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Letters to the Editor

Pegging the Quality of Tasar Yarn to the Market

This is in response to the concept paper written by Kashinath Metya (*Participatory Grading by Tasar Yarn Producers*, NewsReach July 2004). I read with interest the new system of grading tasar yarn. The process and logic seem quite good and we could follow this in reelers' centres across our project locations. It has certain advantages. All the reelers will quickly come to know about the quality of yarn so that they can correct it to produce A-grade yarn and will therefore be able to earn more.

But I think this is not all that we should do to respond to the market. Ultimately, it is the yarn market that determines the quality of yarn. There are certain fixed or basic physical quality parameters that the article correctly pointed out. But there are also certain other finer traits of yarn (uniformity in colour of yarn intra and inter hanks, presence of flosses, knots, loose ends, etc.). It is the market that determines the extent of allowance on these things. It is therefore important to maintain uniformity across the reeling centres.

Thus, the purpose of placing a person responsible for bringing market information to the reelers regarding the quality of yarn is worthwhile. The system will run efficiently if we can make the yarn grader capable of providing updates on the market. From the article it seems that the grader deployed was not updated or there may be some communication problem between him with the reelers. Otherwise, when he declares a lot of yarn as B-grade, he definitely has found some deficiency in it. It is the grader's responsibility to communicate it properly to the reelers. Therefore, I think, before declaring a person as grader, we should invest in that person regarding systems and train him about the market, good communication skills and acceptance by reelers. Proper selection, nurturing and time-to-time refreshing of a grader is what we need to do.

The second issue that is more important is to maintain the quality parameters uniformly across reeling centres. Actually, many of the parameters are subjective and many a times, varies person to person. Thus, we can ensure the uniformity only if one person grades it across the reeling centres.

The third issue is that since we pay the grader, we can demand things from him or her and his or her performance will be determined by the feedback from the parties we sell yarn. But how we can do it when the reelers grade the yarn? At the same time, when a reeler grades the yarn, why will she grade her fellow reeler's yarn as B-grade as she knows its implications very well? What incentives will she have? So, there must be a final grading by the grader after the grading by reelers. If we cannot ensure that we

will be in deep trouble to sell the produce in the market as once we have accepted the yarn from the reelers, the process cannot be reversed.

Finally, I think system of grading by reelers and co-reelers only makes the entire system closed within the reeling centres and a reeler may not always be tough enough against her co-reelers who are neighbours in the same village and are members of the same self-help group (SHG).

Madhabananda Ray, Deoghar, Jharkhand

Ensuring Integrity and Harmony

I read with great interest Kashinath Metya's method grading tasar yarn (*Participatory Grading by Tasar Yarn Producers*, NewsReach July 2004). It was heartening to know that in an income generation activity like tasar yarn reeling, where quality is linked to payments, women producers were facilitated to grade their yarn in a participatory manner. It would be worthwhile to know what keeps the producers' integrity intact in this case. In the case of a SHG, each member has stakes in the other members' timely repayment. Here they have very individual financial interests. What prevents them from joining hands with each other and letting their yarn be marked as the best?

Also, huge differences between reeler and co-reeler testing can cause serious dissatisfaction as happened in case of Jasmat. It must have taken great counselling skills to get her to accept that. It might cause rift among producers but I believe that with more experience in testing, Jasmat and Gauri would also come to a common understanding vis-à-vis quality standards. This is a great way to let producers learn among themselves what makes a hank of yarn the best and how they can improve further.

Neelam Maheshwari, New Delhi

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Dimensions of Dropouts

Useful lessons can be learnt from a preliminary study conducted on self-help groups that have closed down in Balrampur in West Bengal

Anagha Mitra

Pradan currently works with more than 76,000 families in over 2,000 villages across 7 of the poorest states in India. Its major focus is to promote and strengthen livelihoods for the rural poor by organising them, enhancing their capabilities, introducing ways and means to improve their incomes and linking them to banks, markets and other economic services.

Pradan's approach has 2 broad phases. In the first phase a Pradan field team tries to saturate villages in its area of operation with poor women's self-help groups (SHGs) by using a more or less standard methodology. The focus is on developing the SHG as a viable intermediary between the members and commercial banks. Mature groups are then encouraged to access credit from commercial banks.

In the second phase, Pradan promotes livelihood activities for group members through intensive sectoral development work like improving husbandry of natural resources and promoting or strengthening non-farm enterprises.

One of the oldest Pradan projects, started in 1987, is in Purulia district of West Bengal. Pradan's team in Purulia works closely with Panchayati Raj institutions in watershed development incorporating improved husbandry of farmland and water resources through innovative techniques of moisture conservation and upland cultivation and small-scale irrigation. The team also promotes women's SHGs for savings, credit and helps members take up sectoral livelihood activities to enhance their incomes.

In the past few years the team has recorded a large number of dropouts of groups from the SHG programme. For instance, in Balrampur block of Purulia, almost one third (47 SHGs out of the 150 promoted since 1997) have become defunct. Pradan therefore was keen to understand this better.

The reasons for groups dropping out of the SHG programme could be many. Many factors are directly rooted within the set-up of a village economy, cultural patterns and livelihood needs of the SHG members and the willingness of the members themselves to participate in the growth processes.

So far, there has not been a study based on qualitative information available from the formation of a SHG till the time it actually becomes defunct. Although this is a rather difficult exercise, iterating backwards and linking the information to what might have gone wrong overtime, Pradan was interested because lessons learnt with the help of this study would help improve practices in other projects.

This study tries to understand the issue of how and why SHGs become defunct. Is it that they close down over a period of time or immediately after a group is formed? These were some of the underlying questions of the study.

Study Methodology

We randomly selected a sample size of 3 from 47 defunct groups for a preliminary assessment. We also chose a well functioning group where only a few members

Table 1: Profiles of Groups Studied

Year of formation	Year the group closed down	Name of village	Name of group
1998	2000	Hathidohar	Trinayani Mahila Samity
1998	2001	Saremacha	Saraswati Mahila Samity
2000	2003	Bonkathi	Banibandhano Mahila Samity
1998	Functional; 6 members dropped out in 2003	Bonkathi	Radha Gobindo Mahila Samity
2002	Fully functional	Muradih	Mabiputarjini Mahila Samity

have dropped out. We felt this might bring out the reasons why some members want to continue with the SHG while others do not. All the 6 members who dropped out were interviewed. Four members who were still part of the group were also interviewed separately.

We also decided to study a functional group where no members have dropped out. It was important for us to have a picture of a 'good group' at 2 years as accounting data showed that most defunct groups began to disintegrate at around 2 years (see table 1).

The study methodology included personal interviews and focus group discussions (FGDs). Conducting personal interviews with members of defunct groups was difficult initially as former group members needed to be assured of the purpose of the study. There were also leftover resentments from the process of breakdown that I had to deal with.

In addition to erstwhile group members, I also talked with other villagers in order to get as impartial opinions as possible

on the issue. I also made extensive use of recorded data on member savings and loan records for each group. This data clearly indicated how records were maintained.

Livelihood Patterns

Balrampur is a small town about 35 km from Purulia district headquarters. The economy of the town revolves around trade-based activities, shellac factories, petty business and micro-enterprises. These activities, however, are limited only to the town and are mostly undertaken by the Marwadi community.

Water scarcity and income generation are some of the major problems in the rural and semi-urban areas of this region. The villages in the project area of the SHG programme largely fall under a drought-prone region. The villages chosen randomly in the sample size were about 10 km from the West Bengal-Jharkhand border.

A detailed profile of the groups is provided along with the income generation activities undertaken by them (see table

2). Based on available data, it indicates a pattern of income generation activities undertaken by the members. Members of the selected groups are either tribals or belong to the scheduled castes and other backward castes. They have very limited livelihood options.

The local economy is partly based on barter (foodgrains for work) and sometimes cash income. Agriculture and other forest-based activities are major

pursuits. For about 4 months in a year people practice agriculture (mainly paddy) or work on someone else's land. The rest of the year they either migrate or stay back in search of some other livelihood option that can vary from seasonal cropping, working in a shellac factory or on some nearby construction site. Migratory work involves moving to cities like Burdwan or Jamshedpur to work in brick kilns or to cleaning ponds, gardens, etc.

Table 2: Livelihood Patterns

Name of group	Status and number of members	Number of group members interviewed / part of FGDs	Economic profile	Member profile
Trinayani Mahila Samity	Defunct; 13	10	8 agricultural labourers 2 migratory labourers 3 both activities	10 Santhals (ST) 3 Paramaniks (SC)
Saraswati Mahila Samity	Defunct; 13	5	2 agriculture 3 agricultural labourers 8 not known	13 Singh Sardar (ST)
Baniband-hono Mahila Samity	Defunct; 20	10	8 agriculture labourers 4 agriculture 1 micro-enterprise 1 trading 6 not known	3 Muslims 10 Mahatos (OBC) 7 Santhals (ST)
Radha Gobindho Mahila Samity	Functional with 14 members; 6 have dropped out	10; 6 dropped out and 4 still members	4 agricultural labourers 2 migratory labourers 8 not known	10 Mahatos (OBC) 10 Santhals (ST)
Mabiputa-rini Mahila Samity	Well functioning group with 20 members	18	2 beedi makers 8 agricultural labourers 8 potters 2 petty trade	20 Kumhars (OBC)

In brick kilns, labourers earn anything between Rs 50 and Rs 120 depending on his or her skill. For agricultural labour on someone else's land, people are paid wages between Rs 30 and Rs 35. Sometimes they are given 5-6 kg of paddy instead of daily wages.

The Mabiputarini Mahila Samity, a fully functional group, has members who make earthen idols and earthenware pots. On an average, they earn about Rs 1,000 per month. There are 2 members in this group who are in the *beedi* (country made cigarettes) making business. They purchase raw materials and outsource some of the *beedi* rolling activity, earning about Rs 1,000 per month.

The landholding pattern is not uniform. On an average, both former and current members own land within the range of 1.5 to 3 *bigha* of land (see table 3).

Group Profiles

Trinayani Mahila Samity: Hathidohar is a tribal village located about 20 km away from Balrampur town and 5 km from Jharkhand border. The village is remote

and surrounded by thick forests. We interviewed 10 members of the defunct group who were also a part of the FGD. The former group leader was one of the 10 members interviewed. Apart from them, husbands of 2 members were also interviewed.

The group was formed in 1998 with Rs 5 as weekly savings. There were 13 members in the group. The average age of members was 40 years and only one member was literate. Members belonged to the Santhal and scheduled castes communities. The group finally closed down in December 2000.

In 1998, women were convinced about the advantages of savings and credit and therefore came together to form a group. Former group leader Latika Besra, a Santhal and a very capable woman who could read and write well. She was selected to maintain accounts properly.

The group functioned well in the beginning. But attendance at meetings was always an issue, according to Latika. In 1999, 3 members of the group had prob-

lems in saving even Rs 5 per week. They had to sell paddy worth Rs 5 to make weekly savings.

For other members the source of savings was income from wages. When the group first started functioning, loans were of small amounts between Rs 200 and 1,000. These loans have been recorded as consumption loans particularly for medical purposes. There were rumours that Latika was using group money for her own ends. She then started losing interest in the group. No proper records were kept for loans, amount repaid and total amount outstanding for 7 members out of the 13.

In 1999 (just before it closed down in 2000), the group borrowed Rs 8,040 from a bank under the SHG-bank linkage scheme. The group returned this loan and then the members dropped out. However, 8 of the 13 members had defaulted.

The defaulters have not yet repaid the loan even after the group has become defunct. The reason the defaulters give is that they will repay if a member with a higher borrowing repays the loan first. Thus ultimately no one ended up repaying. The group leader attempted to settle this issue and fixed 2 meeting dates. But none of the members came for the meetings. The SHG stopped functioning.

We found that proper records were not maintained for 7 out of 13 members. The group leader said that she lost interest in maintaining records properly since the members were talking behind her back.

Avijit Choudhury from Pradan's Purulia

team mentioned that around this time he was the only professional to monitor about 150 groups. It was difficult to timely monitor the widely dispersed groups that required facilitation. Pradan professionals also felt that improper financial management was the prime cause for groups breaking down.

Interestingly, former members of the group are still keen to continue group activities. As the group still has Rs 4,600 in savings, it is not technically defunct but has stopped functioning due to internal differences. In fact Avijit was able to fix a date for a further meeting and was sure that the group could be revived after differences amongst members were sorted out.

Saraswati Mahila Samity: Saremacha is a tribal village of Singh Sardar community who belong to the scheduled tribe category. The village is about 25 km from Balrampur town. This group had 13 members when they first formed in 1998 and was functional for 3 years. We conducted a FGD with 5 former members of the defunct group. We also held personal interviews with 5 members and 4 husbands of members.

There was difference of opinions in the FGD as to how the group was formed. Some claimed that they were forced to form a group while others said that they formed the group after Pradan professionals convinced them of the usefulness of the concept.

We found that records of savings were maintained properly but not of loan records. From the FGD and personal interviews, it became apparent that

Table 3: Landholding Pattern

Name of group	Landless members	Land between 1.5 and 3 <i>bigha</i> *	Land above 3 <i>bigha</i>
Trinayani Mahila Samity	4	9	None
Saraswati Mahila Samity	2	11	None
Banibandhono Mahila Samity	1	16	3
Radha Gobindho Mahila Samity	5	15	None
Mabiputarini Mahila Samity	2	18	1

* 3 *bigha* = 1 acre

there were serious differences amongst members on granting of loans by the group. For instance, the father-in-law of a member was an influential person in the community and that member borrowed several times but defaulted in repaying the loans.

Another issue that came up during discussions was that the women members of the SHG were not assertive enough in voicing their opinions. So differences were not adequately tackled.

What was striking in the case of this group is that they were not very keen to form the group voluntarily. The men of the village had to be convinced before the group was allowed to be formed.

The group was formed in 1998 with 7 members and 6 others joined later. The newer entrants were not given loans for the first 6 months as per group norms. This led to major differences among group members.

Also, some members were refused loans after they had completed but the father-in-law of a member continued to receive loans in violation of group loans. Since this member also defaulted on loan repayment, the situation led to irreconcilable differences and the group ceased to function.

Banibandhono Mahila Samity: Bonkathi village is 10 km from Barabazar block headquarters and 30 km from Balrampur town. We conducted a FGD and personal interviews with 10 former members. The rest of the members were either not in the village or chose not to attend the FGD. Two former members did not show

up for the FGD and said that they were not keen on anything to do with the SHG.

This group was formed in January 2000, following the example of a SHG in a neighbouring village. It functioned well for the first 2 years but records show discrepancies after the first year. Gita Mahato, a 15-year old girl, maintained records as group leader. Group members were not even aware how many group members have repaid loans on time and how many have not.

According to Gita, the group has become defunct because there was inadequate monitoring in times of need from an external agency. Secondly, attendance at meetings was always a problem.

Another serious issue was poor financial management. The members felt that their savings had no meaning as some other members were freeriding on their hard earned money. So they thought it best not to save.

Also, loans were never repaid on time as each member kept saying that let the member who had borrowed a higher amount repay first. In the end, no one repaid on time. Due to this, even members who did not require loans borrowed because they thought some one else will use their savings.

Radha Gobindo Mahila Samity: This was a functional group situated in Bonkathi village. Six members have dropped out from the group. We interviewed 13 persons in the village.

It was not possible to hold a FGD because members who had dropped out

were not willing to come forward and have a meeting with members who were still part of the group. Out of the 13 members interviewed, 6 had dropped out, 4 were members from the existing group and 3 were men, out of which one was the accountant of the earlier group.

This group was formed in 1998. A majority of group members belong to the Mahato community. We found that records were well maintained for the first 2 years. Initially, the group leader maintained the accounts, which were later delegated to an accountant.

The group was formed at the initiative of former group leader Janaki Mahato, an influential person and political activist. She said that there was no unity and cohesion in the group. She has since left the group.

Some men said that the SHG meetings would go on for more than 2 hours but there was no real issues discussed. Often members would be fighting over trivial issues. The discussions would generally be on savings, loan request and outstanding loans but were never very structured. The members were also not paying interest on time. This created a gap in record keeping.

According to Kalpana Mahato, a member who dropped out, she left because she was twice refused loans at times her son was unwell. She felt that there were some members who were controlling who should be given a loan.

Although Janaki Mahato took a leading role in forming the group, rumours were spread about her using the group's

money for her personal expenses. She also claimed that other members played politics, which cost her the chance of a job. She was thus annoyed and left the group along with other members who were her relatives and supporters.

We found that dropout in this case was more of a personal preference. Five members who dropped out including Janaki were economically better off than the other members who are still a part of the functional group. Rough estimates based on their livelihood patterns indicate that they earn around Rs 1,000 per month. Probably the people who dropped out were looking at the SHG as a platform to fulfil personal agendas like securing a role in village politics.

Mabiputarini Mahila Samity: Muradih village is about 15 km from Balrampur town. It is situated on the main road that connects Balrampur and Barabazar. It was formed in January 2002. It is a fully functional group.

There were 18 members present for the FGD. The data collection process was much easier in this group as women were more vocal and enthusiastic than those in the defunct groups. In the study framework and methodology, the reason why this group was chosen was to show that it was not necessary that groups become defunct after about 2 years. Apart from 18 group members, 2 men (husbands of members) were also interviewed.

The group leader of this SHG was very articulate. She is responsible for maintaining accounts. There is a lot of enthusiasm on the part of group members to

attend meetings. We found that most loans in the group were taken for productive purposes.

The members initially felt that if they borrowed they would be tied down to a group and to its members. But now, after this group has completed 2 years, they are convinced of the usefulness of the SHG. Members arrive at meetings on time, thus making the job of the group leader easier. She can concentrate on maintaining proper records, which are then computerised through the accounting software system introduced by Pradan.

Since the basic norms are streamlined, members have opportunity to discuss issues such as undertaking a group income generation activity where they could buy vegetables from wholesale market and sell it in the village.

Why Do Groups Close Down?

There seems to be several reasons for groups breaking down. Some are listed as follows:

- *Inability of members to save the decided amount each week:* This problem occurred in the cases of Trinayani Mahila Samity and Radha Gobindo Mahila Samity. This reason might not be true for a group becoming defunct at the macro level. But it may be used as a valid argument for a member to drop out of a group.

- *Members being refused loans:* This was an issue in the cases of Saraswati Mahila Samity and Radha Gobindo Mahila Samity. Some former members of both groups said that this had to with caste

politics or one group member along with some other members favouring a particular individual while loans were being disbursed. A certain amount of caste politics was also observed within the Trinayani Mahila Samity between the Santhals and the Paramaniks. However, this group did not experience the issue of loans being refused to some members.

In the case of Saraswati Mahila Samity, which comprised entirely of Singh Sardars, the question of caste politics does not arise. In this case, 'power politics' might have been the driving factor because it is clear from the data that loans were given to one member's father-in-law. Again, in the case of Radha Gobindo Mahila Samity, a loan was refused to a member, the stated reason being that she was new even after she had been a regular member for 6 months.

- *Male control over women's activities:* This was clearly seen in Saraswati Mahila Samity where loans given to a member with an influential father-in-law. Even while forming the group, the men had to be first convinced. Only when men were convinced that this system is going to benefit them as well, they agreed to let the group be formed in their village. In case of the functional group, Mabiputarini Mahila Samity, this kind of male control was not observed.

Although income generation activities such as making earthen pots that the women undertake are family-run businesses, men act as equal partners in the business. Women take loans for this activity but men have a role to play in

repayment.

- *Free riding:* In Trinayani Mahila Samity, when a member did not repay a loan of Rs 2,000 and stopped coming to meetings, another member was angry since her chance to borrow the money was lost. During personal meeting with these members, they expressed distrust and hostility towards each other.

- *Poor record keeping:* This was observed in all the 3 defunct groups. Records were diligently kept up to a maximum of 2 years but discrepancies crept in after that. In the case of Trinayani Mahila Samity, records were not properly maintained for 7 out of 13 members. There were also discrepancies in writing data and numbers. The same was observed in the case of Saraswati Mahila Samity.

In Trinayani Mahila Samity and Radha Gobindo Mahila Samity group leaders, who were maintaining records, became disinterested after rumours of misdeemeanour were floated about them. This adversely effected keeping of records. Poor record keeping can further aggravate misunderstandings. For instance, in Banibandhono Mahila Samity, group members did not know who has taken a loan and who has not. This led to dissatisfaction and hostility amongst members.

- *'I will repay if you repay first':* In the case of Trinayani Mahila Samity members say only when those who have borrowed sums of large amounts repay will those who have borrowed smaller amounts will repay. In case of Banibandhono Mahila Samity, the same scenario prevailed. As a result, no one ended up repaying the

loans. In the case of the functional good group, members have borrowed loans in the range of Rs 2,000 to Rs 5,000 for productive purposes. All these loans have been repaid on time with no defaulters.

- *Poor enforcement of rules:* It was observed that rules were not strictly enforced in groups that have closed down. When the members were not repaying on time, group leaders and other members should have followed the rules. Peer pressure has not worked in all these groups. In the case of Trinayani Mahila Samity, the group leader and other members felt that if they punished the defaulters, they might be insulted and it is not right to insult neighbours.

- *Lack of Monitoring:* Pradan professionals could also have provided some assistance when the groups were facing problems. The assistance could have been in terms of record keeping, monitoring and communication. But at that point of time, the field team was facing a manpower shortage.

Suggestions for Further Study

It is apparent from the study that the issue of poor record keeping needs to be studied in greater details. There appears to be a link between poor record keeping and group members and leaders losing interest in SHG activities. This needs to be further investigated as to what leads to what. Secondly, do migration trends affect groups? Can it be said that since group members travel for work, they do not get time to attend meetings? Alternatively, how does long absences of members from the group, often seasonal, affect the functioning of a SHG?

Also, it was found that the needs of members change in a variable manner after 2-3 years. There is then an incompatibility of needs amongst members that does not augur well for a particular group. This issue needs to be studied in detail as to what causes the incompatibility, its dimensions and how it has been addressed.

Refused loans always cause dissatisfaction. For instance, why were they refused in the cases of Radha Gobindo Mahila Samity and Saraswati Mahila Samity? Was it because of caste politics or due to lobbying of one subgroup within a SHG? This issue needs further verification.

It was found that in defunct groups members were not willing to repay loans on time. 'I will repay if she repays first' seems to be the apparent rationale. But there could be other factors behinds this statement. For instance, do the men in a household instigate this? This needs to be further studied.

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Experimenting with Livelihood Planning

Innovating on a livelihood planning module conducted over just two days

Saikat Pal and Debasish De

Pradan's team in Purulia in West Bengal has tried to come up with a standardised livelihood-planning module for self-help group (SHG) members. We decided in a meeting that professionals would conduct the exercises on their own and then, all team members would sit together to share their experiences gathered while conducting the exercises. The team would finally come up with a standard module.

Professionals had the choice of either conducting the exercises individually or in pairs, with an individual SHG member or with the entire group. We chose to work together. While designing the module we recalled our previous experience of conducting the exercise with families of SHG members 2 years ago (*Grappling with Livelihoods* by Kuntalika Kumbhakar, NewsReach February 2002).

In that exercise we felt that the participants were feeling exhausted and were becoming impatient, which reduced their participation level a lot. We had also thought at that time that a 3-day exercise was too exhausting for both the professionals and participants. Our objective to ensure the participation of the SHG members to reach in a final livelihood plan for them could be accomplished in 2 days. We designed the module of livelihood planning exercise accordingly (see table 1 on page 14).

Crux of the Module

Whenever we speak with a SHG member about the well being of her family, she says that her family is not in a position to say, "we are well." If we probe a little deeper, we find that she is saying so since

she cannot afford to spend the desired amount of money required for her family.

The main reason behind it is the 'gap' between the expected expenditure that she dreams and the present income of her family. We intended to identify this 'gap' through a participatory process and help the families to find out the ways to meet up the 'gap'.

Prerequisites of the Exercise

Before conducting the exercise we:

- Prepared a picture sheet for all the members of the group to help them identify their present and desired status.
- Prepared a book of 'expected expenditure' comprising pictures of various expenditure aspects.
- Prepared a book comprising pictures of various income aspects.
- Prepared sheets with pictures on potentials of different resources like human, land, water, forest and livestock for individual families.
- Stocked up on pencils and erasers.
- Collected a good number of small stone chips that could be placed comfortably on different pages of the expected expenditure and income books.
- Procured 5 plastic packets for each member (written expected expenditure, income, gap, 1st year plan, 2nd year plan).

We conducted the exercise with a tribal group named Adibasi Jhilimili Mahila Samity at Patmadi village of Jhalda block in Purulia district of West Bengal. All the SHG members were present with other decision makers of their families. Only 2 persons were literate (to the extent of writing their names) amongst the 28 participants.

Table 1: Livelihood Planning Module at a Glance

Day 1

Description	What the participants did	Time
Warming up exercises	The participants walked in a zigzag way, greeting as many people they could. They sat family groups.	5 minutes
Naming the beloved family	Families would find an appropriate name for themselves	10 minutes
Identifying present status	Finding out their present position in the picture sheet through discussion with other decision makers of the family	20 minutes
Future status the family dreams of	Finding out their expected position in the picture sheet through discussion with other decision makers of the family	25 minutes
Expected expenditure on different aspects of the family	They place stones (each donating Rs 100) on the expenditure sheets to indicate expenses	1 hour 10 minutes
Collation of expenditure	Putting stones in expenditure bag	Home task
Income on different aspects	Placing stones (each donating Rs 100) on the income sheets. Number of stones denoted present income	45 minutes
Collation of income	Putting stones in income bag	Home task
Counting the gap	Counting the difference in numbers between expenditure and income	Home task
Thinking of ways to meet the gap	Discussion with family members	Home task

Day 2

Potential of resources: Land	Marking on the picture sheet	1 hour 10 minutes
Water	Marking on the picture sheet	15 minutes
Human	Marking on the picture sheet	30 minutes
Livestock	Marking on the picture sheet	20 minutes
Forest	Marking on the picture sheet	15 minutes
Final planning on chart paper	Participation	3.5 hour

* The role of the professional(s) is limited to explaining the picture sheets and occasional felicitation

Almost all the *didis* (women) were to hold pencils for the first time in their lives.

Process and Steps

We planned to conduct the exercise (informing the families well in advance) in 2 consecutive half days so that participants could sit and discuss together after completing their household chores and lunch. During these 2 days we guided the participants through a series of discrete exercises described below.

Initially we had asked the participants to stroll through the village, instead of coming directly to the meeting, greeting as many people as they could. In the meeting the participants sat in family groups. The participants (mainly the women) were told to give a name to their beloved family, to initiate exploration among them. It was a nice experience to see *didis* coming up with meaningful names for their families.

All the 14 SHG members were given a sheet with the '7-rivers picture' where a sad face was pasted at the bottom and a happy face at the top to represent the steps from sorrow to happiness. The picture did not require any explanation and the SHG women were asked to reflect back and discuss with other decision makers in the family before putting a round mark ('O') with a pencil on the sheet to identify her family's present status. Some of the members narrated the undercurrents in their minds while reflecting back to identify their present family status.

The women were then asked to put a cross ('X') on the line they wanted to go, which they did after discussion with family members. We found that the participants were not guided by one another while

marking their sheets. They used sufficient logic before putting their marks.

Identifying the 'Gap'

We then pointed out the difference in the levels of the 'O' and 'X' marks and asked them to explore the reasons for the 'gap'. It was found that this 'gap' was because of non-availability of adequate finances to meet the expected expenditure of the family.

As they talked about expected expenditure, the book was circulated. We described the purpose of this book and the members were asked to identify the pictures and to put the small pieces of stones on each of the pages of the book containing different pictures of expenditure. One stone was taken to be equivalent to Rs 100.

The members put their expected expenditure in terms of stones. Each aspect was kept aside once the stones were kept on it. All the stones collected from different aspects were gathered into a plastic pack (written expected expenditure) given to all SHG members.

Similarly, the stones (each representing Rs 100) were kept on different aspects of the income book and were collected into another packet (written income) given to individual members.

Each member was then asked to observe and compare the volume of expected expenditure and income, which shows the 'gap'. They were given another packet titled 'gap' and were asked to take their packets home. We suggested that they convert the expected expenditure and income from hundreds to thousands. They replaced 10 stones with

one stick (equivalent to Rs 1,000). The difference in the number of sticks was put into the empty packet titled 'gap'.

Each participant now had 3 packets containing expected expenditure, income and 'gap'. We asked the participants to think of ways to meet the 'gap'.

Second Day

The exercise started the next day after participants gathered with 3 bunches of sticks (tied with ropes) representing expenditure, income and 'gap'. They sat in a circle and the 3 bundles were displayed in front of every member. The members kept the 'gap' bundle towards the centre of the circle and every one was absolutely clear about their gaps and translated it in terms of thousands of rupees to the forum.

The members were excited and seemed to have discovered a new way of analysing things. They had given thought to ways of using their resources that would help them reduce this 'gap'.

No facilitation was required to enter into the topic of resources. Individual picture sheets showing all the potential of resources were distributed to the participants. Different sheets contained the potential of different categories of land, livestock, water, forest and human resources. The participants were asked to encircle the pictures for different resources.

Final Planning

As the resource sheets were worked out, the participants along with other decision-makers of the family, sat one by one with us for the final planning. The 'gap' bundle and the 5 resource sheets were opened in front to help the participants to relate the

plan with the resources and the milestones towards which the family wanted to move to live a desired life.

Along with the activity plan, fund requirement was also discussed for each activity. The families then made a total investment plan for different seasons. If the plan of a family was more than the expected profit for the first year, the participant was asked to take sticks from the 'gap' packet and transfer them into the 'plan 1st year' packet.

If the envisaged profit from the plan matched with the 'gap', then only the 'plan 1st year' packet is filled up. Otherwise, the rest of the sticks were filled up in the packet labelled 'plan 2nd year'. This was done so that she could keep a track on her movement towards meeting up the 'gap'.

At the end of the first year, she compared the number of sticks with her profit and took them out. If a stick was left after tallying them with the 1st year's profit, she carried forward to the '2nd year plan' packet. The same process was followed with all participants.

In this module we ensured and enhanced the absolute involvement of the members. The only lacuna was the lack of interest of other participants in the final phase apart from the family with whom we were doing the final planning.

The State of Micro-finance

A report on the Asia-Pacific Regional Microcredit Summit held in Dhaka on February 16-19, 2004

Neelam Maheshwari

My colleague Dibyendu Chaudhari and I attended the Asia-Pacific Region Microcredit Summit 2004 held in Dhaka in Bangladesh during February 16-19. The huge gathering at the Summit, which was attended by more than 1,200 delegates from 47 countries, was overwhelming. Although there was a group of people protesting the Summit, it was held without any unpleasant incidents.

The State of the Micro-credit Summit Campaign Report 2003 was released last November at the United Nations. It presented and analysed end-2002 data. More than 2,500 institutions reported reaching 67.6 million clients, 41.6 million of whom were among the poorest when they started with the programme. The 41.6 million poor are the clients we are tracking toward the Summit's 100 million goal.

Two hundred and thirty-four institutions had their data verified by a third party. These 234 institutions were serving 86% of the 41.6 million people. Of the 41.6 million people, 87% were in Asia and 79% were women.

Since the first Microcredit Summit 7 years ago participants have been guided by 4 core themes:

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

Battling Myths

Micro-credit institutions have been hin-

dered by 3 particularly insidious myths. These myths incorrectly argue that you cannot reach the very poor with micro-credit; they are too costly to identify and motivate. They also argue that if you do reach the very poor, you cannot build a financially self-sufficient institution. And they argue that if you do reach the very poor sustainably, you are only adding a debt burden to very poor families.

The most challenging myth is the pervasive assumption that the very poor cannot be reached successfully. That is where the Microcredit Summit has focused most of its energies over the past 7 years. The past 12 months have seen the most extraordinary breakthroughs in this effort.

This was the largest ever regional Microcredit Summit held in Bangladesh. Hundreds of delegates made field visits to ASA (Association for Social Advancement), BRAC, Grameen Bank, Padakhep and Palli Karma-Sahayak Foundation (PKSF) in the days leading up to the Summit. PKSF was the local organiser of the meeting.

Bangladesh Prime Minister Begum Khaleda Zia inaugurated the opening ceremony. Other opening ceremony speakers included Queen Sofia of Spain, Madam Zanele Mbeki, First Lady of South Africa, Bangladesh Finance Minister Mohammad Saifur Rahman and Grameen Bank Managing Director Muhammad Yunus. The closing ceremony was addressed by Sheikh Hasina, leader of the opposition in Bangladesh Parliament

and Bangladesh Education Minister Dr Osman Faruk, among others.

Besides the opening and closing ceremonies, the Summit also included 7 plenary sessions, 10 breakout workshops, and institutional action plan presentations by ASA of Bangladesh and NABARD of India in plenary, 20 associated sessions and 6 daylong courses. There were presentations from economists, practitioners, government officials, and administrators and other major stakeholders.

MFI Role Model

It was important to understand the size of microfinance institutions (MFIs) and their terms of operations for Summit participants. For instance, we were informed that ASA, a leading MFI in Bangladesh, which started its operations in 1991 and currently employs 8,065 people, has been able to provide services to 96,000 community groups in 35,586 villages spread over 64 districts in Bangladesh.

ASA disbursed 82,387 million taka to 2,050,780 borrowers. It is now a self-sufficient organisation with the rate of recovery close to 99.95% and portfolio at risk is just 0.45% as on December 2003.

With such a magnitude of operations and growth rate, ASA serves as a model for other smaller and emerging MFIs. Becoming a self-sufficient agency is the first and most important agenda for any MFI. From this very issue flows questions of increasing outreach, cutting costs, reducing cost of lending and so on. There are also concerns of maintain-

ing good repayment rates and producing products that suits a wide range of population.

Lagging Social Performance

There were concerns about the lagging social performance at the Summit. I gathered that the social performance refers to credit plus activities and services that are delivered not for pure financial returns but for the welfare of people. It could be health or education programmes or disbursing interest-free loans to poorer people so that they can set up small enterprises.

To understand the nature of issues people had about social performance I would like to describe a session I attended on MFIs and empowerment of women. The speakers cited examples where credit services had led to increased enrolment of children in schools; where a family planning programme led to better health and thus better repayment rate and so on.

The MFIs were raising issues such as how do we define empowerment of women and what are the minimum indicators that show us that status of women is improving. There were also questions on the kinds of programme a MFI should run. Quite predictably, there were no straightforward answers.

Dr Naila Kabeer cited examples from CYSD, an Orissa based NGO, and Pradan. Women's participation in community affairs has increased due to CYSD's self-help group (SHG) programme and women members of Pradan-promoted SHGs have become more aware and play an active role in decision-making.

I was taken aback by people seeking to design products that deliver results like empowering women. Was this not a process-based context-specific and invisible 'not-so-measurable' outcome? I learnt that everything is measurable and can be designed into a product that is replicable.

I will cite another learning from the Summit. Even in this very conducive environment for the growth of MFIs, it is difficult for a starter to raise money to initiate the endeavour. For them there is a solution in the form of 'wholesale funds for MFIs' (see box 1). This concept is being applied all over the world and India could be the next destination.

Besides others, sustainability of the MFIs was a big issue and big and sustainable MFIs were presenting their cases and systems that can help others. There were sessions on cost effective ways, human resources and impact and

its indicators. There were also few sessions on building sustainable people's institutions and agriculture and microfinance. At the end of the event, participants had presented their institutional action plans and commitments.

Pradan at the Summit

Pradan made a joint-presentation with the ImPact programme partners, entitled 'Operationalising Social Performance', which showed how to ensure social performance along with financial performance. We made a presentation with Cash, an emerging MFI that works in Philippines. The message was that it is possible for a MFI to be sustainable and also to work for the poor while taking care of broader well-being indicators such as health and education.

We also made a presentation on the ILS (Internal Learning System), elaborating the process where we had put in lots of efforts to pictorially represent indica-

Box 1: Wholesale Funds for MFIs

A wholesale fund is an effective institutional option for MFIs to fund start-up micro-credit programmes and to streamline scattered microfinance programmes within a poor friendly regulatory framework. Wholesale funds play a vital role of financial intermediary by mobilising funds from governments, donors and commercial banks in the form of loans and grants. They channel funds to retail microfinance institutions (MFIs) to on lend to the ultimate borrowers. They are supposed to identify potential institutions or leaders of microfinance and encourage them to undertake microfinance operations in a professional manner.

Some of the leading and successful agencies are PCFC (People's Credit Finance Corporation) of the Philippines, Pakistan Poverty Alleviation Fund (PPAF) of Pakistan, Rural Microfinance Development Center (RMDC) of Nepal and Palli Karam Sahayak Foundation (PKSF) of Bangladesh.

These agencies are facing their share of challenges such as unfavourable policy environment, inadequate financial infrastructure, limited retail level institutional capacity, etc. Sometimes government subsidised credit programme becomes a block in the way of growth of sustainable wholesale funds.

tors of development in order to let women themselves keep the record of their progress in terms of well being, mobility, empowerment and programme participation.

Conclusion

This was the first time Dibyendu and I attended an international event. It was an exposure of its own kind where we got to understand so many different perspectives. It was heartening to see that SIDBI, NABARD and other major Indian players were given prime slot and people took notice of SHGs as an alternative model for MFIs although many wondered about its sustainability issues.

Other than exposure, people come here to network. We frequently saw various small groups in corners forging alliances. There were independent consultants meeting up with potential new clients, curious MFIs catching up with ICT experts from China and India, small MFIs scouting for formulas to cut their costs and expand fast and meeting big MFIs.

What appealed to me in this big event was the professionalism and accountability that participants displayed. People talked of poverty reduction not as a philanthropic goal but as a hardcore business agenda. There was a range of products like credit for draught-prone areas, loans for low-cost housing, etc. It is nice to think of a poor person as a client who could choose the best credit source. She may make demands on the system, as it is she who is paying for the MFI to become sustainable.

What bothered me at the Summit was that the actual agenda of poverty reduc-

tion took a backseat for people in a hurry to grow bigger, expand faster and looking for straightforward and fast answers. While I appreciated presence of the huge microfinance community that is concerned about the poor, I wished it were recognised that poverty reduction takes more than microfinance. People with other ideas should also participate in such forums.

Share New Ideas in NewsReach

Pradan has always been in the forefront in innovating on new ideas that could be implemented at the grassroots. *Concept Papers* in NewsReach are a way to share and air new untested ideas to solicit peer feedback. If you have a new idea you would like to test before implementing, send us a 2,000 word *Concept Paper*. If you have experience or views on any *Concept Paper* that would help the author, email us at newsreach@pradan.net.

When Death Comes Knocking

The death of a poultry farmer due to delay in treatment leads to intense introspection in a grassroots professional

Dr Minakshi Dastidar

"Please drive fast. We have to reach Khunti as soon as possible." I was counting every beat of my heart. Each second was precious. I had travelled from Torpa to Khunti (both near Ranchi in Jharkhand) more than a hundred times but today it seemed to be an endless journey.

I was staring at my watch, counting the milestones at the side of the road and frequently turning around to see the backseat. By crossing each milestone, I was feeling somewhat relaxed but at the same time, I was getting tensed and nervous. Reached Angrawadi Mandir. Prayed for sometime. We were now only 11 km from Khunti.

Suddenly Bechen, our poultry supervisor, asked the driver to stop the car. But I instructed the driver to take the car directly to the hospital without wasting a single moment because at that time nothing else was in my hand, I had left everything on God. After reaching the hospital, I saw my colleague Subhankar waiting there with our poultry accountant, ready to provide any money required by the poor farmer and to take him to Ranchi if required.

All is Lost

The doctor was also waiting outside. He came and examined the patient in the car itself. I was not in a position to stay there and to listen to the doctor, as I was very apprehensive. Still I had hope, which increased as the doctor was silent for a few minutes and was checking the patient. But breaking the silence, the doctor declared him dead.

I felt my morality, principles and my professional expertise (being a veterinary doctor) were all worthless. I could not help the poor *didī* to save her husband's life. Something from inside was churning me up. For the first time in my life I had taken somebody to the hospital on my responsibility. But it was a futile attempt.

I was feeling very guilty. Perhaps I could have taken him to the hospital a few days earlier, and I would not have to see this unfortunate incident. I came back from the battlefield like a defeated soldier without fighting a single war. The face of *didī* and her 6 children were floating in front of my eyes. The pale face of Poulish *dada* disturbed me the whole night. *Dada* had requested me in the morning, "*Didī, Mujhe yahanse le jaiye. Nehinto main yahanpe hi mar jaunga. Mujhe bahut dard ho rahahe* (Sister, please take me from here. Otherwise I will die. I am in deep pain)."

Poulish Hembrom

Kasmar is a village about 7 km from Torpa block headquarters. Poulish Hembrom was one amongst the 60 odd poultry farmers of Pradan-promoted Torpa Grameen Poultry Co-operative Society. He was a very good poultry producer. One day I heard that he is suffering from some disease (people claimed it was hernia) and I thought I would meet him and consult with a doctor about his treatment.

But because of my busy schedule at that period, I was unable to take him to the nearby hospital. When I had time, I went there and talked to the *didī* (wife of

Poulish) and referred the doctor to be consulted. I also personally discussed the case with the concerned doctor.

Didi was a bit hesitant because she did not have enough money to go to the doctor and buy medicine. I advised her to take a loan from the self-help group (SHG). She demurred because she had already borrowed Rs 1,500 from the SHG and was not able to pay even the interest for that loan. So she was a bit hesitant to take another loan. I discussed the matter with other SHG members and requested them to give her another loan in such a critical situation of her life and they agreed.

Poulish in Pain

Again due to my busy schedule, I met Poulish *dada* only after a few days. One can say that I could not meet him because of my negligence. Actually, at times it went out of my mind. One day I met the *did*i and saw all the prescriptions but nowhere was he diagnosed as a hernia patient. But that day I was little shocked to see that one of his legs had swollen very badly. I thought it might be because of a secondary infection. He said it was very painful and he was unable to walk.

I advised the *did*i very strongly to take her husband to the referred hospital in Torpa positively by the next day. I consulted with the doctor and he said if it was hernia, he could operate at Torpa itself. But after 2 days when I met the *did*i, she said she was unable to take him because the *dada* could not go by bicycle. But to me it was not a credible reason.

After coming back, my mind again flashed back to Poulish *dada*'s home and poultry shed, the pale face of the *did*i and her 6

children. The next day when I went to the *did*i and asked her why she was not going to the hospital. After a few moments of silence, the *did*i replied that she is very much worried about the operation and that was stopping her to take him to the hospital. I told her that Poulish was very weak so in that condition the operation anyway cannot be performed. I strictly advised her that the *dada* should definitely go to the hospital with one of our supervisors (Bechen with my motorbike).

Unfortunately, when Bechen went the next day, he felt the *dada* was so weak and serious that it was difficult to take him on the bike. After I came to know about it, I planned to take him by hiring a car and if necessary, to take him to Ranchi. Subhankar and I planned to take some additional money from the cooperative. The next day with lots of hope, I took him to the hospital but....

Personal Guilt

Now I feel that Poulish *dada* died because of my negligence. I could have saved his life. We have seen many cases such as this in our developmental work. But for the first time in my life I had taken a person to the hospital and he had failed to survive.

While entering the village, Poulish *dada*'s condition used to disturb me a lot. I used to visit the *did*i often. She was unable to manage enough food for her 6 children. Although I was doing my duty normally in the village, my inner self was repeatedly asking me, how can I help her? But I was not in position to provide her with any option.

I am now collecting money from all our colleagues to give her some financial and men-

tal support. But more than that I think if I had done this before for his treatment, the help would have been more beneficial. But everything was reversed in only a week. Now I do not feel good while entering into the village. Especially, I have to meet my supervisor everyday, whose house is in front of Poulish *dada*'s home. And I invariably see Mariam *did*i with her pale face.

Forgotten in the Rush

From the above experience I felt that we are becoming so much target oriented that we are neglecting some basic issues. Our poultry supervisor, Louis Hembrom, whose home is in front of Poulish *dada*'s home, could have taken initiative to send him to the hospital since he is responsible person in the community. He used to go Poulish *dada*'s home everyday to distribute poultry medicine. Poulish used to lie down in that shed itself.

This might also be because our nurturing practices of the supervisors are such that we only judge them and reward them in terms of output. We have never tried to motivate the service providers in terms of Pradan's values and culture. We are promoting supervisors only for a target or task and not as a development promoter.

If economic development is not supplemented by social development, it is never sustainable. I have become so target oriented that I could not think of sparing a day from my busy schedule. Although we are not working for health but while continuing on our way, we should not forget that we are human beings. Although we are not directly involved in health issues, we should take some initiative regarding the need of the poor families whose risk taking abilities are negligible. We should tackle these

issues to the extent we can because it is a question of life and death where development plays the least role.

Taking up Health Issues

Although our livelihood programme and SHGs are increasing by the day, we also have to think of other issues. When a life ends without any treatment, what does this livelihood programme or SHGs mean to those families? I am not saying we never help such type of families in our programmes, but after the death of Poulish *dada* I am mentally disturbed and very much de-motivated to do anything in that village. My morality and inner voice is always questioning me on this.

How do we prioritise if we have several alternatives? Maybe we should give importance to tag all our SHGs and co-operatives to some health organisations. I question myself... why are we failing? Is this because our understanding is limited and hence we are not able to manage other issues or are we only working to achieve our targets at any cost?

Every one of us believes that development should be in response to the felt needs of the community and needs of a family. We have to deal with this besides our work schedule. How much of this possible, only time will say.

People, News and Events

- Pradan held two workshops to launch the newly designed Management Information System, Safalnet at Deoghar on July 12-13 and at Ranchi on July 30-31, 2004, respectively. Members from Pradan teams from Jharkhand participated in the workshop.

- Pradan's Governing Board met on July 12, 2004. The primary agenda of the meeting was to review operations for the previous financial year and approve the accounts of the society.

- Pradan's Executive Committee met during July 5-9, 2004.

- The Swiss Agency For Development And Cooperation organised a one-day consultation workshop on 'Capacity Development in Human and Institutional Development Competencies' on June 13, 2004. Nivedita Narain from Pradan attended the workshop. She was among 16 participants from different organisations.

- Twenty-six apprentices of the May 2004 batch participated in a series of orientation events in Kesla during July 12-23, 2004. The first was a joint orientation to the sector and organisation. Deep Joshi and Nirmal Beura were the resource persons.

- This was followed by a gender sensitivity programme during July 15-16. Abha Bhaiya of Jagori in New Delhi and

Nandita Shah of Akshara in Mumbai were the resource persons. Nivedita Narain, Jui Gupta and Sukanta Sarkar were internal resource persons.

- A village study orientation workshop followed, during July 16-18, 2004. Achintya Ghosh, Jui Gupta and Sukanta Sarkar were resource persons.

- D Narendranath and Tamali Kundu were resource persons for the SHG (self-help group) thematic workshop held during July 19-23, 2004.

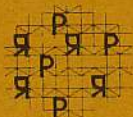
- Thirteen Development Apprentices of the July and October 2003 batches attended the first phase (L Group) of the Process Awareness and Sensitivity Module between June 28 and July 3, 2004. Deepankar Roy and Ramesh Galhoda were resource persons.

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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.



Professional Assistance for Development Action (PRADAN)

3 CSC, Niti Bagh, New Delhi 110 049, India

Tel/fax: 011 2651 8619/2651 4682. Website: www.pradan.net

E-mail: newsreach@pradan.net



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