

NewsReach

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Daring to Dream

Using visioning exercises to enhance credit demand in self-help groups

Jui Gupta

SATYA AND her husband Babulal Rabidas were labourers bonded to a Rajput family. They represent a typical Bhuinya household from the Chouparan block of Hazaribag district in Jharkhand, where a few hundred families from this dalit community live.

What was the cause of their bondage? Perhaps a loan of a few hundred rupees taken by them or their forefathers long ago to tide over some crisis like an illness in the family. Nobody really knows the details. A son born to a bonded labourer's family learns early in life that he would live and die a bonded labourer. Now, with PRADAN's intervention, things are changing a little for the better for these exploited people.

I began my career in grass-roots development in a PRADAN project among the Bhuinya of Hazaribagh in 1992. The objective of our work with these people was to help them get out of the clutches of financial exploiters by promoting savings and credit (S&C) groups or self-help groups (SHGs).

The first stage in our work is to organise women into small

groups of 15 to 20. The SHGs meet weekly and save small sums of money. The saved money is kept in the village itself and members borrow from the corpus to meet small contingencies and consumption needs.

As the corpus begins to grow, members begin to borrow money in order to invest in activities such as farming and petty trade. Their confidence grows with the increasing savings and from experiencing the power of mutual help.

Gradually, their families and the community begin to take them more seriously. With independent access to credit, they begin to influence decisions about what the family does with its money. Once the members learn to manage the affairs of the group, we try to link it with banks so that they can borrow larger sums of money to invest in their traditional occupations such as farming, animal rearing and vending.

In working with groups of poor women all these years, I have found that they are very reluctant to borrow money from banks even if there are opportunities to invest in and earn more money to change their lives. I have always wondered why? Why do they not take a

chance and try to come out from the hard clutches of poverty?

Motivating the women to take up some income generating activity is thus a challenge in working with SHGs. If it is a group of *adivasi* women, such as Santhals, the challenge is even greater. "We are happy, we need nothing more" is their recurring refrain. Yet I know there is hunger and misery. A little bit more money could satisfy a few ordinary needs of human existence. Of course, there is the history of bad experiences from loan *melas* and subsidised loans. But should they give up so easily?

Looking back, I often feel very restless. Have I done anything meaningful all these years in PRADAN? Am I doing anything that matches our mission of impacting livelihoods? We form SHGs, nurture them like our own children and then, at the end of three years, feel frustrated with the declining condition of the group declining attendance, irregular meetings, members dropping out and so on. Like a frustrated parent who failed to properly guide her child, I would think, "What did I miss out? I was so honest in my work."

From Strength to Strength

Of course, there are SHGs that do well by themselves and grow from strength to strength. But they are in a small minority – may be 10 percent. In my experience, members stick to the group to fulfil some of their hidden expectations, which may be social or financial. In my initial years of work, we tried to address both kinds of needs. But later we collectively agreed to work on the financial component only.

It is quite natural for members

to lose interest in the group if their expectations are not met. In two to three years, the women get used to the benefits they enjoy from the group, namely, access to credit to meet small contingencies and to invest small sums in an ongoing occupation.

Higher Orbits of Energy

But what is the next step? I realised that SHGs need change in their lifecycle as much as individuals do. Every SHG is a bundle of human energy, ready to take off. Unless they go into a higher orbit of energy within a reasonable period of time – perhaps two to three years – they would roll back to a

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lower energy orbit.

During this stage of graduating from the second to the third year, groups need our strong support to plan their future course of action. We have to be very alert and careful in this situation. Yet, we often tend to neglect this very crucial period in the life of a group.

Like growing children, these groups then need to set and achieve larger goals, in terms of knowledge, action and behaviour. We have to help them see how credit can bring about positive change in the form of added income to their family and assist them realise those

gains.

In this context, "bank linkage" has been some kind of a saviour. Changes in banking regulations during the past decade have made it possible for unregistered SHGs to do business with banks. Banks receive automatic refinance from NABARD for lending to SHGs under the latter's SHG linkage programme.

Taking advantage of these changes, we have been linking SHGs with mainstream banks to receive a multiple of their savings as a group loan for lending to their members. This increases the size of loans members can take, thereby rekindling members' interest in their SHG. However, less than a third of the SHGs have been linked. Also, in those that have been linked, only a few members take small loans out of bank funds.

Remembering to Dream

Struggling with these concerns, an idea struck me suddenly one fine day. It dawned upon me that the women are so bogged down with the day-to-day struggle for survival that they forget how to dream. Debilitating poverty, uncertainty, insecurity, low self-esteem and lack of information and education has almost crippled them. They are scared to dream, to nurture any ambitions.

The visible upper surface, the persona of our SHG women members, which seems to be content and satisfied, actually protects the shattering, heartrending events of destitution, death and all manner of evil and negative things in life.

The first thing that I thought needed to be done was to destabilise the present, apparently very happy situation of our *adivasi* woman members. How

to achieve that was the question I was struggling with when I got an opportunity to try out my ideas at our Lohardaga project.

The project had a revolving fund for giving loans to the SHGs and was falling far short of the plans to use the revolving fund due to low demand. Anirban called me to help him diagnose the situation. We visited different groups, talking with the members and trying to understand the reasons why they did not take loans given on the most favourable terms.

We selected very poor villages with SHG members who produced barely enough coarse grains from their own fields to feed themselves for five to eight months. Members of these families regularly migrated, often to far off places, in search of wages.

There are alternatives available locally to earn some extra money by investing funds borrowed from a SHG: rearing animals, for instance. What was stopping them from taking to this path to a better life?

I started talking to a group of women with a plan to create some kind of disturbance among them. I took a chart paper and on the top of it, I drew some happy faces and flowers, depicting a life full of happiness. At the bottom I drew a few sad faces with tearful eyes to depict sadness and poverty.

Rivers to Cross

In between I drew seven lines to signify rivers that had to be forded to reach the place of happiness. I explained the drawing to them and then asked each woman to put a mark on the chart paper, based on her family's situation. The things to be taken into consideration were

the resources they had in the form of land, animals, manpower and any skill.

When all the women had finished their turn, I requested

Heartrending stories came tumbling out. Some women broke into loud sobs, remembering the helpless situations they had faced. Maybe nobody had ever asked them to narrate their sad stories.

them to comment on each other's position. I was amazed to see how accurately the exercise had been done and how much detail had been taken into consideration.

I realised how vital the issue of manpower was to them and how uninformed my exhortation about family planning had sometimes been. A woman with five acres of land was adjudged poor as her husband is suffering from paralysis and she has no one to cultivate her land. The lack of infrastructure, technical know-how and awareness were the other few issues that struck me among the numerous that were identified. I learned a lot that day.

Then I requested every woman to recount her saddest moment, the one occasion when she felt most helpless. Heartrending stories came tumbling out. Some women broke into loud sobs, remembering the helpless situations they had faced. Maybe nobody had ever asked them so specifically to narrate their sad stories.

Sadly, the cause in most cases was poverty, such as the lack of money to get medical attention

leading to the death of children. I felt so helpless. I did not know how to manage the situation. Slowly, the women managed to bring their emotions under control and at the end of the day, they said they felt lighter.

This was the moment I was waiting for. I asked them if they would like to remain in the situation they are presently in or would they like to change for a better life. The expected answers came out as the women finally said that they are not very happy and would like to lead a better life.

Beginning the next portion of the exercise, I asked the women to imagine the seven lines to be seven rivers, drawn between the two extreme conditions of life. I then asked them to draw an arrow across as many rivers as they might be able to cross using all the resources available to them.

Drawing the Arrow

I asked them to discuss this with their family members before drawing the arrow and come back the next day with their husbands. All the members were asked to sit separately with their husbands and plan out the activities they would prefer to cross the rivers.

Meantime, I set up shop as a bank manager ready to give them loans, complete with a loan counter and currency notes made out of chart paper. After the planning session, I helped them work out the finances and they came and asked for loans to carry out very specific plans based on their resources, manpower and activities.

I can never forget the scenes of that day, with all the couples discussing so intensely, arguing animatedly about what to do and how much

to borrow and eventually reaching a consensus.

The immediate outcome of the exercise was that the SHG members came out with some credit demand. For me, the climax of the event was when a few women confided that they felt lighter and they looked forward to a better life now. A few said they would not look back now and would try to cross the rivers one by one.

Proud Moment

Needless to say, I felt very good and proud that day. I shared this with many of my friends and colleagues. I also tried the same exercise in my project area and become more or less convinced of its utility. I named it the visioning exercise.

All my colleagues engaged in promoting SHGs have similar concerns: how to help poor women members of SHGs set goals for themselves and identify investment opportunities. Several of us have been working to set up systems and methodologies to rationalise and make more effective our work with SHGs.

I was, therefore, asked to develop and document the visioning exercise further so that others could also use it. My colleagues gave me some input regarding the methodology.

I also briefly discussed my work with two experts in behavioural sciences who are assisting PRADAN in human resources development. I gained some confidence when they said that I was more or less on the right track. With these inputs, I carried out the exercise again in Nabadweepnagar village.

Nabadweepnagar in the Potka block is 33 km from Jamshedpur. The Joba *mahila mandal* is one of the SHGs we

have promoted in this village. The SHG has 20 members, 19 of who are Kalindi (Scheduled Caste) and one an *adivasi*. The traditional occupation of the Kalindis is making bamboo products such as baskets and hand fans.

With a predominantly rural and seasonal market for these products, the Kalindis barely make enough from bamboo work to feed themselves for three months. Consequently, they work as wage labourers for the cattle traders of Jamshedpur, who operate in the nearby Haldipokhar *haat* (local market). This has gradually become the main occupation of the Kalindi men.

Situated less than 2 km from Nabadweepnagar, Haldipokhar *haat* is famous for its cattle market in this region. Every week traders from Jamshedpur and other places in the district buy cows, bullocks and goats from the Badra market on the border of the adjoining Mayurbhanj district in Orissa at comparatively low prices and sell those in Haldipokhar.

Kalindi Cowboys

Men from nearby villages who work for the traders as labourers herd the animals across the 60-65 km stretch between the two markets. The labourers look after the animals *en route* and assist the traders in selling them at the Haldipokhar *haat*. They are paid Rs 150-200 depending upon the number of animals they bring. Almost every household from Nabadweepnagar has one person engaged in this activity.

As a mature SHG, Joba *mahila mandal* was granted a revolving fund of Rs 25,000 under the Swarnajayanti Gram Swarojgar Yojana (SGSY).

Having repaid more than 80 percent of its loan, the SHG is looking forward to take a bigger loan to improve livelihoods. This was the context to carry out a visioning exercise. Several of our team members participated in the exercise.

We informed the members of the Joba SHG well in advance that we would spend two full days in the village with them to help them make credit plans. The men were requested to join on the second day. We also requested them to arrange a venue a little away from the village so that there are no disturbances. Boarding arrangements were made for everyone so that the women would be free to attend the workshop.

Festive Mood

As we went to the village on the appointed day, we found a *pandaal* erected a little away from the village by tying together old sarees. The fluttering of colourful sarees in the gentle breeze created a gay mood. Men were serving tea and snacks, prompting the women to remark that men had never before served them so sincerely.

After short introductions and a discussion on the purpose of the workshop, we put up a chart depicting two extremes of life. At the bottom was extreme poverty, depicted by a weeping face, a sick person in bed, wilted trees etc. Prosperity and wellbeing was at the top, depicted by happy faces, *pucca* houses with gardens and flowers, a bicycle, a tractor, etc. Twelve lines were drawn in between, representing the months of the year.

We asked the women to mark their position on the chart to depict their level of food security, that is, the number of months for which the family

had assured supplies of food. Then we asked all the women to review the assessment made by individual members. The women displayed remarkable awareness about each other's situation.

Once the chart was completed on the basis of consensus, the women were asked to break into groups of two and share with each other the happiest moment of their life with each other and to share in the plenary what they learnt about their partner. We broke for lunch after the plenary. The happy moments described ranged from the birth of the first child to the first bus ride, first visit to cinema etc.

After lunch, the same people were asked to share the saddest moment of their lives with each other. The atmosphere became heavy and many women broke down into tears. Once again, the saddest moments were all linked to poverty, especially the untimely loss of family members due to lack of medical attention. Everybody felt very bad for Anita who lost her son only last month. A few women felt they were not doing justice to their children by getting them to work as child labourers.

Happiness Quotient

At this point we asked the women if they were happy with their present situation and would they like to remain in the present situation? The emphatic answer was no. All the women said they would like to improve their present state of affairs.

We requested the women to draw an arrow from their present situation of food sufficiency to a higher state they thought would be possible by using their own resources, skill and manpower. This was

also an example by itself of how people plan if they have the will to do something.

Again the projections were reviewed and a consensus arrived at regarding the projected states of all the women. In this process, one or two women had to increase or decrease their positioning with the help of other members. We closed the proceedings at this juncture after inviting the men to join the exercise the next day.

The following day we began by briefing the men about the previous days' exercise and sharing with them the projections each

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woman had made for herself. Then we explained the different opportunities available to them, the changing scenario of current affairs and the limitations we all have. Both the men and the women asked various questions and sought clarifications.

Then we requested them to pair up with their spouses and plan what they would like to do and tell us in what way we could help them. The plans were to be specific and realistic. After a lot of discussions among themselves, they came out with very specific plans and their credit requirements (*See Box*).

As the men of this village are engaged in animal trade, they

have learnt the in and out of this business. They have learnt how to buy, maintain and transport the animals to Haldipokhar and how to sell to individual buyers and traders.

Therefore, when we conducted the workshop with the women members of the SHG and their men, the people could not think of any thing else but the business of cattle trading. They felt confident about the trade, as they know it well. Initially, we had a lot of apprehension about the business capability of these people, but as the day progressed, we could appreciate the know-how these so-called ignorant people possessed.

Work in Progress

We are presently working out the economic details of this activity. According to the plans people have worked out, they would continue to work as labourers for the traders to bring animals from Badra. Initially they would buy a small number (three to four in case of cows and oxen and ten to twelve in case of goats) from the Badra haat, bring those along with the trader's animals and sell to individual buyers. There would be a margin of Rs 150 to Rs 200 per head, depending upon the size of the animal.

Thus, if an individual invests around Rs 10,000 to buy 4 to 5 animals every week, he can earn weekly profit of Rs 600-1,000. Even if one works with a five-year loan at 12 percent interest, the equated monthly instalment (EMI) would be about Rs 230. Even then the family would be left with Rs 2,100 every month, assuming four trading cycles a month and Rs 600 profit per cycle.

We need to investigate if there are out of pocket expenses (such

Plans of individual families of the Joba Mahila Mandal and their credit requirements.

S.N.	Name of the member	Activity	Spread	Amount
1.	Nisha and Rabi Kalindi	Goat trading	56 goats	10,000
2.	Niroda and son Bhikhu	Bamboo stalk and trading coal dust	1 truck each	20,000
3.	Sunita and Lakhi (Kallu)	Cow trading	23 cow	14,000
4.	Rani and Naren	Animal trading and goat rearing	4 goat	10,000
5.	Rajkumari and Maheshwar	Animal trading	2 animal	10,000
6.	Shaoni and Sonaram Murmu	Animal trading	6 small cows	15,000
7.	Kumari and Kalo	-do-	24 animal	10,000
8.	Basanti and son Ishan	Kirana shop		12,000
9.	Subarna and Paresh	Animal trading	3 animal	10,000
10.	Anita and Nakul	-do-	6	12,000
11.	Lalita and Ananda	-do-	4	12,000
12.	Luxmi and Falguni	-do-	4	12,000
13.	Gita and Nitai	Readymade dress trading	2 head loads	12,000
14.	Padma and Khetri	Animal trading	3	10,000
15.	Basanti and Vinod	-do-	23	10,000
16.	Sabita	-do-	3	10,000
17.	Raibari	-do-	3	10,000
18.	Rukmini	Readymade dress selling	2	10,000
19.	Premalata	To buy cycle rickshaw	1	5,000
20.	Sukanti	Animal husbandry	2	5,000

The total credit required is Rs 2,19,000.

as bribes at transit points), trade seasons, the total volume of trade, availability of animals, availability of buyers and terms of trade. We also need to assess the risks involved, such as injury, death or loss of animals in transit.

The cash flow for individual households needs to be estimated, too. As this would be done under the SGSY scheme, the group can avail of Rs 1.25 lakh as subsidy, which would substantially enhance profitability.

Meanwhile, a few of the women have already invested the small loans taken from the SGSY revolving fund in this business. Since the amount they could borrow was just about enough to buy one animal each or sometimes two small animals, their husbands continue to work as labourers with the traders, buying an extra

animal or two with the loan money and bringing the same back with the trader's herd. They sold these animals to individual buyers and made enough money to pay back the loan with interest and a little profit.

Now the families are looking forward to take larger loans to invest in this activity. The good features of this activity are that the people have experience and expertise of this trade; only critical input is quality credit; no backward and forward linkages are required, and it is a proven, profit making business. There would be demand for animals all the time in rural areas.

What I liked most about this exercise was the joint planning and decision making about the activity. Since the people were serious, they continued to seek clarifications and took our help

to do the calculations. A lot of questions were asked regarding the rate of interest, moratorium period, number and size of instalments, etc.

The feedback we received from the villagers was that they never felt the need to look forward and seek positive change even though they were unhappy with their present lot. They said they were now looking forward to the future and even if nothing happens, they would cherish these two days for the opportunity they got to share their feelings and thought.

The team now plans to build upon this exercise by arranging credit under SGSY once the group repays the entire sum they have received as a revolving fund. Personally, I feel quite confident to design a training module as I have practised this exercise in four places with consistent results. ■

Breaking Out of the Debt Trap

The Story of Nuneswari Devi

Saroj Kumar Nayak

NUNESWARI DEVI answers every question I ask her with a smile. She lives in the heart of the Santhal Parganas comissionary of Jharkhand, in the Raksha village of Saraiyahat block in Dumka District. More than 30 percent of the land in the block is forest and rocks and 25 percent is classified as wasteland.

Agriculture is practically impossible on more than half the land. The red soil in the rest has a high percentage of stone and is not very fertile. A majority of the population here are Ghatwars (classified under Other Backward Communities) and Santhals.

There is hardly any industry, which could have created some employment for the local people. Despite rich coal deposits, mining has not helped people earn their bread. Poverty is common in these villages and credit needs are high.

Formal sources of credit are limited for the rural poor. Instead, they go to local moneylenders in times of need, paying heavy interest or mortgaging their land, ornaments and animals to borrow what would seem to us small sums of money.

Village Landscape

Raksha is no exception. Almost all the 200 households are small or marginal farmers. The undulating land dotted with *morangs* (small pieces of reddish soil and stone) yield only one harvest in a year. It is not

easy to even plough this land, and many more men are required to pull the plough properly as compared to plainer land. The thick forest cover of Asan (*Terminalia Tomantosa*) trees offers some respite to the families, most of who traditionally rear tasar silkworms. Every family faces a perennial cash shortage and is deeply enmeshed in the web of local moneylenders.

Web of Moneylenders

The web I identified consists of seven moneylenders. Most families are indebted to all of them. The brothers Gopal and Subhas Saha belong to Saraiyahat, 6 km from Raksha. They give multiple small loans (Rs 150-500 at 50 percent interest over 6 months), taking land as mortgage.

Amul Babu of Saraiyahat employs a different approach. He buys cows, bullocks and calves from those in need of cash, often at distress prices. He provides seeds and fertilisers to farmers who have not been able to arrange for money. He then recovers one and a half to twice the value of the loan at the time of the harvest. Those unable to repay give up their animals, utensils or other assets to him.

Hargobind Singh lives closer at Raundhia, 2 km away from Raksha. He takes land as *satta*. This is a local system where the borrower gives up his land for six years in exchange for Rs 2,000-6,000, depending on the quality of the land.

A landlord in Kusiari, 5 km away, also takes land as *satta*.

The difference here is that the borrower can get his land back on repaying at an interest rate of 50 percent in six months (the *dedhia* system). If the borrower continues cultivating the land, he has to give up 50 percent of the produce.

Sukhdev Mandal of Karudih, 2 km away, also follows the *dedhia* system. Iswar Panjiara of Raksha simply lends Rs 3,000 per *bigha*⁽¹⁾ of land mortgaged with him for six years. Devnarayan, the grocer at Raksha, sells on credit but charges a premium. Those unable to repay within a month have to give up their land on *satta* to him.

Our team in Godda began work in the Saraiyahat block in 1995, following a survey that identified villages like Raksha, where there were no sources of credit other than the local moneylenders. Our intervention has been to help poor families develop accessible and affordable sources of credit for themselves, which would help them enhance their livelihoods.

We first facilitate women to organise into groups, to save regularly and to create a fund of their own. We then help the group set up systems and rules and establish norms to lend this money amongst group members. We gradually help these groups link up with banks to fulfill credit needs, which often exceed funds available with the group.

Arun Kumar, a member of the Godda team, was the first to share this concept of savings and credit in Raksha. Being a

man, it was initially impossible for him to talk to the women. He called a series of meetings with the men of the village, an outcome of which was that they decided to let their wives go to see a *mahila mandal* (self-help group or SHG) meeting in the nearby village of Karikado.

It was only after this visit and subsequent meetings with the women that the women of one *tola* (hamlet) formed the Saraswati *mahila mandal*. It took another couple of months for the members of this *mahila mandal* to start taking small loans from the group to meet their credit needs.

By April 1995 Nuneswari Devi realized how helpful it could be to join a *mahila mandal* and took the initiative to form a *mahila mandal* in her own *tola*. It was christened the Ma Kali *mahila mandal*.

Blossoming Memory

When I met Nuneswari Devi she was already a well-established leader (*sacheeb* or secretary – one who maintains group accounts) of the *mahila mandal*. She attends cluster⁽²⁾ meetings regularly. Regular interaction with women of other villages and quality interaction with PRADAN professionals has helped Nuneswari enrich her knowledge. She sometimes looks back on her past and a smile blossoms on her face. It is in one of these moods that she narrated the story of her life to me.

Her story left a deep imprint on me. Nuneswari's life exemplifies the struggle for survival of someone caught in the debt trap and the quicksand of fate. She and her husband Murli Singh sincerely tried all means to increase their income.

Murli was basically from a poor background. Whatever suc-

cess he has achieved in his life has therefore given him happiness. But Nuneswari grew up in a well-to-do family and has always wanted to attain to that level and to do even better. She has prodded her husband to think about ways to improve their standard of living and has tried out new things. Murli has simply gone with the flow.

Her approach is interesting and instructive. She took on new ventures – potato, *tasar* or paddy husking (*dhan kutti*) on a small scale before going for a larger investment. Though *tasar* was a failure at first, she did not stop her husband from investing for a second time, perhaps because it was a traditional activity. This time, of course, with PRADAN's support, it yielded good results.

Nuneswari's enterprise and desire for change fills me with hope. But, much as it inspires, I am still nagged by a question: What can we do to help the SHGs more effectively help its members to break out of their situation in order to build a better life?

Quicksand of Fate

Nuneswari's father was a teacher. He made sure that she was educated till the eighth standard. Nuneswari recalls that her father and his elder brother fell out when she was young. When her father died, the uncle took his revenge. He married her off to a man from a very poor family.

When she arrived in her new home, almost all the family's 7 *bighas* of paddy land and 2 *bighas* of *baari* (homestead) land had been mortgaged out to moneylenders. Her father-in-law had borrowed money from Gopal Saha several times, mortgaging out 3.5 *bighas* of land to Gopal

Saha and one *bigha* of *baari* land to Subhas Saha. He had mortgaged another *bigha* to Hargobind Singh and yet another *bigha* to Devnarayan against the purchase of grocery items.

Her new home was a one-room mud hut. Her new family's condition was so miserable that they were not even able to arrange for seeds and ploughing for what was left of their land. So once again, they were forced to borrow money from Amul Babu. Soon Nuneswari had no choice but to take credit from the grocer, Devnarayan.

Water under the Bridge

Years passed by. Nuneswari gave birth to seven daughters and a son. By 1994, when her husband suffered from a severe hernia problem, almost all the family's land was in the hands of moneylenders. She had to sell a bullock for Rs 700 and a calf for Rs 150 to meet his medical expenses. She did not want to sell the cow. It would have given birth to another calf. But what else could she do?

Within a month of the formation of the Ma Kali *mahila mandal*, Nuneswari borrowed Rs 30 to treat her elder daughter of fever. She needed it to pay the local *ojha* (medicine man) to chase the evil soul out of her daughter's body. It is a different matter that now she laughs at it, saying that it was a foolish attempt and her daughter would have been better off in a hospital.

She also recounts the time she borrowed a hundred rupees, her second loan from the *mahila mandal*. Two unexpected guests arrived and she had no money. She could go to Amul Babu, to borrow money in exchange for a bronze utensil. What a loss that would have been! Although the

mahila mandal was not scheduled to meet, she assembled the members and took their approval.

She remembers how unwell she felt in those days. Her head reeled and she felt faint all the

is left with the family.

Nuneswari says that her husband was very cooperative during this crucial period and started taking on responsibilities. Her elder daughter took the charge of cooking. In addi-

saved from the sale of paddy the previous year to cultivate potato in her *baari* land. She planted three packets of seed (worth Rs 200 per packet) in 0.5 *bigha* of land.

This was no ordinary step. Previously, it was only the Koiri farmers who cultivated potato on a small scale for household needs. The Koiris are considered the best farmers in this region. It is said that a Koiri will never sleep on an empty stomach if he has access to irrigation. In 1994, however, a few local farmers tried potato cultivation on a larger scale, in more than 2 *bighas* of land, and earned a good profit.

In 1995, Nuneswari also dared to enter into this game of fate. The 20 *mani* (1 *mani* = 120 kg) of potato that she harvested brought in Rs 3,600. It was out of this money that she paid Rs 1,200 for her daughter's pre-marriage rituals. She also borrowed Rs 300 from the *mahila mandal* to buy a beautiful *sari* for her daughter.

When her daughter got married in April 1996, Nuneswari was again short of money. She sold two bullocks for Rs 4,000. Her brother also came to her rescue with Rs 3,000 and some bronze utensils. He has always been her ultimate weapon in her fight against poverty. He often waives amounts she is unable to return.

Nuneswari is acutely aware that her brother also struggles to support his own family and only asks for help when all else fails. Issar Panjiara, another moneylender, came to the "rescue", lending her Rs 3,000 in exchange for a *bigha* of *satta* land. It was fortunate that the *bigha* of land, which Hargobind Singh cultivated since her father-in-law's time, came back to the family

A page from Nuneswari Devi's ledger in the *mahila mandal*

Loan date	Loan (Rs)	Savings (Rs)	Purpose of loan
08.05.1995	30	15	Medicine
26.06.1995	100	34	Thatching her house
29.06.1995	100	67	Medicine
25.12.1995	300	107	Potato cultivation
02.04.1996	300	147	Purchase <i>sari</i> for elder daughter
05.07.1996	500	184	Paddy cultivation
09.10.1996	500	221	Potato seed procurement
25.07.1997	1400	310	Paddy cultivation
21.09.1997	300	340	Purchase potato seeds and for <i>tasar</i> rearing
02.05.1998	2000	430	To bring back her land from the moneylender
30.07.1998	800	463	Paddy cultivation
27.09.1999	5500	745	Paddy, potato and <i>tasar</i> cultivation
23.01.2000	600	807	Medicine

time. Her stomach ached after meals, which it still does. Giving birth to eight children, in intervals of not more than two years, could also have been a reason for her poor health.

She also admits that she was always the last to eat a meal. As a result, most of the time only rice was left and she had to do without any *dal* or curry. On top of this, she was a strict vegetarian, abstaining even from onion and garlic. As the family could not even afford green vegetables, she could also have been unwell due to a lack of vitamins. There's no doubt that she exerted herself to the maximum: taking care of the children, catering to her husband and cultivating whatever land

tion to this support from her family, she borrowed Rs 100 from the *mahila mandal* to consult a doctor and buy medicine for herself. It did not take her long to recover from illness, though it was a partial recovery. Her brother, who drives a truck, helped her repay this Rs 100 to the *mahila mandal*.

Bold Step

Soon she and her husband thought of trying their hand at cultivating a cash crop, something that required more manpower and involved higher risk. She could try this only because of the *mahila mandal*. She borrowed Rs 300 from the *mandal* and invested another Rs 300

that year. All she did was to hand it over to Panjiara.

But why the moneylender again? Why sell the bullocks? Why did not she borrow from the *mahila mandal*? Did they not have the money to lend? They did, she replied. It was just that this time the loan was heavy and she was unsure whether she would be able to repay it. The mandal was also not keen to lend such a big amount to a single borrower, as there were heavy demands on their limited funds.

Search to Regain Lost Land

Nuneswari's search for ways to recover her land from the moneylenders continued. In 1996, she thought of a way to recover the 4.5 *bighas* of land on satta with Gopal and Subhas Saha. She persuaded her husband to go with a fellow villager to the latter's relative, a moneylender in Kusiari. The thousand rupees this moneylender lent him "helped" Murali to release his land from the Saha brothers.

Nuneswari and Murli toiled hard. They planted paddy in 3.5 *bighas*, taking a small loan of Rs 500 the *mahila mandal*. Their efforts yielded 2,300 kg of rice. Half of the harvest of one *bigha* went to the moneylender of Kusiari. They then sold most of the rice, as they needed the cash.

By the *rabi* season of 1996, Nuneswari tried her hand at potato cultivation again. She sowed only two packets of seed as costs were high (Rs 400 per packet) and raised the required Rs 800 through a 500 rupee loan from the *mahila mandal* supplemented by Rs 300 rupees from the sale of rice and her husband's daily wage earnings.

Why did not she take the entire amount from the *man-*

dal? Nuneswari said that she herself saw little chance of profit from the crop that year and wanted to borrow only what was absolutely essential. Her other thought was that she would like to take a loan from the *mandal* to recover her land mortgaged to Devnarayan, the grocery shop owner. Also, Rs 500 was an amount she was sure she could repay quickly.

The potato harvest turned out to be better than she expected, as did the rates. The yield of 720 kg sold at Rs 2.50 per kg. She immediately invested Rs 550 in

Nuneswari and Murli toiled hard. They planted paddy in 3.5 bighas, taking a small loan of Rs 500 from the mahila mandal. Their efforts yielded 2,300 kg of rice. They then sold most of the rice, as they needed the cash.

a second hand bicycle. This was because she had started another little venture making rice from paddy. By husking 200 kg of paddy, she was able to supply a bicycle load of rice to the Saraiyahat *hatia* (a local market held twice in a week). She earned Rs 60 for 60 kg of rice. She also repaid her loan to the *mahila mandal*.

All this effort to recover her land from Devnarayan paid off. In 1997, Nuneswari took a loan of Rs 1,400 rupees from the *mahila mandal*. She proudly handed Devnarayan Rs 500 and got back her *bigha* of land. She used the remaining Rs 900 to cultivate paddy on 4.5 *bighas* of land. This yielded 4,200 kg of

paddy, which was what they needed for the entire year's food.

Yet she was not very happy. She could not see much improvement in the family's overall condition. By this time PRADAN had initiated a *tasar* development programme in the area. Her husband procured diseased free layings (DFLs) from a grainage entrepreneur trained by the PRADAN team, using Rs 300 that Nuneswari borrowed from the *mahila mandal*.

The crop failed but they got away lightly as they managed to recover the cost of the DFLs. That year brought in more bad news and more debts. The Bhumi Vikas bank sent a notice to her dead father-in-law to repay a loan of Rs 7,071 he had taken in 1981. He had received Rs 5,900 to purchase a pump set, which he had purchased and sold within a few months.

Murli and his brother repaid Rs 3,600 each by selling the paddy and potato they produced. Yet notices continued to come each month. A harassed Nuneswari finally went herself to meet the bank manager, only to discover another Rs 10,440 outstanding against Murli and his brother. This was in February this year and she is yet to decide what to do.

The Quest Continues

Dead set on recovering her land from moneylenders, Nuneswari took a loan of Rs 2,000 from the *mahila mandal* and paid it to the landlord of Kusiari to get her 3.5 *bighas* of paddy land and one *bigha* of homestead land back. Iswar Panjaria now held the last *bigha* of her land. The rest was all hers.

But it was not as simple as that. The moneylenders have cultivated her land for more

than six years now. They have made no investments in the land itself, knowing that it would not be with them forever.

Nuneswari knew that she had to first reconstruct the bunds (embankments) in her field to collect the water required for a good yield. With 6 *bighas* of land to cultivate, she was also hard pressed to organise capital as well as plough animals. She borrowed Rs 800 from the *mahila mandal* for paddy cultivation. By this time, her third daughter was also saving in the same *mahila mandal* and she took a loan of Rs 800 to buy the family a bullock.

The 5,600 kg of paddy this effort yielded was welcome. It also gave Nuneswari a feeling, after many years, that better times were close by. In 1999, she took a loan of Rs 5,500, investing Rs 3,000 to cultivate paddy, Rs 500 to rear tasar and Rs 500

to cultivate potato.

She harvested 5,600 kg of paddy, Rs 700 worth of tasar cocoons and 840 kg of potato. Although potato prices crashed to Rs 1 per kg, she was not forced to sell in distress as many others nearby. She was able to store her produce until the prices rose again. She was also able to take a loan of for treating her ailments.

When I met Nuneswari she had recovered from her illness, was eating well and earning nearly Rs 800 to Rs 1,000 per month from the PRADAN-promoted *tasar* yarn reeling activity, which started three years ago in Raksha. True, she has yet to get her land back from Issar Panjiara. She also has to repay half of her father-in-law's outstanding Bhumi Vikas loan of Rs 10,440.

The difference now is that she has a way out. She is no longer

trapped in a vicious circle of debt and want. The woman I see is a potential leader of the *mahila mandal*, an energetic person with enthusiastic plans to strengthen the *mandals* and let them grow as an organization. Reflecting back on her past and comparing it with her present, she says just one thing to me: "I have tried my level best."

Notes:

⁽¹⁾ 1 bigha = 40 decimals.

⁽²⁾ A cluster consists of three leaders from each group within a compact geographic area. The group sends its representatives to the clusters to discuss the problems it faces. These representatives are often called upon to troubleshoot in a group other than their own. In this sense, each member of the cluster is a resource person to all the groups in the cluster. ■

Spreading awareness or seeking inspiration?

Sushil Kumar Pandey

THE TARPALI panchayat and village are situated in the Raigarh block of the newly formed state of Chattisgarh. Situated in Eastern part of Raigarh, some 56 km from the city, it is surrounded by hills and forest. You can even see the hills in Tarpali village from the window of our office in Raigarh.

It is here that Mousumi recently organised an awareness and training programme for self-help group (SHG) members. She invited 5 members from 30 groups in 12 villages. This was a large programme, with 150 participants, and she called for my assistance for accounts related and administrative work.

I went on my moped, driving 6 km mostly on a *kachcha* (unpaved) road. I passed uncultivated fields, villages, forest and a *talab* (pond). The people I passed looked at me curiously.

I finally reached the venue. It was a very good place and had a beautiful environment with a temple, numerous trees including mango and two big sized ponds within the compound.

The village, too, was much larger than usually found in this area. I entered the *pandal* and found that Mousumi and Sujata had already put up posters, with pictures and slogans highlighting the rules and norms of membership in an SHG.

The programme hadn't quite started when some men began fighting. I shooed them away

from the meeting place and tried to find out what was going on. A drunk had stumbled upon the *pandal* and was creating a ruckus.

The villager's concern and support for the women's programme touched me. While still waiting for the participants to arrive, Mousumi and I went to a nearby weaver's house and watched him weave a tasar saree.

Soon, about 60-70 *didis* gathered and Mousumi initiated the programme. Three *didis* worshiped their God. Then Mousumi called upon the *didis* to share their problems, solutions and other useful tips they had for each other.

Initially, the *didis* were fearful, shy and hesitant, and could not take the initiative. Some

men, who were sitting a few steps away from the meeting, tried to encourage the *didis* to walk in front of the mike and share their problems.

It took a while, but one or two *didis* finally stepped forward to speak. Soon others joined. In course of the programme they sang a folk song and said many a good thing about women's empowerment, strength and unity.

Two officers from the District Rural Development Agency (the LDM and APO) joined the programme and were warmly welcomed by the SHG members. I was impressed by their

hospitality. The LDM, speaking in Chattisgarhi, said some words about the importance of women coming together to build their strength.

By this time there were close to 125 participants. I found the LDM to be very active, interested, enthusiastic and knowledgeable. He also seemed concerned about our work. He told the *didis* how impressive and effective he found them. When he had finished, one *didi* publicly thanked him.

The APO also addressed the *didis*, but I did not find him as energetic or interested. By this time 175 *didis* had gathered

and after some more activities we broke for lunch.

The villagers organised lunch and their management was very good. Finally, some *didis* sang a folk song and they returned to their homes full of joy and learning from participating in a new kind of programme.

So did I. I felt very good. Going to the village instead of my routine day to day official work boosted my energy. I liked the people, the village and the forest. Our kind of work fills me with enthusiasm. This experience has given me a new perspective. ■

Letter to the Editor

Dear NewsReach,

THIS IS reference to the article titled *Marketing of Tasar Fabric: Quo Vadis* by Khitish Pandya published in the January 2001 issue of NewsReach. The article mentioned the need of a web site where we could display our designs and products to reach more people. We could also get orders from the net.

Arijit and I were recently searching the Internet at Bhagalpur and we used the Google search engine (www.google.com). The search generated 5,850 sites. A similar search for oyster mushrooms generated about 26,000 sites. We found that about 15 sites were pretty good.

Could we not have our own web page where we could have order forms for tasar and dry mushroom along with our product range and prices as well colours available etc? It could be something like the greenway site.

By attaching Meta keys, we can link the site to other important web sites and search engines so that whenever someone searches for tasar, our web site comes up. This will give a much better portrayal of our work to the outside world.

If we can make the site visually attractive, it could really attract potential customers, especially for our tasar and mushroom products. We have designed a model web page using the Godda office as the base and we have sent it to Khitish for his comments.

We could also locate some fashion designers to promote tasar fabric. I understand that fashion designers work on garments but maybe they could promote the fabric. They might be interested in its natural look, the fact that it is helping generate livelihoods and reducing the environmental load.

Regarding finished products, we could also try direct marketing methods like Amway, which has been a grand success in the

metros. It is also possible to approach the 5 star hotels and other similar facilities for using tasar in their furnishings. We could also sale tasar products in their boutiques.

Since Bhagalpur can be connected to the Internet more easily than Godda, we could access the stock position from Delhi itself. We could also create an e-group of all NGOs involved in non-mulberry silk. Thus, we could reap multiple benefits from the proposed web site.

The article had stated that we are stocking about 30 metres of our designs in a godown-cum-showroom in Delhi. I wanted to know how we arrived at this figure.

These are some of the things that struck me while I was reading the article. Finally, I would like to thank you for creating this platform for the exchange of ideas and experiences.

Soumik Banerjee
Godda

Milk and the Global Village

The WTO agreement and its likely impact on the Indian dairy sector

Chiranjibi Sahoo

I WILL discuss the major implications of WTO with regard to the Indian Dairy sector. I need to emphasise here that this article is an outcome of my understanding developed by going through various documents and discussing with professors and fellow students.

The conventional understanding that the opening of markets due to the WTO agreement will provide greater opportunities for world trade is unquestionable. To an extent this will reallocate resources to the most efficient production front. But there is a caveat here. All these projections are based on the assumption of perfect competition.

Circumstantial evidence suggests that the international agricultural markets are imperfectly competitive in structure. Trade in agricultural commodities is dominated by a few multinational companies and trading agencies (*See Box*).

What liberalisation does is to remove tariff and non-tariff barriers to trade. It does not guarantee a perfectly competitive market. Hence, the projected benefits for developing countries like India, which have hardly any share in world trade, can be put under scrutiny.

Matters may worsen due to factors like 'dirty tariffication' and twisting of the rules by the developed countries through the various trading blocks and the lack of trans-

parency in the aggregate support measure calculations to protect their own producers.

Haunting Concerns

There are many concerns that haunt us. Are our farmers going to face difficulties because of the opening of the import gates? Is there a possibility of cheaper imports flooding the market, thereby making home produce suffer in local markets? I examine this in the context of milk and its associated products.

As per the Agreement on Agriculture, member countries are required to calculate the total measure of domestic support (AMS) extended to the agricultural sector every year. The current measure of AMS should not exceed the base AMS (1986-88) period. Further, it has to be reduced by at least 13.3 percent in ten years in case of developed countries and by 20 percent in case of developing countries.

Interestingly, most of the developing countries including India have not taxed their agriculture sector. As a result, their AMS is negative. Therefore, there are no reduction commitments on

this issue for India.

The base period selection has come under criticism due to the fact that during 1986-88 world prices were low and hence the base AMS are quite high for developed countries.

Moreover, while Green Box measures are exempted from the base AMS and current AMS, there is what is called Blue Box measures, which are exempted from the current AMS. As a result, for most developed countries the base AMS is quite high and current AMS is low.

Therefore, the AMS reduction commitments are nearly met for most of the developed countries. This implies that there will be insignificant reductions in the domestic support given by the developed countries. This certainly does not square with WTO objectives.

As I understand it, there are four major factors under WTO that influence the world dairy

Trade in Agricultural Commodities

Commodity	World Exports (\$ million)	Share of 36 Firms/Agencies
Wheat	17,851	85%-90%
Sugar	10,636	60%
Coffee	9,636	85%-90%
Rice	3,613	70%
Tea	1,844	80%
Bananas	1,324	70%-75%
Cotton	6,567	85%-90%
Jute	135	85%-90%

Source: USDA

Another reason why developing countries may suffer is that these countries usually have low food sanitary standards and their products are not allowed to trade in world markets, especially in the markets of developed countries.

market. They are:

- ◆ Provision requiring reduction in domestic support.
- ◆ Tariffication and minimum access requirements.
- ◆ Provisions requiring lower export subsidies.
- ◆ Sanitary and phytosanitary measures.

At present India is not able to compete with the EU and the US in the export of dairy products, mainly due to heavy export subsidies in those countries. During the 1986-90 reference period, export subsidies in the EU and the US were much higher as compared to the 1990s. Therefore, a 36 percent reduction in export subsidies does not result in a significant reduction in tariffs.

For example, the EU declared a subsidy of US \$980 per metric tonne on skimmed milk powder (SMP) under its Export Restitution Scheme for March 1999, which is about 76 percent of the FOB (free on board) price. Thus the actual current FOB price for SMP in the EU without subsidy would be around US \$2,260 per metric tonne.

In the case of the US, the domestic prices for SMP are significantly higher than world prices, but the US provides subsidies on a case-to-case basis

under the Dairy Export Incentive Programme, with subsidy on SMP being US \$900 per tonne, which again renders its exports competitive.

These subsidised exports from developed countries into India and other developing countries can depress domestic prices, disrupting the industry and local production. There is a need to renegotiate India's duty rates for all dairy products and for reduction in export subsidies on dairy commodities.

Another reason why developing countries may suffer is that these countries usually have low food sanitary standards and their products are not allowed to trade in world markets, especially in the markets of developed countries.

Widening Gap

Due to widening gap between the growth in milk production and its per capita consumption, it is likely that India will have milk surpluses, which can be exported. If that happens, it will benefit our producers. But how competitive is the Indian dairy industry?

The conventional indices of competitiveness of the dairy industry indicate that domestic whole milk powder (WMP) and butter cannot survive in a regime of free imports, whereas SMP is marginally import competitive even without any government protection.

International prices of dairy products, exchange rate and cost of milk are the important parameters that have major influences on competitiveness of the industry. But India has no control over the international prices of dairy products. It is possible to improve the competitiveness of the industry by reducing the cost of milk pro-

duction.

Being fully aware about the distortions in the world dairy product markets and prices, India has committed zero percent base and bound rates of duty on imports of SMP and WMP and 40 percent on butter fat, cheese and whey under the WTO agreement. In contrast, the bound rate of duty for fresh milk and cream, buttermilk and yoghurt (less important products from international trade point-of-view) was fixed at around 100-150 percent. No other major country except Singapore has agreed to zero rate of duty.

For example, Bangladesh has tariffs on dairy products bound at 200 percent, Pakistan at 100 percent, Sri Lanka at 50 percent, New Zealand at 12.8 percent, Brazil at 31.5 percent and Poland 102 percent. The weighted average base rate for 43 countries including India is at 144 percent.

Moreover, in addition to SMP and WMP, which are already under OGL (open general list), India has also shifted cheese, buttermilk, whey, whole milk, curdled milk, acidified milk and cream to the OGL. Therefore, subsidised exports from developed countries can depress domestic prices and adversely affect producers and the processing industry.

Need to Renegotiate

Hence, there is a strong need to renegotiate India's base and bound rates of duty for all dairy products, with special emphasis on SMP, WMP, butter, butter oil and cheese. India should also demand reduction in export subsidies by developed countries as per the provisions of the WTO agreement.

Most developed countries have special safeguards (SSG) provisions for dairy products, which they can impose when either prices fall below the trigger prices or imports surge above a specified level. India should also negotiate for similar SSG clause in dairy products.

In terms of trade, the countries or regions that are expected to benefit most from any increase in the world demand for dairy products are those which have low cost of production and are able to export their products without any subsidy. Raising cattle

productivity through better feeding, genetic improvement, general health-care and better management of dairy animals can reduce the cost of milk production in India.

The dairy sector in India is unique with regard to availability of large proportion of buffalo milk, which is particularly suited for speciality products like mozzarella cheese. India can focus on making such buffalo milk-based products tailored to meet the needs of the target consumers.

A comprehensive strategy for producing quality and safe

dairy products should also be formulated with suitable legal backup.

WTO and the opening up of the economy will force our producers to be more quality conscious. It will also make us vulnerable to international movements. The challenge, therefore, is to enhance sophistication in quality production while maintaining a cost advantage. It is high time such concepts are introduced amongst our farmers and a culture to drive production efficiency is established in the areas of competitive advantage. ■

Watershed Development Programmes A Personal Perspective

Sanjiv Phansalkar

I HAVE been involved in watershed development programmes in an indirect manner and never as an implementer. I am familiar with the Central Indian dry rural areas and scenes.

Come January and one sees wide expanses of barren brown to whitish landscapes dotted with occasional clumps of *prosopis*, *besaram* and some other shrubs. Scores of very emaciated cattle roam these landscapes. Assorted plastic and paper refuse fly in the wind, chased by repulsive pigs wandering on the banks of local *gramganga* rivers. Dark, half-naked and hungry children bawl in the dusty alleys of the villages.

I suppose this is not a very romantic description, but this is what villages in Marathwada, Gujarat, Khandesh, Rayal-seema and Telangana look like. Vidarbha

villages are a little different with their hilly skylines and relatively better biomass dominated more by *lantena* than *prosopis*. But the thirst and depravation of these lands is common. All these places look a little better only between July and October, when there is a lot of obviously transitory greenery in the farms, even more transitory grass cover on the commons and some water in the local *gramganga* streams.

Fancy Free

My fancy about the end results of watershed development in such locales is naturally dominated more by visual evidence of conserved water than by the poverty impacts of the programme. If I were to undertake watershed development programmes in such regions, I would focus on water conservation, well recharge measures and regeneration of biomass.

The places I have mentioned have rainfalls varying between 650 and 800 mm, most of it occurring in the monsoon months of July to September. The average slopes seldom exceed 23 percent and the regions are inhabited by a majority of non-tribal castes. Vidarbha villages, however, get more rainfall, have steeper slopes and more tribals.

Suppose I did engage in watershed development in such terrain. I would visit that place a year after my work is over for a span of four years and I would visit in February. There would be more farms with some standing crop than there were before I started my work. There would be one or possibly two ponds somewhere in the middle stretches of the watershed. I would expect water in them till at least the end of February, unless that year the rains had failed completely.

I would see some flow in the *gramganga* and during the day

I would hope to see at least a couple of cattle actually stooping down to drink from the flowing water. I would also expect to see several patches of damp soil and perhaps one or two remaining pools of water as well.

I certainly would want to see more vegetation and some mosses in or along the stream bed with perhaps some evidence of a bit of animal life that likes damp and wet streams. I would have to cross numerous plugs in the stream as I walk up.

I would want to marvel at how the upper side of the plug has become filled up with a mixture of soil, twigs and pebbles. When I reach the very top of the stream, where the distinct course becomes blurred in a general slope, I would wish to see the evidence of my contour bunds having existed there.

I would see rock and stone as I look at them from below but as I cross over to the higher side, I would see them as relatively flatter extensions on the slope of the hillock. I would see much more vegetation on the hill than I had seen before I started the work. Some of the trees would be quite my height by now. One or two clumps of bamboo would sway in the air making a rustling sound. And there would be incessant rubbing of dry grass on my legs.

Green Mantle

I would then turn to look down on the panorama below. The land would look less depraved now. There would be more greenery around. Although there would still be a great deal of prosopis in the village below, it would mostly be around the school playground and the panchayat house, and maybe on

some farm boundaries.

The roaming bands of cattle would no longer dot the landscape. I would actually see a couple of buffaloes near the ponds. Pigs would be visible in lesser numbers.

There would be children of course, but more of them would be clothed and they would no longer seem to be hungry as before. There would be a hum of diesel engines around the wells in various farms. I would see some fodder crops being watered at that time.

Below the bigger of the ponds

There would be no doubt that people would come together for the cleanup operation. The old man in the group would tell me that if by banding together they could bring water in their wells in May, could they not do anything they wish to now?

I would see evidence of an electric pump house. My villager friend would tell me that after the pond was seen to have water till February, they dug a well below it. The well would have water throughout the year. By now the well would have been fitted with a pump and would provide the village its drinking water. Women no longer would have to walk for a mile to fetch water.

A few farmers would gather and we would talk about their crops. Most would have undertaken contour bunding on their farms after they saw how it works in the macrosituation. They never agreed to use their

keni and bullocks when I was there before and they would have done the bunding after I left. Maybe one chap would tell me how his *jowar* survived despite a long dry patch of ten days in August. Another would tell me how his pigeon pea has given him better yields this year.

Signs of Prosperity

They would tell me how they have got a village development fund now. They would want to compete for the *swach gram pariyojana* (clean village project). The Watershed Association (WA) would have been asked by the panchayat to organise *shramadaan* (voluntary labour) to clean up the village. In fact, the WA president, who had worked with me earlier, would now be the deputy *sarpanch* (village chief).

There would be no doubt that people would come together for the cleanup operation. The old man in the group would tell me that if by banding together they could bring water in their wells in May, could they not do anything they wish to now?

If I were to implement a watershed development programme, then the parameters I hint at in this fancy are the ways I would assess my success.

Editor's note: Are you interested in the author pursuing this perspective, breaking it down to functional parameters and measurable indicators of impact? Would you also like to read more about the methodologies he might adopt to assess this impact; to figure out how distant or close his efforts have brought him to the attainment of this vision? Write in NOW to the NewsReach. ■

Reflections on Micro Finance in Southern India (I)

Bijay Swain shares his observations on four organisations that he visited in Southern India in June last year. This issue we present his account of Working Women's Forum based in Chennai. Forthcoming issues will carry his reflections on his visits to DHAN Foundation, Madurai, ASA, Trichy, and FWWB, Chennai.

Bijay Swain

DEVELOPMENT IS a complex process. Different development organisations have different development thoughts and strategies to suit the environment they operate in. But as a whole, all development agencies and organisations seem to believe in two broad concepts of development.

Some believe that microfinance for the poor is the root to their development, as economic development will contribute to other facets of life like health and education. Others believe that providing credit is insufficient and that poor families require credit plus support in order to meaningfully change their lives.

But whatever approach it may be, we commonly look forward to "sustainable" development. Sustainable development closely focuses on the community and its environment. As the community and the environment vary from place to place, a functioning development model at one place may not work at another.

Studying different models and tools of development could help

a development professional achieve a broader perspective. With this objective in mind, I spent between June 3 and June 16, 2000 visiting four grassroots development organisations working in Southern India.

I describe here the Working Women's Forum (WWF), focusing on their microfinance activities. The following description is to the best of my observation and based on data I collected during my visit.

Birth of an Idea

Jaya Arunachalam, a political and social activist, started WWF in 1978. Realising the distress of the people and heavy demand for credit amongst the women affected by a cyclone in 1977, she identified the need for an organisation, which could provide credit and other support to poor working women.

She also realised that a single body could not provide multiple support in fields such as health, education and microfinance. That was why WWF was conceived of as having four different bodies, each to look after a different activity.

Reproductive Health Care: WWF, in partnership with the United Nations Population Fund, initiated a special project to address the reproductive health care needs of women. The health project selects and trains woman cadres from poorer neighbourhood communities to provide basic health services to poor women. Drawing on a human centred approach, the project covers the entire spectrum of women, from birth to old age.

National Union of Working Women (NUWW): WWF branches off as the NUWW for promoting leaders and advocates within every neighbourhood to enable them to play a major role in their self-development process. It concentrates on various community problems and intervenes in matters of entitlement of the poor, health consciousness, the problems of unfair trade practices, better occupational safety measures, better wages according to stipulated legislative provision and legal norms, child labour and exploitative working conditions. In other words, NUWW helps the women fight for their rights and entitlements.

Indian Cooperative for Women: Realising that banking institutions and their procedures simply do not meet the needs of poor and illiterate borrowers, the leaders of WWF resolved to create a banking system of their own, which was to be both formal and easy to operate. In 1981, a working woman's cooperative society was formed with a seed capital of Rs 50,000. 2,500 leaders, who already had proven experience with nationalised banks, contributed a share capital of Rs 20 each to constitute the initial seed capital.

Indian Cooperative Network for Women (ICNW): Hereafter, WWF promoted a series of cooperatives in all its areas of operation, registering them under the respective State Cooperative Act. In order to bring all the cooperatives into a single administrative network,

form a *sangha*.

◆ The size of a *sangha* should be within 5 to 20 members.

◆ The loan might be for different purposes for different women.

◆ Each member saves Rs 20 per month.

◆ A woman cannot be a member of more than one *sangha*.

Each *sangha* selects a leader from amongst its members. They hold fortnightly or monthly meetings to conduct financial transactions. It is only the *sanghas* that can be a member of ICNW. The group leader represents the *sangha* at ICNW. She also deposits the total collection on each meeting day.

Each member has a passbook (savings book) and a yellow card (loan card for each loan). Besides these, there is no account register maintained at the group level. Besides credit and saving activities, the *sangha* has also deal with environmental issues such as roads and drinking water and try solving it through external support such as the government and social organisations.

Sometimes, working women from poor villages or slums take an initiative and form a *sangha* with the help of any old member of an existing nearby *sangha*. Sometimes the area leader persuades neighbouring women to form a *sangha*.

Once 5 to 20 women get ready to form a *sangha*, information goes to the area organisation of ICNW.

ICNW then arranges for a half-day training programme for all members of newly formed *sangha*. They are trained on loan principles, loan utilisation, etc. An ICNW field officer then visits the respective village or

slum and appraises the loan amount on the basis of activity and utilisation.

Each member has to fill up a specific loan application form along with one photograph. The photograph is required only for the first loan. The loan is sanctioned only for women involved in any income generating activity (IGA) and not for any other member of the family, even if it is her husband's business.

Time to Process

It usually takes one to two months to get the first loan. After that it takes a week to obtain a further loan. The date of loan disbursement is notified beforehand to the *sangha* and every member of the group has to go to ICNW to receive their respective loans.

A *sangha* gets a second loan only when all members have repaid the first loan. There is a preformatted repayment schedule printed on the yellow card. Each schedule is divided into 10 to 30 monthly instalments. The size and purpose of loan is fixed by ICNW (See Box).

The first loan is equal to all members, except for the group leader, who gets Rs 200 more. The loan term of 12 months for the first loan is fixed for all.

The second loan is only given to groups that submit a fresh list of members who are interested to take a loan. Application for the second loan is submitted at the time of repaying the last instalment of the previous loan. The size of second loan may differ from member to member but the loan term is equal for all. The second loan is not permitted unless the first loan is fully repaid.

In order to analyse present status and preparing a plan of

Structure of Loans

Loan Size (in Rs)	Purpose
1st 600-800	For indebtedness
2nd 1,000-2,000	For consumption and household use
3rd 1,200-3,000	For productive activity
4th 1,600-4,000	For productive activity

it registered under the central laws as the ICNW, which targets only poor working women in slums and the countryside as its clients.

ICNW revolves around groups called *sanghas*. The criteria of group formation are as follows:

◆ Only poor working women from slums and villages who are interested to take loans can

The present status and outreach of ICNW (as on December 1999)

1. Percentage of rural clients	74%
2. Percentage of urban clients	26%
3. Percentage of woman staff	100%
4. Shareholders	2,32,329
5. Working capital	42 million
6. Members' share capital	174 million
7. Members' saving capital	268 million
8. Loan portfolio	440 million
9. Cost of funds	11%
10. Interest rate on saving deposits	7%
11. Interest rate on fixed deposits	8-11%
12. On lending interest rate	18% on declining balance
13. On time repayment rate	96.09%
14. Average repayment period	10 months
15. Average portfolio per branch	66,17,480
16. Average portfolio per staff	6,20,389
17. Average case load per field org (clients)	1,182
18. Average case load per field org (group)	147
19. Average portfolio per group	6,724
20. Portfolio in arrears	0.14%
21. Portfolio at risk	0.27%
22. Loan loss ration	6.1%
23. Operation self sufficiency	206%
24. Financial self sufficiency	125%

action and projection, all area organisers and field officers meet at ICNW once in a week on Saturdays.

Developmental Assumptions

Every organisation has its own developmental assumptions. It appears, prima facie, that interventions in health, education, credit support and skill development in helping women enhance their income generating activities, is a meaningful approach in the context WWF works in.

It does not make sense, however, to derive this as a general conclusion, divorced from the specific context. We need to first understand the particular community we are working with, and its specific problems and prospects.

A logical approach to developing an appropriate developmental intervention would depend on three factors:

◆ Who works (the organisation, with its basic developmental assumptions, strengths and constraints).

◆ Where it works (the context, including location, economic environment, markets, natural resources, infrastructure, government policy, etc).

◆ Whom it works with (characteristics of the particular community, levels of awareness with respect to health, education, and opportunities to generate income, etc.).

WWF assumes that establishing a suitable economic structure that ensures easy access to credit, and structures that offer support in health and education, could significantly help

working women in urban and peri-urban areas. It also strongly believes in empowering women in development. This is also reflected in the employment pattern of the organisation; the entire staff consists of women.

One aspect I found a little confusing was that although WWF is a cooperative, profit and administrative power appear to be concentrated rather than spread across the owners, the members.

My Observations

I had only a two-hour exposure programme at the WWF head office, followed by a group visit to a slum in Chennai. The settlement looked well settled, with a neat housing pattern and clean homes. People were well-dressed and neat and clean. In fact, they seemed to be much better off than the people we work with in Lohardaga.

Most of the inhabitants of the slum were running small enterprises such as a clothes business, fast food stores, cosmetic shops and vegetable shops.

The first thing I noticed was the high level of awareness of the community in general, and the members of the Patlum self-help group (SHG). The SHG members were clearly better off than those whom we work with in Lohardaga. They had access to a number of tried and tested economic activities. Demand for credit was high as all of them were already engaged in some sort of business activity.

The system seemed to work well there. Members were getting credit support well in time for productive activities. There were simple and robust systems for record maintenance at the group level (one passbook and a yellow

The staff and the role at the Indian Cooperative Network for Women

	Actors	Nos	Role
Official staff	Banking staff	138	Official Work
	Credit Organiser	194	Credit sanctioning
	Area Organiser		Monitoring and solving problem of groups (In charge of 20-30 groups each)
Non-Official but paid staff	Area Leader		Opening and visiting groups (around area of 23 km radius)
	Group Leader		Deposit collection (repayment and saving) at ICNW on behalf

scaling up their business. As a result, this system is suitable mostly in slums or periurban villages. It works in areas with a potential market that those with entrepreneurial abilities can tap into once they have access to affordable credit. It works well where people are already aware of the opportunities

card). WWF had tight direct field level monitoring. They paid special attention to seeding ideas related to financial discipline, and helping the group formulate norms for credit. All this contributes to a high recovery rate, which in turn plays a role in building the group as a sustainable microfinance institution.

At the same time, the model seemed to have certain constraints in its applicability. I found that members who

required frequent and urgent small loans could not access this system easily. Most members were not very aware about the ICNW system. This was primarily because the leader was the key link between the ICNW and the system, and she conducted major activities of the group.

This credit system helps a specific section of the poor: those who are engaged in some small business and need credit support for working capital or for

that economic activities can offer, and where they have the risk taking ability to tap these.

This leaves out the most vulnerable sections of the poor; those who need a developmental "kick-start" to take advantage of income earning opportunities. It also does not address the need for support those living in the areas where PRADAN works, where the market is not as vibrant nor the economy as developed. ■

Useful Exposure for PRADAN

A report on the Asia Pacific Microcredit Summit Meeting of Councils held from 1st to 5th February, 2001

D. Narendranath

THE MICROCREDIT Summit Meeting of Councils from the Asia Pacific region was held at Hotel Ashoka, New Delhi, from February 1 to 5, 2001. Five representatives from PRADAN, Anirban, Zebul, Shashwati, Dhruaba and I participated in the event. The meeting was

attended by about 700 delegates from all over the world, representing a variety of national and international institutions, varying from hardcore Micro-finance Institutions (MFIs) to banks and government.

The Microcredit Summit is the annual meeting of participants in the Microcredit Summit Campaign, which was launched

in Washington in 1997. The objective of the Campaign is to ensure that 100 million of the world's poorest families, especially women, are receiving credit for self-employment by the year 2005.

The estimated fund that would be required to reach out to these poor families is about US \$ 11.6 billion (about Rs 54,500 crores).

To undertake this massive task, the Campaign seeks the cooperation of all organisations involved in community development across the world. This requires multilateral organisations (World Bank, UN system etc), public and private sector donor agencies, banks, NGOs and microfinance institutions to commit more funds into microfinance.

The expenses of the Campaign are being underwritten by corporate philanthropies like Charles Stewart Mott Foundation, Citigroup Foundation, Monsanto Fund, The Summit Foundation and the W K Kellogg Foundation. To mobilise participation of such a wide variety of stakeholders, the Campaign has been kept at the highest profile, with chairpersons such as Queen Sofia of Spain and Tsutomu Hata, former Prime Minister of Japan.

The first Summit in Washington was a big affair and was inaugurated by Hillary Clinton in 1997. The high profile has paid off and all country heads have since been declaring wholehearted support to the movement. Ela Bhatt of SEWA, who did not attend the event this year due to the Gujarat earthquake, is the only Indian who figures prominently among the leadership of the Campaign.

Reaching Out to Millions

As the numbers stood at the beginning of 2000, the Campaign partners had managed to reach out to about 13.8 million poor people through 1,065 institutions. If the growth from the previous year (82 per cent) is any indication, the Campaign must be reaching out to not less than 20 million clients at present.

The institutions that are par-

ticipating in the programme are classified into various councils. These include the Council of Practitioners (in which we have enrolled ourselves), the Councils of Heads of States, NGOs, Religious Institutions, UN Agencies, Banks, International Financial Institutions, Philanthropies and Educational Institutions.

Continental Event

After the initial Central Summit, the Summits are held at a regional level, in each continent. The event in Delhi was the Summit that included participants from all over Asia. It was organised by the All India Women's Conference (AIWC), an NGO working on women's issues, and was cosponsored by the Asian Development Bank (ADB) along with the Secretariat in Washington.

Yashwant Sinha inaugurated the Delhi Summit. He displayed a lot of interest in understanding the concept and asked the Campaign management to present him with appropriate recommendations that he could incorporate in the present budget.

It will be useful to recall that Sinha has been quite supportive of microfinance and had been talking about self-help groups (SHGs) right from his second budget. It was indeed rewarding to listen to him narrate how being in SHGs has increased the confidence of the women of his constituency. Delhi Chief Minister Sheila Dikshit, who also addressed the session, spoke about how SHGs could be a medium for women's empowerment.

Like in the previous Summits (as seen from the brochures), the present one was also organised as plenary sessions, concurrent sessions and associated

sessions, in which the discussions mostly hovered around the prominent Campaign themes. These were:

- ◆ Building financially self-sufficient institutions.
- ◆ Reaching the poorest families.
- ◆ Reaching and empowering women.
- ◆ Ensuring a positive measurable impact on the lives of clients and their families.

There were also other themes such as setting up of national and regional level funds for micro finance, upscaling micro finance in India and favourable legal and regulatory framework

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for micro finance. Some of the major speakers who addressed the plenary were Y C Nanda, Chairman, NABARD, Mohammad Yunus, founder, Grameen Bank of Bangladesh, Vijay Mahajan and a number of others from institutions like ILO, CGAP (World Bank), ADB, the government, and a variety of NGO-MFIs from Asia.

There were about 30 odd concurrent and associated sessions, in which the participants were free to attend the one of their choice. Some of the interesting topics covered included developing demand driven financial

services and understanding the market; reducing risk through microinsurance; building peoples' institutions for sustainable microfinance; enabling MFIs to mobilise savings from their clients; how microfinance can be a tool to arrest the spread of AIDS; microfinance and women's empowerment; impact assessment of microfinance, and fostering bank linkages and SHGs as a mode of enabling communities.

Associate Session

The last one was an associate session (conducted during the lunch break), in which we were one of the presenters. In addition to these, there were two full-day sessions on MFI financial self-sufficiency, tool for identification of the poorest and cost-effective impact measurement tools.

The sessions were hurried affairs with each presenter getting just 10 minutes to put forward her views. There was a half-hour question answer session at the end of each session for clarifications. Even though no detailed discussions were possible, the brief speeches were able to highlight important issues.

Vijay stated quite emphatically that microfinance in itself is not a sufficient condition to generate livelihoods for the poor, a line of thought markedly different from the general "party line". Dr Prakash Bakshi, GM, NABARD and Thorat of RBI were frank in admitting that the necessary change in attitude and the sensitiveness required for dealing with the poor were still not the order of the day in the banking system. They said that the branch manager was the weakest link

in the SHG-bank linkage programme.

ADB, who managed to get a full plenary allotted to them by virtue of being a co-sponsor, made a detailed presentation on

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their strategy. Dr Nimal Fernando, head of their microfinance section, talked about the necessity of infrastructure development and provision of other support for livelihoods, especially while working with the very poor.

Another interesting plenary session was on impact assessment. Shafiqul Haque Choudhury, MD of ASA, a large microfinance programme of Bangladesh, explained the simple questionnaire method that they use for impact assessment. He called it the no cost impact assessment method.

He said that a wide range of impact such as improved health and educational status could be observed among his clientele due to the additional income generated through activities taken up with ASA loans. But this automatic attribution of cause and effect was questioned by Sayeeda Rehman of UNESCO, who suggested that Bangladesh has quite a widespread rural literacy programme and some of the effects must be attributed to this factor also.

There were also a number of useful concurrent sessions. Namrata Sharma from Centre for Microfinance (CMF), Nepal narrated her experiences in delivering simple insurance products to their clientele. This is a new product and she said they were quite surprised to find that the poor actually looked forward to having insurance services. In PRADAN we have not made much headway with our linkages with the insurance companies. We need to work on it.

Linda Mayoux, freelance consultant and Aditi Mehta, Chairperson of RMK, made interesting presentations on women's empowerment. Mayoux presented the framework she has developed into looking at the various microfinance programmes and said that none of the programmes actually addresses the real empowerment issues of women, but stops at looking at the economic development needs.

Aditi Mehta did not speak like a bureaucrat but frankly admitted the limitations that the government programmes have in reaching out to women. Cost effective tools to identify the poorest by Been Nkuna, Anton Simanowitz and Sukor Kasim and successful management strategies to reduce costs and increase efficiency of MFIs, in which EDA, SHARE and FWFB from India participated, were also instructive.

Fine-tuned Delivery Models

Although the sessions did not contribute to specific learning, the Summit as a whole presented to a participant an idea of the state-of-the-art. The microfinance technology has been extremely fine-tuned and a variety of delivery models

(Grameen model, SHG model, the credit unions, and the village banks) are available now.

Similarly a number of organisational models are available for MFIs to operate in. Know how on recruitment and capacity building of staff, staff training, tools for identifying the poorest clients, methods for cost effective operations, indicators for evaluation and effective management information systems are all available in the public domain.

Most of the technology has also been standardised. The language of microfinance itself is instructive, which emphasises financial sustainability, reducing transaction costs and being able to make profits by lending to the poor. This is quite different from the way our bank managers operate.

Centre-stage Attention

Internationally, microfinance has received centre stage attention from all organisations involved in community development, whether as MFIs or as capacity building organisations or as donors or as policy makers. This can be better understood from a point of view of the current thrust on reduction in subsidies and market friendly development strategies.

For those who had a chance to go through the papers presented in the earlier Summits, this Summit did not present anything new, at least not in the major papers presented on sustainable institutions, tools for identifying poor or on low-cost impact assessment technologies. The papers and tools were a repeat of the ones presented earlier.

The Grameen and related models received maximum

attention. It would have been in order if the Indian experience also received an equal amount of attention. The SHG model differs a lot from the established Grameen model.

Many of the considerations that are very important in current day microfinance such as financial sustainability are not so critical in the SHG model, by nature of the approach. What is critical here is the ability of the NGO to facilitate the process of group development.

The MFI sets up own business. The NGO, who forms SHGs, promotes them and tries to get them linked with mainstream financial institutions, which at least in the Indian context, are still quite functional. The emphasis is on withdrawing from a group. The strategy for sustainability is creation of linkages. It would have been enlightening for the participants if such topics were addressed in a

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couple of sessions.

Of the core themes, the one that did not find prominence in the plenary and was relegated to one of the concurrent sessions was on how women could be reached through microfinance. This was an issue that should have found a place in the plenary, given the fact that almost all microfinance programmes across the world are women-centred. That the event was organised by AIWC also did not help much.

Pertinent Issue

One more issue that needs more prominence is the issue of livelihoods generation, especially when we talk about operating in the resource-poor regions. A more indepth and informed deliberation on these issues would have added much more value to the learning from the Summit.

On the whole, the Summit was a rich experience, mainly due to the opportunity it gave to listen to a wide range of people, all with tremendous experience in their respective fields. It was also an opportunity to meet a lot of people on a person-to-person basis and share experiences.

Those of us who participated from PRADAN had quite a hectic time, moving from session to session and trying to meet lot of people in between. Yet we felt that our level of preparedness for participating in such a large and high profile event was below par.

It would have been useful if we had tried earlier to get an entry into the plenary or concurrent sessions. We also realised at the Summit how much we lacked in systematically documenting material on PRADAN and on our SHG programme. ■

Micro Credit Summit

A Personal Impression

Dhrubaa Mukhopadhyay

I WAS just like a nervous and curious rural woman in a big city. To set foot in such a hotel, with doorkeepers saluting us, was a strange experience. It was a palace with clean marble stairs, revolving glass doors, a spacious lobby with a huge and gorgeous chandelier hung from the high roof, and two marble lions sitting at two corners to welcome us. Well dressed, polished people surrounded us.

Our prior preparation left much to be desired. Anyhow, the night before we had discussed what we wanted out of the Summit — that this was not only a learning opportunity, but primarily a chance to share PRADAN's work in microfinance with others.

This was my first exposure to the micro credit world beyond PRADAN, an opportunity to see PRADAN's work and my work in the larger canvas to which it belongs.

On the very first afternoon, at the time of registration, Naren seemed to be the one most at



ease. I was just fish out of water, a PRADANite out of PRADAN. I was trying to be alone but kept my eyes on my friends.

I was so tense that I tried to keep myself busy by going through the schedule. I was afraid that someone would come up to me to talk. Then Naren called me and introduced me to someone. I suddenly felt comfortable because Naren was with me.

Great Experience

The programme started the next day. It was a great experience to see and hear pioneers of the micro credit world. Mohammad Yunus, Managing Director, Grameen Bank, David Gibbons from CASHPOR Technical Services, Malaysia and many others.

The PRADAN contingent was proud to hear the finance minister, Yashwant Sinha's comment that he had noticed a sea change in the women of his constituency in Hazaribagh. We knew that *mahila mandals* promoted there by PRADAN are a

force to reckon with, but it was different to see the same groups from a national perspective.

The first plenary of the Summit was on building self-sufficient institutions while maintaining a commitment to reaching the poorest. All the panelists talked in terms of the Grameen Bank model, which has been replicated by a number of organisations in Bangladesh, Nepal, Kazakhstan, Pakistan, Sri Lanka and South Africa.

These are primarily micro credit institutions, with small groups at the village level that are consolidated at the centre and federated into a bank branch. Primary groups keep some emergency funds and savings are deposited at the centre. The centre in turn deposits savings at the branch. Groups get loans from the branch through the centre. Each group is a partner of the micro credit institution.

Anirban and I raised questions on different models practised in India, more specific to our context and on livelihoods. PRADAN and many others like

It was a palace with clean marble stairs, revolving glass doors, a spacious lobby with a huge and gorgeous chandelier hung from the high roof, and two marble lions sitting at two corners to welcome us. Well-dressed, polished people surrounded us.

us are not micro credit institutions. We promote micro credit institutions. The issues of capacity building, introducing a robust system of savings, borrowings and loan repayment, and creating an impact on poor people's livelihoods and lives have very different dimensions. Why weren't these issues also being brought to the fore?

Crucial Difference

We follow an approach that visualises our withdrawal from the management of a particular activity. I think there is great value in this approach. We do not want to narrow down our scope of work to being a bank, because microcredit is not a magic stone to cure all the diseases of poverty.

There was a screening table between the audience and the dais, and they only allowed questions related to the Grameen model. Our questions were screened out.

I talked with four persons about our work on the first day (I was counting consciously). Some were small funding agencies and some were from small organisations. But I did not feel excited or enthused. There was this constant feeling of being out of the mainstream on the first day itself.

I thought that perhaps talking with the people who were on the dais would be interesting. I thought they did not know about PRADAN. I talked with David Gibbons and found that not only he knew about PRADAN but he has also visited our project at Jamshedpur. He said that working in Jharkhand was really difficult and praised us for our work, appreciating our model of promoting self-help groups (SHGs).

I also talked with Safiquel

Haque Choudhury of ASA. He too knew about PRADAN (it being attached with the name of Vijay Mahajan). He was propagating low cost methods of measuring impact on the poor.

I found that among the Indian organisations, Dhan Foundation was in the limelight. Narender Kande was very active, and they made well-planned efforts to share details about their work, the rationale of their model and its significance in the Indian context. Kande also managed to include a session for Dhan, PRADAN and another two Indian organisations.

I particularly enjoyed the day-long sessions on the CASHPOR house index and wealth ranking conducted by Anton Simanowitz and Ben Nkuna. They have formalised the procedure that we follow informally, and systematised it into steps, with marks given at each stage to arrive at an overall index.

Sharpened Focus

I left the Summit with more clarity about our own role as promoters of microcredit institutions. Even though there was little discussion around this, the stark contrast between what we do and what most of the participants in the Summit were talking about helped sharpen my focus.

In our country nationalised banks have huge infrastructure, resources and outreach. SHGs can well be partners of these nationalised banks. This requires concerted effort and thought. We have hundreds of miles to go to make this happen. Even now, at the bank branch, linking SHGs with banks is seen as an "NGO programme".

Most branch managers do not feel the need to interact with SHGs, even if they are not repaying on time. The idea of

In our country, nationalised banks have huge infrastructure, resources and outreach. SHGs can well be partners of these nationalised banks. This requires concerted effort and thought. We have hundreds of miles to go to make this happen. Even now, at the bank branch, linking SHGs with banks is seen as an "NGO programme".

looking at SHGs as partners of banks is remote.

In our own context, we have been able to build moderately good customers for banks. Groups continue to repay loans but not because of any intervention or pressure from the banks. How long can this kind of lending continue, where there is no bilateral interest?

The Santhal Parganas Grameen bank has started to form SHGs through branch managers. This may be one step towards the partnership we dream of. I once proposed to NABARD to create a forum of bankers and group representatives at the block level, perhaps even including them in the BLCC. Nothing came out of it.

If only we could establish a partnership between SHGs and banks. We could then withdraw from the savings and credit activity in a particular area. Our current situation is more like that of parents who gave birth to a lovely daughter and brought her into young adulthood but are anxious whether they would find an eligible groom for her to marry. ■

On Agriculture and Eyes

Reflections on a working holiday

Nelleke van der Vleuten
Nijmegen, December 1998

GREETINGS FROM The Netherlands! I would like to share some reflections about my stay in Hazaribagh in early 1998 where I looked into the Lift Irrigation (LI) Programme.

PRADAN requested me to do a comparative study between LI schemes managed by women and by men. As you know, in Hazaribagh (Barhi and Chaurapan block) several women self-help groups (WmSHGs) are responsible for the financial and organisational management of the LI schemes.

I was already able to present some of my observations and ideas related to my study during the retreat of April 1998. Since then I finished my report (*Uplifting Water and Women or LIP Service only? Notes on the gender dimension of PRADAN's lift irrigation programme and its scope for women's empowerment*).

Further Integration

The report tries to contribute to the (further) integration of a gender perspective in PRADAN's work. I ventured the balancing act of doing justice to PRADAN's approach and achievements and being frank and critical. I want to emphasise that my study (and the report) is not an academic, systematic investigation. It is rather a 'quick and dirty' impression, to stimulate reflection and further action within PRADAN.

Women's involvement in the

LI Programme is channelled through WmSHGs. For obvious sociocultural reasons it is hardly possible for individual women to be members of Water User Associations (WUAs).

When one talks about WmSHGs and the LI programme in Hazaribagh, many achievements and successes can be shared. I was privileged to participate in the annual meet-

Due to limitations of time I have not been able to find out whether women perform better in areas like conflict resolution and to what extent a better management of the scheme contributes to the ultimate aim of improved agriculture, increased food security, higher income and ultimately, empowerment of the poor.

Despite these limitations,

Why Lift Irrigation schemes managed by women perform better

Financial management

- ◆ Women are more strict in keeping management costs low (not so much 'overhead' on travel or costs like tea or alcohol).
- ◆ Women are more sincere in the collection of coupons.

Operational management

- ◆ Women are more open to the common interests of the group. There is less risk of a 'one woman show'.

ing of the Federation of SHGs, Damodar and was very impressed by the sense of empowerment one could see and feel. I am enthusiastic about the newly opened seed shop, Mahila Mandal Krishi Sahyog as it acknowledges and supports women's role in agriculture.

Also at the operational level of the LI programme, the formation of LI schemes managed by women (WmLIs) seems to be a success. During my village talks with both men and women about LI schemes managed by men (MmLIs) and WmLIs, the latter were apparently favoured. People felt that women's involvement contributes to more effective and efficient LIs (*See Box*).

while looking at possible differences and similarities between WmLIs and MmLIs, I noticed the achievements of WmLIs, both for the LI schemes and for women's status in society. Being involved in the scheme they learned to interact with government officials, gained knowledge about government schemes and created opportunities to raise other issues as well, like schooling for their children. All this sounds like a success story, which it certainly is.

At the same time, while sharing my experiences with you, I have not come up with a success story alone, although some PRADANites may have expected me to do so. During my stay I also tried to look at the SHGs

and LIs in a different way. I asked myself: Are there opportunities for PRADAN to optimise women's role in the LI programme, so that the programme can become more effective and sustainable and women can benefit more from it? In other words: Can the LI scheme contribute to women's empowerment as well, apart from the fact that women contribute to a better LI programme?

This distinction is not irrelevant as it refers to different approaches in development. In literature on gender and development, the issue is that instead of the so-called 'anti-poverty' and 'efficiency' angle, how would the programme look like from an 'empowerment' point of view?

Anti-poverty Approach

In this case of WmLIs and MmLIs, an 'anti-poverty approach' looks mainly at higher income for the family as its ultimate aim. An efficiency approach is focused on higher productivity in which, from a cost-benefit point of view, the involvement of women and WmLIs is more efficient. Women are then treated in a somewhat instrumental way.

In an empowerment approach, the focus is foremost on human development in which people are not just instruments for economic development. Therefore it can be questioned whether women's involvement in the LI scheme contribute to a wider strengthening of their situation and position, besides their contribution to a better LI programme? This is not to say that women's empowerment should become the sole objective. I wish to point out that improved agriculture and the strengthening of women's position can be a

synergy instead of two separate issues.

Why these other questions? For many years I have been involved in discussions on women's empowerment and issues of gender, quality and effectiveness of development interventions. Against this background I always felt a cer-

tain uneasiness about the way women were figuring in PRADAN's programmes. From earlier discussions and reading reports, I conclude that the setup of the LI Programme, and possibly other programmes as well, is gender blind. With this I mean the unintentional lack of a gender perspective, mainly

How to make women's involvement in Lift Irrigation and improved agriculture more effective

Participation and Control

- ◆ Start a women's group which becomes the forum for activities and decision making related to the LI scheme and improved agriculture.

- ◆ Develop criteria for women's groups on how to run LI schemes successfully (so that they are less prone to outside / male influences and can effectively control the operator) and facilitate their further capacitation.

- ◆ Give preference to poorest households that are women managed or work out alternative sources for access to water for them (e.g. community wells).

- ◆ Make it mandatory to actively involve women, through separate groups and paying explicit attention to women in a mixed setting, in all the phases of the process (information, training, decision making).

The LI scheme

- ◆ Give orientation training to the women's WUA on pump repair and maintenance. Also, on economic, technical and operational aspects of the LI scheme (details of pumps and pipes, site selection, installation of the pump and pipes).

- ◆ Identify women (e.g. in pairs) and train them to become pump operators and/or accountants.

- ◆ Select women belonging to the WUA as operators as this can further improve the operational management.

Improved agriculture

- ◆ Identify in a participatory way the pros and cons of certain new crops for food and income security for men, women and children of the household and the (changing) gender division of labour.

- ◆ Provide agricultural training to women on improved or new crops and agricultural practices.

- ◆ Give women more access to and control over inputs (land *de facto* or *de jure*, seeds, fertiliser, money and credit, equipment).

- ◆ Increase women's access to and control over marketing and (additional) income.

because of ignorance and (unconscious) biased notions about women's role in livelihood processes.

As I have argued in my report, so far the LI programme does little to include women in the core activity, improved agriculture. I think that the programme would be more relevant for women (half the population) when their position as agriculturists and their engagement with rural technology would be considered in an integral way as well.

Several measures can be taken that mutually reinforce the LI programme and the position of women in it. The suggestions presented in the Box are based on my visit and ideas developed by some of your colleagues.

As mentioned, some PRADANites have taken initiatives to increase the scope for women's empowerment through the LI programme. The question remains why these measures are not yet part and parcel of the LI programme as a whole.

PRADAN's orientation on poor people's livelihood, the involvement of women, its strategic choices for taking a facilitator's role and applying participatory methods, its open, non-hierarchical organisational culture etc provide lots of opportunities for an integration of women's concerns both in the programmes and in the organisation.

However, like many technically oriented development programmes, the focus of several PRADANites appears to me, being a social scientist, to lie more with the technical side of the matter: 'improved agriculture', 'how many LIs have we installed', 'how much money is involved', etc.

This tendency is noticeable in progress reports and during interactions with LI staff. The 'people', farming families consisting of women and men of different generations who are

Compared to many other NGOs involved in livelihood programmes, PRADAN may well be a positive example because of its explicit orientation on the poor, its programmes focusing on women and the equal involvement of men and women in certain programmes.

to benefit from PRADAN's efforts and improve their livelihood, remain too often in the background. Especially that these male and female family members sometimes have similar and sometimes conflicting needs and interests for survival and livelihood, is not taken as an explicit starting point for analysis in PRADAN's intervention.

I am aware that this simplification does not do justice to the intentions and practices of many individual Pradanites. Compared to many other NGOs involved in livelihood programmes, PRADAN may well be a positive example because of its explicit orientation on the poor, its programmes focusing on women, and the equal involvement of men and women in certain programmes. Nevertheless, I hope my point is clear.

It appears to me that the technical, as compared to a social and gender orientation of

PRADANites, in this case of the LI programme, might be one of the main reasons why the notion of poor people and farming families remains rather general and unspecified. As discussed at the 1998 retreat, the various programmes undertaken by PRADAN do take class and caste differences into consideration. A certain gender dimension also exists, in the sense that there is a concern about women being very much disadvantaged and deserving to get support.

As (potential) providers of capital and seed inputs for agriculture and lift irrigation (i.e. the main type of women's involvement), women's status will certainly enhance because they receive more recognition in their family and the local society. Unfortunately this merely is a positive side effect. So far the LI Programme has an 'add-on' orientation: there is a programme for 'agriculture' and a programme for 'women', and not a 'gender specific agricultural programme'.

Power Play

You may remember that I shared some theoretical notions regarding 'gender' and 'women's empowerment' during the retreat at the request of some PRADANites. Gender is a social category, like class and caste, which refers to the very complex system of unequal power relations between men and women (both seen as a group) in a given society.

'Gender' is not the same as 'women', but refers to men and women both, as they are the two genders. When you talk about *dalits*, you talk about upper caste people at the same time. When women are affected by, say, religious, political or economic

changes, this has an effect on men, too, in whatever direction.

There is a lot of easily accessible reading material on these conceptual aspects of gender (also at the PRADAN HRD section), so I won't go deeper into this. All I want to repeat is that in your work an understanding of 'gender' is as crucial as caste and class.

One way of gaining more insight in a necessary 'engendered perspective' would be to try to see 'agriculture through women's eyes', a real bottomup approach. There is a fundamental difference between 'looking at agriculture as a gender-blind (male or female) college graduate', and 'looking at agriculture through the eyes of woman farmers'.

Unfortunately, the glasses of many graduates, also those who become PRADANites, are still somewhat blurred in seeing the farm work that village women perform. In other words, they are not sensitised or trained to notice the existing and unequal gender division of labour in agriculture.

These biased notions are not unique for NGO workers. In one of the villages that Mukta and I visited, we discussed who does more or heavier work. The notion that male farmers perform more work, which was 'longer', 'heavier', 'more responsible' was very strong. Only after some probing, women started to question these notions and asked whether men would be prepared to collect firewood, carry paddy loads and fetch water from the well. The men rejected the tasks as being 'too heavy'.

A factual counting of tasks and hours involved, by participating in the work and by having separate discussions with men and women, can reveal this (male) bias; a bias which perpetuates

the unequal gender division of labour and women's subordination. The basic issue I want to raise is that in order to contribute to improved agriculture, it is essential to realise the roles of all the people (family members, labourers) involved.

Such a detailed understanding is required to get at the most effective intervention, one that is more sustainable. A seemingly simple issue is agricultural labour and training. Many NGOs engaged in agriculture development give training to men only, although women perform many (most of all?) land-related tasks, plus pre and post harvesting, except ploughing. In some locations of the LI programme PRADANites involve women in agricultural training, in particular where SHGs run

A factual counting of tasks and hours involved, by participating in the work and by having separate discussions with men and women, can reveal this (male) bias; a bias which perpetuates the unequal gender division of labour and women's subordination.

the LI schemes. Unfortunately, this is not an integral element of the design of the programme.

You might say, 'our focus is on the family and as a whole they benefit from the programme'. Or that 'we train men, but they pass on their knowledge to their wives'. Such assumptions however are not based on facts. Generally speaking, men may pass on information, but this

may get easily distorted with negative effects for the results of the programme. In other instances, men are not interested in aspects they are not engaged with, or they may have migrated or work elsewhere by the time their wives work in the field. Migration was one of the reasons why male farmers in Gola mentioned the importance of training for both men and women.

Differing Concerns

Apart from these more practical reasons, men and women have different interests in (the benefits of) improved agriculture. First of all, who defines what is a 'benefit' and what is an improvement? Who decides what crops to grow and for what purpose? Should it be food grains like wheat or commercial crops like sugar cane or vegetables, and then which vegetables?

I have not raised this issue in the villages but to me it seems these are crucial questions to deal with. After training a male farmer may decide to grow a certain commercial crop, probably based on suggestions of a PRADANite. Is this suggestion given after a proper analysis of the livelihood situation and the needs of all the different family members? Is there food security? For what purposes will the cash be used? These and other issues like 'who should be involved', 'what is the aim', 'what should be the topics', etc. are important for the design of a training programme. I am not very clear whether these kinds of questions are taken into consideration.

Let me repeat that I am not blaming individual persons. I quite realise that most of the curricula at colleges and universities are still male biased and lacks a gender perspective. However, the Indian education-

al system is one thing, but PRADAN for me is another. This brings me to social change and the role of change agents.

My interactions with the villagers and the discussions with PRADANites made me realise once again the complexities of social change, especially in the gradual process from subsistence farming towards further integration into the present regional (and world) market. And I could recognise the crucial role that PRADANites, and for that matter, other outsiders, play in this process.

Not Empty Boxes

I am very much aware that farming communities are not like empty boxes that are only being filled with knowledge from outside. Their practices are based on traditions, the socioeconomic conditions and cultural-ideological systems. I met very poor people who make a living by different survival strategies: a bit of farming and animal husbandry, (agricultural or industrial) wage labour, collection of forest produce, etc. Somehow there is a (fragile) balance, on the basis of which they are surviving for centuries. I could experience how PRADANites play a crucial role as a catalyst in a process of social and economic change.

As some of you know, I was born and brought up on a small (for our standards) farm in a Dutch village. As such I am quite familiar with rural life and farming. Apart from a professional interest, my stay in Hazaribagh therefore had a personal significance as well. In the sixties and early seventies I have spent many days in the field during harvest time, in the kitchen garden, riding tractor,

feeding the cows and pigs, etc.

In the sixties my village and the agricultural mode of production was changing fast. When I was young,

my parents were engaged in mixed farming: agriculture and animal husbandry. Influenced by the governmental extension service which promoted specialisation and by the (sub) urbanisation of the village, my parents gradually moved to piggery, leaving aside the chicken, cows and agriculture. The land was sold for expansion of the village and the nearby city. Like PRADAN these days certainly do in Bihar, the government agricultural extension service in my own past played a crucial role in this process of change.

Just like the situation in Dutch agriculture, the introduction of new technology like lift irrigation must have made a tremendous impact on the Bihari families that I visited. These changes are supposed to make them more or less full-time farmers. The availability of water through lift irrigation increases the need for planning of inputs (labour, money), risk-taking, etc.

Change Agents

Being a farmer requires a different mind-set than being an agricultural wage labourer, something a PRADANite who works in a previously landless *dalit* community will surely realise. The decision to invest time and money in land reclamation is a crucial phase in this

Quantity (up scaling)

Commercialisation
Focus on men

Short term financial gains

Quality (comprehensive, small scale)

Food security
Involvement of women

Long term (too long?) socioeconomic effects

process of change. I do not know whether the change from part-time to full-time farming in present day Bihar is more crucial for a farming family than the further specialisation and modernisation of agriculture which I experienced in my own past. I guess so. In that case, the role of a catalyst, a change agent, assumes great importance.

This calls for a thorough reflection on the kind of agriculture that is being introduced. I remember we had some discussion during the 1998 retreat to what extent the introduction of LI and high yielding varieties leads to a further dependency on the local and regional (and finally world) market. People become more and more dependent on capital for buying seeds and fertilisers.

Lift irrigation technology requires more cash to make it economically feasible, for which an orientation on wheat is not sufficient. PRADANites will have to make conscious decisions about the kind of knowledge to share and how 'extension' is taken up. For instance, which products to promote: wheat for food security, or vegetables (and which ones)? Who participates in discussions on these subjects and who finally decides?

Communities where one works are never uniform, not even a homogeneous tribal village. There are innovators and people who do not dare to take risks, richer and poorer fami-

lies, men and women. All have different ideas and interests, and the crucial question is which people do you take as your reference point?

The Eyes of the Poorest

Being able to see the world through the eyes of the poorest, many of who are women, and having a gender perspective, is a first step in this process. And I believe that taking the implications of it into consideration in planning and implementation, is the next.

At the micro-level, an individual PRADANite in a village setting will be confronted with questions like what is the gender division of labour in agriculture, what does it mean for my work? How to involve women in agricultural training? How to overcome the cultural barriers between a male and a female farmer? Such questions are important to deal with and find solutions to. These issues relate to more general questions about the future and the challenges of the programme as well. Issues that are related to 'quality', 'scaling up', 'financial gains', food security', etc.

In this discussion it might be relevant to be aware of some kind of unconscious, dualistic framework in which 'women' and 'scaling up' do not belong together (*See Box*).

As indicated in my paper, a scaling up of Lift Irrigation technology (installing more LI schemes plus some training in as many locations as possible) runs into many dangers when the programme is basically technologically oriented and is lacking in a social and gender perspective. Broadly speaking, this happens when the social and gender complexities that are linked to its sustainability are somehow neglected.

These questions refer to issues like: What happens after PRADAN has left? What are the long-term effects of the intervention? Who in the village are benefiting from the scheme? What kind of negative side-effects of the intervention occur, like widening the gap between haves and have nots (of Lift Irrigation) or increasing women's workload without her getting other benefits? Is this something PRADAN can and should avoid? How?

For the agriculture programme to be most effective it should also become 'gendered', i.e., given a gender perspective, just as it is class and caste oriented to favour the poor. If the aim is sustainable livelihood, women's (traditional) roles and responsibilities in and outside agriculture should be recognised and included as a starting

point for social change.

A first way to address these questions would be to distinguish the objectives of the programme for women and men in farming households and put an additional aim so that the programme tries to contribute to change the present unequal power relations in agriculture and related areas. From what I have seen during my visit, I think there is quite some scope to achieve this aim (*See Box*).

PRADAN's policy towards sustainable livelihood would have to strike a balance between technical, economic and social and gender factors mentioned above (*vide Box*) in a comprehensive manner. And to go beyond a simple dichotomy seems to me one of the main challenges for PRADAN. I look forward to remain an active participant in this discussion. ■

How effectively run, comprehensive Lift Irrigation schemes managed by women can contribute to women's empowerment

Economic

- ◆ Women become more knowledgeable about the economics of community assets and (improved) agriculture.
- ◆ Women as a group get more access to and control over water and larger amounts of money as an important input for improved agriculture.
- ◆ Women get more access to and control over agricultural inputs (land, knowledge, money, seeds, etc.) at household level.

Social

- ◆ Women's mobility and confidence increases. They get more access to the outside world (government, markets).
- ◆ Women's knowledge of so called male domains related to land and technology increases.
- ◆ Traditional notions of masculinity and femininity change.
- ◆ Women's role in the community is recognised in domains outside family and reproduction.

Political

- ◆ Women are able to develop their skills in and get more recognition about their capacities in decision making processes and conflict resolution at the community level.

PRADAN's Savings and Credit Manual Published in Hindi



PRADAN's Savings and Credit Manual, which was produced by

the Resource and Research Centre of PRADAN in 1998, has been translated into Hindi in 2000. The Swa Shakti Project of the Department of Women and Child, Government of India, had sponsored this.

The Swa Shakti project has recently brought out a redesigned version of the Hindi manual, including a specially written preface for Swa Shakti project partners and workers. The basic idea behind the redesign is to provide an easy-to-use handbook to grassroots workers engaged in

forming and maintaining savings and credit groups.

Distributed by the Department of Women and Child and copyrighted to PRADAN, this manual is the fifth in the series for grassroots workers. The other booklets are titled, *Indira Mahila Yojana; Organizing Self Help Groups: A Manual; Training of Self-Help Groups: A Manual* and *Networking of Self-Help Groups: A Manual*.

Those interested in procuring copies may write to:

The Swa Shakti Project
Department of Women and Child
19 Central Lane
Bengali Market
New Delhi 110 001.

People News

Vijay Mahajan has consented to join PRADAN's Governing Board.

Avijit Mallik got married on March 11, 2001. Our best wishes to the newly wed couple.

Bishnu is a father now. A warm welcome to the little one.

Maniruddin is suffering from cerebral malaria. He is still unwell, and under medical care at home. We wish him a speedy recovery.

Ritwik Adak of the 20th batch of apprentices has dropped out of the programme. Mini Ojha, Deepankar Borah and Rakesh Kumar of the 21st batch have also dropped out. ■

Events Calendar

The UNICEF sponsored "Women in Development Convergent Community Action Program of Bihar and Jharkhand" has been identified for documentation as one of six significant experiences in reaching the unreached.

Documenter Sara Cameron is visiting our project at Barhi and the READ project at West Champaran on behalf of UNICEF, New York to document the experiences from March 26.

10,000 women attended the *Maha Sammelan* of Damodar *Mahila Mandals* at Barhi. The district has announced the re-launch of the Block Level Task Force programme at the meeting. Zee News

carried footage of the Sammelan.

Eleven field guides attended the fourth phase of the Field Guides' Development Programme held between March 13 and March 17, 2001.

The Executive Committee met from March 19-21, 2001.

A hundred and two professionals attended the Annual Retreat at Sukhtawa, from March 22-25, 2001. We missed Vinod Jain, Bishnu Parida, Avijit Choudhary, Alak Jana, Kuntalika Kumbhakar, Sukanta Sarkar, Ranjan Mohapatra, Anirban Ghose, Mala Roy, Jitendra Nayak, Anjani Singh, Dhiraj Horo and Surjit Behera. ■