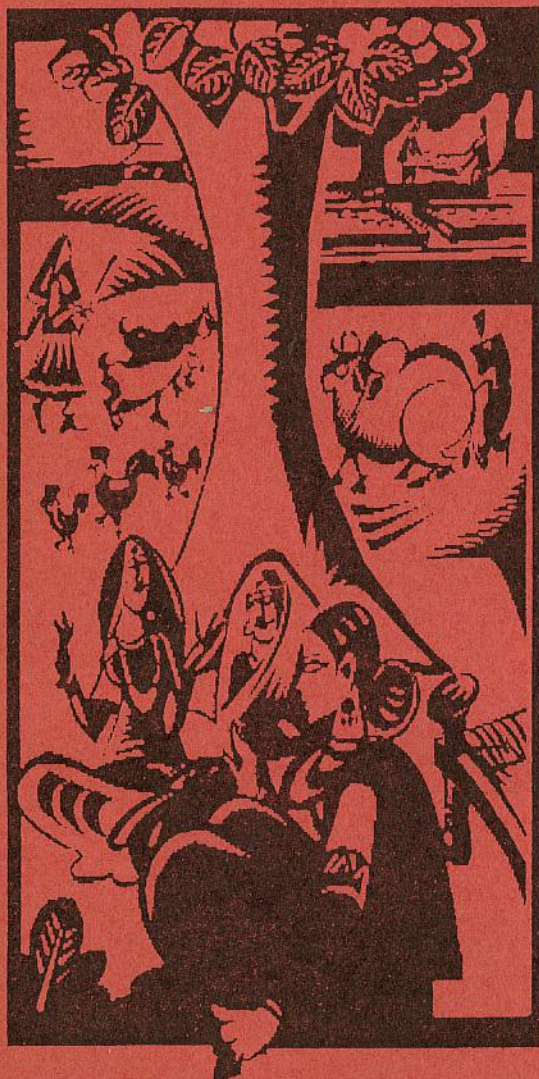


The Livelihoods and Development Monthly

News Reach

APRIL 2008

Volume 8 Number 4



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Automating SHG Accounts through the Computer Munshi System

Sabyasachi Kar

Automating the SHG accounts is much more than training and equipping a Computer Munshi. The attendant systems for data flow, the use of the data, money collection and payment, and overall monitoring have all to be in place.

Introduction

In most of the areas that Pradan operates, the literacy level is very low. It is difficult to find a competent accountant to maintain the accounts of Self Help Groups (SHGs). As the SHGs mature, the accounts of the group become more and more complex. The local accountants are not able to provide accurate and timely information to the SHGs. In the absence of correct information, the SHGs find it difficult to run their businesses well. Often, this leads to conflict, causing some groups to even break up. In such situations, the SHGs seek the assistance of the Pradan professionals for setting their accounts right. This increases the involvement of the professionals in the SHGs. They are then not able to pay attention to other priorities such as promoting livelihoods. Proper maintenance of accounts is important for Pradan because the training inputs provided to the SHGs depend a lot on the financial records. Thus, it is important that the SHGs maintained proper financial records on their own, with minimum inputs from Pradan.

With the number of groups increasing, it has become more and more difficult to help the groups maintain their financial records properly, let alone provide other assistance to the groups for further growth and development. To solve these twin problems, the idea of a Computer Munshi was introduced. The computer would provide the system for maintaining the accounts of the groups accurately and would also generate the routine financial statements such as the trial

balance and the report of the outstanding loans. The software would provide regular reports on the financial health of the group. These are necessary to assess the health of the groups and design appropriate training inputs. A local youth, to be called the 'Computer Munshi', would be trained to run the software and provide the reports to the SHGs, for a fee, and to become financially sustainable over a period of time. Pradan mobilized some resources, from which a computer and accessories were to be given to the Computer Munshi as a grant, and the operating costs were to be raised by him/her from the fees charged to the SHGs. Putting the Computer Munshi system in place involved work at multiple levels, each complex in itself. The foremost was to audit and set right the accounts in hundreds of groups so that the Computer Munshi could take on from there. The second was to convince the groups that computers actually worked and could give them a greater variety of information, much more accurately than before, and persuade them to pay fees to the Computer Munshi. The third and most vexed of the issue was to put in place a system for the regular flow of the data sheets to the Computer Munshi and the reverse flow of the reports to the SHGs, all in a matter of seven days (the SHGs meet every week) so that the reports are used for the next meeting. Yet another challenge was to generate enough business for one young person to feel attracted and motivated to stay on in a remote area and pursue this as a full-time job whereas it is the dream of every young person to get a job in a city. Equipping

the Computer Munshi with the SHG software McFinancier and the computer infrastructure was the least of the problems.

The Computer Munshi system was introduced in Pradan's Karanjia location, Mayurbhanj, Orissa, in August 2007. At that time, we had 225 SHGs spread over 17 clusters in the project. The issues related to account

maintenance and quality of support to groups were similar to the other locations in Pradan. The team strongly felt that for the SHGs to have a robust accounting system and also be autonomous, it needed to put the Computer Munshi system in place, sooner than later. So it was with a sense of urgency that the team approached the subject

Box 1: The Computer Munshi System

The SHGs meet regularly every week. In the meeting, the cash book, the passbook, and the minute's book are updated. At the end of the meeting, one of the members takes a duplicate copy of the cash sheet RMTS I (Regular Meeting Transaction Statement I) that captures all transactions and puts it in a Drop Box. There is one Drop Box in a village for 5 to 6 SHGs. A Computer Messenger collects these duplicate copies on a fixed day of the week from the Drop Boxes allotted to him and gives these to the Computer Munshi. The Computer Munshi checks these for accuracy, feeds the data to the computer in the McFinancier software and gives a printout of the RMTS II (Regular Meeting Transaction Statement II) to the Computer Messengers. The RMTS II is returned un-entered if there are clear discrepancies. Computer Messengers give the RMTS II back to the groups. The groups use this for monitoring loan and interest repayment. At the end of the month, the Computer Munshi generates a trial balance and member-wise savings and outstanding loans report. At the end of the financial year, an annual audit of individual SHGs is carried out. Among other annually generated reports, the Computer Munshi also provides profit distribution statement and due statements according to which dividend distribution is carried out. The SHGs pay a fee to the Computer Munshi for these services, including that of the messengers.

A Computer Munshi must have a minimum educational qualification of class 10, a basic aptitude to work with data, a willingness to learn and have acceptance among SHGs.

A Computer Messenger must have basic knowledge of arithmetic, must be able to travel 10 to 15 km a day and have acceptance among SHGs.

The Computer Munshi System in Karanjia

All the 225 SHGs in Karanjia were formed and nurtured through a systematic process by the team. The accounts were being maintained more or less properly through a manual system and the meetings were almost regular. Cluster meetings in all the 17 clusters were being held on a regular basis. The team introduced one Computer Munshi and ten Computer Messengers. Sixty-

one Drop Boxes were installed across the 17 clusters for the RMTS I. We went to every SHG and cluster to inform and convince the members about the need to follow the new system. Soon, we were faced with a number of problems.

- Though the drop boxes were installed as near the SHGs as possible, we found that many groups were not dropping the RMTS I regularly. The Computer Messengers also were not picking up

and submitting the sheets to the Computer Munshi on time. This hampered the timely updating of the data into the computer.

- There were a total of 12 Computer Messengers for 225 SHGs. Thus, on an average, one Computer Messenger covered about 15 to 20 SHGs. The remuneration he received for these number of groups was not sufficiently exciting for him to deliver his service properly.
- The software generated the member balance and trial balance reports every month/ These were sent to the cluster meetings, in which cluster representatives shared the information among themselves. But there was no reverse flow of information (RMTS II) from the Computer Munshi to the SHGs.
- Since there was no practice of a reverse flow of information, the SHGs also did not receive any feedback on what their performance was on a timely manner. This meant that the Computer Munshi entered whatever data that came from the groups in the RMTS I without sending back sheets with apparently wrong entries. This created errors in the monthly reports sent by the Computer Munshi to the SHGs. Such errors could be traced only at the end of the month when the SHGs received their trial balance and member balance reports. At that time, these SHGs had their data re-entered and corrected. This hampered the timely and correct flow of reports to the SHGs.
- The only forums where some kind of discussion regarding group performance happened were the cluster meetings, which were attended by the Pradan professionals. In these meetings, there

were discussions related to the data on the RMTS I, trial balance and member balance reports. But this was not enough because these were monthly meetings whereas the information was generated weekly.

- Irregularity in the Computer Munshi receiving the data sheets resulted in the SHG accounts not getting updated regularly. The reports they received were incomplete and late, a scenario not very different from the earlier days. So the SHGs failed to see the value in the new system.
- There was shortage of staff in the office for tasks such as going to the bank and keeping stock records. Since the Computer Munshi operated from Pradan's office, he would get drawn into these tasks. This resulted in his having to spend additional time to update SHG data in the computer and his working late hours in the night, which caused him a lot of stress.
- We found that, on an average, a Computer Munshi could make an entry of 60 sheets of RMTS I and take their printouts in 8 hours, provided there was no electricity failure, no error in RMTS I and there were no other work assigned to him. The Computer Munshi in Karanjia had to serve 225 SHGs. He found it difficult to complete the entry of the data of all these groups even in seven days because of frequent work disruption due to power failure and other external engagements. And when the Munshi took leave for a week, he would have 450 data sheets to enter the next week.
- Pradan paid the Computer Munshi Rs 1,800 per month. This amounted to Rs 21,600 per year. Each Computer

Messenger was paid Rs 5 per RMTS I, which amounted to Rs 58,500 in a year. Divided among 12 messengers, this amounted to less than Rs 500 per month and was not very attractive for the messengers, given that they also had to put in considerable time and effort every week

Innovations

The team in Karanjia contemplated on the possible ways to tackle these issues. It decided to initiate the RMTS II flow system in one cluster on a pilot basis. The system was implemented completely in the cluster with computer messengers in charge of collecting the reports from the Computer Munshi and delivering them back to the SHGs. We soon realized that implementing the system in one cluster in an isolated manner would not help solve all the problems. Since errors continued to occur

in the other clusters, the SHG members from those areas kept coming to the Computer Munshi to get their corrections done. This consumed a lot of time of the Munshi and again RMTS II of Bisipur cluster, the cluster where we piloted the system, could not be generated. And if errors occurred here, it could only be corrected in the coming week; failing to do so, added to the errors. Hence, the team decided that RMTS II-the reverse flow system-needed to be carried out simultaneously in all clusters. Within a week's time, we started the reverse flow in all the clusters in Karanjia. Before this, we planned to fix the meeting dates of SHGs in a particular patch (group of clusters) to help the Computer Messengers of those particular areas to collect the sheets from all the SHGs within a fixed period. We discussed with the SHGs and fixed the days of the week when the meetings of each patch would be conducted.

Box 2: Calendar of Patch-wise SHG Meetings vis-à-vis the Computer Munshi System

Computer Messenger or Peon	Meeting Day of the SHG for One Computer Messenger	Last Day and Time for Dropping the RMTS I	Collection Day of RMTS I by Computer Messenger	Computer Entry Day for Computer Munshi	Last Day for Distribution of RMTS II by Computer Messenger in SHGs
Messenger 1	Thu, Fri, Sat	Sat evening	Sun	Mon	Wed
Messenger 2	Fri, Sat, Sun	Sun evening	Mon	Tues	Thu
Messenger 3	Sat, Sun, Mon	Mon evening	Tue	Wed	Fri
Messenger 4	Sun, Mon, Tue	Tue evening	Wed	Thu	Sat
Messenger 5	Mon, Tue, Wed	Wed evening	Thu	Fri	Sun
Messenger 6	Tue, Wed, Thu	Thu evening	Fri	Sat	Mon
Messenger 7	Wed, Thu, Fri	Fri evening	Sat	Sun	Tue

The SHGs of each cluster then came to the Computer Munshi on specific days to make entries of the back logs and correct errors. If there were too many errors, fresh data was collected on a specific format and entry was done. Within a time period of one-and-a-half weeks, data of all the SHGs across the 17 clusters were fed into the computer, and the RMTS II reverse flow was started in all groups.

We also carried out a series of trainings for the people involved in the system. The SHG accountants were provided training on how to fill up the RMTS II, interpret the trial balance, the member-wise total savings and current outstanding loan and interest status reports. The SHG accountants were trained on profit distribution. The process of profit distribution involved a number of steps. First, the data on how much profit was earned by the SHG in the year was received from the Computer Munshi. Based on this, the members decided how much of the profit was to be distributed and how much was to be retained as general reserve. Further, it was decided how the profit earned by each member was to be treated-whether to credit the amount to the savings account or repay her loan. This information was to be sent back to the Computer Munshi according to which the Computer Munshi made entries in the software. The information on the updated savings and loan status and the updated trial balance was transmitted back to the SHG. In addition, we also selected and trained a new Computer Munshi, who was provided training in basic cash book writing at SHG level, data entry in the software, etc.

When we started this system, we informed the SHGs that initially Pradan would bear the administrative costs of operating the

system. But after six months, the SHGs would have to pay Rs 30 per month as service charges and this amount might be changed after two or three years. Initially, all the SHGs agreed to this and the system was put in place for all the 225 SHGs across 17 clusters. The fee of each Computer Messenger was also reduced to Rs 3 from the earlier Rs 5 per RMTS. Of the 12 existing Computer Messengers, 8 were interested in continuing with the work. The remaining four were employed as Service Providers within the existing livelihood programmes.

After four months, we started discussing in the cluster meetings about how the service charges would be collected from each SHG beginning from the seventh month. This time they were a little reluctant to pay the money and some of them also tried to negotiate the amount from Rs 30 to Rs 15. We wanted to demonstrate to them that it is quite economic for the SHGs to pay Rs 30, and benefit from the system. So we discussed with them the SHG's cash flow and showed them how much they earned and how much they had to pay. An SHG that had an outstanding loan of Rs 20,000 loan (which is a very common occurrence) earns at least Rs 200 by way of interest every month, taking a low interest rate of 1 per cent per month. The SHGs had to pay Rs 30 to the Computer Munshi and Rs 30 to the SHG accountant. This leaves the group with enough margins to meet other expenses and also to make profits for distribution at the end of the year. We explained that this service would give them six reports every month-four RMTS II and a trial balance and a member balance report. These reports would enable them to manage and perform the functions of their SHGs more effectively. The whole system would be monitored in cluster meetings, in which cluster

representatives and Pradan professionals would ensure the timely sending and receiving of RMTS sheets, the payment of

Computer Munshi and Computer Messengers, etc.

Table 1: Cash Flow for Computer Munshi for One Year with 300 SHGs

Inflow						
S. No.	Particulars	Unit	Description	Quantity	Rate	Amount
1	No. of SHGs	No		300		
2	Service charge given by SHG	Per SHG	Rs 30 per month for 12 months	300	360	1,08,000
3	Audit and DD charge given	Per SHG	Rs 70	300	70	21,000
	<i>Total</i>					1,29,000
Outflow						
1	Payment to Computer Messenger for RMTS service	No of RMTS II	52 weeks x 300 SHG	15,600	3	46,800
2	Payment to Auditor for audit and dividend distribution	Per SHG	Rs 30	300	30	9,000
3	Stationary	Month	Paper and ribbon cost	600	12	7200
4	Payment to Computer Munshi		Consolidated in a year	600		66,000
	<i>Total</i>					1,29,000

In each cluster, we conducted two meetings to orient SHGs on the RMTS payment system. When each SHG paid their first monthly service charge, we made it a point to be present in the meetings so that SHG members got a good understanding of the whole process. The system of issuing receipts was introduced, in which the Computer Messengers provided a receipt to the SHGs as they received the payments. We, along with the SHGs, also told the Computer Messengers that if they failed to deliver the reports on time, a commensurate amount would be deducted from their salaries. When an error occurred in RMTS I, a letter describing the error was sent to the respective SHGs. Thus, when an SHG received this letter instead of the RMTS II,

it meant that some error had occurred in their RMTS I that needed to be corrected. On receipt of the RMTS II, SHG members signed the log book the Computer Messenger carried. Since no decision was taken on a specific member receiving the sheet, this method, at times, created problems for the Computer Messenger. The Messenger spent a lot of time locating a member in the village in order to deliver the sheet to her and get her signature.

Because the groups expected that these services would be rendered on time, the Computer Munshi became more engaged with his primary work giving him less time for other office administrative tasks. Moreover, his payment came from the SHGs

and he was, therefore, accountable to them. The only payment that he received from Pradan was to generate reports for SHGs that were less than six months old. We observed that this gave him ample time to carry out his tasks of generating the reports for the SHGs. He was able to deliver all this by working till 6 p.m. compared to earlier times when he had to struggle each day till 9 p.m.

In the initial phases of setting up the system, we followed the data sheet as it originated at the SHG, was put in the Drop Box, was picked up by the Computer Messenger and reached the Computer Munshi. Subsequently, the weekly report flowed back via the Computer Messenger to the SHG of origin. We attended SHG meetings, assisted them in generating the RMTS I, went with the SHG members to drop the sheets in the Drop Boxes. We also travelled with the Computer Messengers when they went to collect the sheets. Besides giving each person an orientation of the system, it also gave us hands-on understanding of the entire system and helped us reflect on the areas that needed attention. We found that each Computer Messenger had about 30 to 50 SHG in a 15-km radius and needed 2 to 2½ days per week to collect and distribute the sheets to all SHGs. The SHGs and Computer Messengers also devised indigenous ways to reduce the collection and distribution time. Some of them distributed their RMTS during local market days. Some others, who stayed far from the market centres, used the local bus service that operated from their area to the office of the Computer Munshi for this purpose. They sent their sheets through the bus drivers and asked the Computer Messenger or Munshi to collect it from the bus stops. However, during winters, the Computer Messengers

found this difficult because the SHGs usually had their meetings in the mornings. The messengers had to, therefore, travel to each village to collect the sheets in the harsh late evenings and supply the reports in the cold early mornings.

More Issues

We evaluated the performance of the system after a year. A number of issues came up at this stage.

The groups were not getting the RMTS II regularly because there was no structured follow-up and monitoring system for Computer Messengers.

The Computer Munshi and Messengers were not getting service charges regularly from SHGs due to the lack of a monitoring system. The Computer Messengers did not know from which member they had to collect their service charges. If the member was absent on the day the Messengers went to the village, it was very difficult to collect the payment. The Computer Munshi was also, thus, not getting his payment on a regular basis.

The SHGs did not respond regularly when there was an error in their accounting system. We found that only a few groups came to the Computer Munshi after receiving the letter that mentioned the errors. Some of the SHGs were delayed by as much as two months in visiting the Computer Munshi and getting the errors rectified. This created huge backlogs. If a group is behind by two months, there would be 8 RMTS I to enter and 8 RMT II to generate. This meant that there were 16 extra RMTS sheets, which the Computer Munshi had to add to his routine data entry work. This unscheduled extra work disrupted his routine badly.

Payment to Computer Messengers was found to be less compared to the amount of time and energy they were putting in. A Computer Messenger with 50 SHGs in a radius of around 10 to 15 km needed 2½ to 3 days to collect RMTS I and distribute RMTS I to the SHGs in the frame of a week. For that he got Rs 3 per RMTS II. A Computer Messenger would earn Rs 600 in 10 to 12 days in month. With this money he had to manage his travel and other costs as well, which would range from Rs 200 to Rs 300, leaving him with little money as salary. This was a de-motivating factor.

Initially, we thought that Computer Munshi would be an entrepreneur and an independent person. But after a year of experience with the Computer Munshi, we realised that he would require monitoring and also needed secure payment. Sampurnna, the SHG federation, was already in the know of the system and was keeping track of what was happening. But it did not have a direct role in ensuring the smooth running of the system, in terms of ensuring payments and so on. After discussions in the clusters and in the federation, we then suggested that the whole system, including the Computer Munshi, be housed in the federation, and its smooth running be ensured by the federation through its various mechanisms. We realized that only when the system is owned and managed by the community can its smooth running be ensured.

Accordingly, we had extensive discussions with the SHGs, clusters and the federation. Some more modifications were made to the system with a view to integrate operations at the federation level. It was decided that monthly service charges would be collected in the cluster meetings. Cluster representatives would bring it to the federation meeting and deposit it with the accountant. If any SHG failed to pay the amount in the Cluster

meeting, it had to go to Sampurnna to make direct payments within the week. If it went after a week, they had to pay a fine of Rs 20 to Sampurnna. This has minimized the chances of irregularities in payments of the service charges. Currently, there are 358 SHGs under the federation. These are divided across four Patches, and each Computer Munshi has been given two Patches. Each Computer Munshi has 188 and 170 SHGs, respectively. One Computer Munshi gets Rs 3,196 and the other one gets Rs 2890. Sampurnna pays the Computer Munshi and Computer Messengers and this has assured regular payments to these service providers. Monthly monitoring meetings are held at the federation level, attended by all the Computer Messengers, the Computer Munshis, two representatives from Sampurnna and a Pradan professional. In this meeting, the performance of Computer Messengers and the Computer Munshis are reviewed. In addition to these meetings, the Computer Messengers attend the cluster meetings once in four months. Here, each party directly discusses issues such as those related to the regularity in submitting RMTS I, responding to the error notification letter, backlog and profit distribution. Appropriate action plans are decided in these discussions.

Conclusion

Sampurnna is shouldering the responsibility of managing and monitoring its Computer Munshi system. This has helped Pradan disengage from the minute details of running the system and pay attention to other important issues related to the growth and development of SHGs. Earlier, the professionals had to look into matters such as the regular flow of RMTS, payment of service charges, and conducting the audit. At present, these operational details are being looked after by Sampurnna, giving Pradan enough time to make innovations in other areas such as making cluster meetings more effective.

Through all these modifications and renewed processes, the Computer Munshi system has proved to be a helpful arrangement for not only the SHGs but also for Pradan.

Table 2: Annual Cash Inflow and Outflow for SAMPURNNA in the Computer Munshi System

Inflow						
S. No.	Particulars	Unit	Description	Quantity	Rate	Amount
1	Service charge given by SHG	SHG	Rs 50 per month for 12 month	358	600	2,14,800
	Total					2,14,800
Outflow						
S. No.	Particulars	Unit	Description	Quantity	Rate	Amount
1	Payment to Computer Messenger for data flow	Week	52 weeks x 358 SHG @ Rs 5 per SHG	18616	5	93,080
2	Payment to auditor	SHG	Rs 30 per SHG audit	358	30	10,500
3	Payment to Computer Munshi for audit and profit distribution	SHG	Rs 20 per SHG	358	20	7,160
4	Monthly meeting of Computer Munshi and Messengers	Honorarium	12 individuals (8 messengers, 2 Sampurnna members, 2 Computer Munshi-s), Rs 50 for bus fare and food per meeting calculated for 12 month	144	50	7,200
5	Cluster meeting	Month	Rs 20 per sitting charge in cluster meeting, 3 meetings a year, in 24 cluster	72	20	1,440
6	Stationery	Month	Monthly about 3 reams @ Rs 280 ream of paper and ribbon	850	12	10,200
7	Payment to Computer Munshi for monthly computer service	SHG	Weekly report, monthly cluster report, quarterly report to federation, Rs 17 per SHG/month, calculated for 12 months	358	204	73,032
8	Payment to Computer Munshi to attend monthly Patch meetings	Month	4 Patches, 48 meetings @ Rs 70 per meeting	48	70	3,360
	Total					2,06,212
	Surplus					8,518

Dreaming Big with Tasar

Rajesh Ranjan and Tuhin Kumar Das

Promoting tasar plantations and rearing silkworms proved to be a promising and secure livelihood option for the villagers of Dhaka, Jharkhand

Introduction

Dumka district is situated in the northern part of Jharkhand and covers 3716.2 sq km. It is divided into 10 blocks. As per the 2001 Census, the total population is 17.5 lakhs, of which more than 93 per cent is rural. Of the total population, 47 per cent are Scheduled Tribes and 5 per cent are Scheduled Castes. The Santhals, the original inhabitants of the area, constitute a majority of the tribal population. Ghatwals and Muslims are the two major non-tribals in the area. Dumka has a predominantly undulating terrain with hard rock below the surface. The district has high ridges and valleys bounded by mountains and rivers. The fertility of the soil is poor due to extensive erosion, its acidic character and low retaining capacity.

Pradan has been working in Dumka since 1995 to promote livelihoods among the rural poor. The formation of women's SHGs lies at the core of its approach. The linking of mature SHGs to banks for credit, designing systems for income generating activities and the implementation of these is a part of the livelihoods promotion strategy. There are 348 SHGs in 36 clusters across 4 blocks. The team is engaged in tasar sericulture, horticulture, agriculture and land and water activities.

What Went Before

In Dumka, plenty of uplands remain fallow year after year. These largely belong to poor tribal families, who own very small lowlands. The inhabitants are Santhal tribes-traditional tasar silkworm rearers. The Pradan team found that planting tasar host trees in the plots that usually remained fallow and rearing tasar silkworms could be a viable income generating option for the poor families living there. The

team had prior experience of planting Arjuna trees (*Terminalia Arjuna*), which is a tasar host tree, in more than 300 ha area in 2003 and 2004 for the Special SGSY project. Of these, 20 ha had been utilized for first time tasar silkworm rearing by 16 families in two villages, yielding an earning of Rs 1.75 lakhs. The rest of the plot is to be prepared by the end of 2010. The team had been working in the last two years with more than 1,500 rearers, who earned between Rs 75 lakhs to Rs 1 crore from this activity. In the forest fringe areas, therefore, tasar sericulture has emerged as the major sectoral livelihood.

Through these plantations, the team learnt about operational issues, pertinent to the activity. People took more interest to protect the land and the plants in the large areas, which covered the land of most families, compared to the small patches where fewer number of people owned land. Further, if three to four small patches were selected for the activity and a beneficiary had his/her plots of land spread over the different patches, it became difficult for him/her to manage the plots in the same way. Small patches also involved higher cost of cattle proof trenches and cattle guards because for every small patch there has to be one cattle guard. The areas of the small patches also got smaller when trenches were cut in small patches. Larger patches that were nearer the households were easier to protect and the land owners also benefited more by rearing tasar silkworms in the trees there.

The team soon learnt that protecting and managing small patches of land was a difficult task. There is always the need for protecting the plants from grazing animals. Preferably,

the land should be nearer the owners' dwelling places so that they could monitor their plots closely. The team thought that with more sites for such plantations, it would be possible to provide more income to poor families. The team thus designed tasar prototype projects with a comprehensive plan beginning with the planting of Arjuna trees to rearing tasar silkworms and earning profits

The Design and Plan

A tasar prototype unit was designed in 85 hectares of land in one cluster, comprising four to six villages and benefiting about 85 households. Arjuna seeds were planted there. By rearing silkworms, each family would earn Rs 8,000 to 10,000 from the third year of plantation.

Table 1: Tasar prototype

1 ha cost estimation @ 6 x 6 ft distance, including 10% as chawki garden of 4 x 4 ft distance					
S. No.	Particulars	Number	Unit	Rate	Total Estimate (Rs)
1.	Cost of seedlings	3,820	-	1.50	5,730
2.	Land husbandry	3,000	cft	1.01	3,044
3.	Cattle-proof trench	3,000	cft	1.01	3,044
4.	Pit digging (1 x 1 x 1 ft)	3,820	cft	1.01	3,875
5.	Pit filling	3,820	Pit	0.51	1,938
6.	Cost of vermi-compost	825	kg	3.50	2,888
7.	Anti-termite treatment				200
8.	Transplantation	70	labour days	76	5,320
9.	Intercultural operation	45	labour days	76	3,420
10.	Additional for chawki garden for above heads @ 10% of 1 ha and 4 x 4 ft plantation distance				3,600
	Sub Total				33,059
	<i>Per Cluster cost (85 ha)</i>				28,10,015
	<i>Per annum plantation cost for 85 ha per year</i>				1,07,631

In 2006, the MESO, Tribal Welfare Department of Dumka district, called a meeting of interested organizations to implement Tasar prototypes. Pradan was sanctioned 2 units which meant tasar host tree in about 170 Hectares of fallow land. The third unit was given to the forest department.

Each prototype required 85 ha of tasar host tree plantation, mainly Arjuna, in one cluster

of five or six villages. The project required vast contiguous patches of land owned by tribal communities. The team chose two of their oldest blocks, namely, Sikaripara and Kathikund, where it had been operating for more than five years. The blocks were mostly tribal-dominated villages. The Santhal community in these blocks had a good reputation for rearing tasar worms. The main work was to identify and select suitable

patches for plantation. Finally, one big patch was found suitable in Sikaripara block. The patch measured around 40 ha and was owned by 60 inhabitants of the village Dhaka. The villagers showed interest in the activity. Some patches of land were also taken up for the project in other villages under the same blocks.

Initiatives Taken

The Dumka team had not yet initiated any of its activities in Dhaka and so the villagers were unfamiliar with Pradan and its work. During the concept seeding training, the villagers showed a lot of interest and enthusiasm. This encouraged the team, which planned to form SHGs in Dhaka and the nearby villages after successful plantations in those areas. The vision was to build the plot into a model area for tasar plantation and rearing in the state of Jharkhand.

The fields were barren. We, as the facilitators there, asked the villagers about their plans for their respective plots of land. But the villagers did not seem to have any answer to our question. We told them about the project and how this barren land could help them to earn Rs 8,000 to Rs 10,000 per year regularly. Although eager to plant trees on hearing of the profitability, they were sceptical about the project because they had not seen it done anywhere. We asked the villagers to select 40 people from among themselves, who would go for an exposure visit to learn more about tasar and who, on their return, would share their experience and understanding with the rest of the villagers.

The villagers were taken to the tasar rearing fields of Chandubathan, Deoghar, in the second week of March. They saw the villagers engaged in Arjuna plantation and how they

earned profits by rearing tasar silkworms there. The villagers of Chandubathan told the visitors that they had formed a Samiti, comprising the land owners who also reared tasar silkworms. The Samiti members met at regular intervals to plan and organize their purchase of Disease-Free Layings (DFLs), the use of fertilizers, and deploy a guard to protect their plants from grazing animals, etc. The Samiti was managed democratically and every member had an equal say. Some of them also mentioned that earlier they did not realize how much they would profit by the activity and thought that the rearers who had put in their labour would not earn any income from it. When, in the first year, each rearer earned around Rs 8000 to Rs 12000 by selling the cocoons of tasar silkworm, they understood its utility.

The visit was informative as well as encouraging. On their return, the villagers of Dhaka, who went on the visit, took the initiative and called a meeting. They informed the other villagers about what they had seen in Chandubathan. The professionals from Pradan present in the meeting also listened to what was being shared. The villagers explained how tasar plantation and rearing tasar silkworms had helped the villagers at Chandubathan earn a livelihood. The villagers of Dhaka then formed a Samiti of the land owners of the proposed plantation site. They named it Atu Utnav Tasar Vikas Samiti (AUTVS). Atu utnav in the local language means 'Village in Progress'. They decided to meet every fortnight to discuss the progress of the project and would take necessary steps to do it efficiently.

We trained the Samiti members in accounts-how to maintain cash books, ledger books and stock books-all of which was essential to keep

proper records of the activity. We helped the Samiti open a bank account with SBI, Barmasia, in the first week of May. The programme fund from MESO was transferred to this account. The Samiti chose three office-bearers-President, Secretary and Treasurer-to conduct and keep track of transactions.

There was an orientation session with the Samiti members, in which we discussed the concept of the Samiti, its functions and processes, and how it can take the charge of the development of the village. The villagers began to visualize their future in a new light. To plant the entire site, 1.3 lakh saplings would be required. Each sapling was estimated at Rs 1.50. The Samiti made the calculations, with the help of the Pradan professionals, and decided that to make its own nursery by forming a group of nursery farmers, who would be paid by the Samiti.

Before the selection of the nursery farmers, a special training on nursery was arranged for all the landowners and Samiti members. The land owners, through a focussed group discussion facilitated by us, found out how many would be interested in carrying out the responsibility of being nursery farmers. Ten farmers were selected. They had proved their efficiency during the nursery training. They were given the charge of the nursery and were also allowed to be the owners of the nurseries. When required, they could seek the help of other Samiti members, who, in turn, were responsible for paying their service charges. The nursery farmers were given the responsibility of raising 1,50,000 saplings. The Samiti purchased the seeds, polythene tubes, vermi-compost and sand needed for the nursery. Some amount was also advanced to the nursery farmers' group to meet their daily expenses and to pay for their labour charges.

The site for the nursery was selected near a stream so that it could be irrigated regularly. It was adequately protected with bamboo fencing. The Samiti purchased the saplings from the nursery at Rs 0.80 per sapling. The cost of raising the nursery was approximately Rs 0.68 per sapling, excluding the labour. By selling the saplings at Rs 0.80, the nursery farmers made a profit of Rs 0.12. The nursery was prepared in 40 days. The cost of the sapling was Rs 1.50 as per the project budget. Purchasing each sapling for Rs 0.80 from the nursery gave the Samiti a profit of Rs. 0.70 per sapling, which was used later for other purposes such as for the cattle guard, intercropping and trench digging.

The nursery farmers prepared a total of 1.49 lakh saplings on time. Of these, 0.19 lakh saplings were prepared for gap filling. Due to various reasons such as moisture stress, pests, disease and heavy rains some of the saplings died after transplantation. This happens 10 per cent of the time. When this happens, there are gaps in the plot. To cover these areas, new saplings are planted. This is called gap filling. Because MESO released the funds late, pit digging was started only in June. To hasten the process, the Samiti involved all the villagers to dig these pits.

We called for a joint meeting of our team and the villagers of Dhaka to deliberate on the work that was going on in the village and also to plan ahead. We informed the villagers that their patch had the potential to become a model one, not for Dumka alone but for the entire Jharkhand. The community got charged up by this information. The land owners and the other villagers-men and women-participated in the digging work with enthusiasm even though it was the peak months, June and July, of the agricultural

season. They even contributed Rs 0.2 per pit and took a payment of Rs 0.5 as decided by the Samiti. The villagers were thrilled to see the saplings growing in the nursery with the pits dug all along the field. They could visualize a better future for themselves and their generations to come. We monitored the field from time to time and also attended every Samiti meeting in order to keep up the high spirits of the community.

It was time to transplant the saplings, which were now 12 to 18 inches high. The field was a huge plot and the nursery was on one side of the field. Tractors were needed to transport the seedlings. The Samiti had earlier deliberated on ways to transplant the seedlings within the budget. The members decided to contribute the labour for the loading and unloading of saplings from the tractors. The Samiti again involved all the villagers for the transplantation, which took one week. It was like a mela in the field. Adults along with their children participated and transplanted 1.3 lakh seedlings in seven days. The entire field was a lush green. The Samiti deployed three cattle guards to protect the saplings. They were paid Rs 1,000 on a monthly basis, from the funds which the Samiti had saved. The members of the Samiti visited the plots regularly and checked whether the cattle guards are doing their duty. They also monitored the health of the plants.

Adding Innovations

In December 2006, the Pradan team deliberated on the possible activities that could be taken up for the benefit of the community. It thought that making trenches in the plantation area would help conserve rain water in situ. It would also facilitate the growth of plants and help conserve soil and water. Moreover, it would provide options for

inter-culture with vegetables and arhar. The families could earn more money.

The Samiti and Pradan decided that trenches and staggered trenches needed to be dug to conserve rain water in situ and to protect the plantation from grazing cattle. The villagers understood that by creating those trenches the entire field would gain moisture, which would greatly benefit the plants. Accordingly, staggered trenches of 24 x 1 x 1 ft were dug across the slope at a distance of 18 ft (line to line) to 24 ft (row to row) between trenches. Arhar (pigeon pea) for intercropping was proposed in this area. This was an upland location and not everybody was convinced about the production of arhar. Therefore, only 25 of the 60 farmers of AUTVS went ahead with the intercropping by purchasing the seeds from Suri, West Bengal.

During the rainy season, the water stopped in the trenches. The arhar crop and the Arjuna trees progressed well. The farmers, who could not visualize the benefits of staggered trenches earlier, were now happy to see the growth of the crop. The farmers who had not cultivated arhar were disappointed at not engaging in the activity themselves. At present, the Samiti has deployed five cattle guards.

There was a patch of 20 ha that was adjacent to the plot where the villagers of Dhaka were doing their plantation. This plot belonged to the inhabitants of Dighalpahari, who had earlier, in 2006, refused to plant Arjuna trees when Pradan approached them with this project. The beautiful greenery of the large area impressed everybody and the villagers of Dighalpahari too were extremely impressed by it. They approached Pradan to organize a similar plantation in their village. They

promised that they would take the responsibility of not only planting the trees but also to protect and manage them well. The area of the plantation became a huge patch of more than 60 ha, owned by 60 farmers of Dhaka and 35 families of Dighalpahari. Another patch of 13 ha was added from the nearby village of Sibtalla, adjacent to Dighalpahari. That patch was owned by 20 beneficiaries. Approximately 73 ha of plantation was carried out in adjacent villages, benefiting 115 families. A nursery was made in Dighalpahari for the 33 ha land, which was to be planted that year.

After transplantation in the new patches in July 2007, there was a continuous patch of 60 ha of Arjuna trees-the biggest tasar plantation patch in Dumka district. This is a three-year project sanctioned for 170 ha of land, but within one year itself we have already completed more than 60 ha. It is an achievement for the team and the community as well. Mr. B.C. Nigam, Welfare Commissioner of the Jharkhand visited the site and commended Pradan and the villagers for the excellent work. He told Pradan that it would be good if similar plantations could be developed in other places in Jharkhand as well. The District Commissioner, Mr. Mastaram Meena, said that he had never seen such a huge plantation and suggested that Pradan develop many more plantations. Such work not only provided employment generation for more many families but also created income generating options for the rural poor. He sanctioned some funds under the NREGA for similar plantations in about 50 ha of land. Manju Hembrom, one of the members of the National Women's Council, also visited the site and told Pradan that such plantations could also be developed in Sahebganj, Jharkhand, which also happened to be her native place. The Special State Secretary of MESO, the BDO

(Block Development Officer) and other block officials visited the Dhaka and Dighalpahari sites and were impressed with the work. Earlier, the District Forest Officer had doubted Pradan's capability of carrying out such a huge plantation, but now things have changed. Officers from MESO are asking Pradan to mobilize the community to save the Arjuna plantation that the forest department had been sanctioned. This project was sanctioned to them under the same fund and around the same time when Pradan was also allocated the project.

A Secure Future

The field was barren earlier and was used only as a grazing field. The villagers had not imagined that it could also be turned green and would provide them with a livelihood within just few years. Now it has turned green with almost 1,92,000 saplings in 62 ha of land. Now they know that they have the capability to make a difference to their lives through their own effort and resources. The saplings planted in 2006 are now of 5-7 ft and those planted in 2007 are about 3-4ft tall. Tasar silkworm rearing will start from 2009 in the 40 ha land planted in 2006. Rearing silkworm in 1 ha has a profitability of Rs 15,000 to Rs 20,000 per year with a rearing period of 45 to 60 days. So from 2009, Rs 6 to Rs 8 lakhs profit per year will accrue to the 60 farmers of Dhaka. This amounts to Rs 10,000 to Rs 13,000 per year, per family. In 2010, when all the plants in the 60 ha land have tasar silkworms, Rs 9 to Rs 12 lakh will be the profit earned by these two villages. Besides this, intercropping with vegetables will give them additional income as this can be done in the first three years before the tasar host trees become suitable for rearing. From arhar, the 25 families earned a total of Rs 26,500 by selling 750 kg of their produce at Rs 30 per kg. They are also intercropping

vegetables now, with an expected return of Rs 25,000. Once every year, the tasar host plant requires to be pruned; after every three years, the shoots of the plant also need to be cut. This helps maintain a healthy growth of plants and also keeps it at a height of 10 ft to facilitate the rearing process. With the pruning, the problem of obtaining wood for fuel will be solved in the villages, and moisture in the soil will be conserved as well.

Through this plantation, Pradan and the community have travelled a long path together. The community has come to realize their capabilities, their potential. Their fallow land is now turning out to be productive. The government officers now know that the community can take the charge and successfully carry out huge projects such as this plantation on their own, with some assistance from a facilitating agency.

A Woman of Substance

Dolagobinda Panda

Ruksana Khatoon broke conventions to become one of the best micro-entrepreneurs in the country

Pradan and its Interventions

Pradan has been working in Jainagar block of erstwhile Hazaribag district since 1998. The current Koderma district location was carved out from Hazaribag district a few years ago. Till then, all Pradan operations had been carried out from Barhi sub-location. Pradan opened a new sub-location in Jainagar in Koderma district in 2000 as 100 SHGs had already been formed there in 24 villages.

Pradan is involved in promoting SHGs around small savings and credit and livelihood activities. The SHGs are linked with the banks for supplementary credit for livelihoods. Clusters, at the village or panchayat level, and an informal federation at the block level function for the overall monitoring and grooming of the SHGs. Agriculture, daily wages and migration are the main sources of livelihood for the people there. Pradan initiated different livelihood activities, including agriculture infrastructure creation for round-the-year farming and vegetable production, tasar reeling and spinning. In addition to these sectoral activities, many families have benefited from bank linkage programmes by availing credit for starting or strengthening livelihood activities as per their suitability.

In 2001, Pradan started work in Santh, a village little away from Jainagar block. The village has Hindu and Muslim communities. People belonging to the dhobi caste among the Hindus and the ansaris among the Muslims are the most deprived. They are landless or marginal land holders, wage labourers and migrants. Migration is a major source of livelihood for them. Agriculture is not the

primary source of livelihood. It is difficult for the people to get work in the village on a regular basis. They seldom find work round the year. They work during paddy transplantation and harvesting as agricultural labourers, and as wage labourers in brick making, etc.

Joining the Mahila Mandal

In 2001, Meera *didi* (elder sister, as fondly called by the SHG members), one of our community organizers, visited Santh to discuss the possibilities of forming an SHG in the village. She went around the village, meeting the villagers and discussing it with the women. Ruksana, who was in the village at that time, saw five to six women sitting with Meera *didi*. Out of curiosity, she joined the women. Meera *didi* spoke about Mahila Mandals (SHGs) and explained how 10 to 20 women from poor families could form a group and save Rs 5 or Rs 10 per week and take loans from the group itself whenever needed. She mentioned that to enhance the skills and capacities of the women, various trainings would also be provided. During the discussion, Ruksana listened patiently and attentively and raised a number of queries to clarify some of her doubts regarding SHGs and its benefits. Ruksana understood that such a group could help poor families like hers in many ways to fulfill their needs and aspirations. She realized that it would be worth forming a group and making some savings, to meet their urgent financial needs such as day-to-day household consumption and health requirements. She also knew that when more than two people joined hands, better effort could be made for a common cause.

Women from poor families, such as Ruksana, barely got 15 to 30 days of wage earning opportunities in a year. The men were overburdened with trying to meet the ever increasing family expenditure. Ruksana realized that if 10 to 20 women joined to form a group, it would benefit them. She became convinced with the idea of saving, and started sharing her views with the other women in the village. They discussed it with their families. Some people were, however, not convinced and commented that such organizations were frauds and would eventually run away with all their savings. Ruksana did not pay much attention to these remarks and in two weeks' time, the women formed a group.

Joining the SHG opened Ruksana's eyes to a better future. She felt privileged to get training on areas such as ways to be an effective SHG member, the concept of teamwork, facilitating each other, credit appraisal, need of education for children, running the group as a mini bank, utilization of money for productive purposes such as small petty business, being a regular customer of the bank and representing the group in cluster meetings and so on. She felt proud when she was given the opportunity to deliver a speech in the Mahadhivesan of the Damodar Mahila Mandal (DMM) along with the other invited guests, in front of thousands of people.

Engaging with Tasar

Time and effort decides one's destiny. Ruksana is convinced about this after being engaged with her SHG for more than six years now. There are 11 Mahila Mandals in her village at present and most of them are linked to the banks for their credit requirements. Various kinds of training were imparted by Pradan to enable the women to manage their group

processes and functions. Ruksana and the other women take loans from their groups as well as the banks for various purposes. Ruksana feels that being a part of her SHG has benefited her to a great extent by helping her to meet her emergent needs such as for health, hospitalization, household consumption purposes, for example, purchase of groceries, at times when she did not have any savings to afford these. A loan of Rs 5,000 from the group helped her to purchase a water pump to irrigate the rabi crop of potato and wheat. She took another loan of Rs 15,000 from her SHG for her daughter's marriage. She repaid the amount on time along with the interest amount. The interest rate that she has to pay to her SHG per month against the loan is 2 per cent. This helped her get out from the exploitative hold of the moneylenders, who used to charge huge rates of interest. The interest earned by the group is later distributed as dividends between group members once in a year.

Though the SHG was functioning well and doing regular transactions with the bank, it had very limited livelihood options. The members had negligible land holdings and most of them being landless had been searching for means to complement their family earnings. Ruksana and the other SHG members discussed, in the cluster meetings, about doing some work that would provide them with a more secure income. They tried to explore the sources of livelihood that would help them earn substantial money and in a meaningful way.

Pradan professionals, Satish and Amitanshu, discussed tasar yarn production activity with the SHG members in one of their cluster meetings. Pradan found that most of the families were landless and women found it difficult to get work and earn some money

along with carrying out their responsibilities at home. Male members worked as wage earners and there was no assured and regular cash flow. Pradan had successfully implemented reeling activity in Rasoiya Dhamna village in the same project, in addition to Godda, Dumka and Deoghar projects in Jharkhand. Thus, tasar activity was then introduced in Santh.

Pradan organized a visit for the SHG members to Rasoiya Dhamna village in Barhi block. Though most of the women from Santh agreed to go to Barhi, on the day of the visit many women were surprisingly reluctant to go. Ruksana took on the initiative to convince everybody to go for the visit. She told everybody that this would also be an opportunity for a better life. Along with two other members, she motivated 20 women to go for the exposure visit.

During the exposure visit, the SHG members saw that women like them were running machines smoothly and were working in a group in a centre. Ruksana and the others learnt that the skills to become a reeler could be gained by paying proper attention during as well as through training. The women in Rasoiya Dhamna were earning about Rs 800 to Rs 900 per month. After the visit, the women from Santh felt encouraged to start a similar activity in their village; however, it was obvious that they were all at different levels of confidence.

Breaking Boundaries

Ruksana started earning Rs 120. Ruksana, on the other hand, was ready to begin the activity. But we felt that she would not be suitable for the job because she was above 40 years old. The reeled yarn was so fine and ultra thin that it required very good hand-eye co-ordination between the thread guard

and cut roller. We, from Pradan, felt that to be a reeler, one should be in sound health to run the paddle operated machine and people over 40 years normally have weak vision. This was very difficult for Ruksana to accept because she felt that she would lose an opportunity that would help her to earn a living. All this while she was hoping to become a reeler and earn about Rs 30 to Rs 40 per day and free her family from abject poverty. Her husband Md. Gyas Ansari was 50 years old and unable to support the entire family by cultivating only half an acre of land. They were eight members in the family including her husband, four daughters and two sons. Getting four daughters married seemed like a Herculean task for them. Both her sons, the eldest was 15 years and the younger was 12 years old, had left school and were helping her husband in his work. She knew that, being illiterate, she could not find any other option for a better living for herself and her family. Many of the families from their ansari community and dhobi community were in a similar condition.

Ruksana was convinced that she could do the job and given the opportunity she could prove herself well. From the beginning, she had always remained in the forefront, be it when discussing the activity in a meeting or going for the exposure visit. Her SHG too felt that she would perform well as a reeler because she seemed a responsible and hard working woman. Finally, we decided to go by the group's decision and included Ruksana in the reeling activity.

Initially, around eight to nine women agreed to participate in the training. But there was a requirement of at least 30 women, to start such an activity. Again, Ruksana took the lead, and along with Sushila Devi, Lata Devi and Lilavati Devi, motivated other women to take

up the activity. Finally, 40 women were ready for the month-long training. The training was conducted in Sushila Devi's house because there was sufficient space to accommodate 40 people and the machines. To our surprise, Ruksana picked up the art of reeling very fast and even assisted other trainees in acquiring the skills during the training period. She convinced the other women that that if they paid proper attention during the training, acquiring the skill was easy. She told them that the reeling machines were as simple as the tailoring machines that some of them used at home.

After the training, Ruksana trained her youngest daughter the skill. Her daughter was not educated and used to help her in the household chores and was unmarried then. Ruksana thought that it would be good for her daughter to acquire the skill before marriage so that she could take the activity later. This would help her to earn some income. Ruksana told her daughter that learning a new art would increase her confidence level and the girl was eager to learn.

A Social Entrepreneur

Ruksana started earning Rs 1200 to Rs 1500 per month from reeling, which contributed significantly towards her family's income. She was able to purchase new clothes for her family for Eid and buy some silver ornaments for her daughters. She gave her husband Rs 5000 to purchase a water pump so that they could irrigate their paddy fields. She got her eldest son and three daughters married. Later, her daughter-in-law also took up reeling. Ruksana knows that joining the Mahila Mandal helped her tap her hidden potential to a great extent. Ruksana also engaged in contributing effectively to the grooming of other SHGs and the reeling centre in her village. The reelers from the reeling centre at Santh faced different problems such as poor yarn recovery, poor

consumption of cocoon and increased waste production because of which they were at times not able to earn enough. Ruksana spent a considerable amount of time with these members, listening to their concerns and assisting them in learning the skill better. She observed that, at times, some reelers spoil the cocoon by making more waste and are distracted when running the machine. She would sit along with them to demonstrate and show the use of the machine and try to focus their attention to the work. She also contributed to other social causes and helped people whenever they were in need. Ruksana and her fellow-women took the lead to resolve issues such as domestic violence, wife beating and the like in their village and attempted to help those involved to realize their mistakes.

And the award goes to...

In May 2007, Pradan was contacted by the Citi Group regarding the Citi Micro Entrepreneur Awards programme. Its objective was to identify the efforts of some of the best rural entrepreneurs of our country and recognize their achievements. Pradan, being an organization engaged in promoting livelihoods and entrepreneurs in rural India, was approached for nominations. In the team meeting, a decision was taken to nominate Ruksana Khatoon, one of the best reelers in the village and a role model for many of the women in the village.

Ruksana was selected by the Citi Group, out of 70 applicants in the Eastern zone in the social responsibility category. She went to Mumbai to receive the award. She received the award along with 15 other winners in different categories. It was an encouraging experience for her to receive such an award (Rs 1 lakh) and recognition in the presence of an august gathering. She shared these feelings with the big crowd and she saw many media reporters taking her photographs. She

later came to know that she had received the award from Ms Shabana Azmi, the noted actress and Rajya Sabha MP. Ruksana's husband was proud to see his wife in the podium amidst very renowned people. In 2007, Ruksana was also invited as a community leader by Sa-Dhan, a microfinance network based in Delhi, to attend their national conference as a community representative.

For us, who work hard to enable the poor and underprivileged to live with dignity, this is

one of our greatest achievements. Ruksana surpassed all the benchmarks that were set for the selection of reelers. We had underestimated her potential. She demonstrated that given a facilitating environment and support, individuals can achieve great heights. Ruksana has proved herself as one of the best micro-entrepreneurs in the country. Her skills as a social entrepreneur and her willingness to help others have also contributed to changing the lives of many of her fellow women. Ruksana Khatoon is a 'woman of substance'.

The Transformation Within

Rakesh Singh

Pradan's grooming of young professionals, through its Development Apprenticeship Programme, is a transforming experience

Young Aspirations

Before joining Pradan, I never thought that I would join an organization as a development professional. My mother is a housewife, my father retired as Deputy SP with the UP police and all my other relatives held high posts in the government. I had always thought that I too would be in the government. My father wanted me to study MBA or MCA and join the corporate sector. He used to ask me, "Why do you want a government administrative job-to get money from poor helpless people or to feel a sense of power?" I wanted a job that would give me 'power'.

After my graduation in 2002 from Lucknow University, I started my preparations for Union Public Service Commission (UPSC) exams. Simultaneously, I completed my Masters by correspondence in Sociology (2002-04) from Kanpur University. My friends encouraged me to do an MBA course because that would ensure my entry into the corporate world. I would also have another option in hand in case I did not pass the UPSC exams. I happened to see an advertisement in the newspapers for Masters in Social Work (MSW) in Banaras Hindu University (BHU). I believed that MSW would be easier to complete than an MBA and it would allow me ample time to continue with my preparations for the UPSC exams. I applied and was selected for MSW, and joined BHU in 2004.

Joining Pradan

I soon realized that I was wrong about the MSW course because it was equally tough. I had both theory and practical classes, which consumed a lot of my time and energy. I found it difficult to study for the UPSC exams and

my academic course at the same time. Sometimes, I missed my UPSC exams, sometimes due to the semester papers and presentations for my MSW course.

At the end of the fourth semester, when campus recruitment usually takes place, it was announced that Pradan would come for recruitment. Some of my batch mates were very excited and eager to participate in the process. Because Pradan worked at the grassroots with rural communities and my specialization was Personnel Management and Industrial Relations (PMIR), I assumed that I would not be eligible for the test. However, I heard that Pradan recruited students from every stream. To find out more about the organization, I logged on to the Internet and searched through Pradan's website. I felt disappointed when I saw that Pradan did not have any of its projects in Uttar Pradesh and I decided that I would not take the recruitment tests. My friends insisted that I should and somehow I agreed. From one test to the other, I cleared all of Pradan's selection process and was still sure that I would not accept the job. When I got my offer letter, I told my father and he initially suggested that I join and see how it works out. But when he learnt that it was in Barhi, Jharkhand, he said a straight, "No." He was not in favour of locations in Bihar and Jharkhand because these were Naxalite-affected areas and hundreds of kilometres from home.

I was so confused about what to do that I called the Human Resource Development Unit of Pradan in Delhi and requested them to postpone my date of joining. In a few days' time, I received another offer letter to join

the Pradan Deoghar project, Jharkhand. Just before I received this letter from Pradan, I had got a job offer from CARE India in Uttar Pradesh. But they offered me the job on a contractual basis and the date of joining was far away in December. I decided to join Pradan and go to Deoghar. My mother supported me although my father was furious about my decision.

Becoming a development professional

I joined the Pradan Deoghar Team on 1 November 2006. I did not know what to expect and set forth to explore my role in Pradan. I was not sure if I would stay for long. However, I thought that giving it a chance would not cause any harm. I set forth to Salaiyakhurd in Katoria for my Village Stay where I saw poverty and despair for the first time in my life, at very close proximity. Salaiyakhurd is a tribal village situated in a very remote area. I saw the work of the various government departments, or rather the lack of it. The village had only one well and no hand pumps. All the villagers, including me, were dependent on the water from the river. I saw some ruins of a small building and the villagers told me that it was their village school built under the Sarva Shiksha Abhiyan (SSA), which did not function even for a day. I had heard of and read about various government programmes but for the first time I was witness to the ground reality. For instance, I had learnt about the rural housing scheme known as the Indira Awaas Yojana (IAY) and even though the roofs of most of the houses in this village were falling, no one had availed of the services of the programme.

At the same time, I observed the work of Pradan and my team members and I was happy to be a part of such an organization rather than a government office. In Pradan, my thinking and attitude changed and I realized

that one can earn real respect only through one's work and actions and not from the position that he/she holds. I saw the impact of Pradan's efforts on the lives of the many rural poor families. Even though I was a stranger to them, they always welcomed me with a warm smile because of my association with Pradan.

There are many young people, who are searching for jobs with the hope to earn money and power and without the slightest intention to make things better for their country. I witnessed the impact of such intentions during my Village Stay and village study. I am glad that I decided to join the development sector.

I also enjoy the friendly and 'no-hierarchy' kind of a workplace environment here in Pradan. There is equal space given to each individual, be it a senior or a junior professional, to speak out and share one's opinions. My Team Leader and Field Guide, Dhrubaa Mukhopadhyay, has been my constant mentor. Even my family supports my work now. The support and help that I get from my team and family encourages me to move ahead with this decision of mine-of becoming a development professional.

Grooming Young Professionals

I have been in Pradan now for more than a year and a half. I am aware that no matter what course students take, the average aim is to join an MNC or get a job in a government office; we hardly think of any other option. I am lucky to have got the opportunity to be associated with an organization like Pradan, which provided me a platform to work for the betterment of the rural poor. By working in the grassroots and being directly involved with the community, I know I have gained an identity that is different from that in other

sectors. This identity, as a development professional working in the rural India, gives me pride and a sense of satisfaction as well.

Development work requires a very different grooming process for an individual as compared to that in any other sector. With my decision to join this sector, I was exposed to the real state of rural India, for example, the condition of people living in poverty, the lack of government services and so on. Pradan has given me the opportunity to understand these issues and has taught me to work towards improving conditions for the benefit of the nation as a whole. I have also grown as an individual and have put in my best for the community and country. My family appreciates the work I am doing, though many of my relatives do not clearly understand it because I am neither earning a huge package from any MNC nor am I holding a powerful position in a government office. Some refer to me, with indifference, as an 'NGO-wala'. I have no desire to clarify my 'identity' with them but want to appeal to people to accord dignity and identity to the rural poor, who have been totally marginalized by us.

In my opinion, merely designing various plans and developing different programmes and schemes, by the government and other agencies, are not enough for development. The crucial part lies with the implementers. But implementers are busy making profits for themselves with the resources from these very schemes and programmes.

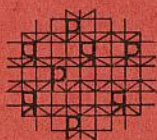
The young generation is more inclined to join jobs that give them more money and they

keep blaming the government for not doing anything to better the conditions of the poor. Although there is no wrong in doing so, these young people are far away from reality. A Pradan Development Apprentice (DA) gets the grooming and exposure that also allows him/her to analyse situations not just from data on paper but from real experiences and facts. Some of my friends from BHU joined government jobs and they seem preoccupied with earning more money and power. And because of my association with Pradan and its apprenticeship programme, I have become more engaged with the community and aim to work to better their lives and their incomes. The individual cannot be entirely blamed for being more inclined to live for his/her own profits; this is the outcome of a system that induces such thoughts in him/her. It would be more beneficial to the coming generations if the government and all other agencies also adopt the kinds of processes for grooming fresh recruits that Pradan has. The lack of such orientation gives rise to corrupt and fraudulent practices. Without such changes in the system, we cannot accelerate the pace of development.

Pradan's practice of pooling out professionals and engaging them in the process of rural development is a noble one. The Development Apprenticeship programme itself is unique. It really changes an individual inside out. I had always craved for power and position, but Pradan has changed this attitude in me. For me, now, the most important task is to contribute to the development of the people and the nation as a whole—a responsibility I want to shoulder.



PRADAN (Professional Assistance for Development Action) is a voluntary organisation registered under the Societies' Registration Act in Delhi. We work in selected villages in 7 states through small teams based in the field. The focus of our work is to promote and strengthen livelihoods for the rural poor. It involves organising them, enhancing their capabilities, introducing ways to improve their incomes and linking them to banks, markets and other economic services. PRADAN comprises professionally trained people motivated to use their knowledge and skills to remove poverty by working directly with the poor. Engrossed in action, we often feel the need to reach out to each other in PRADAN as well as those in the wider development fraternity. NewsReach is one of the ways we seek to address this need. It is our forum for sharing thoughts and a platform to build solidarity and unity of purpose.



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