) and the World Standards Service Network (WSSN). Its major function is to formulate, recognize and promote the Indian Standards. As on 31 August, 2013, around 19067 standards were formulated by the BIS, covering various significant components of economy, so as to help the industry in upgrading the quality of their products and services. The standards are regularly reviewed and formulated, in line with the technological development, to maintain harmony with the International Standards. To facilitate product certification, eight laboratories were established for testing the products of chemical, food, electrical and mechanical disciplines. In case of products concerning health and safety i.e., milk powder, drinking water, LPG cylinders, Thermometers, etc., the certification is mandatory, but for other products, the certification has to be obtained voluntarily. For foreign manufacturers, obtaining BIS product certification license is mandatory.

On June 17, 2015, the Union Cabinet gave its approval to introduce a new Bureau of Indian Standards Bill (2015) into the Parliament, and the Bill was passed on 3 December 2015 by the Lok Sabha and by Rajya Sabha on 8 March 2016. The new Bill repealed the existing Bureau of Indian Standards Act, 1986.

The key objectives of the proposed legislation include establishing the BIS as the National Standards Body of India; facilitating the Bureau to perform its functions through a governing council, which would consist of President and other members; to include goods, services and systems, besides articles and processes under the standardization



regime; enabling the government to bring under the mandatory certification regime such articles, processes or services, which it will consider necessary from the point of view of health, safety, environment, prevention of deceptive practices, consumer security etc., as it will help consumers to receive ISI certified products and prevention of import of sub-standard products; allowing multiple types of simplified conformity assessment schemes including self-declaration of conformity (SDOC) against any standard, which will give multiple simplified options to manufacturers to adhere to standards and get a certification of conformity, therefore, improving the “ease of doing business.”; enabling the Central Government to appoint any authority, apart from/in addition to the BIS, to verify the conformity of products and services to a standard and the issue of certificate of conformity; enabling the government to implement mandatory hallmarking of precious metal articles; strengthening penal provisions for better effective compliance; enabling compounding of offences for violations; providing recall, including product liability of products bearing the Standard Mark, but not conforming to relevant Indian Standards; repealing of the BIS Act of 1986.

Prior to this Act, there wasn't transparency in the mechanism of standardisation; moreover, the act aimed at bringing more products i.e., jewellery under the mandatory standard regime, with compulsory hall marking of precious metal articles, widening the scope of conformity assessment, enhancing penalties, making offences compoundable and simplifying certain provisions in the Act. Overall, the Act is aiming to promote culture of high quality of products and services through mandatory or voluntary compliance with Indian Standards. ❖

## Bharat Mata Elder's Federation (BMEF)

Bharat Mata Elder's Federation (BMEF) was formed on 15th January 2012 with the representation of two members from each of the seven ESHGs.

In 2013, BMEF increased the number by joining sixteen new members from sixteen ESHGs. At that time, the members started their savings with Rs. 2/- per month in the federation. In 2014, HelpAge India formed fifty new ESHGs with the help of Bharat Mata Elder's Federation. HelpAge India gave Rs. 60000/- to this federation for their livelihood activities. The new federation motivated sixty five ESHGs by conducting meetings, medical camp, IOL surgery etc.. The total savings of the federation is Rs. 107508/- and lending is Rs. 201850/-. In December 2015, WBSRLM started a pilot project in Dinahata, Cooch Behar, where the federation was in the technical support of the project.

The federation has now started a new business of oil. It has formed five village level federations.

In the year of 2015, this federation has done a commendable job of getting together on Christmas day for

repairing a Village Road(200mts) which was in really bad condition full of potholes. Repeated requests to the local panchayat for the repairing of the road were made, but ultimately it was the elders who came forward to rescue the villagers. 38 Elders including members of BMEF and local ESHG members came out in the chilly Christmas morning with spades, and after working for the day could repair the road to an extent where the villagers can commute comfortably.

The federation members said that it was their special gift on Christmas to the villagers.

In that year, the federation had organized an exposure visit for the WBSRLM project 'Pratistha' for elderly inclusion at their neighbouring block. They also sent Elderly Community Resource Persons (ECRP) to the Government project location which is Dinahata-I, to form Elderly Self Help Groups. There they successfully formed 38 ESHGs.

BMEF is a role model for other federations and elders to help themselves and live a life of dignity and love. ❖

(Dolon Mukherjee)

### Support Organization

## Lohardaga Gram Swarajya Sansthan (LGSS)

Lohardaga Gram Swarajya Sansthan is (LGSS) a non-profit organization that was founded in 1985, and registered under Indian Trust Act, 1882. LGSS strives to empower rural poor and disadvantaged people, particularly tribals, to utilize their resources and achieve development, and establish a rural self-reliant society.

LGSS is operating in seven districts viz., Lohardaga, Gumla, Simdega, Ranchi, Khunti, Palamu and Latehar in Jharkhand; which constitute mainly of Oraon tribals, a Particularly Vulnerable Tribal Group (PVTG).

LGSS is implementing Community Based Rehabilitation (CBR) for disabled people with the support of CBR Forum, Bangalore. It is aiming to empower disabled persons by providing education, employment and health facilities in 353 villages in Lohardaga district. LGSS has also formed disabled persons associations, with a total of 1097 member. It created around 84 Village Disabled Persons' Organizations (VDPOs), 19 Gram Panchayat Disabled Persons' Organizations (GPDPOs), seven Block Disabled Persons' Organizations (BDPOs), and Lohardaga Swawalambi Vikalang Mahasangh at the district level.

LGSS started the Project Astitva in 1997 for elderly care with the support of HelpAge India (HI). It is providing care to 850 elders (450 men and 400 women) in Kairo block. So far, it has mobilized elders into 50 Elderly Self Help Groups (ESHGs) in Lohardaga district. It conducts health camps, cataract operation camps and advocacy programs for elders' rights.

LGSS is working against child marriages through Civil Societies Organizations (CSOs) in 200 villages in Jharkhand with the support of Edukans Foundation, Development Focus Organization, and 1200 volunteers. It is also implementing other programs with funding from national and international organization:

- Menstrual Health and Hygiene Management for Adolescents (MAHIMA) with UNICEF support
- Leprosy Eradication program with the support of Damien Foundation Trust, Chennai
- Sanitation program under Nirmal Bharat Abhiyan (NBA)
- Literacy program with the support of PRATHAM, New Delhi
- Livelihoods promotion program with the support of Trickle-Up Program
- Micro Entrepreneurship Development Project (MEDP), Natural Resource Management (NRM) and seed protection program under NABARD

For women empowerment, so far, it has formed 1927 SHGs with support of NABARD in Lohardaga district. Of them, 367 SHGs have availed bank loans for Income Generation Activities (IGAs). ❖

# Zardozi Embroidery Work

Zardozi embroidery work is one of the oldest skills that has been in existence in a few parts of Northern India and in some locations of South India. Over the decades, the skill has made its way back into the limelight, mainly due to the growing interest among young girls and women as it has made a comeback to the latest fashion trend. The skill involves making of elaborate designs, using gold and silver threads. The main contemporary concept of this embroidery work is the use of gold & silver threads, studded with pearls and precious stones that has added lustre to the skill.

The skill has been modified keeping up with the latest trends, and this creation of demand in the market has drawn attention of many young girls and women to purchase the product. Due to the rebooting of the old skill; today, it has become an important livelihood, and is providing employment to lakhs of young girls, women and men. Primarily, this livelihood is a home-based livelihood activity; thereby, keeping the money they have earned through their hard work in their homes. In recent years, many housewives have been attracted towards this skilful work. The Zardozi works provide multiple livelihoods directly and indirectly to many, and include carpenters, clothes merchants, cloth manufacturers, labourers, tailors, shop rentals, raw material manufacturers, Zardozi embroidery material sellers, etc.,

Being a home based craftsmen activity, the initial investment is very minimal compared to others, i.e.,



around Rs. 10,000/-. The skilful craftsmen require the basic material of Zardozi embroidery wooden frames, curved hooks, needles, gold and silver colour threads, sitaaras (metal stars), round-sequins, glass and plastic beads, dabkaa (thread) and kasab (thread). The entire process of this skilful art involves craftsmen sitting cross-legged around the wooden frame (which is square in shape) with their tools, followed by design on cloth and then the fine weaving of threads. On the design base, the threads are applied with fine needles on the design, and the small plastic beads are adorned to the fabric; thereby, making the Zardozi embroidery work fabric is complete. The skill is a very gruelling activity, thus making it very valuable and once the fabric is done, it looks beautiful, the more the work on the fabric, the higher it costs. On an average, a person earns around Rs. 500-600/- . A job which needs oodles of patience and keen concentration on the intricate work makes the final product beautiful and very valuable. ❖

## Individual Enterprise



Carpentry Work

## Collective Enterprise



Vegetable Selling by SHG members



# A River Cuts the Rock

An eight-year-old child heard her parents talking about her little brother. All she knew was that he was very sick and they had no money left. They were moving to a smaller house because they could not afford to stay in the present house after paying the doctor's bills. Only a very costly surgery could save him now and there was no one to loan them the money.

When she heard her Daddy say to her tearful mother with whispered desperation, 'Only a miracle can save him now', the little girl went to her bedroom and pulled her piggy bank from its hiding place in the closet. She poured all the change out on the floor and counted it carefully.

Clutching the precious piggy bank tightly, she slipped out the back door and made her way six blocks to the local drugstore. She took a quarter from her bank and placed it on the glass counter.

"And what do you want?" asked the pharmacist.

"It's for my little brother," the girl answered back. "He's really very sick and I want to buy a miracle."

"I beg you pardon?" said the pharmacist.

"His name is Andrew and he has something bad growing inside his head and my daddy says only a miracle can save him. So how much does a miracle cost?"

"We don't sell miracles here, child. I'm sorry," the pharmacist said, smiling sadly at the little girl.

"Listen, I have the money to pay for it. If it isn't enough, I can try and get some more. Just tell me how much it costs."

In the shop was a well-dressed customer. He stopped down and asked the little girl, "What kind of a miracle does your brother need?"

"I don't know," She replied with her eyes welling up. "He's

really sick and mommy says he needs an operation. But my daddy can't pay for it, so I have brought my savings".

"How much do you have?" asked the man.

"One dollar and eleven cents; but I can try and get some more", she answered barely audibly.

"Well, what a coincidence," smiled the man, "A dollar and eleven cents - the exact price of a miracle for little brothers."

He took her money in one hand and held her hand with the other. He said, "Take me to where you live. I want to see your brother and meet your parents. Let's see if I have the kind of miracle you need."

That well-dressed man was Dr. Carlton Armstrong, a surgeon, specializing in neuro-surgery. The operation was completed without charge and it wasn't long before Andrew was home again and doing well.

"That surgery," her mom whispered, "was a real miracle. I wonder how much it would have cost."

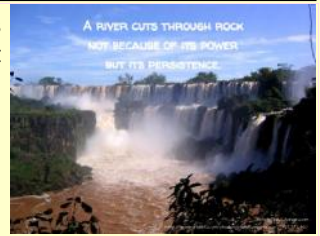
The little girl smiled. She knew exactly how much the miracle cost.. One dollar and eleven cents...plus the faith of a little child..

Perseverance can make miracles happen !

A river cuts the rock not because of its power, but because of its consistency.

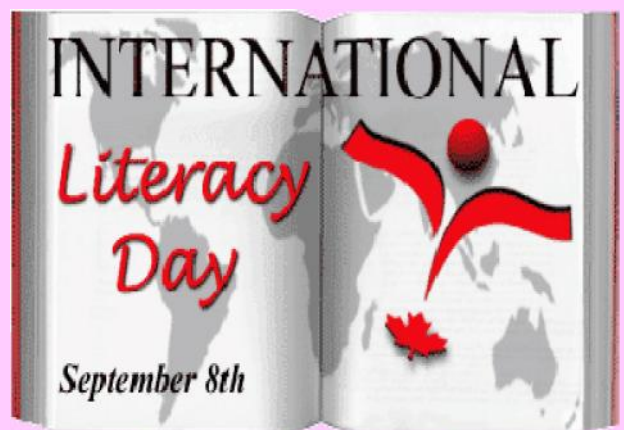
Never lose hope & keep walking towards your vision.. ❖

Source: <http://www.stretchtosucceed.com/2015/06/a-river-cuts-rock.html>



## Social Enterprise

## Important Day



Sevamob NGO runs primary health camps in Uttar Pradesh

8 September, International Literacy Day

## On Liberty

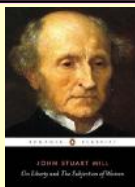
Author : John Stuart Mill

John Stuart Mill, the 19th century British philosopher, political economist, civil servant, liberal thinker, was an exponent of utilitarianism, an ethical theory developed by Jeremy Bentham. The book 'On Liberty' is one of Mill's most famous works, in which he expounds his concept of individual freedom within the context of his ideas on history and the state. It states the idea that society progresses from lower to higher stages and culminates in the emergence of a system of representative democracy.

The book defines Civil liberty as the limit that must be set on society's power over each individual, and that liberty can be divided into three types — liberty of thought and opinion; liberty of tastes and pursuits, or the freedom to plan our own lives; liberty to join other like-minded individuals for a common purpose that does not hurt anyone.

Mill expresses that dissent is vital because it helps to preserve truth, since truth can easily become hidden, and defines it as the freedom of the individual to hold and articulate unpopular views. He states that human beings are fallible, and therefore they need to experiment with different ways of living; however, individual liberty must always be expressed in order to achieve social and personal progress.

The book rejects the concept of the social contract, in which people agree to be a part of society and recognize that society can offer certain forms of protection while asking forms of obligations. Mill elucidates his argument that individuals are not accountable to society other than for behaviour or action that harms others, and in such cases, it is the responsibility of society to punish and curtail such behaviour and action. Mill conveys through this book that liberty is essential to ensure progress of the individual and society, particularly when society becomes more important than the state. This state of affairs would be attained in a representative democracy in which the opposition between the rulers and the ruled disappears, in that the rulers only represent the interests of the ruled. ❖



## Self-employment through Entrepreneurship

Author : J C Kalita

The book "Self-Employment through Entrepreneurship" is written by J C Kalita. He is a Professor in the Department of Mathematics at the Indian Institute of Technology Guwahati, INDIA. The book deals with the various systematic steps necessary to be taken during the establishment of an enterprise. It also gives a detailed description of government and semi-government organizations and their activities, which can help the entrepreneurs in getting the idea about 'whom to approach for what'. It provides guidelines on how to start and manage an enterprise and the ways to avoid sickness. It also discusses the social responsibilities of the entrepreneurs. It is a very useful book for those who want to look for self-employment and want to settle as an entrepreneur. ❖



## The Re-emergence of Self-Employment

Editors: Richard Arum and Walter Muller

This book presents results of a cross-national research project on self-employment in eleven advanced economies and demonstrates how and why the practice is re-emerging in modern societies. While traditional forms of self-employment, such as skilled crafts work and shop keeping, are in decline, they are being replaced by self-employment in both professional and unskilled occupations. The book highlights the extent to which social background, educational attainment, work history, family status, and gender affect the likelihood that an individual will enter and continue a particular type of self-employment. While involvement with self-employment is becoming more common, it is occurring for individuals in activities that are more diverse, unstable and transitory than in years past. ❖



e-links

VCA : [http://pdf.usaid.gov/pdf\\_docs/Pnads253.pdf](http://pdf.usaid.gov/pdf_docs/Pnads253.pdf)

Sub-sector : [http://www.cuts-citee.org/tdp/pdf/Case\\_Study-Fisheries\\_Sub\\_Sector\\_in\\_Tanzania.pdf](http://www.cuts-citee.org/tdp/pdf/Case_Study-Fisheries_Sub_Sector_in_Tanzania.pdf)

e-book : [http://nceuis.nic.in/The\\_Challenge\\_of\\_Employment\\_in\\_India\\_\(Vol.%20II\).pdf](http://nceuis.nic.in/The_Challenge_of_Employment_in_India_(Vol.%20II).pdf)

v-book : <https://www.youtube.com/watch?v=RbtPXRNFdrQ>

Supplements

Legendary Effort : [http://livelihoods.net.in/sites/default/files/pdf/supplement\\_legendary\\_effort\\_organic\\_farming\\_september\\_2016.pdf](http://livelihoods.net.in/sites/default/files/pdf/supplement_legendary_effort_organic_farming_september_2016.pdf)

Kshetram : [http://livelihoods.net.in/sites/default/files/pdf/supplement\\_kshetram\\_chota\\_nagpur\\_plateau\\_september\\_2016.pdf](http://livelihoods.net.in/sites/default/files/pdf/supplement_kshetram_chota_nagpur_plateau_september_2016.pdf)

Livelihoods Management Note : [http://livelihoods.net.in/sites/default/files/pdf/supplement\\_livelihoods\\_management\\_note\\_september\\_2016.pdf](http://livelihoods.net.in/sites/default/files/pdf/supplement_livelihoods_management_note_september_2016.pdf)

e-course; e-livelihoods learning course : Capsule No: 353—368

e-course

[http://livelihoods.net.in/sites/default/files/pdf/e-course\\_september\\_2016.pdf](http://livelihoods.net.in/sites/default/files/pdf/e-course_september_2016.pdf)

# ‘Yoga’kshemam

Krsnaasthami! Krsnamvandejagadgurum.

Teachers' Day! GANESH!

Rest in Peace, Pramukh Swami! Saint Theresa of Kolkata!  
Bakrid! Engineers' Day!

Learning Pickups during the month –

*"Dream more, learn more, do more and become more to help people to dream more, learn more, do more and become more."*

*If I have to choose 3 items for priority focus, in poverty reduction-livelihoods-development domain, they will be Communitization, Visioning and Leadership.*

**The heart of these 3 items is LEADERSHIP. Learning Leadership. Caring Leadership. Loving Leadership. Building Leaders. Building Teams. Building Institutions. Working for Legacy. Visionary. Role Model. Managing boundary. Managing relationships. Managing collaborations. Leveraging.**

As drawn from ‘The Art of Strategic Leadership’ by Steven Stowell and Stephanie Mead, this starts with -

- Following the followers; knowing the team
- Looking at the future, while coping with the present
- Focusing on the essential minimum and delegating and letting others go
- Owning up and letting others owning up
  - ◆ Understanding the effort in entirety or how the whole thing works
  - ◆ Entrepreneurial spirit
  - ◆ Accountability for Results
  - ◆ Taking charge of the less defined/undefined
  - ◆ Responsibility for costs and results
- Displaying tenacity
  - ◆ Tireless drive and stamina
  - ◆ Not giving up
  - ◆ Deleting the unnecessary parts, deferring the things that can wait, delegating and focusing on the essential minimum
- Taking calculated risks
  - ◆ Understanding risks
  - ◆ Dealing with them in an informed manner – preventing, reducing, reducing the damage, coping and overcoming
- Working with flex-agility
  - ◆ Speed (fast thinking, quick action)
  - ◆ Dexterity (mastery)
  - ◆ Unlearning and learning quickly
  - ◆ Shifting between foci – long-term to short-term; strategic to operational
  - ◆ Responding to unexpected (thinking on the feet)
- Changing the style as per the need and situation
- Being up-to-date (aware)
  - ◆ Discipline to remain up-to-date and reflect

- ◆ Information (from within and outside)
- ◆ Analysis, interpretation and deriving meaning/patterns of information
- ◆ Actions based on the above
- Driving Change
  - ◆ Understanding own inclination to change – change-averse, change-tolerant or change-seeking
  - ◆ Pooling up change agents
  - ◆ Proactively anticipating change and prepare for it and/or or championing change
- Visioning
  - ◆ Simple achievable but compelling shared vision
  - ◆ Focused
  - ◆ All planning around vision
  - ◆ With all the hope, faith and promise
- Gradually building up
  - ◆ Building on the current reality
  - ◆ Improving performance now, plugging gaps and getting going
  - ◆ Streamlining, adopting best practices, and trying continuous improvements
  - ◆ Overhauling, complementary and supplementary activities
- ◆ Preparing for the future
- ◆ Integrating
- Planning for Legacy

## G Muralidhar

All of us are born leaders and we keep leading our own way. Like any art, our leadership could be more effective with conscious awareness, patient concentration, tenacious discipline and 10,000+ hours of practice. Centrality of desirable leadership is love. Love for the lead and the Universe.

Then, we learn well, we follow well, we do well, we think well and we be well. We see and plan future and pathways to the future. We build leaders. Then, we are good leaders, good facilitators, good teachers, good trainers, good learning facilitators, good mentors and good professionals. Then, we are good brothers and sisters, mothers and fathers, partners, friends, colleagues and associates and so on. We are good human beings, not human ‘havings’.

We need to persist in being beings. We need to be leading flowing, doing, celebrating and living life. The spirit of serving and leading has to take us over into the lap of the Universe with all the love and we become one with the Universe. This is loknaayakanaatakam. This is loksangrahayogam.

Can we be there? **Yes, if we pursue Atma Yoga.** If we reflect! If we are conscious! If we remain up-to-date! If we vision! If we see what next! If we practice! If we concentrate! If we have discipline! If we are willing! If we do not give up! Krsna confirms he takes us into him; he integrates all of us for his purposes, if we tell him so.

Join us in the world of yoga – for getting integrated into the universe and its purposes–towards jagannaayakasakhyatayogasiddhi. You will not regret it. ❖



***Note: We are requesting our partners to take over bringing out 'livelihoods' in local languages, with effect from October 2016. As part of this policy, we will not be attempting to give 'Jeevanopadhulu' from October 2016 directly on our own. Kindly note.***

**ALPL invites interns for six months in livelihoods and development sector. Interested candidates may please send your Curriculum Vitae to following e-mail id:**

**venkat.kolagari@gmail.com**

**aksharkriti@gmail.com**