

# NewsReach

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## Water Women

Women in Hazaribagh have shown that they can manage small irrigation projects better than men can

### Sukanta Sarkar

IN 1989 the Damodar Valley Corporation (DVC) started a Social Integration Programme (SIP) to provide infrastructure and basic services to people displaced by the various dams. At that time a project officer of SIP sought technical help from Pradan to implement small lift irrigation (LI) projects in the displaced villages.

Pradan had already set up a team in Hazaribagh, which began working closely with SIP. Pradan actively promoted LI, often using the backwaters of the dams, with funds initially from SIP and later the District Rural Development Agency (DRDA) flowing to the water users associations.

### Untapped Potential

There is a lot of untapped irrigation potential from perennial and seasonal streams in the undulating Chotanagpur plateau. As these streams typically flow below the level of cultivated lands, farmers, mainly due to poverty, lack of know-how and proper organi-

sation, did not exploit their irrigation potential.

Pradan began promoting small LI projects to enhance agriculture-based livelihoods, beginning with a few projects in Purulia. In 1989 the Ranchi DRDA invited Pradan to take up similar activities in the district. Over the years Pradan has implemented about 600 LI projects in Jharkhand, capable of irrigating over 25,000 hectares.

Pradan promotes LI on the premise that farmers using the water will manage the project on their own though a water users association (WUA). The projects are therefore small, benefiting a self-selected and homogenous group. Sometimes there are 2 projects in a village.

As water distribution often leads to disputes, LI projects are designed in a way so that only one farmer can irrigate at a time. This calls for small pumps because it is difficult to manage large water flows, especially in small fields in an undulating terrain.

Using small pumps ensures that the diesel engines can be



operated and maintained by the farmers themselves. The engines can also be repaired in nearby small towns. Diesel engines are preferred, as electricity is not available in most villages. To reduce capital, operating and maintenance costs buried PVC pipes are used, which are easy to install. Outlets are provided in several places in the fields to reduce water loss.

### **LI Profile**

A typical LI unit has a centrifugal pump driven by a 5 to 8 horsepower diesel engine installed on the riverbank. The pump is capable of lifting 15 to 20 litres of water per second up a height of 10 to 20 metres above the water line.

It is connected to a 300 to 1,000 metre long buried PVC pipe of 14 to 20 cm diameters, with 3 to 6 outlets for water to flow to the fields. A low-cost pump house is built to protect it from thieves and the elements.

Each unit irrigates about 20 hectares during the Rabi season and is shared by 20 to 30 families in a small hamlet. Pradan helps farmers to organise themselves into a WUA and trains a person selected by the WUA to oper-

ate and look after the pump.

Initially, Pradan visits potential sites to ascertain technical feasibility such as water availability and height and distance of fields from the water source. Next, extensive discussions are held with villagers on how a LI project could be financed, implemented and managed.

After identifying potential participants and the fields to be irrigated, a WUA is formed. A small executive committee is then formed to implement and operate the project.

Although the projects are financed through grants, villagers contribute labour to assist in technical surveys, dig trenches for pipes, transport and install pipes and construct the pump house. This typically works out to about 10-15% of the project cost.

Pradan draws up a project proposal and obtains DRDA approval. A bank account is opened for the WUA, where funds are remitted by DRDA after the project is approved and an agreement signed.

The WUA procures the pipes and pump from certified local dealers after obtaining quotations as per a bill of materials prepared by Pradan. The association then installs the pump and the pipes, which is supervised by Pradan.

The WUA designates someone as the pump operator, whom Pradan trains. The project is run by the WUA, who levy a charge to use the system. This generates funds to pay the operator and meet costs of repairs and maintenance. The user supplies fuel.

### **Experiences with Men**

Initially the projects were designed and implemented by men, who formed the WUA.

Women were not involved. The experience of running the schemes by all male WUAs was not positive. There were various reasons for this.

Irrigation was provided on credit. In most cases water charges remained unutilised. The burden of collection fell on the pump operator, who found it difficult to recover dues. This resulted in irregular payments to the operator and lack of funds for timely repair of the machine.

As the operator collected water charges without WUA supervision, there were many cases of misappropriation and misuse of funds.

The meetings of WUA committees were irregular. Often meetings would end in fights. As a result, the scheme was not properly monitored and came under the virtual control of one or 2 persons.

Ineffectiveness of the WUA led to the operator running the system on his own, treating it as his private property. No proper accounts were maintained, which also created a lot of tension.

There was no sense of shared purpose among WUA members. It became difficult to come to a consensus on any aspect. This is best illustrated by a first person account (See Box 1).

### **Enter the Women**

Besides LI, Pradan had also been promoting women's self-help groups (SHGs) in Hazaribagh. The SHGs were sometimes in villages where LI schemes had been installed. The SHGs were managing their affairs well, meeting regularly and managing their savings to lend among members. In some cases, the women had

**After identifying potential participants and the fields to be irrigated, a water users association is formed. A small executive committee is then formed to implement and operate the project.**



also taken an initiative to obtain services from local government offices.

Encouraged by this experience, Pradan decided to experiment with the idea of getting SHGs to take over the management of LI projects. If the idea worked, future irrigation projects could be built around SHGs. It would also give women control over an important productive resource like irrigation water and enhance their status in the society.

The idea was initially tried out in 8 schemes where SHGs were functioning most efficiently and where members

had shown the capability to deal with various village issues. This was done to increase the probability of success, as the concept was new to the community. Later, with success of these schemes, the same system was introduced in other schemes.

### *Enthusiastic Response*

The women were enthusiastic to the idea. As the schemes were not functioning well, the men, sometimes grudgingly, gave in, quietly sure that the women would make a hash of it.

### **Box 1: A Dream Gone Sour**

WE WERE jubilant on seeing irrigation water in our fields. We thought that at last our dreams have come true. But as I speak to you about the scheme now, I feel sad. The future looks gloomy. This village will never prosper because of infighting.

The project ran well in the first year. We cultivated wheat on 80 acres of land. We also grew sugarcane. We were happy. The committee used to meet monthly. The operator used to give accounts of the income and expenditure of the machinery.

This is where the roots of the problem lay. His expenditure always exceeded income. Nobody dared question him as he was knowledgeable about the machine and had a voice in the village.

As the operator used to collect dues and spend on machine maintenance, it became difficult for others to trace his misdeeds. The payment of irrigation charges was also irregular, which hindered timely repair of the machine. This sometimes caused loss of crop, causing a lot of tension.

There was a lot of politics among villagers. Most meetings ended in fights. Some members used to come drunk to meetings. When everything was in the doldrums one influential member of the committee used the machine for his personal work.

He used it for 60 hours without changing the oil, which ruined the machine. It could not have happened without the support of the operator. Yet none of us questioned him.

At present the condition of the scheme is that a part of the pipe has been stolen, 4 bends are uprooted and the machine is not in working condition.

We want to revive the scheme. This time the management will be given in the hands of the SHG because the schemes can run successfully only through women. They have unity. They don't have the drinking habit and are not selfish like men. We will provide support from outside.

**All women water users associations were formed with members from all the self-help groups who had land in the command area of a single lift irrigation project.**

There is no one-to-one correlation between SHG members and WUAs. Some members did not own land and women from more than one SHG benefited from a LI scheme. Some reorganisation therefore became necessary.

There was no question of breaking the SHGs, as these were self-selected and the members had learnt to work as a group. Also, the number of families benefiting from an irrigation project is sometimes as large as 35, whereas an SHG always has fewer than 20 members, usually around 15.

### *All Women WUAs*

Therefore, all women WUAs were formed, with members from all the SHGs who had land in the command area of a single LI. A new executive committee, called the Sinchai Sanchalan Samity (SSS) was formed to run the project. The SSS appointed a president, a secretary and a treasurer, each with separate functions to ensure checks and balances. The SHGs continued to function separately.

As this was new to the SHG members, Pradan organised training for SSS members to impart technical knowledge so that the pump operator, other men and the suppliers of spare



parts would not cheat them. Their training included identifying various components such as pipes of various sizes and different machine parts, identifying spurious spares, costs of various items and maintenance routines.

Pradan also trained SSS members on modern agriculture. This was done so that they would be able to take decisions about the crops to be planted, the time of irrigation of a particular crop, application of inputs and assessing crop performance. Both men and women were invited to participate in the agriculture training programmes.

### ***Involving Women***

In the first few training events only men would come. The training design was changed to increase the participation of women. The whole agriculture activity was divided into smaller tasks such as ploughing, transplanting and applying fertilisers. Separate training modules were designed for each activity.

In a given module, only those who actually perform the operation were invited. This ensured participation of women as they carry out a significant proportion of agricul-

tural activities. In this way the SHGs, in their new *avatar* of SSS, were involved in the process. As a result women are now capable of taking important agricultural decisions.

### ***The Coupon System***

One key problem that hampered proper functioning of the system was irregular payments by users and mishandling of cash by the operator. Farmers would irrigate their land and keep the dues pending, which caused serious cash flow problems and led to conflicts. Since the operator collected fees directly, he would often misuse funds by overstating maintenance expenses.

A system of payments through coupons was therefore introduced. In this system, the farmer has to buy coupons from the SSS secretary for the number of hours he or she wanted to irrigate the land.

Each coupon has a minimum denomination of 30 minutes (the 15 minutes decided earlier proved to be too short). A farmer can buy as many coupons as he needs to irrigate the crop. He has to give the coupons to the operator before water is given.

The operator then submits the coupons to the SSS at the time of its weekly meeting. He is paid his wages according to the number of hours he has worked, which is half the number of coupons he has with him.

The secretary keeps the money from coupon sales and deposits it in the cash box in the weekly SSS meeting. The amount has to tally with the number of coupons sold by her during that week.

The SSS directly spends money for the maintenance of

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the machine. The balance is kept in a cash box in the custody of the treasurer. The president keeps the key of the cash box and the written records.

The system of advance payments helps to smooth the whole operation. Maintenance of accounts becomes easier. As payments to the operator and accountant become regular, they are more attentive towards their work.

The involvement of the women has increased manifold since the formation of SSS and introduction of the coupon system. They have begun to feel a sense of ownership in the entire system. A clear role for the SSS has emerged.

### ***Collective Control***

Unlike the earlier system of management, where one or 2 influential persons handled the money, the women are collectively controlling the cash flow. Finances have improved significantly. The experience of managing funds in SHGs has helped the women perform better.

Whenever any problem arises regarding the maintenance of the machine or distribution of water, SSS members take a decision. They visit the site whenever the machine is run-

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## Box 2: Picture of Efficiency

SINCE I took over as the secretary, I, along with the other SSS members, regularly visit the site once or twice a week whenever the machine runs.

Since the SHG took over the responsibility of the machine, the SSS takes the ultimate decision whenever any dispute arises. Sometime back we organised a meeting of all the beneficiaries when a case of forgery of coupons was discovered. The operator does not take any action without discussing with the SSS.

Since the government has placed so much responsibility on us by granting this project, we should discharge it efficiently. Only then we can get more funds from the government for future work.

— Samri Devi, secretary, Purhara Sinchai Sanchalan Samity.

ning. This shows their increased involvement in the operation. The members are also involved in the purchasing of spare parts. They are now fully conversant with the different components as well as their prices.

The operator is also paying more attention to work because his payments have become regular. The recruitment of a paid accountant, who also works with the SHGs, has ensured proper maintenance of accounts.

### Clear Relationship

The relationship between the SSS and the service providers is clear. Sound technical knowledge about the system, backed by strong group support and good systems has helped SSS members to run the business efficiently.

The villagers are also quite happy with the whole outcome at the end of the crop season. They now know how many hours the machine ran and the amount of money they have earned and spent, which were not known earlier. This has also increased the acceptance

of the SSS in the community.

In Hazaribagh Pradan now implements LI schemes only through women's SHGs.

### Uncharted Territory

Lift irrigation, which required operating machines, had been a male domain. It was uncharted territory for the women. In the beginning lots of discussion were conducted with the SHG members and the men to change the traditional mindset.

In some villages there was resistance from the men to fully hand over the system to the women. The resistance usually came from those who were controlling the operation. Earlier nobody had asked them questions. They now found it difficult to satisfy their vested interests under the new system.

Although they did not protest up front, but they tried to influence other men by saying that this was not a woman's job and that they would make a hash of it. In some cases they were successful in influencing men on this ground.

Some men initially refused to

purchase coupons from women. But this problem was solved as the majority was in favour of the coupon system. Most men did not care who ran the system as long as they got water. Gradually the problems disappeared with the success of the SSS.

Initially the women were also hesitant to handle the coupons. They thought that they would not be able to manage because they were illiterate. The coupons were therefore designed in a way that would make record keeping easy. Each bundle contains 100 coupons and each coupon has a counter-foil. It helps the women to track the number of coupons sold and the amount of money received.

Women are quite capable of managing assets like irrigation infrastructure if proper training is provided to them on its technicalities. This has been a revelation for both men as well as women.

Gaining control over irrigation water, which has been hitherto a male domain, has increased the confidence of women and enhanced their status in society. A firsthand account by Samri Devi, the secretary of Purhara SSS, is instructive (See Box 2).

The experience of women in managing finances in SHGs has helped them to carry out the task of selling coupons and keeping accounts. The experience of managing SHGs has also helped the women to manage the task of supervising the operator and the accountant and to resolve distribution conflicts.

The close interaction of SSS members with block officials in the case of new schemes has helped to increase their knowledge and confidence regarding government procedures. ■



# Methodology Workshop on Impact Assessment

D Narendranath and  
Sukanta Sarkar

PRADAN IS a partner in an international action research project on assessing the impact of micro-finance on poverty (see *Group Dynamics* in NewsReach July 2001). In this regard, we attended a methodology workshop on impact assessment held on July 4-9, 2001 in Bhubaneswar.

The workshop was hosted by CYSD (Centre for Youth and Social Development), which along with Pradan and SHARE (the largest Indian micro-finance organisation modelled after the Grameen Bank in Bangladesh) are Indian partners of the South and South East Asia group of the project. Nepal-based Centre for Microfinance and the Philippines-based CARD (Centre for Agriculture and Rural Development) and MFC (Microfinance Council) are the other partners.

The regional workshop at Bhubaneswar was the result of a collective need expressed by all partners that we needed



more extensive knowledge about the variety of tools available for impact assessment in order to pick, choose and adapt.

Several resource people attended the workshop with the MFI (micro-finance institution) partners to share knowledge on tools. Dr Martin Greeley and Dr Naila Kabeer from the Institute of Development Studies, Sussex, Anton Simanowitz, global co-ordinator of the project, Frances Sinha of EDA, Helzi Noponen, a US-based consultant and Dr Hassan of BRAC, Bangladesh, took part as resource persons.

The workshop was designed to provide maximum exposure in terms of variety. It included hands-on experience in trying out some tools and listening to some cases of practical applications. It also provided an opportunity to the partners to work out an action plan for impact assessment with selected

resource persons.

We were exposed to a variety of tools and methodologies during the first 2 days. We then had a one-day field trip to self-help groups (SHGs) of CYSD and an opportunity try out some of the tools. On the fourth day we learnt about some theoretical frameworks on impact assessment.

On the last 2 days project partners and resource people worked out action plans. We presented these to the larger group for feedback. It will be useful to share some of the inputs received at the workshop that we would be using in our future work on impact assessment.

## Tools and Techniques

The tools we learnt about included AIMS, a set of survey instruments developed under the aegis of Assessing Impact of

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instruments developed under the aegis of Assessing Impact of Micro-Enterprise Services Project by the United States Agency for International Development (USAID). Aniceta Alip of CARD made a presentation on AIMS.

AIMS has 2 quantitative and 3 qualitative survey tools. The quantitative tools are impact and exit surveys. The impact survey uses a questionnaire administered to randomly selected group members to evaluate whether the programme is achieving expected impacts. The exit survey helps highlight potential drawbacks of a particular programme and tries to find out possible reasons of dropout.

The 3 qualitative tools are client satisfaction survey, client empowerment survey and loan use survey. The client satisfaction survey helps to understand the client's reaction to programme policies and services. This serves as a check on whether the programme is really meeting the client's needs.

The client empowerment survey tries to find out how the programme has brought changes in the lives of women.

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The loan use survey illustrates gradual changes in the use of loans and profits and helps depict the changes in skills of financial management amongst the clients.

### ***Participatory Methods***

There were a series of sessions on participatory methods. Lalaine Joyas of MFC presented a set of tools developed by Micro Save-Africa, a MFI based in Uganda. In addition to the different tools, Anton explained the logic of using participatory tools, which allow women to collect and analyse information about changes in their own lives.

The results are then processed and validated by the women themselves at the time the information is collected. This enhances the ownership of plans that emerge out of the analysis and transfers the responsibility of action to the women. Thus, participatory tools are not only community learning mechanisms but are also empowering tools because they allow freedom and flexibility in tailoring plans to specific needs.

EDA presented a process called Development Audit that they use for impact assessment of mainstream development programmes at the community level through well-facilitated participatory processes with different stakeholders.

### ***Internal Learning System***

The internal learning system (ILS) for community groups is a

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participatory impact assessment and planning system. It hinges around pictorial diaries maintained by individual members.

The diaries contain pictorial representation of selected indicators that the women have decided to track for themselves. They keep regular track of the changes that happen in their lives by marking them on the diaries.

This is a powerful process that can help illiterate women to fully participate in the impact monitoring process. The information generated from individual diaries is periodically aggregated that flows upwards to the group and staff levels.

Diaries are also kept at the group and staff levels, where a different set of indicators is tracked. The data is not just collected and collated at each level but also processed and analysed. This leads to potential action points that need attention in order to improve the situation.

Since ILS enables women to map changes and plan for themselves, it increases their confidence and motivation. It is an empowering as well as impact-monitoring tool.

Dr Helzi Noponen, an US-based consultant, made a presentation on ILS. We found ILS



appealing because it corresponded with our needs for tools and methodologies that are empowering and have learning value for SHG members.

### ***Sitting under Trees***

The purpose of the field trip was to try out some of the methods presented in earlier sessions. Each group decided on a set of tools that they would like to practise. The field practice was useful because it was an opportunity to understand the nitty-gritty of practice.

It was also an occasion to compare and contrast the various methodologies discussed. We also enjoyed it because it provided a pleasant break from the intense classroom sessions and allowed us to do what we all liked to do – sit under trees and talk with villagers.

On the next day, Dr Martin Greeley of the UK made a presentation on the design and execution of a quantitative impact survey. He revealed that the design of a quantitative survey starts at conceptualising the analysis of the results and not with designing the questionnaire.

A quantitative survey can be a tool with the potential of being

manipulated to bring out results that the researchers have pre-ordained because of their own biases, according to Dr Naila Kabeer. She gave a few examples of how a biased conceptualisation of the impact study can bring out biased results.

Naila also provided a very interesting framework for looking at the gender and empowerment aspects. She also presented a three-dimensional model of empowerment based on resources, agency and achievement, which was intellectually stimulating.

Resources are material, human and social. Material resources indicate income, assets, money, etc; human resources indicate health, skill, knowledge, etc, and social resources indicate family relations, relations with community, networks, relations with institutions, etc.

The agency means the ability to define one's goal and to act upon it. Achievements relate to the changes in resources and agency. Thus the framework provides a holistic way of looking at impact.

There were four more presentations on impact studies done by CMF, SHARE, CYSD and BRAC that gave valuable insights into a mix of quantitative and qualitative methodologies of impact research.

The BRAC presentation was especially noted for exhaustiveness and rigour. Over the last few years and 3 very detailed studies, impact assessment has been institutionalised in BRAC.

They have created a panel of respondents in the project area whose progress is tracked regularly across the years. This kind of panel data tracking could be extremely useful in ongoing programmes, provided

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the panel is selected carefully.

### ***Our Action Plan***

The last day and half were spent preparing an action plan. We decided that in our methodology development process we would emphasise on designing participatory tools that the women could apply themselves.

This would lead to their learning about themselves and initiating action to correct any the given situation. We decided that we would evolve a combination of the PRA and ILS tools that both the women and the project staff can use for themselves.

We also decided that to begin with we would carry out a systematic and scientific impact assessment survey of 2 of our old project locations that can generate accurate quantitative data about the impact of our SHG programme.

We expect that a study of this nature will fulfill a long-felt gap in our programme of having no clear idea how and to what extent our SHGs have been able to affect the lives of members. This study will be a benchmark for future studies. ■

***The purpose of the field trip was to try out some of the methods presented in earlier sessions. The field practice was useful because it was an opportunity to understand the nitty-gritty of practice.***



# Letters to the Editor

## Gumla Rebuttal

Dear Editor,

THIS IS in response to Soumik's *Going Bananas in Gumla* (NewsReach, February 2001). Our team here implemented GTZ-funded Lift Irrigation (LI) schemes (also at Lohardaga and Chakradharpur) in 1995-96. The leftover funds were redistributed (Rs 1.7 lakh per team) to be spent on agricultural development.

We spent the money by giving 50% subsidies (we might have given cent percent) in ginger and mustard cultivation and litchi and mango plantations. In Gumla we find litchi plants (2-3 per family) in the homestead land of well-off Christian families. They sell it in the local market so we had not dreamt of stiff competition in marketing.

We distributed about 1,000 litchi plants to about 200 (4-5 plant to each) members of 40 SHGs. We fail to understand how this litchi plant could be one of many reasons to create economic disparities.

The idea of horticulture came mainly from our desire to plant papaya along the field bund (dam) of the LI command area. After meeting the horticulture inspector, we also planned to promote banana cultivation, raising money from the district. The district administration had raised a nursery of papaya, lemon and pomegranate for distribution. The papaya failed to germinate. We had distributed lemon and pomegranate to a few farmers.

Coming to your next point on alternatives like interventions in paddy, we have procured 45 quintal of HYV paddy (like Lalat, MTU 1001, Swarna & Khan-

dagiri) from Orissa and have sold it at Rs 11 per kg to 192 farmers (no subsidies). We will do the same again. This was a risk but we could do so because our SHGs at Palkot and Raidih blocks are more or less moving towards stabilisation. It was not possible till last year.

Still I would say we have not been able to touch families in the 6-7 months food sufficiency category. We plan to have a more successful demonstration this time. Lastly, thanks for sending the information on the pomology institute near Bhopal.

We acknowledge Soumik's concern that our interventions should reduce economic disparities. We have shared the above things so that you may find your own answers. Also let me say that till today the Gumla team has been doing these things in the name of development. That's why the challenge in front of you and me is to come up with various practical and replicable livelihood models.

Ajit Naik

Gumla, Jharkhand and  
Kirti Bhushan Pani  
Jamshedpur, Jharkhand

## Basic Questions

Dear Editor,

THANK YOU for publishing thought-provoking articles on women's development and empowerment. The article *Shifting Chaff from Gender* by Shaswati Ghose (NewsReach June 2001) highlights the status of women in Indian society and the importance of undertaking women empowerment programmes.

There are no doubts that the condition of rural Indian women

needs to be improved. They should get their due share in households, community and society and should be empowered psychologically, economically, socially and politically.

But how to develop and empower women while promoting livelihoods in villages? As a rural development organisation we have to work with people for poverty alleviation and livelihood promotion. Earlier we worked with male groups to enhance livelihoods. Now we work with women by forming SHGs and by undertaking various income generation activities.

The SHG is one of the best development interventions to empower women. A woman member learns to express her views and ideas, demand her rights and participate and take decisions in household, group and community settings. SHGs enhance the economic and social status of women.

But I want to draw the attention of readers to questions of using women to fulfil our narrow and limited objective of promoting income generation activities in villages. Are we not in fact burdening and increasing their workload instead of "developing" them?

Is it possible develop and empower women while simultaneously undertaking poverty alleviation programmes in villages? How to balance role of both men and women in all levels (individual, household, community and society)? How to measure the empowerment index before taking up an activity and after the intervention?

Bishnu C Parida

Karanjia, Mayurbhanj, Orissa. ■



# Collaborate and Prosper

MYRADA and TITAN have successfully collaborated to generate sustainable income for the rural poor

**Mamata Krishna**

THE FOLLOWING paper is a case study of a successful collaboration between an NGO (MYRADA) and a corporate entity (TITAN) to generate income for poverty stricken families in the Dharmapuri district of Tamil Nadu. The resulting enterprise has generated wages of over Rs 1.5 crore for 200 women since 1996, with MYRADA investing less than Rs 12 lakh.

Poor young women in Dharmapuri have formed a private limited company - MEADOW Rural Enterprises Pvt. Ltd. - as a result of the collaboration. This study describes the company's evolution and its impact on the lives of poor families. It also examines the sustainability and strategic needs for the growth of the enterprise from the points of view of the various stakeholders - the women, MYRADA and TITAN.

## **MEADOW, Briefly**

Since 1990, MYRADA has formed 719 self-help groups (SHGs) with poor village women in Dharmapuri. Although the SHGs are primarily organised around credit, MYRADA has always explored new avenues of employment to facilitate rise in income of women.

The area around Hosur in Dharmapuri is home to more than 400 industries, including a watch-manufacturing unit of TITAN (Tata Industries Tamil

Nadu). In 1993, a community organiser from TITAN approached MYRADA for possible business collaboration between the company and SHGs. They started with the laundering of uniforms of TITAN factory workers by a group of washerwomen in Denkanikotai.

In 1995, the idea of MEADOW (Management of Enterprises and Development of Women) germinated from an attempt at a collaborative venture where poor village women will supply highly skilled labour to TITAN. An agreement was signed between MYRADA and TITAN to implement the following:

◆ MYRADA would organise work groups of poor rural women to take up assembly of watchstraps for TITAN's Bracelet Manufacturing Unit in Hosur on sub-contract.

◆ MYRADA would create the necessary infrastructure required for the enterprise.

◆ MYRADA would train the groups to maintain proper accounts and documentation to meet statutory requirements.

◆ It would promote an organisation of the women's groups (MEADOW) and make it self-sustaining. TITAN's main focus in this collaboration has been to combine the objectives of running a business venture with that of providing a decent income to poor women in the area. MYRADA's main concern has been to build the capacities of poor women to manage their own institution.

◆ MEADOW would manage the infrastructure created

under the programme and assist the involved women's groups in managing production, quality control, finance and liaison with external agencies.

◆ TITAN would provide requisite training to the women in watchstrap assembly and quality assurance.

◆ On completion of training, TITAN would directly award sub-contracts to the women's groups for assemble watchstraps.

◆ TITAN would pay the groups directly to their bank accounts.

## ***Nimble Fingers, Good Eyes***

The nature of the work required that workers have nimble fingers and good eyesight. Hence a majority of the women recruited for the enterprise were aged between 18 and 24. MEADOW also stipulated that the women should have read up to the eighth standard and that they come from poor families.

In 1995, MEADOW started with 3 groups totalling 36

***The nature of the work required that workers have nimble fingers and good eyesight. Hence a majority of the women recruited for the enterprise were aged between 18 and 24.***



women. Today, 212 women in 16 groups are engaged in the enterprise. MEADOW has diversified its activities from watchstrap assembly to hand press, polishing and table clock assembly.

TITAN paid the women's groups directly for 3 years until their auditors questioned the legality of the transactions. Initially, MYRADA was asked to accept payments on behalf of the women. Ultimately in September 1997, MEADOW was registered as a private limited company so that TITAN could directly make payments to it.

Eight of the 26 groups are formally a part of MEADOW. The remaining groups, although using the services of MEADOW, are still to formally join the company. They continue to be paid directly by TITAN.

### ***Matters of Equity***

In the first few years, MYRADA invested Rs 12 lakhs to create infrastructure for MEADOW - mainly land, building and equipment. These are yet to be transferred to MEADOW, being still leased out by MYRADA.

MEADOW is now financially self-sufficient with share capital worth Rs 20 lakh. Its workers have built the share capital by contributing a proportion of their wages every month to a corpus.

Portions of the share capital have been invested to construct work premises, purchase jeep, motorcycle, computer, work-related equipment and office furniture. MEADOW also plans to use the share capital to diversify into other sectors.

Company turnover in the last financial year was Rs 71.5 lakh. The total turnover since 1996 has been Rs 2 crore, of which

Rs 1.5 crore has gone towards wages.

### ***Structure and Governance***

MEADOW has a Board of Directors comprising one representative from each of the original work groups and a representative from MYRADA's Dharmapuri Project.

Apart from the work groups, the company also hires staff such as a Chief Executive Officer (deputed from MYRADA), 2 accounts officers and 3 technical supervisors.

Although in principle all strategic decisions regarding MEADOW are to be made by the board, the CEO significantly influences most decisions. All the women on the board are young and have little experience in strategic planning and decision-making.

### ***Selection and Training***

MYRADA uses its SHG network to identify suitable workers for MEADOW. Candidates must be young women with good eyesight, dexterous fingers and a minimum educational qualification of having studied till the eighth standard. MYRADA also specifies that the girls belong to poor families. Once a group is identified by MYRADA, they are screened at the TITAN factory for suitability before being recruited by MEADOW.

Earlier, TITAN trained the new recruits. Now, except for recently introduced operations such as table clock assembly, other workers undertake on-the-job training.

The company has premises at 2 locations. One building at Kalgopasandra in Denkanikottai taluk, 40 km from Hosur, is owned by MEADOW and

***Although in principle all strategic decisions regarding MEADOW are to be made by the board, the CEO significantly influences most decisions.***

houses the watchstrap assembly unit. All the groups working in this unit are formally incorporated into MEADOW.

The other building in Midugurapally, around 4 km from Hosur, is rented and houses the hand press, polishing and table clock assembly units. The 8 groups working here are still to be formally inducted into MEADOW. In addition to these, a few girls work at TITAN factory premises in Hosur.

In all the old groups, especially those located in Kalgopasandra, women themselves undertake all production processes including material dispatch, finished goods delivery, storekeeping and maintaining production volumes and quality control with impressive efficiency.

Production related tasks such as storekeeping and dispatch operations are rotated half yearly amongst the women. In the older groups, one member from each group monitors quality control for the entire group on a rotational basis.

Materials are collected in MEADOW's jeep from the TITAN factory by a 2-member despatch team and taken to the stores. The despatch team also transports finished goods to the factory.

The women are divided into 16 work groups of 10 to 12 members each. Each group is paid according to its production volume. The group decides how the



payment will be distributed amongst members. This system ensures that the onus is on the groups to maintain quality and high production volumes. Pieces rejected by TITAN are not paid for and must be re-worked before payment.

Since last year, all 8 groups formally incorporated into MEADOW are being paid a fixed salary to meet statutory requirements under company law. The earlier production-based payment has been discontinued in these groups.

This may mean losses to the company, as there are many days when TITAN does not issue materials but workers must anyhow be paid. Also, slow workers are paid the same amount as the more efficient workers.

A system is being worked out where production-based payment may be introduced within the framework of company law. MEADOW may also consider fixing a minimum amount for workers during periods when there is no supply of material.

Group members not yet incorporated into MEADOW are paid daily wages with allowances made for years of experience and production capability.

***A system is being worked out where production-based payment may be introduced within the framework of company law. MEADOW may also consider fixing a minimum amount for workers during periods when there is no supply of material.***

Production targets are worked out in collaboration with TITAN at the beginning of each year for each operation. The price per unit is fixed according to market conditions and costs incurred by MEADOW.

Material supply from TITAN is still not streamlined, with bulk of the material sometimes arriving in the last week of a month or on certain months of the year. This puts undue pressure on the women. Occupational hazards include sores on fingers, backache and strained eyes.

TITAN pays for pieces of straps produced. In 1994-95, for every rupee received in payment, the women surrendered 55 paise to MEADOW as share capital and took home 45 paise. By 1988-89, MEADOW had built up a sizeable fund. Henceforth, for every rupee earned, the women surrendered 10 paise as share capital. Despite this, they take home an average of Rs 2,500 per month.

### ***Women's Perceptions***

Most women consider themselves lucky to work with MEADOW. Similar work in the market would only fetch wages of around Rs 900 a month. The women also prefer this work to casual labour in the fields as it is physically less taxing and has higher 'status' in the eyes of the community.

There is some anxiety amongst the women regarding the sustainability of the enterprise and getting regular business from TITAN. Most feel that if MEADOW were to wind up, they would not be able to find work with similar income.

There is personal angst about continuing work after marriage. Only around 40 women out of 208 are married. Despite many

***Most women consider themselves lucky to work with MEADOW. They also prefer this work to casual labour in the fields as it is physically less taxing and has higher 'status' in the community.***

predictions to the contrary when the enterprise was started, only a very small number of women - around 10% of the original workforce - have left MEADOW after marriage.

### ***Economic Impact***

A majority of the women hail from agricultural families dependent on rain-fed crops. About 20% are sole bread earners for their families. Women spend their earnings mainly to support younger siblings through school, to meet marriage expenses for themselves and their siblings and to pay off house or land loans.

Many girls working for MEADOW have a strong inclination to nurture and provide for their immediate families. The sense of pride derived from supporting their families is palpable amongst the workers. However, for unmarried women this often means not saving for the future.

A few women, however, do save money in chit funds. Most have also not planned for the time when their eyesight and finger dexterity will decline and they will be unable to continue work.

### ***Social Impact***

For a majority, work at



MEADOW is their first employment after leaving school. Studying further is not an option as younger siblings often need support through school and the family's financial situation does not allow for them to continue their education. Hence, it may reasonably be concluded that joining MEADOW has not forced any girl to discontinue her education. A few women working in MEADOW are continuing their education through correspondence courses.

Many women spoke of how their families are now willing to postpone their marriages as they are unwilling to cut off a good income source to the family. This may only be viewed as a positive change for communities that are notorious for marrying off girls at an early age.

All workers felt that their levels of exposure and confidence have increased through dealing with visitors and TITAN staff and meeting women from other villages.

### **Critical Analysis**

The next 2 sections are quoted from a case prepared by MYRADA for the Livelihood Promotion Workshop organised by NEF and BASIX, held in May 2001 in Hyderabad.

MEADOW is MYRADA's first experience of promoting a private limited company as an institutional base for the poor. It was a challenge to work with a younger age group than was normal for MYRADA and the fact that these youngsters were from different villages and communities not previously bound by any ties of affinity.

It is safe to say that if MYRADA had the chance to start over again, it would still choose to do it the same way. This does not mean that there

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have been no problems to be overcome.

### **Innovative Solutions**

For instance, a private limited company has to have less than 50 shareholders. How could all 212 girls own MEADOW? How best to safeguard shares from being sold away to outsiders?

It was decided ultimately that task groups rather than individuals would hold the shares. Thus, the shareholders would be the 16 groups rather than all 212 girls. However, this proved difficult as the groups were not registered legally and could not own shares.

An alternative route was found. Each group selected a representative and shares were allotted in her name. The suffix & Co was attached to her name so that all girls in a group can be listed as co-owners. This way the number of principal shareholders was less than 50. At the same time, names of all the girls in a group are listed as co-owners, so the representative cannot sell shares without the full group agreeing.

The girls are young, without

too much education and experience. They are slowly acquiring confidence and attempting in small ways to take control. People dealing with MEADOW still prefer to deal with the CEO.

Although the early recruits had the benefit of seeing the company develop from the very first day, recent recruits have entered into a readymade setup. The difference in attitude and ownership is stark between the two.

Also, all those who have had a chance to interact with MEADOW point out that the survival of MEADOW hinges on TITAN. Ideas are being mooted to reduce this dependency. However, MEADOW also believes that it is similarly important to TITAN and only a loss of faith in MEADOW's ability to deliver can breach the relationship.

Cheap watch bracelets from China are expected to flood Indian markets, posing a threat to the watch industry in India, which includes TITAN. The consequence might threaten MEADOW as well.

Collaboration between NGOs, rural communities and the corporate sector is viable and may be potentially beneficial to all 3 constituents.

It is easy for an NGO to assume the role of a sub-contractor. But what is easy is not necessarily empowering. To build a successful institution owned and managed by the poor themselves requires heavy investments in time and energy to build capacity.

Increase in income is an important aspect of livelihood promotion. But equally important is recognition that any form of livelihood is open to threat. Therefore, an adequate asset base and knowledge and skills that can stand the poor in good stead even under conditions of risk are also required. ■



# Enigmas of Professional Action

Neelima Khetan

WHEN NIVEDITA asked me to write for the *NewsReach*, I almost grabbed it – because a part of me still feels it belongs to Pradan, feels at home with the people in Pradan, and an opportunity to re-connect is very tempting. But when I actually sit down to write, I realise how difficult it is. The years that I spent in Pradan were wonderful years, heady years, years which for me were full of learning, of knowing some of the best people in development, of forming friendships which till today give me joy (not to forget the fact that I found my husband through the Pradan network) – but they were also painful

years and often, lonely years. Today, when I sit down to write, I want to talk about both those aspects, but fear that I may over-emphasise the latter and underplay the former. If it happens – let me say here itself – it is not intentional and not even what the reality was then like.

Even before I finished IRMA's course – work in 1984, I had decided to join a voluntary agenc. Of the 2 which the Institute could allow me to go to (because of the bond the students signed with IRMA) – SEWA, Ahmedabad and Anand Niketan Ashram (ANA), Rangpur – I chose the latter because it was located in a rural area. When I reached home after travelling around a bit (before

joining), I found a letter from Deep Joshi, Ford Foundation asking me to come and see him. I went, not knowing what to expect, and met both Vijay and Deep in Deep's office. They wanted me to join Pradan, of which I knew nothing. My only concern was that I had made a commitment to ANA which I wanted to stand by, and secondly that I didn't want to break the bond I had signed with IRMA. On both these counts, Vijay and Deep reassured me and told me of the additional advantages of being with a peer group such as Pradan's. While I listened to all this, I honestly did not understand how or why one would need peer support of this kind to survive. But I was to understand the value of it very soon after





joining ANA.

Despite not being convinced of their reasons, I found myself agreeing to the proposal to join Pradan by the end of the meeting. (Over the years, of course, I learnt more about Vijay's powerful charisma). And so, Shanker Dutta and I went to ANA, wearing Pradan hats. ANA was a difficult assignment, more so for someone like me – it was my first job, my first foray into development, and it was development mediated through an organisation and people who had already been doing it for the past 30 years. Looking back, with the wisdom of my last 17 years in development, I realise now the impossibility of the task we'd taken on. Maybe not impossible, but impossible given our mental time frames of professionalising an organisation in 3 years or so. Shanker and I managed to last there for just about a year. And even that one year, I may not have lasted, but for Shanker's constant support and for the knowledge that there was Pradan. It is, of course, a moot point whether we would have lasted longer even if we had gone with more humble objectives.

After leaving ANA, Shanker shifted to Kesla – Pradan's first direct action project. After ANA, Kesla seemed very tempting – all the work that needs to be done – yours for the doing and with no irksome organisational baggage around. But for some purely personal reasons – because of which I decided not to go to Kesla – I would have been part of the Kesla team, and this article then would have been a very different one. Instead, I went to the Pradan Delhi office and hung around doing odd jobs till Seva Mandir came along.

***I did not feel much at home with this new mission. What made it more stifling was my own inability to talk to anyone in Pradan. I had anxieties on the personal front about how my baby and I would fit into Pradan's work culture.***

When I joined Seva Mandir, it was a difficult time – a leadership change was taking place at the top, which was involving and affecting most staff members. Somehow, without even understanding what was happening around me, by the accident of being there, I became involved in it. That was probably the most distressing period of my career. So much so, that Vijay and I almost decided to pull out of Seva Mandir till things settled down somewhat. But if I did survive that time, it was again because of Pradan and chiefly because of Ved and Vijay. After that, of course, I just stayed on in Seva Mandir, and in 1992 I decided to leave Pradan and join Seva Mandir full time.

The decision was not simple. By mid-1992, I had already been on leave (prolonged maternity leave) from Seva Mandir for 2 years, and had spent the last one-year (of those 2 years) living in Hoshangabad with Hardy and my small son. More than from Pradan, there was pressure from both our families, for me to now settle down in Hoshangabad and start living with Hardy. The Kesla Project

was just next door and I was good friends with everyone there – Guru, Anup, Mustafa – so there existed a real possibility around which I could think of shifting to Hoshangabad. The only practical difficulty in this was Pradan's style of working in which it appeared difficult to accommodate the constraints of young mothers (especially those who had small babies and children). But even more difficult, this was the time that Pradan was changing and relooking at its mission of supporting the entry and integration of professionals into voluntary agencies – the emphasis was now shifting to doing direct action projects. I did not feel too much at home with this new mission, and what made it more stifling was my own inability to talk to anyone in Pradan. I had anxieties on the personal front about how my small baby and I would fit into Pradan's work culture; and I had professional anxieties, questions and doubts about the changing mission – and I could not find anyone I could reach out to. My participation in the 1992 Pradan Retreat was, I remember, at its jarring best, and at the end of which, I decided to go back to what I knew and understood, namely, Seva Mandir.

The NGO world has changed a lot in the last 17 years that I have been in it. But despite all the changes, and the awareness among and entry of professionals into this work, I feel that the original mission of Pradan is as relevant today as it was then. No doubt, a larger number of professionals are now opting for voluntary agencies, yet, that alone was not Pradan's mission. The mission was about people and institutions in our society who have



different strengths - and bringing those strengths together. Facilitating this mutual appreciation of strengths is difficult and triggers off deep anxieties on all sides. Pradan's own efforts at bringing this about showed how difficult was the task in its full depth.

Appreciating someone's management or technical skills or the other's social skills is not the same as appreciating differences in perspectives and values. My understanding of why Pradan stopped doing "Action Consultancies" was because while the former may have been happening, the latter did not happen very much - and the former without the latter cannot be as satisfying or enduring. Further, the latter also required much more efforts, time, support, introspection and adaptation, than that young, committed group was able to make.

When I was in Seva Mandir as a Pradan staff member, going back to Pradan Retreats, especially after the first few years, was not a very pleasant occasion. Pradan had its own understanding of how to integrate professionals in NGOs while all along working towards enhancing the overall efficacy of the interventions of these organisations. The pivot for bringing about these changes was a near non-nego-

tiable - that the Pradan Action Consultant be given a line responsibility. Somehow, in Seva Mandir, that never happened - at least not in the manner that Pradan expected it to. I used to understand Seva Mandir's reasons for having the kind of structure it had, but could never adequately convince my colleagues in Pradan about this logic. I did ask in some Retreats about whether the nature of our association should be determined by Pradan or the agency and if the agency was happy, should Pradan be unhappy? Or, to put it more correctly - if the agency had accepted the professional, wasn't that the most important first step? And if arriving at that mutual acceptance required both parties modifying their approach and thinking, should we not be open towards it. Somewhere I felt within Pradan a sense of 'knowing' how to do development better than our partners/clients (the NGO in question). Of course we looked for innovative/successful experiments in our associate organisations, but somehow our prism for looking at all these was only technical and managerial.

I remember one Pradan Retreat (in MYRADA), where Vijay broke down after relating his Guna experience and said he felt even worse about the non-understanding among Pradan colleagues about the social-political issues in development. Even then I remember thinking that how was this to happen when we mostly spoke about only the technical and management of development. So also, I feel, we never engaged with the social-political of professionals working with another kind of people in

***The action consultancy was based on the premise that a professional would move on to other organisations after a few years of intensive association and orient the people in that organisation to good management and technical ways of doing development.***

our society, that is, the locals, the middle class, the lower middle class. These are the people who make up the bulk of the voluntary agencies in our country, and the people whom we wanted to make more effective, more professional. The Action Consultancy work, which was based on the premise that the professional would move on to other organisations (after a few years of intensive association and after orienting the people in that organisation to good management and technical ways of doing development), should have, apart from understanding development, also tried to understand the people who would do this development. What were the anxieties of this latter set, what were their aspirations, their strengths, and their weaknesses - I remember not one Pradan retreat, which dwelt on these aspects. As an organisation looking for solutions to the problems of the non-farm sector, credit, irrigation, etc., that may be alright (although I am not convinced), but as an organisation wanting to ultimately trigger off institutional and social change processes,

***I used to understand Seva Mandir's reasons for having the kind of structure it had but could never adequately convince my colleagues in Pradan about this logic.***



this reluctance to relate with a class which constitutes the bulk of our society (after the poor), and the bulk of the development actors, seems a somewhat limited approach.

Why am I today raising this issue of a fractured engagement? After all, Pradan has moved on and its mandate is no longer that of Action Consultancies. But somewhere I feel this issue of a fuller engagement, of mutual trust and learning, is as relevant today in development, as it was then. For me, the twin identities I started with (a Pradan Professional and a voluntary sector person), forced me to

ARAVALI and even IRMA. Most have not succeeded in the original objective. Consequently, the much larger number of professionals who are now in development are there not at the grassroots, where the action ultimately happens but at the more rarefied and supposedly more important levels of development, i.e. policy changes, research, consultancy, etc. Even those who enter the grassroots, do so only to improve their chances to be able to move on to more 'responsible', better-paid and better-located positions. My fear is that this much lauded entry of professionals into the

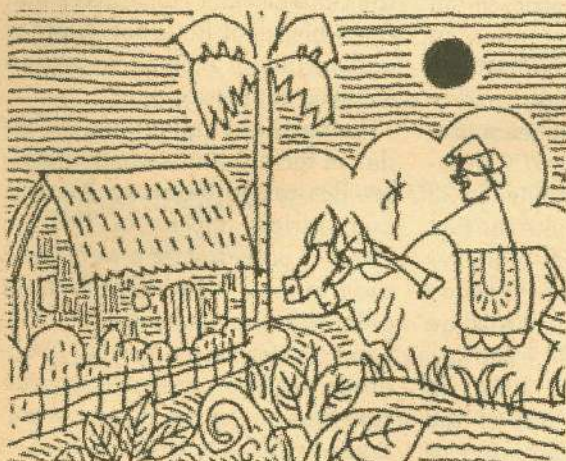
development fields has only served to make the distribution of people who have had a wider education and have self confidence and may be some ideas of their own, once again, top heavy, and will consequently have little real impact on changing things on the ground.

In that sense, Pradan's shift from attempting to integrate professionals with NGOs to direct action was still better, in that it was a horizontal shift and a deeply honest and truly professional shift. My disquiet with Pradan's change of mandate was at the giving up of something more full for something more modest. But what I am seeing of 'professionalisation' subsequently is far more difficult to comprehend.

I realise that the article is getting out of hand. I had wanted to use my own journey into development to raise some

***My fear is that this lauded entry of professionals into development has only served to make the distribution of people who have had a wider education and self-confidence undesirably top heavy.***

issues which today bother me a lot. I also wanted to convey my fondness and love for everyone and everything in Pradan. But I also wanted to raise this confusion about professionals, their role in development and what is the direction in which their participation is moving. I feel it is an issue that concerns all of us and may be together we can do something about it. ■



begin looking at this issue. But I have looked at this even more after leaving Pradan. With the development sector now having grown a lot (in terms of spread, visibility and importance), and a much larger number of professionals entering this work, and occupying significant positions, the issue is becoming increasingly important. After Pradan's attempts into bringing about this integration between well-meaning professionals and the large body of development practitioners, there have many other similar attempts – by CAPART, IGSSS,

#### Write in NewsReach

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Done something differently?  
Found a new solution to an old problem?  
Used a known solution to solve a new problem?  
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Or ask her or him a question or two?  
Send your responses to the articles in this issue to promote the exchange of views.



# Quarterly Project Updates: April-June 2001

FROM THIS issue we are introducing a section on updates from our various projects. This is in response to the feedback we have received from Pradanites and other readers, who are eager for more news on what is happening within Pradan.

Ours is a decentralised organisation working in far-flung rural areas. Engrossed in our particular projects, we often feel the need to communicate our concerns, successes and setbacks with each other, as well as learn about what others are doing. NewsReach seeks to address this need. It is our forum for sharing thoughts and a platform to build solidarity and unity of purpose.

The project updates section is another effort in this direction. It seeks to keep us informed about the various projects that we are actively involved in. The quarterly updates, featured in three instalments, will include broad areas of thrust in that particular quarter. They will also highlight achievements and concerns of the project teams. Ideas and suggestions to improve this section are welcome.

Editor

## Raigarh, Chattisgarh

Contributed by Kashinath

Metya, Raigarh

OUR TEAM has been working in 3 blocks of the Raigarh district since mid-1999. The main activities include promoting self-help groups (SHGs), natural resource management and agricultural development.

We have promoted 150 SHGs in over 70 villages. Seventy percent of these groups are a year old. Except for 7 groups linked under the SGSY programme, we are yet to help the groups address livelihood issues. The unfavourable attitude of bankers is a serious issue we need to address to help the SHGs deal with in their ongoing savings and credit activity. We have also promoted land and water-based activities in 4 villages and are in the process of exploring larger scale mainstreams funding opportunities to expand the spread of this activity.

Our major activities during April to June were to strengthen existing SHGs and Kharif intervention in the paddy crop. We conducted membership awareness programmes for 3 groups, trained accountants for 35 groups and oversaw the annual dividend distribution for 13 groups. Four

new clusters of SHGs were also formed during this period.

Approximately 80-85% of the team's energy was focussed on our first Kharif intervention in paddy. The plan was to introduce certified high yielding paddy seeds in our SHGs. The team procured and distributed 57.6 quintals of seeds to 185 families in 23 villages. This was despite the fact that HYV seeds cost Rs 11.25 per kg while the selling price of paddy was Rs 4.5 per kg. This needed an investment of about Rs 7 per kg.

The SHG members paid up approximately two third of the cost and the rest was an interest-free loan to the group from Pradan for a period of upto 3 months. Total worth of seeds procured was Rs 64,599 and till June 30 we received Rs 44,627.

Ninety percent of the families purchased certified seeds for the first time. It took us 2 weeks to distribute the seeds. We have taken up a foundation seeds or a seeds multiplication scheme with 3 farmers in 2 villages.

Earthwork was completed in 2 irrigation tanks in Chirpani and Bhalumuda villages. Both the tanks have potential to harvest seepage water from the upper catchment area that could provide irrigation to approximately

75 acres of Kharif paddy.

Two bore wells have been dug to irrigate around 15 acres of land. Total expected expenditure would be around Rs 20,000 per acre. We expect it to be operational by early October.

## Petarbar, Bokaro, Jharkhand

Contributed by Rabindranath, Petarbar

OUR TEAM in Petarbar started functioning in August 2000. It was formed by splitting the Hazaribagh team into 2, and now has 2 members. The work area is the Gola block of Hazaribagh and the 3 blocks of Petarbar, Kasmar and Jaridih in Bokaro. Gola is an old area of operation.

The northern half of Gola is similar in terrain and socio-economic profiles to the Petarbar, Kasmar and Jaridih blocks of Bokaro. There is potential for a watershed programme here. Apart from potential for promoting SHGs, potential for strengthening livelihoods based on irrigated agriculture was one of the major considerations for selecting the area of operation. Another strategic consideration was to work in 2 districts, which might increase the chances of access to the government's development funds.

The composition of population in these 4 blocks is similar. The scheduled castes comprise 10% of the total population and scheduled tribes 20-30%. Majority of the remaining population is the backward castes of Kurmi and Koori. Santhals are the main adivasis.

Our team has promoted 48 SHGs in the operational area. The total number of members is 659, out of which 479 are from scheduled tribes, 34 from scheduled castes and 146 from OBCs.



Total savings were Rs 1,26,354 and credit advanced was Rs 2,14,603. Total external credit availed by groups was Rs 1,11,100 out of which Rs 35,000 was taken in this year.

The thrust this quarter was to form new groups, accounts training in the groups and classroom training for specific group members and accountants.

The watershed development project we proposed to NABARD last year was sanctioned after a long wait during this quarter. We started work in May end but intermittent pre-monsoon showers hampered progress. We trained the members of the watershed committee on watershed concepts, techniques and management. We also conducted a 2-day training involving group discussions and audio-visual aids. Three women members also participated in the training.

### Lohardaga, Jharkhand

*Contributed by Ajaya Samal,  
Lohardaga*

OUR LOHARDAGA team formed 16 new SHGs, bringing the total up to 267. Total savings of the new groups were Rs 3,95,000 and cumulative credit generated was Rs 10,32,700.

In addition to forming new SHGs, we focused on attending group and cluster meetings and doing hamlet-level planning for Kharif crops. We conducted 52 Kharif-planning meetings in different hamlets. Out of 1,514 participants, 879 were women. Five hundred and ninety families have prepared their plans to cultivate HYV and hybrid crops.

We tried to repeat the successful ginger intervention from last year but this time without giving subsidy. Farmers reflected upon last year's practice and yield and then planned to improve practices like mulching and organic manure.

We also focussed on strengthening the existing SHGs. This involved 2 campaigns by the old SHG members in the new area; 18 groups visiting others to reinforce and internalise the SHG concept; 10 concept training events for new groups; 13 accounts training (for both old and new accountants); one exposure to an older cluster of Pradan's project in Barhi to strengthen our cluster, and 29 cluster meetings.

We have also recently completed the piloting phase of Pradan's SHG software in our area. This involved consolidation of accounts, tracking the cash sheet flow and preparing reports on the health of the groups. Discussions based on these reports enriched our team meetings.

### Health

*Contributed by Anirban Ghose,  
Khunti, Jharkhand*

THIS IS to report the progress of the Pilot Health Project under the UNDP-GOI sponsored CB-PPI (Community Based Pro Poor Initiatives Programme). We initiated this in 3 Pradan teams in partnership with CCRC (a sister concern of Kolkata-based CINI).

I visited CINI along with Mala Roy, Madhabananda Ray, Ashish Chakraborty and Maniruddin Farukki between June 13 and June 15. They had a look at the direct health project and the kind of collaboration CINI has been able to build with the government's health department.

CINI initially worked to create a parallel infrastructure to provide health services. Slowly over time, when the government health department became active, they shifted to a more collaborative approach. CINI has in fact withdrawn from the block where their clinic is situated, as the government primary health centres and sub-centres are now

able to cater to the needs of the community.

Thus it appears that Pradan and CINI have a lot in common as far as our approach and the goal of mainstreaming are concerned. Subsidising services has caused a lot of problems for CINI too and they are also keen to use the culture of 'paying for services' for SHG members.

After the visit, we sat down to formulate a joint action plan for the intervention. We thought it prudent to limit our activities to preventive and curative services for malaria, kalazar, TB, diarrhoea and jaundice; safe motherhood and childhood survival programmes, and linkages to ensure these. We have also worked out how to go about this task, manpower required, detailed activities list, budget and fundraising. We have prepared a draft Memorandum of Understanding between CCRC and Pradan. CCRC is working on the draft.

### Gumla, Jharkhand

*Contributed by Ajit Naik,  
Gumla*

OUR TEAM is focussing on Palkot, Raidih, Gumla and Ghaghra blocks of the Gumla district. By this quarter we have promoted 144 SHGs. Twenty-four of these are new, formed just before March this year. We introduced newly developed systems to help the groups track on-time repayment rates (OTR) on a pilot basis in 24 older groups.

We have calculated the OTR of a random sample of 4 of these 24 groups. Processes to raise underlying issues in the groups have also been initiated.

We have introduced proper bookkeeping systems in the 53 newly formed SHGs. This includes cashbooks, pass books and cash boxes. We have also introduced systems to track OTR after



2 months of group formation in 33 newly formed groups at Palkot. Apart from this, 53 accountants have been selected and trained to maintain group accounts.

Team members attended meetings of 24 older groups to share the concept of bank linkages. By June end, 30 savings and current accounts were opened in the Bank of India, Palkot.

The team organised its first Mahila Mandal Mahadhivesan (annual gathering of all SHG members) in April at Tengariya village of Palkot. Around 2,000 members from attended this annual gathering. They declared it a great success.

We intervened in the Kharif paddy crop with 225 families. Forty-five quintals of paddy were sold to 192 farmers of SHGs by June 13 at Rs 11 per kg at Palkot and 15 quintal at Raidih, Gumla. Apart from paddy, we are also promoting hybrid tomato cultivation during Kharif in the command area of irrigation schemes promoted by the team in earlier years.

## Dausa, Rajasthan

*Contributed by Zebul Nisha,  
Dausa*

OUR DAUSA team had decided to form 11 groups in first quarter of the financial year.

We have begun to take steps to recover from last year's upheavals, where our development strategy itself was in question. We have now laid emphasis on livelihood initiation through dairy, rearing goats and plantation. All these initiatives still require programme funds.

Stability of team members has been another concern. Linking with the second phase of the government's District Poverty Initiatives Programme (DPIP) has also been fraught with a series of problems that other

NGOs in Rajasthan have also been facing. Discussions at the policy level continue.

Taking these into account, we have revised our plan of work, emphasising 2 activities – dairy and land development—in the coming year. Simultaneously, in anticipation of working with DPIP, we began work in 49 villages prioritised by the DPIP survey. We have promoted 57 groups in 20 villages in 15 gram panchayats.

This year we would form 40 more activity groups around dairy and land development. We have conducted a comprehensive survey for this purpose and identified some intervention points in the activity.

We see land development as a supplementary activity to dairies, as well as an independent activity to improve in situ moisture conservation. The levelling of land and field bunding of privately owned land would be the major thrusts in the activity.

## Balrampur, West Bengal

*Contributed by Arnab  
Chakraborty, Balrampur*

OUR TEAM in Purulia is dispersed across the 3 blocks Jhalda, Kashipur and Balrampur. We have promoted 187 SHGs and are implementing a watershed development programme in 12 watersheds. We are working closely with the panchayats and have entered into formal collaboration with them in some blocks.

Diversifying our portfolio of activities and intensifying work in watersheds has been a long felt need. During the reporting quarter, in addition to our land development and conservation work on 11 hectares of land, we set out to address this concern.

First, we took initial steps to set

up demonstration units of plantation and horticulture on 5 hectares of fallow uplands and homestead land to highlight its potential in the watershed area. Interested SHG members prepared pits, fenced their land off and went through planning exercises to plant mango, lemon and papaya.

We also planned to take first steps towards developing an irrigated agriculture programme in the area. Creating infrastructure (9 water bodies and 6 other structures) has been a starting point. A lift irrigation scheme was installed in Bandudi watershed during this period.

We also experimented with building a series of seepage tanks in 2.6 hectares of lowlands to bring more of the watershed area under double cropping. Crop demonstration and agriculture training was initiated to trigger the process of bringing about change in the agricultural pattern in the watershed area.

Labour contribution towards watershed development has seen a steep rise during the past few months, indicating growing interest of area residents in such activities.

Nineteen new SHGs were promoted during this period and one linked with the banks. Streamlining and standardising systems and processes in SHG promotion and functioning and creating space for SHGs and local bankers to develop a credit plan have also been key activities.

We introduced standard operating procedures developed by Pradan's SHG Thematic Unit across all 187 SHGs. We triggered processes in 2 panchayat meetings where all the groups and bank managers concerned participated to open bank accounts for SHG members. Nineteen accounts were opened. Team members also met with



decision-makers of the Purulia Central Cooperative Bank to streamline the process of helping SHGs to leverage the link with banks for credit.

We are trying to come up with ways to effectively strengthen livelihoods of the families we work with. We developed a 4-day livelihood planning exercise in our team, which we plan to introduce in the SHGs. We initiated an experimental duck-rearing unit to develop a supplementary livelihood prototype for poor families in the area.

We are proud to report that 11 SHGs in 5 hamlets of a tribal watershed area have jointly stopped the trade of liquor in the area.

The local wage rates went up by 30% during this period. This is a double-edged sword. We could not cover the planned activities with the allotted money.

We need to review how we can meet the increased financial requirements if we are to set up a demonstration in the area of a fully developed watershed, dovetailed to an effective livelihood development programme.

## Tasar

*Contributed by Satyabrata Acharyya, Deoghar, Jharkhand and Khitish Pandya, New Delhi*

OUR TASAR programme organised pre-cocoon activities as per targets set for the UNDP project. It was successful in meeting all targets, achieving 25 % higher. The project has selected and trained grainage entrepreneurs. The grainage owners have arranged for rooms, which have been properly equipped. These include microscope, sprayers, furniture and chemical measuring cylinders. Advanced training on quality management and control for DFLs (disease-free layings) is

being conducted jointly by Pradan and Central Silk Board for experienced grainage entrepreneurs.

We have selected new seed crop rearers and seed crop rearing fields. Operations such as thinning, pruning, hoeing and manuring have been completed in all the sites. We organised a 10-day exposure and training programme for seed crop rearers. Nylon nets for early stage silkworm rearing have been procured from Varanasi and distributed to the rearers. We have also selected 260 commercial rearers. We have identified and prepared the appropriate sites for rearing.

This year nearly 850 acres of arjun plantations, raised earlier by the project in private wastelands, would be engaged in *tasar* rearing. We have facilitated a major expansion of grainage activity in the traditional *tasar* rearing areas of the Sunderpahari block in Godda and the Katoria block in Banka.

The project has expanded its activities in the major *tasar* producing areas of West Singhbhum district under the UNDP-funded *Tasar Sericulture Development Programme*. Our team at Chakradharpur will implement the programme. It will support 6 grainages and 80 rearers this year. The Dumka team has taken up activity in the Kathikund block and would support 35 rearers during the commercial crop season.

April to June happens to be the peak period for spinning and reeling. The project supported 80 spinners and 50 reelers to carry out yarn production. Production targets were kept low because of shortage of cocoons in the market. We spent time on strengthening quality management systems at the group levels in order to reduce differences in colour and thick-

ness of yarn. These efforts yielded considerable improvement of the quality of yarn.

Auditing of group accounts was completed in all the groups and accounts were reconciled with our books. During this period, 396 kg of spun yarn and 106 kg of reeled yarn was produced.

The project also prepared a draft perspective plan for pre-cocoon activities and business plan for yarn and fabrics. It will be finalised by October 2001 after incorporating inputs from the Executive Council.

Major concerns include non-availability of working capital, which has constrained the project to support spinning and reeling activities. Because of difficulty in ensuring credit under the SGSY programme, these activities could not achieve their potential. The grainages will also require loans in the next 3 months. Both activities require short-term loans (3 months work cycle). We feel that the quality of the loans and efficient delivery mechanisms would matter more than soft or subsidised loans.

At the marketing end we achieved sales of approximately Rs 3.5 lakh against a target of approximately Rs 5.5 lakh. We have orders of about Rs 4 lakh to be executed by August 10. Anticipated orders by mid-August are expected to be about Rs 3 lakh.

We organised an exhibition of photographs by Margerit Smulders of the Netherlands on *tasar* sericulture in Bihar and Jharkhand. The exhibition opened on August 1 and will continue till September 30. The exhibition was undertaken to highlight *tasar* among decision-makers and designers just at the onset of *tasar* wearing season.

The *tasar* showroom-cum-office is ready. Operations shifted to it in mid-July. ■



# Mushroom Lessons

**Biswajit Sen**

1990

WHAT HAS been our learning from this experience in Kesla?

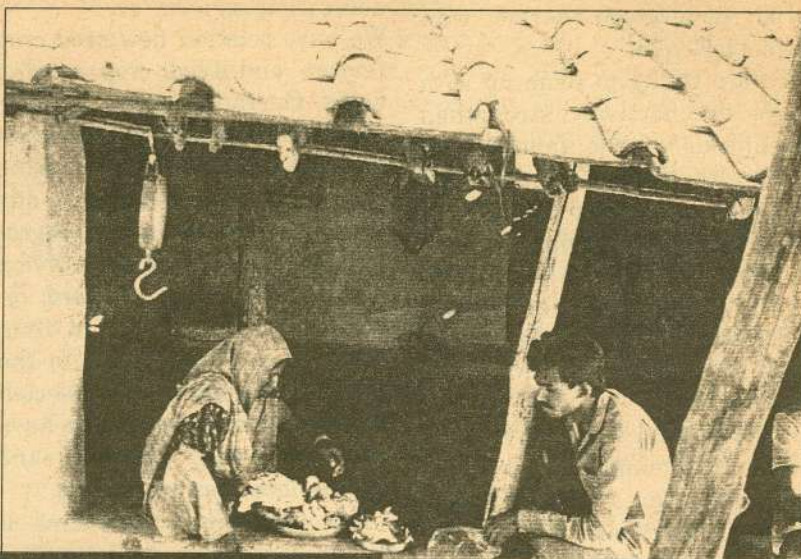
First, don't try and play with too many uncontrollable variables simultaneously. We attempted to go into production without fully understanding the nitty-gritty of the technology, its adaptability to the local context and the viability we should strive for.

Second, in every production process and technology, there is usually a critical input whose control is essential if viability is to be established. In the case of mushrooms, it was the procurement or production of spawn.

Third, any technology needs substantial adaptation to local contexts, especially if it is a remote rural area. Unfortunately there are very few working models of any technology that have been adapted successfully from the larger-scale modern sector. On the reverse side, it is possible to adapt a so-called sophisticated technology to such conditions.

Fourth, the capability of local people to master a technology and manage a production process is fairly high, and in many ways, simpler, given the right incentives and motivation. After all, a local tribal boy is running the spawn lab today and is ready to become a spawn entrepreneur.

Fifth, continuity and sustained effort are essential before a breakthrough. Many a



time we considered closing down but persistence, combined with breaking the critical bottleneck of spawn supply, helped the project. Our professional minds and lifestyles tend to move much faster than what rural development requires.

Sixth, the 'system' (banks, government, etc) is slow on the uptake but when they see an idea well grounded, they are ready to promote and support it.

Seventh, villages are ready to test out a new idea or technology and suitably adapt it to their own capacities, but only if it does not disrupt the existing poor but safe livelihood. In other words, supplementary livelihood sources requiring part-time commitment are easi-

er to introduce.

Finally, sustainability is the key word in development. Only when mushroom growing becomes a part of the rhythm of the local economy will the project have achieved success.

There is still a long way to go. But we are long distance runners.

*Editor's Note: This is a companion piece to Guru Charan Naik's article on introducing mushroom cultivation in Kesla, published as an archive article in NewsReach July 2001.* ■

## Attention Readers

**We understand that some NewsReach readers are not receiving their copies. If you have not received issues from January to July, please let us know and we will send you photocopies.**

**Editor**



# Participatory Micro-Planning and Panchayats

**Dinabandhu Karmakar**

THE 73RD and subsequent amendments of the constitution have created significant space for panchayats in the social and political life of rural India. In addition to local governance, Gram Panchayats (GPs) are being visualised as agencies for development.

The most important message the author has tried to convey in this study is that since GPs are enabled to do participatory micro planning (PMP), NGOs should facilitate GPs to play that role.

The study is divided into 2 parts. The first part is based on the author's visit to 12 projects where panchayats and NGOs under the umbrella of PRIA (Society for Participatory Research in Asia) and AVARD (Association of Voluntary Agencies in Rural Development) are working to promote participatory micro planning in Panchayati Raj institutions. The second part of the study is a summary of discussions between senior bureaucrats, experienced NGO workers and donor representatives.

## **Who Does What**

In the first chapter, the author provides his suggestions on who can do PMP. He also shares his observations on the NGO stand in the context of enabling panchayats to do PMP. He noticed that in PRIA, PMP is used for prioritising problems and in AVARD, it is a way to make progress towards food security.

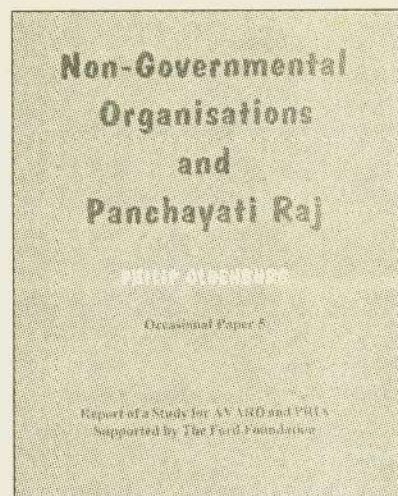
He has then provided an analysis of Dr Rajesh Tandon's argument on why GPs do PMP. Dr Tandon has argued that PMP is a way to turn planning on its head and a way to mobilise village resources. PMP is also a basis for negotiating with block and district governments and could provide a framework for accountability.

In the chapter entitled PMP – the NGOs and the Panchayats, Oldenburg has questioned the efficacy of PMP processes as practised by NGOs. It is sometimes unnecessarily long and intensively training oriented. The author suggests using "stripped-down" PRA to enable panchayats to take it up. He also says that if panchayats are doing PMP, it can save lot of time, as acceptance is not difficult.

In the next chapter, Empowering Gram Panchayats, the author shares serious reservations on the part of NGOs to strengthen GPs. The bias is more towards empowering the Gram Sabha (village council). The author mentions the problems Gram Sabha (GSs) would face in planning and raising resources.

The members of GSs do not get the "parliamentary immunity" as these councils are formed within a particular community. The author has argued that efforts to bypass the GP at the grassroots level by organising parallel groups is bound to run into opposition from the panchayats.

The next chapter is on the accountability of GPs. The



author places his views against the general stand that all Panchayati Raj systems are corrupt. He also draws our attention towards the informal accountability of elected members.

## **Legitimate Role**

In the policies of GP empowerment, Oldenburg has argued that NGOs must recognise the legitimate role in grassroots development that GPs can and should play. He says that an NGO-panchayat partnership is needed.

In this context he mentions that introduction of the 73rd amendment was resisted by state governments, MLAs and administrators, who feared loss of power. This has made the role of NGOs more critical. Who else would take up this role?

In the second part the author has reported on a workshop where 11 NGO staff concerned with AVARD and PRIA projects; 4 from NGOs with experience



in Panchayati Raj projects; 4 from Ford Foundation, and 5 former government officers participated.

The workshop took up a range of issues. For instance, where should be the focus — Gram Sabha or Gram Panchayat? What happens if Gram Panchayats are not helped to play the expected role?

There is serious discomfort in regard to decentralisation of power. Everybody talks about decentralisation up to his or her level. The same problem continues in allocating resources. All these by turn affect participatory planning.

How can we expect people to plan seriously when they do not have any control over resources? The control lies with administrators and people's representatives

at much higher levels, who do not have enough knowledge of ground realities. What kinds of policy reform does this call for?

Although the document is named as "Non-government Organisations and Panchayati Raj", it seemed that its main focus is the capacities of NGOs as enablers of Panchayats to practice PMP in the context of the enormity of the task throughout the country.

### Silent Voices

I also wonder why the voices of representatives from Panchayati Raj institutions remained silent. Some effort to capture their voice would have helped readers to understand the perceptions of the people's representatives at different levels of

Panchayati Raj institutions, those who have experienced NGO associations.

This document would undoubtedly help the reader think about our role as development agents in the context of newly emerging grassroots organisations. They are constitutional bodies that could shape the future of rural India. What is our commitment towards them as NGO workers, as policy makers and as administrators?

### Non-Governmental Organisations and Panchayati Raj

By Philip Oldenburg

Published by National Resource Centre on Panchayati Raj, Society for Participatory Research in Asia (PRIA), New Delhi.

## People News and Events

◆ Anish Kumar at Kesla recently underwent inner ear surgery. He is well and on the path to recovery.

◆ We welcomed 17 new Executives to Pradan this month. They are Rajeev K Upadhyay, Rajeev K Baranwal, Alok K Sahu, Roopa Ratnam, Naveen Jha, Kallol Paul, Jogen Kalita, Alope Baranwal, Subhankar Chatterjee, RVS Rajput, Mithun Som, Apurbaa Shee, Dimbeshwar Pathak, Binod K Dahal, Satish K Srivastava, Abdus S Sheikh and Aswini Bhattacharya.

◆ Deepak Garodia of the 20th batch and Satya S Satpathy of the 22nd batch dropped out from the apprenticeship programme.

◆ Partha Pratim Das left Pradan on August 20, 2001. We

wish him luck.

◆ Pradan's Executive Committee met from August 20-23, 2001

◆ "Out of the Cocoon", an ICCO sponsored *tasar* photo exhibition, opened in the Crafts Museum on August 1, 2001. The exhibition was inaugurated by the Secretary for Textiles and received a number of good reviews in various newspapers and magazines. The exhibition was due to end on August 31 but has been extended to September end on popular demand.

◆ Pradan's *tasar* showroom has opened in New Delhi. It stocks yarn, weaves and products produced by the Pradan-promoted *tasar* programme. The showroom caters to bulk buyers, exporters and overseas buyers.

◆ Twenty-three apprentices participated in the MBTI workshop held at Jamia Hamdard during August 27-31, 2001.

◆ Members of the Kesla, Vidisha and Raigarh teams participated in the first phase of the "Entrepreneurial Motivation Training for Trainers" programme. The programme marked the beginning of a formal collaboration between NIESBUD (National Institute for Entrepreneurship and Small Business Development) and Pradan.

◆ Twenty participants attended the first workshop to disseminate the systems developed for promoting SHGs in Ranchi.

*Contributions to this column may be sent by email to pradan-ho@ndb.vsnl.net.in or by post to Pradan, 3 CSC, Niti Bagh, New Delhi 110 049.*