

# NRLM: Opportunities and Challenges

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*Ek jungle mein do sher reh sakte hain kya?*

*Can an NGO exist in an area where a government programme is working intensively?*

*Recognizing their shared vision and mission, PRADAN and NRLM need to work in alignment with each other, to realize their goal of development, agency and self-reliance*

National Rural Livelihood Mission (NRLM), popularly known as Aajeevika, aims to reach out to all the poor, rural families or those who live Below the Poverty Line (BPL), and to link them to sustainable livelihoods opportunities. The idea is to nurture them to break free of poverty and enjoy a decent quality of life.

At the same time, PRADAN, with its core competency in the area of sustainable livelihoods, seeks to help poor, rural families live a life of dignity.

Can an NGO like PRADAN and a major government programme such as NRLM work amicably together, in an area that is the resource block for the programme?

NRLM's key features include partnering NGOs and strengthening the collectives promoted by them. Its working at the ground-level, however, has not been clearly defined anywhere, and thus, needs critical analysis.

Can NGOs work with the government to create a synergy, facilitate a more holistic development and, at the same time, avoid the struggle for turf?

PRADAN works in Jaisinghnagar, an NRLM-intensive area. If you look closely, however, it could have been any NGO and any government programme and the situation would still not be very different.

## BACKGROUND

NRLM is a national-level programme, formed with the main aim of reducing poverty by helping poor households access gainful self-employment and improve their livelihoods on a sustainable basis. This was to be done through easy and cheap credit facilities to villagers, who are unable to save large amounts through their weekly savings of Rs 10 in their women's Self Help Groups (SHGs).

Jaisinghnagar is a block in the Shahdol district of Madhya Pradesh. It is also a resource block under NRLM, and has been chosen to be a model block for other areas to learn from and replicate. This means that it works on mission mode and a lot of time, energy and resources are put for regular monitoring and evaluation to ensure the success of the programme and the total saturation of the block.

PRADAN entered the Shahdol district in October 2011; after a survey of the area, it decided to work in two blocks—Jaisinghnagar and Gohparu, where the Madhya Pradesh Rural Livelihoods Project (MPRLP) project of the government was being wound up. A small team of two professionals—one agriculture specialist and one team leader—was put together whereas other human resources were being arranged for the team.

In February 2012, PRADAN came to know about NRLM's entry into the area. They tried to be part of the two project facilitating teams (PFTs) that were being set up to oversee 15–16 villages in Gohparu and Jaisinghnagar blocks.

In April 2012, their proposal was rejected, but PRADAN continued to work in the area and formed new SHGs. The District Project Manager (DPM) of NRLM supported PRADAN

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and even came to seek help from PRADAN and asked it to provide the external support person for trainings.

In July 2012, the Society for the Elimination of Rural Poverty (SERP), Andhra Pradesh, was made the resource NGO for

NRLM. In March 2013, NRLM's movement into the villages increased and by May 2013, Community Resource Persons (CRPs) from Andhra started making visits to the villages. This created a lot of disturbance in the PRADAN-promoted SHGs that by then numbered 60.

Many SHGs underwent restructuring because a few members interested in the revolving fund (RF) and cash credit limit (CCL) loans left their groups because the rest of the members were scared of bank loans and did not want to join NRLM. At that time, the PRADAN team was also apprehensive about a convergence with NRLM because it was not sure how it would be able to work with NRLM. PRADAN and NRLM may have a conflict of ideologies when dealing with the community. By July 2014, things had worsened for PRADAN because it had lost quite a few of the SHGs in the new villages that it had entered.

In September 2014, things finally started to improve. Prakash Rao, the then state Anchor of SERP visited PRADAN SHGs in Jaisinghnagar. After the visit, some Project Facilitation Team (PFT) members (such as Mr. Shrivastav from the Sidhi PFT and, later, his team) agreed to work with PRADAN.

All willing PRADAN SHGs were linked to NRLM. Those that refused to be linked to NRLM were left out. During this time, many PRADAN-promoted women leaders were also selected to become NRLM CRPs.

In 2015, there was a state of confusion both for the organizations and for the community. There were three different PFTs in the area and the response of each PFT seemed different, some were very cordial and helped nurture the area, others were not so.

In PFTs, both the organizations nurtured the SHGs with regard to SHG norms, livelihoods, gender issues and training, etc., and as the relations between professionals of both the organizations were cordial, it created good working conditions. Both professionals worked alongside, without disrupting each other's work, the community felt the energy and many leaders were identified and nurtured.

In some of the other PFTs, PRADAN's existence was accepted with a certain level of indifference due to which the energy in these villages was low. Most of the PRADAN-promoted SHGs were linked to NRLM; however, some SHGs thought that they were not being graded and that their SHGs were not receiving the RF and CCL because these SHGs were promoted by PRADAN.

This created resentment against Aajeevika, for example, in Jhara village, a member of the PRADAN-promoted SHG said, "*Unki SHGs jo baad me bani thi unhe RF mil gaya aur humein nahi diya* (Their SHGs, which were formed after ours, are recipients of RF whereas we are not)." The SHGs lost trust because of this and discontinued writing their books of accounts. Community members identified themselves as either PRADAN SHGs or NRLM SHGs. This affected the 'we' feeling in the community and made it difficult for the professionals to work with the community as a whole.

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Recently, PRADAN renewed its efforts to work with NRLM-promoted SHGs in villages where they are already working and even in villages where there are only NRLM-promoted SHGs.

## ISSUES ON THE GROUND

There seems to be considerable confusion in the community about the role and the functions of PRADAN and that of NRLM—mainly whether they are similar or different. There is also confusion within the two organizations about how to work together. Some of the areas of confusion are:

- ♦ Self-image: The community seemed confused about their status as a PRADAN SHG or an NRLM SHG, or how to view the roles of PRADAN and NRLM. SHGs that were linked to NRLM thought that they were transferred to NRLM and that they were no longer associated with PRADAN. This also made them anxious, and as they put it, "*PRADAN ne humare samuh ko Aajeevika ko de diya* (PRADAN has given our SHG to Aajeevika)." Efforts were made to clear this confusion among members so that they could work with both the organizations better.
- ♦ Shift away from Volunteerism: Whereas, conceptually, the whole SHG group process of NRLM and PRADAN are not very different, operationally there are differences. For example, NRLM plans to create a sustainable institution, just as PRADAN does; however, the use of women leaders to work as CRPs for payment has resulted in a shift away from volunteerism and towards materialism. This has resulted

in another phenomenon—some leaders, more driven by money, are paid by NRLM and are de-motivating community members from working with PRADAN. Perhaps, they feel loyal to the organization paying them and, therefore, think it is their duty to motivate other women to join it, even if it means discouraging them about joining PRADAN.

This has led to some confusion among the community, which seems skeptical, because they are being told continuously that PRADAN is a private organization, which will withdraw very soon, leaving them stranded, or that if they work with PRADAN, they will receive no material benefits. The community members had, probably, stopped listening to the leaders because they thought that the leaders worked for money. They tell the leaders, “You come to us because you earn from the organization, but we do not have time to spare for you.”

- ◆ Growth of Materialism: The growing expectation is that PRADAN should provide the community with funds just the way NRLM does. Questions are being raised as to what PRADAN has to offer the people. It is difficult to explain the value of training programmes around SHG-strengthening, accounts-keeping, gender issues, livelihoods, etc., to a newly formed SHG or to people who were looking only for material benefits. Articulate leaders seemed to be discouraging the community from engaging with PRADAN for this very reason. A few structures such as farm ponds and compost pits were built

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and some implements such as pumps were demonstrated and some training on the SRI, improved paddy and vegetables was conducted with the community. Due to the bad monsoon, however, the utilization and output from these interventions have not been significant; PRADAN, therefore, has not been able to create a huge impact.

PRADAN lays emphasis on community mobilization and trainings as a basis of livelihood, governance and institution-strengthening. The community, it seems, is trying to use NRLM as a lever to negotiate with PRADAN, to provide it with some material benefits, if PRADAN wants to work with it. Recently, a community member, who wanted to be included in an exposure visit, told the PRADAN professional, “*Aap agar mujhe le kar nahi jayenge toh main kisi training me nahi aungi* (If you don't take me, I will never come to any of your training programmes).”

- ◆ Village Organization (VO) vs Village Level Committee (VLC): Although they seem like the same thing, operationally, the two institutions are very different. Whereas the primary focus of a VO, formed by NRLM, is on the financial needs of SHGs and only SHG representatives are invited (they do have a quarterly *gram sabha* for village issues where all members are invited), a VLC, promoted by PRADAN, is an open forum for all villagers (beyond SHGs, even including non-poor, men, boys and girls). Particular emphasis is given to women's participation, to come together and identify issues in the village, talk about and find possible solutions to these problems.

This differentiation is difficult for the community to understand. For instance, a VO meeting was held in Serimar village, just one day prior to PRADAN's scheduled VLC meeting. This created confusion among the community and no one came for the VLC meeting. They said, *"Humne socha gram sangathan ki baithak to kal ho gayi thi (We thought that the village-level meeting was held yesterday)."* If the differences between these two entities are understood and accepted, the confusion can be erased and the community can grow much faster.

*Shanti tells us that the film, Ek Ropa Dhan, made by PRADAN, helped her understand SRI, and that was true for many other women as well. The screening of the film became the starting point of a belief in organic practices*

such as in Pateriatola, Serimar. This manoeuvring was very exhausting as well as frustrating for the PRADAN team, which was under the constant fear of their SHG being broken and re-formed into an NRLM SHG. In some places, where the groups were very strong, such as in Jhara and Bachha, eight SHGs adamantly refused to join

NRLM, even though a few members were willing.

PRADAN, on its part, has always extended support to NRLM and hoped that women join NRLM and enjoy easy credit from banks. However, when some groups decide not to join NRLM, PRADAN does not pressurize them. PRADAN believes that the community has an innate capability and can take decisions on its own. Some groups could not come to a consensus to join NRLM and so decided against it. And, in some places, where some groups were not running due to their internal conflicts, SHGs were broken and re-formed with the problems still remaining.

- ◆ NRLM's Saturation Drive: Almost all PRADAN-promoted SHGs became linked but a few refused to join NRLM for various reasons, including *"Hum itne padhe likhe nahi hain, kitabe kaun likhega (We are not that literate, how will we write so many books)"*, *"Karza lenge to wapas bhi toh karna padega, humari toh kamayi hi itni nahi hai (If we take a loan, we will have to return it; but we do not earn that much)"*, *"Hum apni bachat se paise jod kar lein-dein kar lenge. Humein zyada paise ki zaroorat nahi (We do not need a lot of funds. We will take loans from our own savings)"*. But NRLM was under pressure to saturate the whole village (at least 80 per cent) and they tried all kinds of strategies to link the *didis* to NRLM. PRADAN professionals were asked to help negotiate with the *didis*.

NRLM officials also made efforts to break the groups that were not willing to join in their entirety and create a new group with the members that were willing to join NRLM. In some places they were successful,

- ◆ NRLM's approach to village saturation: NRLM is also making women join SHGs by persuasion or by creating fear. Many women reported that they were told, *"Agar samuh se nahi judenge to galla nahi milega (If you do not join an SHG, you will not receive PDS ration)."* The women joined NRLM SHGs with this fear in mind, putting into question the sustainability of these groups. Would these women participate in the groups? Would it cause dissatisfaction among group members? Or could they later be motivated to continue in their SHGs?

- ◆ Different understanding among different PFTs: PRADAN has approached all NRLM PFTs under its area and has been welcomed everywhere. PRADAN was requested to persuade those PRADAN-promoted SHGs that had refused to join NRLM to change their decision. PRADAN tried its best to work with NRLM and has received some support. Some PFTs have been supportive whereas others have been indifferent.

When PRADAN and NRLM worked cordially, more time was spent on nurturing the community. SHGs met more regularly, the books of accounts were better written, the RF fund was better utilized, repayment of loans was more regular, the community was better mobilized and worked together without being torn about belonging to either PRADAN or NRLM. In areas where the relations between PRADAN and NRLM were not cordial, the community was divided into PRADAN and NRLM SHGs.

## GAPS

There were some areas of gaps due to the two different structures. If a consensual agreement could be arrived at by both the organizations, there would be better results.

1. Books of Accounts: SHGs found the PRADAN books easier to write. With NRLM, they had to write seven books, if they wished to receive the RF and the CCL money. Some people were unwilling to join NRLM just to avoid writing the seven books of accounts. It created double work on PRADAN-promoted groups, linked to NRLM, because they had to write the same data twice for both the

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organizations. How could this drudgery be reduced? This is the great debate in the team.

Writing the same data twice put a lot of pressure on an SHG accountant. There were some suggestions on how to work around this problem. PRADAN could negotiate with NRLM to

accept the three books of accounts that they had introduced along with NRLM's three books, as had been done by the Narharpur team in Chhattisgarh. Or PRADAN could take the data from NRLM registers and develop a book of accounts that was easy to write and was accepted by NRLM, as was being done in Bihar. Another way out was that NRLM be persuaded to accept the three books promoted by PRADAN, with some additions such as the 'home-grown model' developed by PRADAN in Jharkhand.

2. Cashbox: PRADAN's concept of a cashbox has been widely appreciated by SHGs; it gives them a sense of security because the key is with one person and the box with another. Also, going to the bank every week for Rs 100–120 collected has a large cost attached to it; taking a loan every week so that the money does not lie idle with someone puts the pressure of unproductive loans on women. This concept, adopted in some villages by NRLM, was soon discontinued for reasons unknown. Could things like these be adopted by NRLM? Or could this be an intervention point for PRADAN? Should SHGs be motivated to buy these boxes from their own money?
3. Pressure of trainings: Both the organizations offered trainings and that put pressure on the community. There were agriculture trainings, membership trainings, gender trainings, CRP rounds



(that included new SHG formation, membership and accounts training), and so on. This resulted in the members getting tired of the trainings and also becoming averse to them. At times, there was confusion because PRADAN and NRLM trainings started to coincide due to lack of communication between the professionals. The community then had to choose between the trainings and this also affected the participation in trainings. Proper information dissemination became impacted. Sometimes very important village issues could not be addressed as half the people were attending some other training.

## FILLING GAPS

### 1. Group processes

NRLM, with its huge CRP pool that stayed in the villages for 15 days to train SHG members, did a fabulous job of training the groups in SHG norms, loan repayment through installments, book-keeping, etc. The SHG meeting process promoted by NRLM ensured maximum participation from each member and ensured that every member was able to introduce herself. Elements, however, such as an equal distribution of power and responsibility among group members, ensuring unanimous decision-making, listening and so on were not very visible on the field.

Many NRLM leaders were very vocal women, and some were even from the higher castes. They dominated because of the social hierarchy and were able to voice their opinions strongly. Many times, they seized the space of the other members of the community, hampering the process of facilitating unanimous decision-making and ensuring that every woman finds a space to voice her opinion.

For example, in a VLC meeting held in Budsar village, NRLM CRPs were very vocal and

conducted the entire meeting while the other members of the community became mere attendees. This also leads to most of the power and responsibility of SHGs being concentrated in the hands of the *Adhyaksh* and the *Sachiv*.

Issues such as governance, social issues and gender issues were not the prime focus under NRLM, even though it had a dedicated space for these in the books of accounts. This was one area that PRADAN thought it could intervene and ensure that these discussions were not missed because they helped to strengthen SHGs on things other than money.

### 2. Distribution and use of funds

Several times, NRLM has been under pressure to ensure that the community takes the CCL loans transferred to it. At times, the community is forced to take a loan without generating a proper demand. Loans are taken up only so that they have a share in the finance provided, just in case the people fail to pay and the SHG dissolves, and causes the loans to be taken up for unproductive purposes.

As PRADAN is not under pressure to ensure that loans are taken by the community, it is in a better position to ensure proper micro-investment plan (MIP) or distribution of loan among members in a way that they best utilize the RF money for gainful employment.

### 3. Lack of proper knowledge

At times, SHGs feel pressurized to take loans while the members were not confident about the utility of the loan of the whole Rs 50,000 that they receive as CCL fund. This has resulted in one person taking a large portion of the fund as loan with very little or none left for the others.

There have been a few cases wherein members did not trust others in the SHG and, therefore, distributed the fund equally among

themselves, resulting in very small amounts accruing to each member. The fund could not be used for productive purposes. Although NRLM is worried about this trend, it becomes difficult for it to reach out to every SHG because the numbers are very large. PRADAN has intervened in many situations and helped SHG members by suggesting ways out, for example, telling members that they can take a part of the fund as loan and the rest when they feel more confident.

PRADAN, on its part (through membership trainings and by regular interactions in the SHG meetings), has tried to build trust among members and has tried to facilitate the developing of plans of how members within a group can use the funds more productively.

#### 4. Working with the village as a whole

Both NRLM and PRADAN focus on savings and credit (S&C), and livelihoods promotion. There is need to look beyond these two areas to larger developmental issues such as health, nutrition, gender or governance for a more holistic development.

The Village Organization (VO), a village-level forum created by NRLM, focuses more on S&C and is conducted only with SHG representatives. Another meeting, conducted quarterly, is the *gram sabha*, wherein all SHG members are invited. The concept is very similar to village-level committees (VLCs); however, there does not seem to be clarity about whether women other than NRLM SHG members are to be invited. Also, because these meetings are held once in three months, it becomes difficult to reach an action point.

*She travelled to Delhi to receive the award at a glittering ceremony. In fact, she even gave a much applauded speech, where she dedicated the award to the women in her village and added that the success was possible only with the support of each member of the Federation and the SHGs*

PRADAN, on the other hand, works with the village as a whole. It tries to ensure that both the PRADAN-promoted and NRLM-promoted SHGs sit together and discuss various issues relating to the village. One such example is in Serimar village where the VLC meeting was held. The women met and discussed the issue of meals served in the *aanganwadi*. They mobilized some more community members, arranged for transport and went to the

block office of Integrated Child Development Scheme (ICDS), to complain about the issue. For this, the women came forward of their own volition, standing united for an issue; they worked on many other issues after this in a united manner.

#### 5. Facilitating a larger societal change

For larger societal change to be accomplished, a majority of the villagers need to understand the issues their village is facing. Therefore, it becomes important that a larger number of people are reached out to, without discrimination. For example, in some villages, PRADAN and NRLM-promoted SHGs need to be sensitized around gender discrimination, patriarchy and domestic violence, so that the understanding about such issues percolates down to the grass roots and more people talk about such things, to bring about a change in the present situation.

These women were also taken on visits to other villages (known as 'exposure visits') such as to the Mahadiveshan so that they are able to understand the idea of one Federation of women with no discrimination whether belonging to SHGs of PRADAN or NRLM. This had a positive outcome because



the Mahadiveshan, held in Jaisinghnagar, saw a large number of women coming together to celebrate their togetherness without any discrimination.

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### **FURTHER SCOPE TO WORK TOGETHER**

NRLM operates with an understanding that for accelerating the pace of programme implementation in the states, it needs to build upon the already existing social capital in the form of women's SHGs, Federations and women-led producer organizations. It seeks to draw on the strength of the agencies, which have promoted and nurtured them.

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The possible areas where PRADAN can support NRLM are as follows:

1. Providing support to NRLM and the community to reach a higher goal of faster development

NRLM places high emphasis on convergence with other programmes of the Ministry of Rural Development, other central ministries and programmes of state governments for developing synergies, directly and through other institutions set up for the rural poor. These government departments also try to take advantage of the broad base created by NRLM. They try to reach out to families in the villages through VOs and SHGs and link them to their programmes and schemes.

NRLM, on its part, also works with departments to reach out to a larger number of women. However, it has its limits, in terms of time and

energy, due to which things get dropped half-way. For example, under the new government and the Swachh Bharat Abhiyaan programme, there is a lot of focus on the construction of toilets. NRLM was approached to reach out to people and

motivate them to construct toilets. The idea was to create a list of interested families and get the scheme approved. The families would then invest their own money, with the help of CCL funds, and would be reimbursed by the government. In Pateriatola *panchayat*, 90 families showed interest; of these, around 85 got approval. The hope was that the women would take loans and construct toilets. This idea did not get transferred to the community properly, which was a cause for frustration among community too. It said, "*Sir ne itne sapne dikhaye shauchalay banana ke, phir kuch nahi kiya* (You showed us so many dreams of building toilets and have done nothing)."

PRADAN then worked with the community to enhance its understanding of the situation. Through VLCs and by arranging a meeting with PRI members to discuss the issue, it made plans about how the community could work together to build toilets.

NRLM also tried linking the community to the sericulture department. A list was prepared with 25 interested farmers. However, the farmers did not understand how they had to go about setting up the plantation. They knew that there would be a mulberry plantation but had no clarity about the reason for the plantation. They were told about silk-worms and the whole process of cocoon formation during a VLC meeting but they were not able to make the connection. A number of farmers opted out because they were not willing to invest time and effort into raising silk-worms.

In another case, NRLM and Krishi Vigyan Kendra (KVK) worked together, to spread the technique of cultivating pigeon-peas, using the dibbling method. They distributed the seeds and told the women to sow the seeds at a distance of one metre each. Telling the women to plant the trees did not work and very few adopted the method. This year, PRADAN introduced the same method to the community.

It seems to be well-accepted by the women, who came forward themselves to adopt the new technique.

## 2. Federation formation process

Both PRADAN and NRLM have a three-tier structure for women's collectives—the SHG, the VO/VLC and the Federation. But the needs and purposes of creating each differs for each. NRLM aims to create the structure, to support livelihood activities such as co-operatives and producer groups. PRADAN's purpose behind creating a structure also includes enhancing the sense of agency, with women asserting themselves as equals in society and influencing change.

The need to form a Federation and the urgency to start the formation process differ in the two organizations. PRADAN thinks it is highly necessary to form a Federation as quickly as possible; SHGs may start to fall apart because of the lack of stimuli other than S&C. This is not so with NRLM. However, in order to avoid any further confusion, both the organizations could come to a consensus on how to proceed and form Federations together.

## LIMITATIONS

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### 1. Reaching out to the whole community

Currently, PRADAN is working intensively with only its own SHGs and only engages with NRLM-promoted SHGs in

village-level trainings and meetings (such as VLC) or gender trainings. However, if we intend to create a strong structure, it is important that the base is made even stronger. This means we need to make more efforts at strengthening women's solidarity at the SHG level. It also means that we need to reach out to more SHGs than we currently are and leave our biases (that NRLM-promoted SHGs will not listen to PRADAN) behind.

In some instances, NRLM-promoted SHGs have been invited for trainings such as gender training, with the aim of increasing understanding about gender structures in society. In two cases, women from NRLM-promoted SHGs came but left soon thereafter because they did not come prepared to stay overnight. Their leaving half-way caused a lot of disruption.

### 2. Reaching out to NRLM

Many efforts have been made at the block level. The response from each PFT seems different. In order to have an impact on how the two organizations respond to each other at the village level, some efforts need to be made at the district or higher levels, where all decisions about implementation take place. There may have been some discussions earlier about reaching a point of convergence; not

much seems to have changed, however, on the ground. The areas for discussion could be:

- Partnership in:
- ♦ Livelihoods: With its core competency lying in the area of livelihoods, PRADAN possesses experience and a technical base, which can be used to support NRLM in its endeavour to create livelihoods support structures such as producer groups. PRADAN could also share its expertise in areas where it already has successfully running models such as in sericulture or agriculture.
- ♦ Institution building: NRLM works to create a support structure to link the poor families to livelihood options by way of capacity building, enabling access to finances and other livelihood resources. Thus, the focus of its work is financial independence of the community at the SHG and the village levels, and less on building a Federation. This may be because the need for a Federation is not yet thought necessary for financial inclusion or livelihoods promotion. Some SHGs in the area are more than three years old, however, and need a higher structure to add value to the time they invest in their SHGs.

PRADAN, with its experience in institution building, can again add value to NRLM work and aid the building of a strong, vibrant, transparent and democratic Federation structure.

- Building a better understanding about each other's work:

PRADAN could share with NRLM its ideology and its work processes, and how PRADAN

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may be able to add value to their work. At the same time, PRADAN professionals working in the area may also be oriented on how things work in NRLM so that both the organizations understand each other's work and priorities better; instead of being hurdles to each other's work and processes, they may be able to aid each other's work.

### **Can we be like the rain and sunshine for the jungle?**

Rather than fighting for space or competing with each other, perhaps, both organizations can complement each other, leading to a more holistic development of the community. Both the organizations, using their resource pool and expertise in various areas, can nurture the community to transform it into a vibrant, flourishing collectives.

The objectives of both organizations are not very different. Both work to reduce poverty, strengthen livelihoods and grass-roots institutions. However, their way of working differs. Whereas one is very good with ensuring the following of norms and other structures, the other works on strengthening of collectives through group processes, building cohesiveness and solidarity.

Is there a need to fight for turf or can the space be shared by both? If the area of work is divided clearly, specialization can be achieved through the division of work. The goals of both are in alignment; therefore, the two can be co-travellers, working together towards their goals.

Or will NGOs such as PRADAN have to exit government-intensive programme blocks?