

# livelihoods

today and tomorrow

August 2019

# BUDGET 2019-20



## Supplements

**livelihoods**  
today and tomorrow  
August 2019

How to  
Project Evaluation

**How to do Project Evaluation**

Ashara Livelihoods Private Limited

**livelihoods**  
today and tomorrow  
August 2019

Livelihoods  
Goddess artists in Bonalu Festival

**Goddess Artists In Bonalu Festival**

**livelihoods**  
today and tomorrow  
August 2019

7.1.1 - risk rating, likelihood, severity and time  
The Global Risks Report 2019

The Global Risks Report 2019 was prepared by the World Economic Forum (WEF) with the support of Livelihoods and other partners. It identifies the most significant risks to the global economy, society, and the environment over the next 10 years. The report is a key reference for governments, businesses, and individuals alike. It provides a comprehensive overview of the world's most pressing risks and offers practical advice on how to manage them.

**livelihoods**  
today and tomorrow  
August 2019

3.18 Livelihoods and  
World Employment Social Outlook Trends 2019

World Employment Outlook Trends 2019 discusses the global trends in employment, unemployment and working poverty. It also discusses the labour market situation in various regions, global youth unemployment, productivity and employment trends. The report is a key reference for governments, businesses, and individuals alike. It provides a comprehensive overview of the world's most pressing employment issues and offers practical advice on how to manage them.

**World Employment and Social Outlook Trends 2019**

**livelihoods**  
today and tomorrow  
August 2019

Special Supplement  
Economic Survey 2018-19

The Economic Survey 2018-19 is a key reference for governments, businesses, and individuals alike. It provides a comprehensive overview of the world's most pressing economic issues and offers practical advice on how to manage them.

*Independence! Rakhi! Bakrid! Krsnaasthami! Krsnam Vande Jagadgurum!*

*Let us be humane. Let us have positive disposition towards all.*

*Let us be friends with all who care for us.*

*Let us practice art, communication – photography, videography; and preserve*

*Let us value our people – indigenous, senior citizens, youth, women, lefthanders...*

*Let us ensure that honey bees live on.*

*Let us fight mosquitoes.*

*Let us engineer for our children's future. Let us play. Let us be a sport.*

*Let us tap and use renewable energy.*

*Let us remember we are born entrepreneurs and let us facilitate tiny, micro and small enterprises.*

*Teachers | Sanskrit | Hindi | Languages | Literacy | Forgiveness | Suicides | Charity | Patriots | Democracy | Peace |*

*Social Justice | Rivers | Coconut | Ozone | Preservation | First Aid | Alzheimer | Cancer | Deaf | Heart | Tourism*

*Rest in Peace, Jaipal Reddy, VG Siddharth.*

*Budgets approved. Subsidies for fertilizers and pesticides increased. Can't these subsidies be given directly to farmers? Nirmala's Budget speech emphasised zero-budget natural farming.*

'livelihoods' is presenting a focus – 'Budget 2019-20'.

Please do not miss reading the classic 'The Autobiography of Benjamin Franklin'.

**Supplements include:**

7L Notes – Global Risks Report 2019; World Employment Social Outlook Trends 2019

Special Supplement: Economic Survey 2018 - 19

Supplement (News): Livelihoods Update (July 2019).

Videos - How to – Project Evaluation? Livelihoods – Goddess Artists in Bonaalu Festival

**Usual e-links include:**

VCA – Cotton VCA (Cheekurthi);

Subsector – Horticulture Sector Study (Nigeria);

e-book: Anna Karenina, Leo Tolstoy;

v-book: In Rural India, Economic Program mobilizes 45 million women

Customized modules of leadership for select groups of 'leaders' will be presented soon.

While we are gradually inching forward on revising the magazine templates from October issue, you might be already getting a sense of it.

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



the 'livelihoods' team

**'livelihoods' team**

Editor-in-Chief	G Muralidhar
Working Editor	T Venkateshwarlu
Edit Associates	V Aravind Kumar
	K Chayadevi
	P Gaargi
	S Himabindu
	S Laxman
	Mahesh Patil
	S Mahidhar Reddy
	K Ramesh
	N Shruthi
	G Swathi

**Walked/walking with us**

V Ankit	D Narasimha Reddy
T Aparna Gayathri	Naval Shaini
K Bharathi	M Nilendu
G Bhargava	G Pulakeshi
Bhavya M	T Nirmala
Bhima Shankar	LB Prakash
Chandranshu Gupta	M Raja Srinivas
Dharmendhar	S Rekha
Glen Shewcheck	Ch Ramesh
S Janaki	B Ramya
K Krishna Chaithanya	G Ravindra
P Kishore	B Sai Srinivas
Krishna Murari	M Siddhardha
M Lavanya	K Sridevi
B Madhusudhan	Soumya
P Madhusudhan	R Swati
G Madhu Vamsi	A Venkata Ramana
Mansi Koushik	M Vijaybhasker
P Mahesh	K Visweswar Rao
V Murali	A Uma
	T Vina

**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

https://www.facebook.com/  
livelihoods.portal.75

https://www.facebook.com/  
groups/355847681149768/

https://www.facebook.com/Livelihoods-  
People-168949873148505/?surface=rese

## Inside ...

<b>Focus</b>	<b>Budget 2019-20:</b> India's maiden full-time female Finance Minister Nirmala Sitharaman presented the Budget 2019-20 in the Lok Sabha on 5th July to much table-thumping, especially from women parliamentarians. Let us look at what Modi 2.0 and the new Finance Minister have in store for the common man this year!	5
Open Page	Landless Person Came Out of Poverty	12
Statistics & Story	Agriculture Land Holding Patterns The Lion and The Poor Slave	13
Classic Book	The Autobiography of Benjamin Franklin	14
'Yoga'kshemam		15

### Supplements


How to (?)	Project Evaluation <a href="https://www.youtube.com/watch?v=oz0_zDcKt7l&amp;feature=youtu.be">https://www.youtube.com/watch?v=oz0_zDcKt7l&amp;feature=youtu.be</a>
Livelihoods Video	Goddess artists in Bonalu Festival <a href="https://www.youtube.com/watch?v=VFcTFZYWDw0&amp;t=2s">https://www.youtube.com/watch?v=VFcTFZYWDw0&amp;t=2s</a>
7L - Notes 1. Life, Living, Leadership, Learning and Love	The Global Risks Report 2019 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/7l1_the_global_risks_report_2019_august_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/7l1_the_global_risks_report_2019_august_2019.pdf</a>
2. Livelihoods & Linkages	World Employment Social Outlook Trends 2019 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/7l-ii-supplement_world_employment_social_outlook_trends_2019_aug_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/7l-ii-supplement_world_employment_social_outlook_trends_2019_aug_2019.pdf</a>
Special Supplement	Economic Survey 2018 - 19 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/special_supplement_-_economic_survey_2019_august_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/special_supplement_-_economic_survey_2019_august_2019.pdf</a>
Supplement (News)	Monthly Livelihoods Update (July 2019) <a href="http://www.livelihoods.net.in/sites/default/files/pdf/pdf_supplement_livelihoods_update_aug_2019_0.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/pdf_supplement_livelihoods_update_aug_2019_0.pdf</a>

### e-links


VCA	Cotton VCA of Cheekurthi <a href="http://www.livelihoods.net.in/pdf/cotton-value-chain-analysis">http://www.livelihoods.net.in/pdf/cotton-value-chain-analysis</a>
Sub-sector	Horticulture Sector Study for Nigeria <a href="https://www.rvo.nl/sites/default/files/2015/11/Report%20Horticulture%20Study%20Nigeria.pdf">https://www.rvo.nl/sites/default/files/2015/11/Report%20Horticulture%20Study%20Nigeria.pdf</a>
e-Book	Anna Karenina by Leo Tolstoy <a href="https://planetpdf.com/planetpdf/pdfs/free_ebooks/Anna_Karenina_NT.pdf">https://planetpdf.com/planetpdf/pdfs/free_ebooks/Anna_Karenina_NT.pdf</a>
v-Book	In Rural India, Economic Empowerment Program Mobilizes 45 Million Women <a href="https://www.youtube.com/watch?v=taVJdKib92E">https://www.youtube.com/watch?v=taVJdKib92E</a>

# Budget 2019-20

*Preparing a Budget and sticking to it is essential for everyone's economic survival – right from the small-householders to the multi-million dollar company CEOs. Budget of a household, in fact, tends to label basic necessities as luxuries for most and luxuries as basic necessities for a fortunate few! But the Budget of a country dictates the fate of its citizens for the next one year in direct as well as indirect ways! Moreover, it can also help people understand the government's ideologies, aspirations and targets. This time around, the Narendra Modi-led Government, which had won its second term with a record mandate, has generated expectations among media and people alike as to what it can deliver and whether it can stick to the promises it made in the manifesto.*










## Central Govt Expenditure

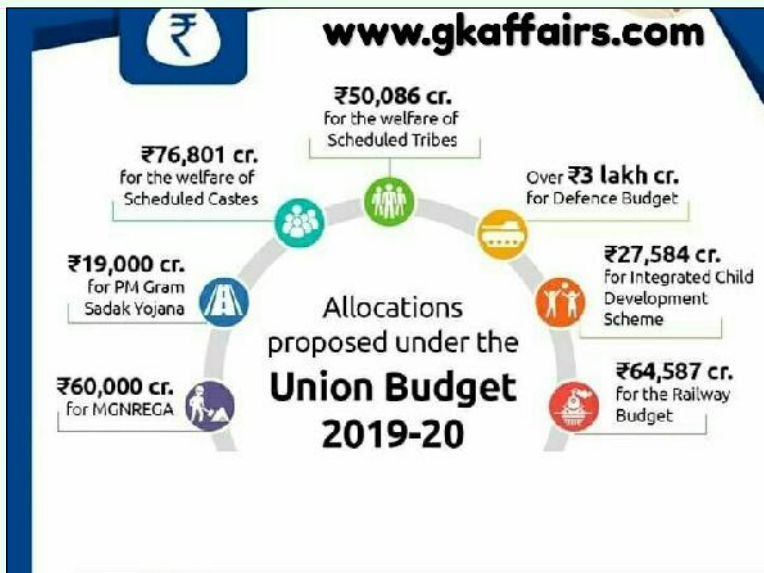


Budget Estimates for 2019-20 (in ₹ crore)

Heads	Heads
Pension 1,74,300	Interest 6,60,471
Defence 3,05,296	IT and Telecom 21,783
Major Subsidies 3,01,694	Planning and Statistics 5,814
Agriculture and Allied Activities 1,51,518	Rural Development 1,40,762
Commerce & Industry 27,043	Scientific Departments 27,431
Development of North East 3,000	Social Welfare 50,850
Education 94,854	Tax Administration 1,17,285
Energy 44,638	Transfer to States 1,55,447
External Affairs 17,885	Transport 1,57,437
Finance 20,121	Union Territories 15,098
Health 64,999	Urban Development 48,032
Home Affairs 1,03,927	Others 76,665
	<b>Grand Total 27,86,349</b>

 /PIB India
 /PIBHindi
 /pibindia
 /pibindia
 /pibindia.wordpress.com
 /pibindia
 pib.gov.in
**PIB/KBK**

Preparing a Budget and sticking to it is essential for everyone's economic survival – right from the small-householders to the multi-million dollar company CEOs. The Budget of a household, in fact, tends to label basic necessities as luxuries for most and luxuries as basic necessities for a fortunate few! But the Budget of a country dictates the fate of its citizens for the next one year in direct as well as indirect ways! Moreover, it can also help people understand the government's ideologies, aspirations and targets. This time around, the Narendra Modi-led Government, which had won its second term with a record mandate, has generated expectations among media and people alike as to what it can deliver and whether it can stick to the promises it made in the manifesto.



Adding to the buzz was the fact that, just like the millions of women around India who prepare their household budgets, a woman for the very first time took charge of the Finance Minister at the centre. India's maiden full-time female Finance Minister Nirmala Sitharaman presented the Budget 2019-20 in the Lok Sabha on 5th July to much table-thumping, especially from women parliamentarians. Let us look at what Modi 2.0 and the new Finance Minister have in store for the common man this year!

### **Budget 2.0**

Having already been presented with a Budget in this financial year itself – the Interim Budget, presented in February, which was needed to help ministries to function without hassles until the elections were completed, and now another one; This Budget might seem like just a matter of formality for the government to finish; but the budget would serve as the beacon on the new government's road-map for India, especially due to its stronger mandate. According to estimates, the budget spending this year is touted to be around Rs. 27,86,349 crore. At

the start of the Budget, the Finance Minister Nirmala Sitharaman outlined the achievements of the Modi government over the past 5 years, and mentioned how India grew from being a \$1.85 trillion economy at the start of their first term in 2014 and now had an economy of 2.7 trillion. She predicted that India would touch the 3 trillion mark in this financial year itself and would join the 5 trillion club in the coming few years.

While Ms. Sitharaman certainly gave an inspiring speech, let's see if she walked the talk with the budget this year, and in what way this would affect the common man, the farmer, the entrepreneur, the vulnerable & marginal, the rural & urban poor, the women & children:

### **Sector-wise allocation:**

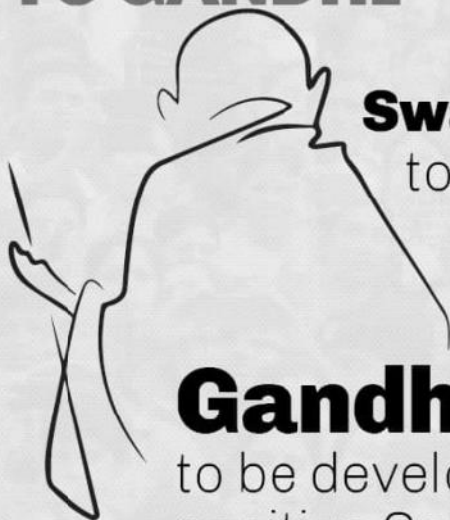
**Agriculture:** While the backbone of the Indian economy has supposedly taken a backseat as it contributes to around only 18% of GDP, its value in terms of sustaining a large chunk of the population, mostly poor and vulnerable, is priceless! Unfortunately, the selfless services of the farmers in making us

The Finance Minister gave a 10 point vision for the decade –
Building Team India with Jan Bhagidari: Minimum Government Maximum Governance.
Achieving green Mother Earth and Blue Skies through a pollution-free India.
Making Digital India reach every sector of the economy.
Launching Gaganyaan, Chandrayan, other Space and Satellite programmes.
Building physical and social infrastructure.
Water, water management, clean rivers.
Blue Economy.
Self-sufficiency and export of food-grains, pulses, oilseeds, fruits and vegetables.
Achieving a healthy society via Ayushman Bharat, well-nourished women & children, safety of citizens.
Emphasis on MSMEs, Start-ups, defence manufacturing, automobiles, electronics, fabs and batteries, and medical devices under Make in India.



## TRIBUTE TO GANDHI

**100%  
defecation  
free** cities  
by October  
2, 2019



**Rashtriya  
Swachhata Kendra**  
to be inaugurated  
at Raj Ghat

**Gandhipedia**  
to be developed to spread  
positive Gandhian values

NEWS 18 creative

self-reliant in the food sector, have been unappreciated and lead to their poverty at the least or suicides at the worst.

In this budget, keeping up with the promises made before the election by the BJP, the allocation for agriculture rose from rose 92% i.e., from Rs 67,800 crore in 2018-19 to Rs 130,485 crore in 2019-20. However, the lion's share of this allocation is to the income support scheme to small farmers of Rs. 6000/- per year with upto 2 hectares - around Rs 75,000 crore has been allocated to the Pradhan Mantri Kisan Samman Nidhi Yojana (called PM KISAN or PMKSNY).

The government through its increase in allocation to agriculture has kept its promises to a degree; however, the PM-KISAN, a populist scheme, alone won't suffice to lessen farmer distress or suicides, as Rs. 75000 crore allocation and Rs. 6000/- per farmer per annum might sound like a huge amount, but will actually mean just Rs. 500 per month to a farmer.

On the other hand, some of the other highlights such as – opening of 10,000 FPOs, that will give farmers collective power; replication of ZBNF, that will lessen cost of input; skilling of 75000 agro-rural entrepreneurs, that can drive the rural economy; and encouraging private entrepreneurship in value-addition to farm produce, which can increase incomes are interesting ideas that can have way more lasting impact than cash handouts in changing the situation, IF implemented well. Also, government's plan on working with state government to

help farmers utilize E-NAM, the online marketplace for farmers, is a welcome move, but for now the roadmap isn't clear. Other than these, the promotion of cooperative dairying through creating infrastructure creation was the major highlight in agriculture. Ms. Sitharaman, however, added in her speech that the government is working on a pension scheme for farmers called Pradhan Mantri Maan Samman Yojana, which could give some degree of security to old farmers.

**Rural lives & livelihoods:** With more than 69% of our country's population living in rural areas, with a majority of them poor and marginal, the development of rural economy and livelihoods is of utmost importance to our country.

The Finance Minister further reiterated her government's focus towards the welfare of Gaon (Village), Garib (Poor) and Kisan (Farmer) time and again in her speech. Ms. Sitharaman stated that every rural household will have electricity and clean cooking facilities by 2022, except those who are unwilling to get them. She also proclaimed that the government would provide housing to all with toilet, gas and electricity facilities by 2022 – but, at the same time, lowered the allocation to PM Awas Yojna and LPG gas connection for poor households, which were supposed to make the target achievable. This time around, the allocation for MGNREGS has also taken a hit was lowered just a little from around Rs. 61,000 to 60,000. Under Pradhan Mantri Gram Sadak Yojana (PMGSY), all-weather roads to all feasible hamlets by

# A BUDGET FOR INDIA'S YOUTH



Budget 2019-20 proposes

₹ **400 cr**

provided for  
"World Class  
Institutions"

A New  
**National  
Education  
Policy**

**Khelo India  
Scheme** to  
be expanded

National  
Research  
Foundation  
**(NRF)**

Focus to be  
increased on  
**globally  
valued skill-  
sets** including  
language training



NEWS10 creative

2019 itself with 97% already connected. In the next five years, 1,25,000 kilometers of road length to be upgraded with an estimated cost of Rs. 80,250 crore.

The real interesting and game changing decisions for rural development come in the form of changes in Scheme of Fund for Upgradation and Regeneration of Traditional Industries. (SFURTI) and Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE). Under SFURTI, Common Facility Centres (CFCs) are going to be setup to facilitate cluster based development for promoting traditional industries. Besides that,

100 new clusters are going to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain. Under ASPIRE, 80 Livelihood Business Incubators (LBIs) and 20 Technology Business Incubators (TBIs) to be setup in 2019-20. Both these initiatives will help traditional artisans, rural entrepreneurs, and give a fillip to rural economy. In further cheer for artisans, government is also proposing a Mission to integrate traditional artisans with global markets, with necessary patents and geographical indicators. Apart from that, the

government is going to initiate the Pradhan Mantri Matsya Sampada Yojana (PMMSY) to improve fisheries' management.

**Water:** Looking at the deficit monsoon so far in India this rainy season, we all must have realised the value of a drop of water. Climate change is real and is happening already! The government seems to have realised the same, as it allocated around Rs. 20,000 crore to drinking water and sanitation and has even carved out a new Jal Shakti Mantralaya for management of water resources and supply. Ms. Sitharaman set an ambitious target of piped water to all rural households by 2024 under Jal Jeevan Mission. And has set aside Rs. 9,150.36 crore for National Rural Drinking Water Programme- a 69% increase. She further stated that the Government will focus on integrated management of water at local level. For water conservation measures under Jal Shakti Abhiyan, the focus will be 1592 critical and over exploited Blocks spread across 256 District.

**Clean India:** Over the past five years, Swachh Bharat has been a much-promoted scheme, a favourite of the government, but the allocation for it decreased by 25% to Rs. 12,644 crore this time. Ms. Sitharaman presented a report card on Swachh Bharat – 9.6 crore toilets built, 5.6 lakh villages and 95% cities Open Defecation Free (ODF). She also set October 2<sup>nd</sup> 2019 to make India completely ODF. Given the world's and India's problems with solid waste and their disposal, this time Swachh Bharat Mission will thankfully take up sustain solid waste management in all villages.

While the government's commitment to cleanliness is good, people should be made aware on how best to do plastic and e-waste disposal. If a clear solution were to be provided by the government, why wouldn't common people follow?

**Women:** Ms. Sitharaman talked at length about the role of women in India's economic success, especially in the rural economy and described women as Nari tu Narayani - Women you are the caregiver. Coming from a woman Finance Minister, the words do give credibility to the government's beliefs. Besides, the 18% increase in allocation to the Ministry of Women and Child Development to around Rs. 29,165 crore, adds some teeth. Ms. Sitharaman goes on to talk about a shift from women centric policymaking to women led initiatives. She proposed a committee for gender budgeting with government and private stakeholders. In a boost to all SHG members, Ms. Sitharaman announced that the SHG interest subvention program will be expanded to all districts. She also assured an overdraft of Rs. 5000 to every SHG member with a Jan Dhan account. For promoting entrepreneurship among women SHG members, one woman from SHG will be eligible to a MUDRA loan of Rs. 1,00,000. Apart from these the allocations for the maternity benefit scheme - Pradhan Mantri Matru Vandana Yojana and for Mission for Protection and Empowerment for Women also increased.

**Children:** The future of our country is dependent on the children of our country; thus, to secure the future of our country it is imperative that we invest on children for good returns. Unfortunately, this time the allocation for children across different sectors such as health, education, development and protection has only increased by 0.05% according to experts from 3.24% in the last fiscal to 3.29% in the current fiscal with an allocation of Rs. 91,644.29 crore.

While the Integrated Child Development Services, which handles immunization, nutrition, Anganwadis, etc., got Rs. 19,427.75, the Poshan Abhiyan has received an allocation of Rs. 3,400 crore. The Samagra Shiksha Scheme, which subsumed all school related schemes and deals with levels of school education, got Rs 36,322 crores. The Integrated Child Protection Scheme, which aims at preventing trafficking and providing care to missing, abandoned and orphaned children and rescue victims of child labour has seen an increase of 62% with an allocation of Rs. 1,500 crore. The mid-day meal program got Rs. 11,000 crore.

Unfortunately, while child labour, that too in hazardous conditions, continues silently but steadily, the budget for the National Child Labour Project Scheme, which addresses child labour and rehabilitation, got a %16 cut in allocation to Rs. 100 crore; causing consternation among children's NGOs.

While Beti Bachao Beti Padhao scheme got the same allocation as last year at Rs. 280 crore, the scheme for adolescent girls and National Scheme for Incentive to Girl Child for Secondary Education have both received way lesser allocation than last year, which is a cause for concern.

**Education:** The credit for the rise of our country in the past and in the future as well can surely be given to education and Ms. Sitharaman has also stated the same by giving education an allocation of Rs. 94,854 crore, which is 3.5% of GDP. However, we also know the reason for our lack of going even further than predicted – the quality, or rather the lack-of, of our education system!

The quality of education in our country is a multiple answer question that has various answers depending on who you are. But the lack of employability of our students even after being MBA or B.Tech graduates speaks volumes about our system. Rote learning and marks through it have gutted our education system as did coaching classes/ juvenile jails which promise ranks. Towards changing this scenario, the Ms. Sitharaman has announced a new National Educational Policy, which will try to transform school and higher education, improve governance with due focus on research and innovation. She also proposed the opening National Research Foundation (NRF) for promoting research, and reforms in higher education regulatory systems. She also spoke of a Draft legislation to set up Higher Education Commission of India (HECI) soon. A reason for the dismal quality



education is majorly due to two reasons – lack of infrastructure & lack of competent teachers; unfortunately, the allocation for teacher training has surprisingly come down drastically from Rs. 871 crore last year to just Rs. 125 crore this year. It seems irrational that while you want to create world-class students without the required number of teachers or from teachers who don't know their job! Minority schooling has also taken a hit as the allocation for PM fellowship scheme fund has come down to Rs. 50 crore from Rs. 75 crore last year.

Sports break in Indian schools these days have become study periods, robbing children of precious physical health. The government is keen on promoting sports among students and is thinking of expanding Khelo India Scheme. Further, a new National Sports Education Board will be setup for development of sportspersons. Let's hope sports in school become a reality again!

**Health:** Health of our citizens is of utmost importance. In fact, India has become famous for its corporate health service in South Asia, but these services are affordable only to the rich and upper middle-classes; health expenditure can break a poor man's life more than anything. The rising cost of healthcare was the reason behind Ayushman Bharat scheme, (often nicknamed Modi-care) an insurance scheme for poor families for up-to Rs. 5 lakhs cover per year. This time around, though Ms. Sitharaman barely touched upon health in her speech, she has (thankfully) increased the allocation to it by 15.4% to Rs. 62,659.12 crore. But it is still just 2.3% of GDP only, a far-cry from the WHO recommended levels of 5% GDP to improve the sector.

While Ayushman Bharat got an allocation of Rs. 6400, it is National Health Mission (NHM), which is an umbrella mission for all schemes of healthcare, which got a major chunk of allocation of Rs. 32,995 crore.

Of it, Rs. 1600 has been given towards building Health and Wellness Centres, which will provide comprehensive health services, free essential medicines and diagnostic in both rural and urban areas. So far, 17,150 HWCs have become functional with a target of building 1.5 lakh such centres in near future. The allocation for National AIDS and STD Control Programme increased to Rs. 2500 crore. Also, it is good to see that the government is trying to address doctor-shortage that is prevalent most of the areas by increasing allocation to the Pradhan Mantri Swasthya Suraksha Yojana (PMSY), which facilitates the creation of All India Institute of Medical Sciences (AIIMS) like teaching hospitals, to Rs 4,000 crore.

**Urban:** Ms. Sitharaman shared that under PMAY-Urban, over 81 lakh houses are under construction with an investment of about Rs. 4.83 lakh crore. 26 lakh houses have already been completed. To ease the urban traffic situation, the Railways is going to focus on developing Rapid Regional Transport System

(RRTS). Further, Metro rail is going to be promoted through PPP mode.

**Middle class:** For the middle class, most of the time, budget means some fear of newer taxes and bureaucratic hurdles. Ms. Sitharaman, thankfully, didn't bring in any fresh cause of dismay for the middle class. But she certainly earned the name of Robin Hood for taxing the rich, as she increased the surcharge on people having taxable income from Rs. 2 crore to Rs. 5 crore and Rs. 5 crore and above.

The biggest cheer, however, came with the inter-changeability of PAN and Aadhaar while filing taxes. She has also simplified taxation through pre-filled tax returns, faceless e-assessment, etc.. Apart from that, tax deduction of Rs. 1.5 lakh for first time home buyers on interest paid on house value of Rs. 45 lakh up to 31st March, 2020. Ms. Sitharaman also announced a new pension scheme for retail traders and small shopkeepers having less than 1.5 crore annual turnover called Pradhan Mantri Karam Yogi Maandhan.

**Entrepreneurship:** Businesses are job creators as well as drivers of wealth of a country is something our government knows well and is keen on encouraging with subsidies and incentives; however, what with the bureaucratic hurdles that daunt Indian businesses, entrepreneurs are pretty sceptical about the government's promises. Towards promoting entrepreneurship among youngsters, Ms. Sitharaman proposed a television program exclusively for and by start-ups; how this will help start-ups is something we all have to see. She stated that Stand-Up India Scheme is going to be continued for the period of 2020-25 and also said that Banks will provide financial assistance for demand based businesses.

She further extended capital gains exemptions from sale of residential house for investment in start-ups till FY21. She settled some issues related to investors of start-ups. In some good news for small-scale companies, Tax rate of companies with annual turnover up to 400 crore reduced to 25%.

**Defence:** The defence of our country always manages to get a huge chunk of budget as it is very important for a country to be safe in these troubled times, especially in the wake of recent events. This time the budget for defence is Rs. 305,296 crore. Ms. Sitharaman proposed exemption from basic custom duty on imported defence equipment.

**Banking and Financial Sector:** After the terrible scams and increasing NPAs rocking the banking sector and spiralling it into a mass of uncertainty, Ms. Sitharaman tried to soothe the country and allay the fears of public by stating how in the midst of all this, domestic credit growth has in fact increased to 13.8%. She also stated that in the last one year commercial banks reduced NPAs by over Rs. 1 lakh crore, with recovery of over Rs. 4 lakh crore over the last four years.

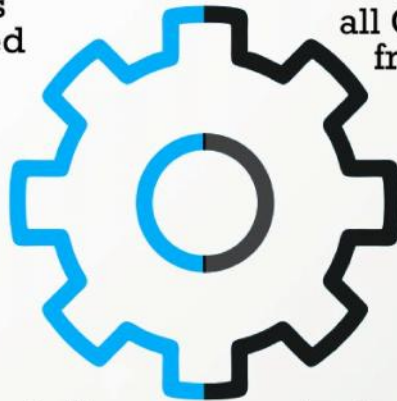


# DEVELOPMENT OF MSMEs



Provision of loans upto **₹ 1 crore** for MSMEs within 59 minutes through a dedicated online portal

**₹ 350 crore** allocated for FY 2019-20 for 2% interest subvention for all GST registered MSMEs, on fresh or incremental loans



Creation of payment platform for MSMEs to eliminate delays in govt payments

Extension of pension benefit to about 3 crore retail traders & small shopkeepers with annual turnover < ₹ 1.5 crore under **Pradhan Mantri Karam Yogi Maandhan Scheme**

She also proposed infusion of 70,000 crore to PSBs to boost credit, even though provision coverage ratio is at its highest in seven years.

Further, she proposed reforms to improve governance in PSBs, which has been a matter of concern for the public.

- Increase in Special Additional Excise Duty and Road and Infrastructure Cess each by Rs. 1 per litre on petrol and diesel
- Custom duty on gold and other precious metals increased
- Legacy Dispute Resolution Scheme for quick closure of pending litigations in Central Excise and Service tax from pre-GST regime.

**CPSEs:** Continuing with its disinvestment of CPSEs, Ms. Sitharaman has set a target of Rs. 1, 05,000 crore of disinvestment receipts for 2019-20, such as Air India and other CPSEs. She also stated that the government is considering going

to an appropriate level below 51% in PSUs where the government control is still to be retained, on case to case basis.

**Infrastructure:** In a country like India, where infrastructure is lacking in basic ways, the need of the hour is timely and adequate allocation to cater to all the key infrastructure projects. For the same, Ms. Sitharaman stated the government would invest Rs. 100 lakh crore in infrastructure over the next five years. She also proposed a Committee to recommend the structure and required flow of funds through development finance institutions. She stated that the Railways Infrastructure is going to need an investment of Rs. 50 lakh crore between 2018-2030. She said the government was going to work on the restructuring of National Highway Programme into a National Highway Grid. She assured affordable power rates to states under One Nation, One Grid. She said her government will promote PPP model in developing infra, development of Maintenance, Repair and Overhaul (MRO) to achieve self-

reliance in the aviation segment through policy interventions. She laid emphasis on improving physical connectivity through roads and waterways. Especially waterway for decreasing transport cost. As part of its thrust on “Go Green”, she gave Rs. 10,000 crore allocation to second phase of FAME India (Faster Adoption and Manufacture of (Hybrid and) Electric Vehicles) Scheme. She proposed a Model Tenancy Law to promote rental housing.

**Capital markets:** Capital markets are like veins and arteries of the business world infusing necessary capital into where it’s needed. This time around, the Finance Minister has come up with a push for foreign investment in markets through making FDI more attractive, increase in FPI limit & ease of KYC.

Besides, she also came up with a novel social stock exchange where NGOs and social enterprises can raise capital, equity or debt, and also proposed a commercial use of ISRO’s R&D through New Space India Limited (NSIL), a PSE.

**Digital Payments:** The Modi government’s push for digital payments for creating a more transparent economy, regardless of their success or failure in achieving the objective, is well-known. In Modi 2.0, Ms. Sitharaman proposed a TDS of 2% on cash withdrawals of more than 1 crore in one year from a bank account. She also stated that businesses with an annual turnover of more than Rs. 50 crore have to provide digital modes of payment to customers.

According to a report on a newspaper (Link: <https://www.newslick.in/PM-KISAN-Farmers-Income-Support-Scheme-Floundering>), just 37% of eligible farmers were validated and only 21% of those got the second instalment. Why allocate so much budget if you don’t put it to good use is the question! Rather, If the government really wants to help rural economy thought needs to be given to the crux of farmer problems by thinking from the farmers’ perspective, so that, cases where a farmer disposes of his onions or tomatoes, grown through sweat, blood and tears, as they don’t even get a paisa, don’t repeat again!

While the effort to increase job-creators, in these days of increasing unemployment, by promoting rural entrepreneurship is praiseworthy as a thought; however, we also need somebody to buy from these entrepreneurs, right? Is there really space enough so many entrepreneurs to co-exist in a lethargic market, where consumption slowdown is killing our biggest businesses!

Coming to education, alas, not much has been spoken about education infrastructure in the budget, while government school continue to lack basic facilities, poor people are being forced to turn to private schools as the only option for good education!

Our country’s biggest strength lies in human resources, but the fact that our spending on education is still around 3.5% of GDP,

whereas developed countries and even countries poorer than us are spending around 6% of GDP (which was recommended by the Kothari Commission way back in 1964), speaks of what we are doing to our potential! But the biggest shock comes when you see reports of under-spending on allocated budget to education for the past 4 out of 5 years (Source: <https://www.businesstoday.in/union-budget-2019/budget-2019-govt-underspends-budget-allocated-for-education-in-4-out-of-last-5-years/story/361606.html>) – the logic is boggling! At one hand, we have school building which are creaking and leaking and at the other, thousands of crores meant for these not being used!

Talking about women’s budget allocation, while talking about women becoming the harbingers of rural and urban prosperity, their education should and must have also been a priority for the government; however, the numbers don’t match the words – the scheme for adolescent girls and National Scheme for Incentive to Girl Child for Secondary Education got a huge cut; which seems paradoxical of the government.

**Conclusion:** The Budget 2019-20 was delivered by the first full-time Finance Minister the country has ever had! The budget has increased allocation for agriculture, health, rural development, water, has tried to focus on Gaon, Garib & Kisan as promised, but nothing monumental has come out of the budget. The positives of the budget include – focus on agro-rural industries, women entrepreneurs, new water ministry, water conservation campaigns, health and wellness centres, GI and clusters for traditional artisans, electric vehicles, thrust for organic farming, new National Education Policy, improving waterways, power sector reforms, attracting FDI. A huge Rs. 75,000 crore has been allocated to PM- KISAN, which assures income of Rs. 6000 per annum for farmers; but there is a feeling if the government could do something better than cash handouts by utilising the money for transforming agriculture and making it profitable! However, truth of the matter remains populist scheme are popular for a reason, maybe it could be counted as basic income for farmers!

But children’s policies seem to be on the status quo! Swachh Bharat focusing on solid waste management is a good move! Women entrepreneurship and role in economy get thumbs up, while girl’s primary and secondary education gets thumbs down with low allocation – how can we create next generation power-women without educating them first! Reforms to bring better governance to banks is a slightly relieving move, as the news everyday is making people lose faith in the system. Digital transactions are being promoted! So is ease of doing simple things like opening accounts, income tax filing – simplifying and easing common people’s lives is what we need and hopefully these baby steps of government are just the start.

Still, we can only wait and watch how the allocations and changes in different schemes, priorities unfold over the course of 7 months until the next budget! ❖

## Landless Person Came Out of Poverty



will he market it? The first day, he went to Barama, the biggest market nearby, and got a good price of Rs. 160 per kg but couldn't sell all the mushroom. He brought 5 kg of mushroom back. Just after two days, there is another market, but when he stored the mushroom, the weight of mushroom decreased and people were not ready to buy the dry mushroom. So from the next time, Ajit decided to give it to a wholesaler. The rate of wholesale was Rs. 80 per kg. It made a huge difference. Regularly, he went to the market and tried to find a new buyer. One day, he came to know that in Bhutan there is a huge demand for the mushroom among the Buddhist people. So on

Ajit Das, his wife and their 7 years old son live in a small but Pakka house in Dalbari, where Pakka houses are few and far between. His son goes to a private English medium school in Barama. Ajit has his own car too. But what would surprise you is to know that Ajit Das is one of those landless people in the village who used to go for daily wage labour once upon a time. The turning point of his life came 4 years back, on a winter day. Ajit went to Nalbari as a labour of a mushroom farm. He was appointed for cutting the paddy straw into small pieces at the farm. As this didn't need any skill, every fresher on the farm had to do this in the beginning. But this gave him an opportunity to observe the process involved in mushroom farming and he utilized it. For 3 days, he worked there and observed the whole process very carefully, and came back home and was very excited to establish his own startup. Ajit didn't have land, but only had a little place for the home, which was given by the Government. That night, he went to the nearby field and took some paddy straw which was left behind by its owner. He treated it with a lime solution and inoculated the spawn which he had brought from the farm, made 2 bags and hung it from the roof of his Kacha house. From then, it became a routine for him to check the bags in the morning after he woke up to see if they were sprouting or not.

On the 7<sup>th</sup> day, he observed the growth and made some holes for the new Fungi to come out. That day, Ajit got the belief that he also can do it. Then, he cleaned a certain portion of the front yard, took some bamboo and made a small structure. He then bought some paddy from the neighbour and started to grow it. Ajit got 300 bags in a cycle of 2 months. In each harvest, he got 10 kgs of mushroom regularly. He was really elated as it was a very good production, Alas, then a new problem started – How

### How to make mushroom bag?

Collect the straw and chop it into one inch small pieces.

Put it in boiling water or any disinfectant solution to sterilize it.

Take one plastic bag and make a layer of straw into it, then put some spawn culture on it and cover it with another layer of straw and repeat the same until its weight is one kg.

Then tie the mouth of the bag very tight so that any contaminant cannot enter into it.

the next harvest, Ajit took his motorcycle and started the journey to Bhutan. Though it was only 35 km away, he was stopped on the border by the guards. They asked him what he was going dealing with. As he was a new player in the market, he didn't even know anybody. So, he put all mushroom at the border and entered into the international market. He went to a market in Bhutan and talked with some wholesalers and fixed deal of Rs. 140 per kg at a wholesale rate. They came with him and took the mushroom from the border. Ajit was over the moon. He made huge earnings that year!

However in the second year, tragedy struck - he made four thousand bags of mushroom. He bought the spawn from Bengal, and prepared the bags very slowly. After he finished the preparation of all 4000 bags, he noticed something wrong - it's already one week gone for the first batch of the bag but still there was no sprouting. After one more week, the first batch of bags became green. He found that it was an attack of Trichoderma and that it cannot be stopped. He applied the neem oil but could not save his bags. It was a huge loss as he lost all that he earned last year in the attack. The reasons

include the straws not being well-sterilized or the spawn being contaminated. But Ajit didn't give up. He took some loan from local lenders and continued mushroom farming. Now, the tables have turned again; Ajit has a shade in front of his house, which has six thousand bags. He has 6 employees now who do daily work for him. In the answer to questions whether he will increase production further, he answers if he got any good market to sell, he will definitely increase the production. He is landless but he uses the vertical space that's available to come out of poverty. ❖

[Source: Saswati Tripathy and email: [tsaswati.st@gmail.com](mailto:tsaswati.st@gmail.com)]

### Economics of the Livelihood Cost per bag

Cost for 6000 bag 300000

Production from one bag is 1kg

Price of 1kg is Rs.140

From 6000 bag income 840000

Net profit in 2 months 540000

Assuming in one year 5 cycles are there then net profit in one year 2700000

Particular	Cost (Rs.)
1kg dry straw	3
1 Plastic bag	2
Spawn 100g	20
Packing charge	10
Maintenance	15
Total	50

# Agriculture Land Holding Patterns

Agriculture in India sustains a large proportion of our population, especially poor & vulnerable groups! However, agriculture has been continuously going through a sea of change as there are many factors such as climate change, global trends, prices, etc. which are affecting agriculture and the patterns of cropping, operational holdings, types of landholders based on the size of land and social groups. Let us look at some statistics regarding agriculture in India.



It was also observed that, surprisingly, around 14 states out of the total 36 States/UTs in India accounted for around 91.03% of operational holdings and 88.08% of operated area. These states are— Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamilnadu, Telangana, Uttar Pradesh and West Bengal.

According to agriculture census data, just between 2011-12 and 2015-16, it was observed that the operated area of agriculture in India declined to 157.14 million ha. in 2015-16. from 159.59 million ha. in 2010-11; a considerable decline of 1.53% in operated area all over India. Moreover, the average size of operational holding declined from 1.15 ha. in 2010-11 to 1.08 ha. 2015-16; meaning that there are more small and marginal farmers than ever before!

**Operational Holdings:** During the same time, the number of operational land holdings increased by 5.33% from 138 million to 148 million, with Uttar Pradesh, Bihar and Maharashtra having the highest number of operational holders.

**Share of land:** When it comes to landholding, individual landholding increased by 5.04%, joint landholding by 7.07% and institutional landholding by 10.88% over previous Agriculture Census.

**Size of land:** When it comes to percentage of landholding, small and marginal holdings (0.00-2.00 ha) continue to dominate with 86.21% in 2015-16, an increase from 84.97% in 2010-11, and in operated area as well as they increased to 47.34% in 2015-16 from 44.31% in 2010-11. While medium operational holdings (2.00-10.00 ha) decreased from 14.29% in 2010-11 to 13.22% in 2015-16 and their operated area came down to 43.61% from 44.82%. While large holdings (10.00 ha & above) slid down from 0.71% in 2010-11 to 0.57% in 2015-16 and the operated area stood at 9.04% falling from 10.59% in the previous census. ❖

## Story

# The Lion and The Poor Slave

A slave, ill-treated by his master, runs away to the forest. There he comes across a lion in pain because of a thorn in his paw. The slave bravely goes forward and removes the thorn gently.

The lion without hurting him goes away.

Some days later, the slave's master comes hunting to the forest and catches many animals and cages them. The slave is spotted by the masters' men who catch him and bring him to the cruel master.



The master asks for the slave to be thrown into the lion's cage.

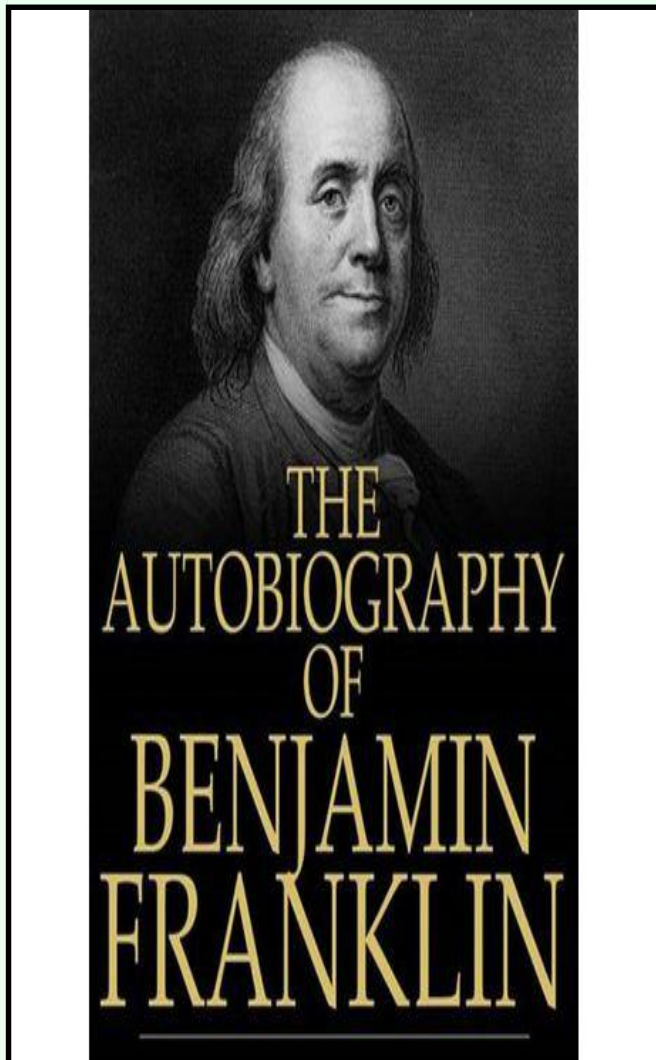
The slave is awaiting his death in the cage when he realizes that it is the same lion that he had helped. The slave rescued the lion and all other caged animals.

**Moral of the story:** One should help others in need, we get the rewards of our helpful acts in return. ❖

[Source: <https://wealthygorilla.com/best-short-moral-stories/>]

Classic

# The Autobiography of Benjamin Franklin



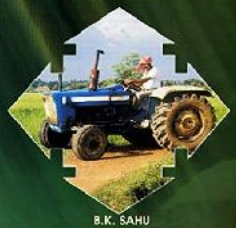
Fascinatingly referred to as the memoir of Benjamin Franklin (1706-1790) by himself, 'The Autobiography of Benjamin Franklin' is an unfinished account of his life. Composed between 1771 & 1790 to guide his son, it makes the reader relive his eventful life leaving one with a spellbound experience. Known as one of the Founding Fathers of the United States, Benjamin Franklin was born as the 15th among 17 children to Mr. Josiah Franklin & Mrs. Abiah Folger in Boston. Having done his schooling only until 10 years due to affordability issues, it is a wonder how this self-taught man transformed to become a leading writer, publisher, inventor, diplomat, scientist and philosopher; this makes it a classic in all times.

The book not only presents the warm beginnings of his life in Philadelphia but also accounts for Mr. Franklin's observations on the literature, philosophy and religion of America's Colonial and Revolutionary period, transporting the readers back in time.

The book's original manuscript was printed by Mr. John Bigelow and is ranked as one of the great biographies of the world. Exactly as Mr. Franklin sums it up in his ever-famous quote: "If you would not be forgotten as soon as you are dead, either write something worth reading or do things worth writing"; his life is proof of true greatness! ❖

## Latest Books

### RURAL DEVELOPMENT IN INDIA

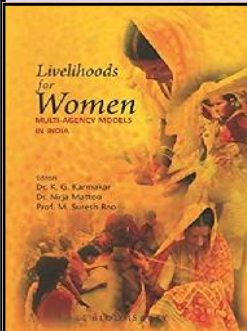


Book Name: Rural Development in India

Authors: Barun Kumar Sahu

Publication: Anmol Publisher

Book Name: G Livelihoods for Women Multi-Agency Models In



India: Multi - Agency Models In India

Authors: K G Karmakar, Nirja Mattoo, M Suresh Rao

Publication: Bloomsbury Prime

# ‘Yoga’kshemam

Humanity! Friendship! Sadbhavana! Photography! Indigenous People! Youth! Senior Citizens! Women! Lefthanders! Honey Bee! Mosquito! Engineers! Sports! Akshay Urja! Small Industry!

Teachers | Sanskrit | Hindi | Languages | Literacy | Forgiveness | Suicides | Charity | Patriots | Democracy | Social Justice | Peace | Rivers | Coconut | Ozone | Preservation | First Aid | Alzheimer | Cancer | Deaf | Heart | Tourism

Krsnam Vande Jagadgurum! Awaiting the inner self to take charge wholly! Wondering how we go forward on Aarjava! How do we live simple life! Can we really become one with nature?

Jaipal Reddy: Leader with values - Rest in Peace

VG Siddharth: Entrepreneur succumbs.

Murali Akunuri: IAS without proper recognition takes VRS.

Budgets approved.

Increased subsidies to fertilizers and pesticides! Some 20,000 Crore! Can't this be given directly to farmers? Emphasis on zero-budget natural farming in the Budget Speech!

KfW Development Bank has appraised a Rs.2500 Crore ZBNF Project in AP. If everything goes right, the loan will be flowing from December 2019. Government of India may announce a National Mission on ZBNF soon. As an initial step, all the KVKs (706) in the country are getting on Board to initiate a lakh farmers additionally into ZBNF from 2 October. ZBNF trickle is becoming a stream, may be a river, a perennial river of life. A definitive step towards universal natural farming.

Natural farming is moving towards chemical free agriculture; four wheels (seed treatment with bijamritam, ghanajeevamritam and dravajeevamritam, dry and live mulching and intercrops – achchaadana, and whapasasa); layered farming with 30%+ tree farming; water efficiency and productivity; harvesting water from atmosphere; integrated farming with poultry, small livestock, dairy, fish etc.; self and local consumption; increased and diversified nutrition and therefore, health; indigenous seeds; biodiversity; 365-day green cover; increased intensity cropping, may be 1:3; local value-addition; direct links between producer and consumer groups; increased resilience to droughts, floods and cyclones; climate change resilience; carbon sequestration; and global cooling.

How long will this take to universally adopted? Will we catch the 135-month (2030) window or the 2050 window? Can this become a local, regional, national, global movement? Can the governments invest in this knowledge-driven agriculture? A mere Rs. 30,000 per farm family, over 5-7 years? Can the governments change the fertilizer subsidies into direct transfer to farmers so that the farmers choose their inputs? Can the governments ban chemical inputs soon? Can the consumers demand for natural produce? Can the consumers pay some 10 paise more?

Can the farmers learn from other farmers? Are the models robust? Good enough numbers? Can the farmers customize, adapt and get going? Are the local inputs available in reasonable quantities? Are the seeds available? Can the communities make the input formulations collectively? Do they need entrepreneurs to sell the

inputs as and when they need? Can the individual and collective enterprises meet the demand of the farmers? Can they service on the farms, or at the farm gate? Can they customize and service, as required/indented by the farmers? Can the landless do some of these services, with effectiveness and efficiency? Can the tools and instruments reduce the drudgery? Can more such appropriate tools be available?

Can the existing social capital – women SHG network, cooperatives, FPOs help?

Can the civil society chip in?

Can the landless join this movement? Can the kitchen gardens, 1-cent, small plot models work for them? Can they get land on lease for longer tenures? Can the landlords agree? Can their assigned lands become more productive?

Can the MGNREGS convergence help? Can it happen? Can the convergence with various departments happen?

Is natural farming enough? May not be. Some more things may be needed, but on the foundation of natural farming. On the foundation of agroecology. On the foundation of regenerative agriculture. Natural Farming may be a critical element in the portfolio of farm families. Off-farm and non-farm elements may have to supplement and complete the portfolio. Youth may have to be drawn into this krishi. The incomes may have to be comparable or better than the jobs in the urban centres. Reverse migrations

## G Muralidhar

may have to begin. Rural areas need to have urban facilities, and comforts, including power, bandwidth, entertainment etc. Governments may have to – give rythu bharosa, insurance, minimum support prices, storage, processing and transport infrastructure, training, knowledge, market intelligence, market organization etc.

Natural Farming has to succeed. The movement cannot fail. Communitize more. Equip with more knowledge. More Tools. More Models. More demonstrations. Enrolment à Partial à S2S Practices à S2S+, Whole à Z. ZBNF Frontier Results needs to established double quick. Farmers swell soon thereafter. Science behind this may take its own time.

These reflections indicate that we must go on. Ramping up surely. Soon enough. As a movement of vision-led leaders leading NF agenda. Natural living agenda. We need ever-learning leaders and mentors committed to NF and NL. We need to identify, build, nurture, mentor and be with them.

**Let us be part of the flows of loving, learning, leading and mentoring farmers, entrepreneurs and beings in the N domain. Let us be part. Let us be connected. Let us live, flow and be.**

This is krishiyoga. This is being in the flows of being. This is aarjavayogam.

Can we be there? **Yes, if we pursue Atma Yoga.** If we flow! If we be! If we practice! If we let people think, be and flow with us! If we be with and flow with the innermost! If we let innermost to take charge and lead us subtly but fully inside! Krsna confirms 'he' is in the flow and flowing in the flow brings one to 'him'.

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

## Links - livelihoods August 2019

### Supplements

How to (?)	Project Evaluation <a href="https://www.youtube.com/watch?v=oz0_zDcKt7I&amp;feature=youtu.be">https://www.youtube.com/watch?v=oz0_zDcKt7I&amp;feature=youtu.be</a>
Livelihoods Video	Goddess artists in Bonalu Festival <a href="https://www.youtube.com/watch?v=VFcTFZYWDw0&amp;t=2s">https://www.youtube.com/watch?v=VFcTFZYWDw0&amp;t=2s</a>
7L - Notes 1. Life, Living, Leadership, Learning and Love	The Global Risks Report 2019 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/711_the_global_risks_report_2019_august_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/711_the_global_risks_report_2019_august_2019.pdf</a>
2. Livelihoods & Linkages	World Employment Social Outlook Trends 2019 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/71-ii-supplement_world_employment_social_outlook_trends_2019_aug_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/71-ii-supplement_world_employment_social_outlook_trends_2019_aug_2019.pdf</a>
Special Supplement	Economic Survey 2019 <a href="http://www.livelihoods.net.in/sites/default/files/pdf/special_supplement_-_economic_survey_2019_august_2019.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/special_supplement_-_economic_survey_2019_august_2019.pdf</a>
Supplement (News)	Monthly Livelihoods Update (July 2019) <a href="http://www.livelihoods.net.in/sites/default/files/pdf/pdf_supplement_livelihoods_update_aug_2019_0.pdf">http://www.livelihoods.net.in/sites/default/files/pdf/pdf_supplement_livelihoods_update_aug_2019_0.pdf</a>

