



NewsReach

Anniversary Special ~ The Early Days of NewsReach 2
Prava Rai recounts the days in 1987 when NewsReach started off with a mission to inform, communicate and generate ideas. Prava is a former Pradanite and is based in Goa.

Lead Article ~ Of Labour and Livelihoods 4
Rajiv Khandelwal writes about the Aajeevika Bureau promoted by Sudrak, which has the potential of opening up new fronts for the poor in southern Rajasthan. Rajiv is the co-founder of Sudrak and is based in Udaipur in Rajasthan.

Case Study ~ Experiences in Rearing Goats 9
Sanjeev Kumar narrates his experiences of promoting improved goat rearing in Dausa in Rajasthan that has provided valuable insights. Sanjeev is based in Dausa.

Report ~ Earnest Enterprise 13
Tamali Kundu and *Saroj Mahapatra* write about building confidence for higher credit absorption through entrepreneurial motivation training. Tamali and Saroj are based in Chaibasa in Jharkhand.

First Person ~ Dimensions of Development 18
Binod Raj Dahal reflects on fostering ownership within a community while trying to achieve economies of scale in promoting tasar sericulture. Binod is currently on leave from Pradan and is based in Kathmandu, Nepal.

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LETTERS TO THE EDITOR

SHG-Bank Linkage

I have the NABARD report on self-help group (SHG)-bank linkage. The total number of groups linked with banks till March 2003 for some states are Jharkhand 7,765; Bihar 8,161; Orissa 42,272; West Bengal 32,647; Rajasthan 22,742; Madhya Pradesh 15,271 and Chhattishgarh 6,763. I was shocked to note the low figures for Jharkhand, Bihar, Madhya Pradesh and Chhattishgarh. The SHG-bank linkage in Andhra Pradesh is 281,338. Grameena Bank in Srikakulam alone has linked over 22,000 groups with banks in a single district, which is 3 times the total figure for Jharkhand. The figure in Jharkhand is so low despite Pradan's long and sustained efforts on the SHG front. Please do some thing to sensitise bankers in the state.

*Subodh Gupta, CEO, Safal Solutions,
Hyderabad*

Eventful Journey

Pradan has travelled a long successful and eventful journey from 1983 to 2003 and is continuing vigorously to make its own prominent mark in services and development activities. I eagerly wait to receive Pradan's *NewsReach* every month.

The articles in the July 2003 were informative and useful. Good wishes to Pradan and *NewsReach*.

*Mrigank Banerjee, Coordinator,
WOFYIN, Kolkata*

ANNOUNCEMENT

We would like to thank *NewsReach* readers for their constant encouragement and active feedback. The demand for *NewsReach* has increased substantially in the past 3 years. We are therefore requesting all readers to help us meet part of the production cost.

After consulting a cross-section of readers we have decided on annual subscriptions of Rs 240 (for individuals/NGOs) and Rs 500 (for institutions/libraries). We look forward to your continued support. To subscribe to *NewsReach* contact Alice at 3 CSC, Niti Bagh, New Delhi - 110 049. Tel: 011 - 2651 8619/2651 4682, or write to us at newsreach@pradan.net.

The Early Days of NewsReach

Pradan NewsReach started off in 1987 with a mission to inform, communicate and generate ideas

Prava Rai

I am thrilled each time a copy of *NewsReach* arrives and I still read it with great interest. When I realised that this year was the 20th anniversary of Pradan and that Nivedita and her team were making an extra effort to bring out anniversary specials, I wrote congratulating her. She was quick to respond and pinned me down to write an article. It brought back memories of buttonholing reluctant contributors and extracting promises of write-ups for *NewsReach* all those years ago.

While planning the first issue of *NewsReach* in 1987, we contacted Vipul Sangoi, a graphic designer, to work on the Pradan logo. It is the same logo that adorns all the stationery now. He also gave us line drawings for *NewsReach*. We used to feed the matter into a computer and work on the layout manually.

Trial Balloon

I had joined Pradan in late 1986. Amazingly, I found the first copy of *NewsReach* that Tapas Datta and I had brought out in January 1987 among the clutter of my past. By way of an editorial we had written, "This is the first of issue of Pradan *NewsReach*: a trial balloon which hopefully will generate ideas and contributions from you. The purpose of Pradan NewsReach is 2 - fold: to inform and communicate."

We were moving cautiously. All those people scattered around with their feet firmly on the ground and mind on problems at hand could not be easily persuaded to spare a bit of time to put pen to paper, even to keep in touch with colleagues. Of course, *NewsReach* was not a substitute for all the other ways we found to keep the lines of communication open with each other.

We had the Retreats, where the intensity of interactions had to be experienced to be believed. I was often moved by the sheer energy and depth of emotions that these Retreats generated. There were so many problems to share and so few triumphs but the enthusiasm and commitments never wavered. There was another way that colleagues kept in touch - by visiting each other's projects.

There is Only Trying

The first issue carried a note from Vijay Mahajan in which he recounted how the idea of Pradan was conceived. He wrote, "By the time this reaches you, it would be exactly 5 years since I met Deep Joshi for the first time in connection with a consultancy assignment for ASSEFA. In the very first meeting, we agreed that a typical consultancy where the output is a report, or at best, a training programme, is not likely to resolve ASSEFA's technical and management problem. We also agreed

that on-line sustained appropriate professional assistance was not just the need of ASSEFA. It was a generic need of the voluntary agencies. From that innocuous conversation, one has come a long way."

He ended his note by writing, "By the time you read this, I would have handed over the formal leadership role of Pradan to Deep. How lucky we are that one of the co-founders will take it to the next threshold." Characteristically, Vijay quoted from (his still favourite poet) T S Eliot's Four Quartets ".... For us, there is only trying. The rest is not our business".

The first issue also carried abstracts from publications and some notes on the activities of Pradan professionals. We hoped to add Notes from the Field. We thought it would help our members to write down their experiences to share among ourselves first and then with others in the rural development field.

Since I had joined Pradan without any field experience, Deep and Vijay suggested that I should acquaint myself with the work of our colleagues placed in different parts of the country. Thus began my journeys. The first lap took me to the southern states of Karnataka and Tamil Nadu. What better introduction to Pradan's world than through the eyes of Jimmy and Vasimalai. Jimmy was with MYRADA in Bangalore and Vasi with ASSEFA, and then as now, was located in Madurai.

I wrote my first piece describing the Sarva School Programme run by ASSEFA. From then on I travelled regularly to all the corners of India wherever Pradan colleagues were based. I still value these experiences for they taught me more than I could ever express in a report for *NewsReach*.

In the first issue we also carried a letter from Professor Ranjit Gupta, who wrote about aspects of group dynamics, a book review by Vijay, and book abstracts. Indra Jang Thapa, an anthropologist engaged in research, also contributed frequently. Deep wrote regularly for *NewsReach*. We were still unable to persuade our colleagues in the field to participate and we began to think of various ways to involve them (write cases, for instance).

Information Cell

Akhil (Akhilleshwar Pathak) joined Pradan a few months later and now we were known within Pradan as the Information Cell. Tapas began to be more and more involved in audiovisual production and made a film on wastelands. Akhil began to work on forestry laws and did yeoman's work in compiling forestry laws in about 11 different states of India. As for me, I still looked after *NewsReach* and helped edit and compile reports written by colleagues from the field for our Retreats. Meanwhile, Pradan *NewsReach* began to gather more support from the field colleagues who began to gradually contribute to it.

Nivedita tells me that now because Pradan has grown in number considerably it is easier to find contributors for *NewsReach*. Perhaps that is true but it still needs someone like Nivedita to follow-up and put it together. Recently to my great joy, I met Ved and Rajni in Rishi Valley School where our sons are studying. To my surprise Ved mentioned the same problem that Pradan had faced in the early years, of keeping in touch and disseminating information among colleagues working in his organisation SRIJAN.

The Promise of Labour and Migration

The Aajeevika Bureau promoted by Sudrak has the potential of opening up new fronts for the poor in southern Rajasthan

Rajiv Khandelwal

This has indeed been a season of churning new ideas and new imagination on the old problems of poverty and livelihood promotion. Sudhir Katiyar's article (*A Case for Migratory Labour*, NewsReach September 2003) brought to readers some hard lessons that we have been grappling with in southern Rajasthan. Wage labour, not merely land or the promise of micro-enterprise, is the recourse of the rural poor's survival. And migration has come to stay as a persistent, not an occasional, reality of the rural economy.

Sudrak has often been quizzed, even challenged, on the promise labour and migration holds for the rural poor. A research study (*Aajeevika - Livelihoods in Rajasthan*: Sudrak / ARAVALI / UNDP) gave us the opportunity to understand more deeply the new sociology of poverty, the economics of household survival and the politics of change in rural Rajasthan. Through several months of interviewing people across villages from far and diverse locations such as Bundi and Jaisalmer, and Jaipur and Udaipur, we slowly started to piece together a picture of possibilities.

Sudrak has now reached point where it is ready to take the lead in the mandate of working with the large unskilled and unorganised labour force from tribal populations and other rural poor. This article brings to readers some propositions on what we have just started to do in the labour and migration domain here in Udaipur. In turn, Sudrak hopes to receive hard feedback as well as signals of support from the *NewsReach* community.

Land, Labour and Livelihoods

The Aajeevika study was a comprehensive field based research undertaken to examine the status of rural livelihoods in Rajasthan. The study was sponsored by UNDP and undertaken by Sudrak under contract and jointly with ARAVALI over nearly a 8-month period in 2002-03. Among others, a major finding of the study is that the proportion of workforce engaged in agriculture in Rajasthan is declining at a dramatic rate, more than what is reported through the census and NSS. Short-term migration for wage labour to economic growth centres within and outside the state is rapidly becoming the major strategy by households to escape poverty.

Table 1: Migration In Rajasthan

| | Tribal south | Semi arid north central | Desert west |
|-------------------------------------|--------------|-------------------------|-------------|
| % Households migrating | 64 | 35 | 16 |
| % Households' income from migration | 46 | 25 | 12.4 |

Source: Aajeevika household survey

The study showed that in comparison to other parts of the state, southern Rajasthan illustrates most dramatically the process of heavy labour seeking out-migration. Nearly two thirds of the households surveyed in the Aajeevika study reported labour related migration as a reality of survival. Migration is also the single most important source of household income, accounting for 46% of total household income reported in the poorest tribal belt of south Rajasthan (See Table 1).

The dependence on wage labour and migration is becoming an all-pervasive reality for rural population in southern Rajasthan. It assumes different nuances and implications for different sections of the society but it exists all over. Over the past 3 decades, south Rajasthan has become a net exporter of labour into other economically more vibrant and high growth areas of western India. For a large number of this labour seeking population however, migration and labour conditions are marked with uncertainty, instability, risk and increased vulnerability both at home and at their labour destinations.

Major Premises

Sudrak's Aajeevika Bureau initiative proposes to help in transforming migration and wage labour into more positive livelihood opportunities. It is premised

on the notion that:

- Migration for wage labour will remain an inevitable reality for the rural poor in south Rajasthan, therefore,
- There is an urgent need to intervene to facilitate higher returns and greater security for the wage labour seeking migrant populations, and hence,
- New development models are needed to effectively overcome the unique, and hitherto un-addressed, livelihood challenges of this vulnerable section.

Short-term migration for wage labour, which is rapidly emerging as the dominant mode of labour in the unorganised sector, remains an area of neglect in development policy. The phenomenon is poorly documented. Berman's studies in south Gujarat are amongst a few notable exceptions. The few pieces of legislation that have been enacted like the Migrant Workers' Act and the more recent act for construction workers remain ineffective because of lack of an enforcement machinery. Urban public opinion is downright hostile to the plight of migrant workers.

Aajeevika Bureau

Over the next one year Sudrak proposes

to promote a region wide Aajeevika Bureau in south Rajasthan. The Aajeevika Bureau will work at different points and levels of the migration and labour chain and proposes to engage itself with:

- Upgrading the value and return niche of migrant labour through facilitating training, education, skill building and regulated placement.
- Facilitating a wide range of targeted services and facilities for migrant labour in their destination areas thereby strengthening their social, health and employment security.
- Social and economic protection of those rural poor households whose own resources no longer generate any meaningful livelihood.
- Research on aspects related to patterns and problems of the migrant workers.

The Aajeevika Bureau will be headquartered in Udaipur and its activities will extend to the major labour destinations in Rajasthan, Gujarat and other parts of western India. This first year is the promotional year by the end of which the bureau would be fully functional.

Plans and Preparation

Sudrak envisages that the first year will be dedicated to the following important tasks in relation to the setting up of the Aajeevika Bureau.

Constructing a picture of labour and migration patterns in south Rajasthan: Although migration and local labour is a common and predominant source of

livelihoods, there are many differences across communities and specific sub-regions. We have seen that caste, social networks and kinship profoundly affect migration behaviour and opportunities. Also, proximity to centres of strong economic growth, transportation and communication influence the direction and quantum of migration.

As a nodal resource centre in south Rajasthan, the Aajeevika Bureau will invest heavily in the process of building information, data and knowledge on various dimensions related to labour and migration in the region. This knowledge base will feed directly into interventions and will guide potential future research. It will help identify particularly vulnerable groups and areas. It will also provide the basis for more serious policy work on improving the conditions of labour and migrating populations.

During the first preparatory year we propose to undertake a rapid assessment in at least one block of every district in south Rajasthan. These block level migration and labour studies will be carried out using the methods we have developed and used in earlier livelihood assessments. These include secondary data collection, labour market surveys, interviews and livelihood profiling in selected number of villages.

Pilot labour upgradation and employment exchange activities: A central function of the Aajeevika Bureau is to upgrade the skills and opportunities of those who are currently joining the labour markets at its lower ends. We propose to focus our attention on one block, Gogunda of Udaipur district, for

the first year and start a set of specific activities here. Located northwest of Udaipur city, Gogunda is a highly representative area for south Rajasthan. It has limited agriculture and animal husbandry, high tribal concentration and very few economic opportunities outside the agriculture sector. Gogunda witnesses heavy out-migration mainly to Gujarat and to mining areas. Udaipur and Pali cities provide some seasonal employment but the heaviest flow is to Gujarat followed by Maharashtra.

We expect to undertake at least one major skill upgradation programme in Gogunda during the year. A survey has just been completed to assess the labour and migration patterns and pathways in Gogunda. This has suggested some potential for skill upgradation and training. There appears to be considerable scope for training masons and plumbers. Home management and catering services are other promising sectors. Our attempt will be to help tribal labourers 'break through' these domains of skills, which are not traditionally available to them.

We will also complete the preparations for starting a rural employment exchange in Gogunda. The rural employment exchange will act as a node of information for labour opportunities and markets. It will also provide placement service and communication facilities. Importantly, it will facilitate legal counselling and aid for labour from Gogunda.

The experience with these activities will guide and inform similar work in other locations when we are ready to expand in the future. Indeed, these are current

ideas and more will emerge through the course of our work in Gogunda block.

Destination appraisals and activities: Providing services and support to migrant labour in their destination cities and locations will be an important function of the Aajeevika Bureau initiative. A number of services and activities are possible within this domain: provision of short stay shelters, community kitchens, health facilities, communication and tracking services, legal aid, employment information and social and recreational activities. Aajeevika Bureau will strive to link up with other organisations and individuals in selected destination cities for starting up targeted services and facilities.

During the first year of its preparation, the Aajeevika Bureau will undertake systematic appraisals and study of the conditions of migrant population from south Rajasthan in selected cities and locations. We propose study the following possible location clusters in the first year: Surat-Ahmedabad and Pune-Mumbai. The specific activities during the destination appraisals may include the following:

- Understanding issues and problems of living conditions.
- Meeting businesses and trade representatives.
- Discussions for possible collaboration with local development organisations and unions.
- Assessing potential growth areas of employment in destinations.

The destination appraisals and studies are key first step in building concrete interventions for the migrating population. These will help in constructing a

more complete picture of the challenges that the migrant workers face in the cities, on highways and in factories. The visits and appraisals will also suggest future growth areas into which the newer cadres of migrants or wage labour seekers can be developed and trained.

We feel it is quite important to start at least some relevant services and facilities targeted at migrant labour in the destination locations. It could be a community kitchen or a health centre or a short-term residential facility. The exact choice will depend on the need and the partner organisation's abilities. However, the Aajeevika Bureau should be able to partly support the activity. Starting up, supporting and sustaining a destination activity in the first year will provide us with important experience and help in setting up an example of the kind of long term work we need to engage with.

Ready to Go

Even as we get started with the Aajeevika Bureau, several new ideas are beginning to raise their promising heads. Some of these include: tying up with local polytechnics for providing training to labourers; setting up money remittance service for migrant labour; starting up an educational programme dedicated to working with children of migrant labour families; health initiatives for migrant youth; working with women who may not migrate but seek labour locally as well as keep the farm and homes going; contributing to the policy debates and reforms surrounding unorganised and migrant labour, etc.

We have shared these ideas with several colleagues and have received keen questions and feedback from them. Many have endorsed our view that the Aajeevika Bureau has the seeds of a new livelihood promotion approach. As we delve more deeply, we are finding out that interesting ideas to work with have been tried out in the past and indeed, these continue to exist, though in a small and scattered way. A small group of young tribal labourers with whom we will work has started to come together in Gogunda block. It is a spirited, hard-working lot toughened in the sweatshops of Surat and in the backbreaking mines of Kelwa. It looks like a promising first batch.

CASE STUDY

Experiences in Rearing Goats

Promoting improved goat rearing in Dausa in Rajasthan has provided valuable insights

Sanjeev Kumar

After a field survey carried out in 20 villages in Dausa in Rajasthan, our team decided to promote goat rearing with an improved package of practices (*Promoting Goat Rearing*, NewsReach November 2003). Our pilot model envisages a modified way of rearing quality goats under stall-fed conditions by selected families. We also plan to set up a cooperative institution to support input and output linkages to generate better and sustained profits in the activity. We planned to provide 5-10 quality goats of Sirohi, Jakhrana or Barbari breeds to the selected families.

Once we embarked on the activity, we realised that unlike dairy there was hardly any systematic channel available for promoting goat rearing. Our dairy experiences had convinced us that the foremost need was to build a local cadre as service providers in the activity rather than banking on the government machinery to deliver services. We also intended to address marketing needs to ensure fair rates of produce to encourage people to adopt improved practices.

Training Paravets

The first thing we needed was paravets to carry out routine disease prevention and minor treatment to check mortality of goats. We called leaders of activity groups

(of goat rearers) to select persons suitable to them to provide such services. We provided a 2-day residential training to 4 persons in the first batch. We have designed the training module in-house.

On the first day the trainees were taught the purpose and responsibilities of paravets, and maintaining stock registers, ledgers and reporting formats. On the second day we focussed on vaccination, de-worming and identification of diseases, and medicines available in the kit. We also told them about the prices to charge for particular treatments within and outside the activity group. The last half-day was spent in the field where an experienced veterinarian taught them to administer subcutaneous and intramuscular injections.

At the end of training we gave every service provider a kit of medicines, a ledger and a stock register. We then carried out refresher training after a month. During the second training we taught the paravets how to vaccinate each goat under the SGSY scheme with ETV (Enterotoxaemia).

We now have 6 trained service providers in our project area to provide emergency first aid services. They have also been trained in insurance claim procedures. We

have subsequently trained them to castrate male kids and have introduced improved monitoring formats. They are now offering a range of services in the villages.

Each service provider has a small medicine kit containing 18 medicines used for commonly occurring diseases in goats. A loan of Rs 1,000 has been sanctioned to the group for the medicine kit. The service provider manages a stock register and ledger to provide monthly reports of the business. Profit earned through sale of medicines provides an income, fixed at Rs 200 for now.

A wholesaler in Dausa provides us medicine kits at a competitive rate. We had been able to ensure 100% deworming and vaccination through this system. Initially farmers raised questions about the higher price (which includes a service charge and does not exceed the maximum retail price of the medicines) they were paying for the medicines. The paravets have handled around 200 cases of first aid in 2 months.

Feeding Lactating Goats

While exploring linkages, we found there was no prepared concentrate in the market to feed lactating goats. The usual practice is to feed barley (0.3-0.5 kg per lactating goat). Since feeding only carbohydrates is unable to increase milk yields, we explored amongst the feed companies to provide pelleted balance feeds.

Finally, we prepared our own formula for a concentrate containing 28% crude proteins and around 70% total digestible nutrients. We bought a branded feed from the market and also prepared our own concentrate. We then conducted a field trial to understand the effect of both the feeds and the economic returns on investment.

The results have been encouraging since milk production has increased over 0.5 kg per animal per day.

The overall visible health and vigour of the goats after 15 days of feeding also confirmed our belief that we need to focus on balanced concentrate feeds. We need to establish a system to replace the existing practice of feeding just barley. Although the feed costs a little more, the overall acceptance has been demonstrated by the fact that we were able to prepare and distribute 300 kg of feed in 2 months. Our service providers have taken on the responsibility of procuring orders and supplying the feed.

Centralised Veterinarian Support

We have also hired a veterinarian as a consultant to regularly visit our project area, where he provides support to the paravets and trains them further in the field. The veterinarian makes fortnightly visits to every group on a predetermined date, and attends to emergency calls. He has also been supporting the paravets if the medicine in their kits does not cure the animals quickly. We have however standardised the contents of the medicine kit.

Marketing of Male Kids

One of our most interesting interventions has been in the area of marketing male kids. The market for selling kids remains unsystematic. Like elsewhere in the country, the kids are sold to khatiks (a community engaged in buying and selling meat). The price is negotiated by both producer and buyer. Since the buyers are more equipped to make estimates, the prices are mostly in their favour.

Since many male kids were sold along with goats in our project area, we tried to

Box 1: Price of Goat Kids

| Live weight of male kids | Saleable meat | Head and leg | Stomach parts & lungs | Skin | Total |
|--------------------------|---------------|--------------|-----------------------|--------|--------|
| 20 kg | 9.5 kg | 1.5 kg | 2 kg | 1.5 kg | |
| Receipt | Rs 760 | Rs 50 | Rs 30 | Rs 110 | Rs 950 |

introduce a different system. We conducted a market survey of dressing percentage in kids' meat and value of different products that are sold by meat seller. We based our calculations on the sale observing 10 male kids weighing between 15 and 20 kg (See Box 1).

We then analysed that given the prevailing price of meat at Rs 80 per kg in Dausa, Rs 40 per kg of live weight of the kids would be a good price for producers. Interestingly, buyers are confident that the market for goat meat is as much as we could supply. This could mean that we could easily sell up to 3,000 male kids in a year (which translates into 300 goat rearing families for us).

We also found that there are certain factors that determine the market rates of male kids. The first is seasonality. It was evident from market surveys that prices are better during winter. Bakrid is the best season to sell castrated male kids. The lean season is during the monsoons, particularly August (Sawan).

Healthy and vigorous kids weighing more than 18 kg fetch a better price in the market. The dressing percentage comes down in case of underweight kids. Since the skins of slaughtered male kids are exported to Arab countries, the recent war in gulf countries has adversely affected the export resulting to lower price paid to producers. The big traders at

Jaipur and Delhi also export presentable live male kids to Arab countries. This sale gathers special momentum during Bakrid.

Once we had analysed slaughter meat percentage, we tried to estimate the existing price khatiks pay to producers. We invited a khatik to estimate the price of male kids of our selected families and put it on live body weight (early morning live weight when stomach is almost empty). Finally, we decided to sale our kids at Rs 39 per kg live body weight for the best quality male kid. For others we had slightly lower rates of Rs 37-38 per kg. We also decided to set aside Rs 2 per kg from the rates paid to producers to provide for the cost of service provider and to generate funds for market linkages. We were able to sell 37 male kids on these rates.

Initially our producers were not confident that male kids could be sold on such live body weight basis. Once we achieved this, the message spread like wildfire. The fact that many other rearers approached us to sell their kids through such a system boosted our confidence that our announced price is better than existing rates.

We sold a second batch of kids at the rate of Rs 40 per kg live weight to a trader from Jaipur. The first khatik we had negotiated with complained that he had to bear a minor loss, which seemed more like a business tactic to us. The only con-

dition he now insists upon is that the kids should not weigh less than 18 kg.

Challenges and Issues

It has been over 6 months since we have ventured seriously into promoting goat rearing under the SGSY programme. From purchasing and ensuring quality animals to establishing linkages, technical knowledge appropriate to our context is still evolving. We still need to address certain significant issues.

For instance, the unit cost of NABARD for goats does not provide any leeway for breed and quality. Neither has the stall-fed model been approved or conceived by NABARD. So our selected families can avail a measly credit of Rs 400 to build a shed for 11 adult animals. Since the NABARD guideline price is not enough to purchase quality goats, it creates a trap to rear substandard goats using the traditional and less efficient method of free grazing.

NABARD has approved a 10+1 (10 goats and 1 buck) model of goat rearing for financing. The ground reality is that most target rearers prefer 5-7 quality goats (along with kids). Also, the rearing of a buck by every individual does not make sense in our proposed model. Further, it is difficult to buy large numbers of milch goats because there is hardly any organised selling.

Grazing Issues

Most of the villages in our project area have significant grazing land. These commons are under-utilised due to lack of proper management. Animals are often grazed on scarce vegetation, which is made worse by regular grazing on a particular patch, leading to serious degradation.

It is also difficult to ensure the participation of poor families in improving these lands since they hail from the lower stratum of village society and influential people in the village are always on the look out to encroach on these commons. We need to work consistently on this issue, perhaps towards leasing parts of these lands so that our rearer groups can develop and use it.

Marketing

We need continuous cash flow and profits to sustain stall-fed goat rearing. One option is to sell surplus milk in pouches or for cheese making. We have to start from scratch since there is no demonstrated model of such marketing. Techniques for quality cheese preparation from goat milk are limited in our country. Similarly, processing and selling meat in the local area and Jaipur markets need strong efforts.

Conclusion

Integrating modern technology and setting systems of quality input and output linkages can provide a facelift to the traditional image of goat rearing, which would then lead to a commercial orientation to the activity. Development of grazing land and its proper management will also help poor families to secure a better livelihood through rearing goats.

REPORT

Earnest Enterprise

Building confidence for higher credit absorption through entrepreneurial motivation training

Tamali Kundu and Saroj Mahapatra

Pradan's team in West Singhbhum organised the women of Pee Baljori to form Seya Maskal Mahila Mandal in August 2001. Pee Baljori (*pee* in the local dialect means upland) is a hamlet of Baljori village of Jhinkpani Block in West Singhbhum district of Jharkhand. It is about 3 km from Hatgamharia, a centre for the traders (tasar cocoons, rice, mahua seeds and dried flower, vegetables, etc.) from Champua in Orissa and Chaibasa and Chakradharpur in Jharkhand.

The self-help group (SHG) started with 11 members. Others gradually joined the group. We promoted 7 more SHGs in the neighbouring area. The members of these SHGs are settled agriculturists from the Ho tribe, who still engage in a considerable amount of gathering activity. There is evidence of collectivist behaviour in their economic activities.

The Ho tribe predominantly inhabits West Singhbhum district. They speak Ho, which belongs to the Munda branch of the Austro-Asiatic language family. Although it falls under the family of Mundari, it is more related to Santhali. We have observed that the Ho are mostly uncomplaining about their present situation and show a lack of motivation in taking risks to start enterprises.

The average household size is about 5. Literacy among SHG members is very low at 0.1%. Average land holding is one hectare (ha) and agricultural practices poor. Monocropped paddy is the main crop, which gives an average yield of 1.1 tonne per ha. The average household income of members varies from Rs 15,000 to Rs 17,000 per year, except for one member (Hiramuni Gagrai), whose husband is a schoolteacher.

During the initial phase (2001-02), the internal credit generated by the group was 3-4 times the savings amount. Members took loans ranging between Rs 100- 400 for petty trading. The operating cycle was short; hence they borrowed frequently. Most members work as wage labourers in Hatgamharia. They are therefore able to save at a higher than usual rate (Rs 18 per member per meeting).

Stagnating Credit

Over the past 2 years the group accumulated savings of Rs 36,573. Yet credit off-take did not increase accordingly. For instance, the percentage of idle cash was just under 50% on June 10, 2003. Since Hatgamharia is a big marketplace, there is a huge potential for SHG members to invest in different trading activities like rice and non-timber forest produce.

Box 1: Borrowing Break-up

| Agriculture | Business Activities | Housing | Household Assets | Debt redemption | Health | Household Consumption |
|-------------|---------------------|---------|------------------|-----------------|--------|-----------------------|
| 1.65% | 12.35% | 14.4% | 8.23% | 8.23% | 48.15% | 7% |

Box 1 shows the purpose of loans between May 2002 and June 2003.

We see that the maximum percentage of loans was for healthcare and very little for agriculture or business activities. The percentage of loans availed by individual members shows that barring 3, all members borrowed below Rs 2,000 (See Box 2). For example, passbook number 2 of Suru Gagrai and passbook number 8 of Pratima Gagrai showed that the average loan size was only Rs 200, which is 0.82% of the total loans disbursed during that particular period.

We decided therefore to introduce entrepreneurial motivation training (EMT) to help these women understand their target setting behaviour in the context of purpose and volume of credit. We also wanted to help them internalise how members could help and encourage each other to borrow more.

Building Bricks

At the start of the programme, all participants introduced themselves in pairs, a useful way to initiate proceedings. We then described a particular rural scenario to them: A contractor has come to the village to arrange for labour to construct a building with a high boundary wall. He will select people who can pile up bricks to build a high wall in the village and take them to work in the town. People willing to go first had to set their targets and fulfil them. They will also have to work in

groups. The women rephrased the situation for their convenience and were divided into 4 groups (See Box 3).

The participants were then asked to estimate the number of bricks they could pile up. This number had to be consensual in the subgroups. The groups gave their estimates and the data was consolidated.

We then imposed a condition. As the number of willing labourers was more than what the contractor wanted to take with him, he decides to take only those who can put together the bricks with their 'wrong' hand. We asked the participants if they wanted to revise the targets under this condition. After revision, the consensus of each group was noted.

We then imposed a second condition. Since other promoters are giving work to physically challenged people for publicity, the contractor will take those who can pile up bricks while blindfolded and with 'wrong' hands. We then compiled the final targets of the groups (See Box 4).

We then briefed the participants on their roles. Trainees were asked to perform as a cohesive group to select a representative who will build the wall. The other members could help without touching the bricks or the person. The participants were given 5 minutes to decide.

The time allotted for the brick exercise was 5 minutes. Each representative had

Box 2: Borrowing Behaviour

| Member Name | Amount of loan disbursed | % of loans disbursed |
|------------------|--------------------------|----------------------|
| Mani Gagrai | 100 | 0.41 |
| Suru Gagrai | 200 | 0.82 |
| Pratima Gagrai | 200 | 0.82 |
| Phoolmoti Gagrai | 300 | 1.23 |
| Sini Gagrai | 400 | 1.65 |
| Jano Gagrai | 400 | 1.65 |
| Menjo Gagrai | 500 | 2.06 |
| Puni Gagrai | 500 | 2.06 |
| Kuni Gagrai | 800 | 3.29 |
| Gorbari Banra | 900 | 3.70 |
| Savitri Gagrai | 1,000 | 4.12 |
| Jema Gagrai | 1,000 | 4.12 |
| Jabani Gagrai | 1,000 | 4.12 |
| Mukta Lugun | 1,500 | 6.17 |
| Mandui Lugun | 2,000 | 8.23 |
| Nanika Gagrai | 2,000 | 8.23 |
| Yashmati Gagrai | 2,000 | 8.23 |
| Sumitra Banra | 3,000 | 12.35 |
| Mugdi Mai Gagrai | 3,000 | 12.35 |
| Hiramuni Gagrai | 3,500 | 14.40 |

Box 3: EMT Groups

| Group I | Group II | Group III | Group IV |
|---------|----------|-----------|----------|
| Nanika | Sumitra | Suru | Menjo |
| Mukta | Phulmati | Hiramoni | Jasmati |
| Mugdi | Mani | Jema | Mandei |
| Mandei | Jano | Jabani | Gorbari |

Box 4: EMT Target Setting

| Group | I | II | III | IV |
|-------------------|----------------------|--------------------|----------------|----------------------|
| Targets | 10 (Mandei), 6, 8, 7 | 7, 12 (Jano), 9, 6 | 10, 10, 10, 10 | 8, 8, 10 (Mandei), 8 |
| Consensus | | | | |
| No Condition | 8 | 12 | 10 | 8 |
| With 'wrong' hand | 8 | 10 | 10 | 8 |
| Blindfolded | 4 | 5 | 4 | 8 |
| Target Achieved | 7 | 8 | 9, 10 | 12 |

3 chances to accomplish her task if the tower toppled but the task had to be completed within the stipulated time. All the groups performed the exercise.

Observations

Goal setting and decision-making: While setting the target, group III came up with a prompt answer of 10 when no conditions were imposed. Group II took time to take decisions as Jano Gagrai of that group had quoted 12 while others set their targets at less than 10. Jano convinced the others to set the target at 12 and she was the first volunteer to start the exercise. Interestingly, group IV was consistent throughout in all the 3 conditions at 8. Group III dropped the target to 4 after the third condition was imposed.

Group II, after hearing the target of Group III, concluded that they could pile up 5 bricks. The loan profile of all members of Group III (except Hiramoni, who had taken a loan of Rs 3,500 for house repairing) was low at Rs 100 to Rs 400. The members' loan profile of group IV was comparatively higher (except for Gorbari who was a new member).

Performance

Group I: Mugdi was confident at the time she started but became dependent on instructions from Nanika and Madei. Once she had piled up 6 bricks she was confident enough to try for another but stopped at that despite active encouragement for group members.

Group II: Jano asked the time repeatedly although her tower toppled again and again because she was hurrying a lot. The group was given another chance with a different representative. Sumitra was chosen because she was younger.

Jano helped her a lot and Sumitra piled up 8 blocks.

Group III: Suru was confident that she could go up to 8 and was able to pile up 9 with active support from Jema and Hiramuni. Earlier when Jema wanted to set up 10 bricks, she was strongly supported by Suru.

Group IV: Yasomati was nervous at the start but gained confidence and ended up piling 10 bricks at one go with support from other members of her group.

Analysis

After the exercise we asked Yasomati how she was feeling. She remained silent for a while and then said that initially she was little afraid but when she saw others perform she became confident since her tower was straight even after piling up so many bricks.

When we asked the participants the reason for choosing a particular target, some answered that they had quoted a number without much thought. But once the conditions were introduced they started looking at the numbers more carefully and in some cases scaled them down.

We then analysed Jano's performance. We asked her why she was so anxious to pile bricks when her tower was toppling 3 times. She answered that although she agreed to pile up 5 bricks for the sake of consensus, she was convinced she could achieve more. When she failed 3 times (the tower toppled when she was attempting to put the ninth brick), she thought she should have perhaps struck to lesser number. She felt that her tower toppled because her team members failed to warn her that it was not straight enough, unlike

group IV. She pointed out that group IV members were helping Yasomati to keep the tower straight.

When we asked the group II members the reasons for keeping a low target, they answered that the activity was new to them and they were not confident with all those conditions. When we quizzed them on how well Sumitra performed, they answered that she manages a lot of people in her household. It is significant that Sumitra had earlier borrowed Rs 3,000 to trade in rice.

Teething Troubles

We then concluded that we might face problems whenever we do new things. In such cases some perform naturally (Suru or Mugdi). The participants agreed that one should not think only about negative things or hesitate to take up the activity without actually trying it. The 'wrong' hand or blindfold was only symbolic.

They also realised that they have already overcome the problem of funds since they had savings in their SHG. The group has accumulated Rs 55,000 in only 2 years, which is not child's play. If everybody within the group were willing to do things in a better way and also help each other, it would not be difficult for them to be in a better position than now.

Conclusion

The exercise is a very process oriented tool. It is, however, extremely challenging to create an environment of trust for each participant. We found that expressing our feelings as trainers sometimes eases the environment. We can then tap and energise the entrepreneurial potentialities in the participants in a very short period.

But change in the aspiration levels or arousal of entrepreneurial motivation is a complex process and the training affects different people differently. The urge to practice the newly learnt behaviour is also different. It is not always possible to generate the same intensity in subsequent follow-up meetings. It is therefore really challenging to help members to examine their attitude towards entrepreneurship and practice the newly learnt behaviour.

It is too early to analyse post-training behaviour of the SHG Members. What is significant at this point is that members such as Mani, Sini and Jano have taken loans of higher orders for agriculture. Mukta Lugun took a loan of Rs 1,600 to trade in rice. We will be watching the loan taking behaviour of the women who participated in the training closely and will continue to provide them motivational feedback.

Dimensions of Development

Fostering ownership within a community while trying to achieve economies of scale in promoting tasar sericulture

Binod Raj Dahal

Community development has many dimensions, ranging from the bread issue to the quality of life of those who are a bit ahead in fulfilling their basic needs. We have to also keep in mind that the range of activities we define as development may not mean the same for the community for whom these are meant. This article attempts to look at that reality at the grassroots.

To be a true development professional, one needs strong commitment and perseverance. I have seen that despite quality professional inputs from development workers, many operational problems hinder or deviate them from the true path of development. Instead of merely talking about positive impacts of different interventions, it is sometimes useful to reflect upon actual developmental processes and the challenges they pose.

For the past 3 years in Pradan, I have been working to implement the tasar livelihood programme under United Nations Development Programme (UNDP) and recently under the Swarnajayanti Gram Swarojgar Yojana (SGSY) in the Santhal Parganas region of Jharkhand. Out of many livelihood options, Pradan chose to promote tasar sericulture so that a large section of the deprived population

in this area could lead a dignified economic life.

Plantation Programme

This year we have started implementing a plantation programme under the SGSY special project, particularly of *asan* (*Terminalia tomentosa*) and *arjuna* (*Terminlia arjuna*) trees on wastelands. There is a huge potential to grow these host plants for tasar sericulture on these wastelands. We are also promoting plantations in tribal dominated areas for chawki rearing (special rearing of early larvae under nylon nets). We plan to set up plantations on 40 hectares in Sundarpahari block of Godda district and have identified the communities and available potential land.

This programme is specially designed for tasar rearers who have traditional rearing skills and have been involved in it for many years. Considering the large numbers of rearers involved in this activity, chances are high that tasar host plants will be overexploited. Over time, they would also degenerate in quality due to incorrect flora management. Therefore, private plantations would certainly help increase the carrying capacity of forest areas. These would also lead to better productivity through the easy access in

handling silkworms. We expect the benefits to become apparent 3-4 years after people start rearing silkworms in these plantations.

People's Choice

Domdi is one such village in Sundarpahari where we are implementing a plantation programme. Like many other plantation farmers, the people here selected Hari Soren, a nursery farmer, to raise the seedlings. Hari, who also had land in the plantation area, was specially trained for the task. He initially seemed active and committed to work, which led us to believe that he would become one of the best nursery farmers. As days passed by, our expectations were belied.

I met him regularly, urging him to initiate the work but his verbal yes never turned into action till the very last day when the germinated seeds were ready. No other farmer from the village bothered about it. On further inquiry I found that nobody was concerned about setting up the plantation. There was no second person who seemed interested to take over the task of rearing seedlings. The problem became serious once all the material required for the nursery was delivered on time. Since some work had been already initiated, it was difficult for us to shift the location to another village. The enthusiasm shown during the selection of the plantation plot seemed to have evaporated.

An outsider from a distant village was then hired to look after the nursery till the time alternative arrangements could be made. The new person, who was hired to look after the nursery work as a service provider, was interested only in the number of days he spent there. No single person who could

honestly take care of the task was available or was interested even in the surrounding area. Another experienced service provider, Arun Kumar Baski, was called and specially asked to accomplish the task within a timeframe. The skyrocketing cost to establish this nursery upset us but the success rate of seedling survival somewhat compensated for it.

Deepening Problems

Realising that problems were deepening by the day, we selected another nursery farmer from the village. Since time taken to prepare the seedlings was much longer than usual, maintenance costs like watering, weeding, shade construction, sorting of seedlings, etc. had risen. Hiring labours for such routine work cost a huge amount, crossing the allocated budget. Moreover, unavailability of the local people for the work proved extremely unfavourable.

Later, when 50% of the work was still incomplete, a person named Dhena Hembrom from the village returned from West Bengal after the usual wage-earning season. We requested him to complete the task, which he agreed to on a contract. His continuous effort to complete nursery work in subsequent weeks was a big relief. The seedlings gradually improved and soon were at par with the best in the block. The present condition of the nursery is good reason for satisfaction.

This same village had earlier given us trouble during the delivery of nursery materials. The village youth threatened to burn alive a tractor owner and his labourers if they failed to pay *rangdari* (protection money) to the youth. We were quite taken aback with this turn of events since the tractor owner was from an adjacent village.

The harassment continued. The village head, who favoured us, was severely assaulted by drunken village youth because he spoke in favour of Pradan's developmental intervention in the village. The youth were indifferent to our intervention and continuously demanded money for liquor. It took relentless motivation regarding their dignity of life and their capacity to become a good citizen and happy human being for them to co-operate with us.

Mired in Confusion

I felt embarrassed and could not relate whenever I was working in that village. There was no understanding and cooperation from the villagers despite my explanations regarding the work going on in their village. The plantation programme was perceived as worthless. In such a situation, the concept of development as understood by me became mired in confusion.

Under such circumstances, I am not sure whether I am facilitating a process of development. The mere supply of materials does not ensure development. If economic development is not supplemented by the positive mindset of the people, whose involvement in the process is of greatest significance, there is no use of such intervention.

Everyone agrees on ideas that favour the people's direct involvement in the process of development. But my concern here is of a somewhat different dimension. In interventions where such high investment is required, the absence of their involvement minimises the scope of sustainable development. It is better that development should be in response to the felt needs of the community. This can significantly bol-

ster the process for its sustenance.

The sense of ownership of an intervention, whether social or economic, is a critical factor, truly directing the process positively. Had we helped the villagers of Domdi realise their need for a plantation, they would have at least have cleared the bushy patch on their own and visualised the programme as a positive step towards their well-being.

Reflections on the Poor

Hari Soren is extremely poor. He possesses nothing but a cow that intermittently gives a litre of milk. This means an income of about Rs 350 a month to feed his family of three. A little land barely gives him food for 3 months. Since he has one son older than 12 years, there is no other minor whom he has to take special care.

He was chosen by other rearers in Domdi to be a nursery farmer considering his level of poverty on one hand and his keen interest and commitment to pursue it as an opportunity on the other. He also possesses a little wasteland (almost no tribal is landless in this block) for plantation from the seedlings he was asked to produce.

When the day came for him to work, he revealed his true colours. Almost every time I visited him, he asked for money in advance. I feared that he would stop working. I therefore managed to keep him happy by giving small amounts whenever he asked, after calculating the amount of work in progress.

Once there were a couple of labourers working in the nursery. His request for money seemed genuine to pay the labour. I gave him Rs 1,000 but after a month I

found that all those who had worked were partially paid. Their disgust and anger came my way after a long gap while I was passing by the village. Some of these labourers even threatened to damage the nursery if their entire money was not paid.

Perplexing Situation

I was quite perplexed by this situation. The workers were right in asking for their hard earned money. I was concerned more about the trust and commitment of the person we believed was working within the community. Later I found that Hari had spent the entire money on liquor. No rice or any other food for the household was purchased. Despite his extreme poverty he did not internalise the long-term benefits from the plantation in his land. It could therefore have no impact and relation in his theory of development.

Most of the families are poor in this hamlet of 27 households. They frequently migrate to neighbouring states like West Bengal, Assam and metropolitan cities to eke out a living. The plantation programme in this village generated no less than 250 man-days of work. The villagers, despite being poor, did not turn up to soil their hands. The neighbouring villagers, who are economically better off compared to the Santhals of Domdi village, completed the work.

I was surprised to find that not a single person from the village appeared for a single day of wage earning. Hari Soren also never felt the need to earn a single day's wage in a situation where there was no limit to earn during a period of more than a month.

After my experiences in Domdi, I think

that attitude is sometimes more important than the vulnerability of poverty. Customs, culture and habits are dominant factors over economic benefits. For instance, weekly markets held at nearby places are of immense importance to these people. Despite busy schedules, they go to the market as if they are compelled to attend it. They would rather choose to visit the market rather than earn wages on that particular day. Both husband and wife visit the market although the work could be done by only one of them. This reflects their custom and cultural bond, which is stronger than the economic returns they get from it.

'Feeling' Development

I have a firsthand sense of different dimensions of development from this experience at Domdi. 'Feeling' development is far superior to 'needing' development. We need to trigger a process where the community is involved to 'feel' the need of development. Only then will we succeed in implementing 'need-based' development.

From our point of view, tasar silkworm rearing is a success. But have we ever thought whether the communities with whom we work are really enthusiastic about the programme or not? Of course, the problem at Domdi is not universal. We have to realise that the context and the community are far more important than any other sound economics we select on their behalf. Many times I wonder if we professionals at times prohibit the speed of community empowerment in the name of excessive help.

There is another instance about release of loan for an activity. There was a person whom I convinced to take up grainage as

a seasonal activity. He was aware that the venture is profitable through his own experiences in the past 2 cycles of the grainage operation. The bank manager whom we approached was positive about the activity and accepted the proposal for a loan.

Once this person was convinced about the idea and started to implement it, circumstances were favourable for him to get the loan sanctioned from the bank. But my feeling for his need of securing a loan could not push him forward. It was his actions through feeling the need that accomplished the task. This year, without any intervention, he came forward for the loan of Rs 8,000.

Another Face of Development

There are various types of participatory community development. Only a few of these types mentioned below are truly rooted in development. The types are

- Community development through mere sharing ideas.
- Community development through entire planning with people.
- Community development right from planning to the implementation of the programme meant for the people.
- Ownership community development that includes every detailing with the consent and full awareness of the clients who are meant to implement the programme.

No development professional would principally agree that he is limiting the scope of development. In the modern era of 'corporatisation' of development, we in

Pradan are also following it. It is the need of the hour. No one disagrees. But my practical reality says otherwise.

I then feel inefficient, incompetent and uninterested. How would I catch up with everything at one time to satisfy quality and quantity in a situation where the ownership of the community is not in place? But even then we stress on quantity since we are heavily targeted externally and internally. Is it really possible to compare the corporate way with the 'corporatisation' of the development sector, especially the rural development sector? I would be happy if a well-versed development professional could throw some light on this.

UPDATES

Livelihoods Learning Group Formed

A workshop to initiate a livelihoods learning group (LLG) on livelihoods bringing together its livelihood practitioner partners was held by Ford Foundation in Hyderabad on November 13-15, 2003. The workshop was organised by the Indian School of Livelihood Promotion, a new initiative by BASIX. In addition to the Ford Foundation and BASIX representatives, the workshop was attended by NGOs from different parts of the country. D Narendranath attended from Pradan.

The participants were introduced with each other's work during the first half of the first day. Subsequently, small subgroups shared experiences and generated key concerns and questions they had vis-à-vis their livelihoods work. These questions were discussed in subgroups on the second day.

The questions generated were classified into 4 categories: How to identify and recognise all that goes into livelihoods; how and where to find resources; how to achieve significant scale; and outreach with minimum costs.

Some issues came up during the deliberations. These included setting simple and clear agenda for the collaborators and setting clear task boundaries; proving one's credibility before seeking collaboration; mutuality of purpose and working on one's strengths; regular and frequent communication between partners through the collab-

oration; in certain collaborations, especially with bureaucratic set-ups, entering the collaboration on a tentative agreement and working with the system to change the system; and defining a clear exit strategy.

Nominations Invited for the Anita Sen Memorial Award

Udyogini, a leading NGO based in New Delhi, has established the Anita Sen Memorial Award, a national award and citation for women. This award is being established in memory of Udyogini's highly respected and much loved programme coordinator, Anita Sen, who tragically lost her life in a train accident on September 9, 2002. The award will be given annually to one or more disadvantaged women and/or group/s of women in rural or urban areas who have overcome odds to build a group, enterprise or other activity that is of direct benefit to poor women and who have consistently displayed the values Anita stood for: sensitivity to society; unselfishness and selflessness; voluntary simplicity and modesty; sincerity; determination and courage; being forthright; being critically reflective and also open to criticism, and care for the smallest thing.

For further details and nomination forms, please contact:

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PEOPLE, NEWS AND EVENTS

● Pradan's Dumka project has been given an award for good performance in the self-help group (SHG) activity in October 2003. The award was given by NABARD Ranchi office. The Dumka team has linked 90 SHGs through the NABARD-SHG bank linkage programme last year. Yoganand Mishra from the team attended and received the award. Two other NGOs from Hazaribagh also received awards. We congratulate our Dumka team. Keep up the good work!

● Arpana Sharma and Ashok Kumar of the Vidisha project visited Bangladesh from October 22 to November 2, 2003. This was an exposure to BRAC, Bangladesh and was organised by MP-DPIP.

● Four staff members from the Andhra Pradesh Mahila Abhivrudhi Society (APMAS), Hyderabad, a nodal institution for SHG capacity building, visited our East Singhbhum and West Singhbhum projects on October 28-31, 2003. The purpose of their visit was to learn about SHGs and livelihoods work in backward regions such as Jharkhand.

● Sanjay K Sharma, based in Dholpur and Pankaj Das, based of Gumla, have tied the knot. Our best wishes to the newly wed couples.

● Subhadra Gupta, based in Purulia, Amitanishu V Choudhary, based in Raigarh, Srihari Chity, based in Dumka,

and Manas K Dey, based in Dumka, were posted as Executive (Projects) in Dholpur, Barhi, Petarbar and Jamshedpur, respectively.

● Anand K Srivastava, Executive (Projects), has been transferred from Keonjhar to Petarbar.

● Susrita Neogi, based in Dausa, has gone on long leave.

● Alok K Sahoo, based in Kesla and Rajeev K Baranwal, based in Dholpur, have resigned from Pradan. We wish them luck in their future endeavours.

● Shubhasis Mohanty in Keonjhar, Avijit Medhi in Godda, Biswajit Biswas in Purulia, Nitin Khanna in Khunti, B Narshing Kumar in Balliguda, Subhanan Chanda in Petarbar and Ajay Tiwari in Raigarh, development apprentices of the July 2003 batch, have dropped out of the programme.

● Pradan's Tasar Development Centre (TDC) set up a stall at the Nature Bazaar organised by Dastkar at the Dilli Haat in Delhi from November 16-30, 2003. TDC notched up sales of more Rs 2 lakh, which is more than double of last year. TDC has also set up a demonstration cum sale stand at Crafts Museum in New Delhi from November 18, 2003 for a month. In this stand we are demonstrating spinning of tasar yarn.



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



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