

# News Reach

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## Letters to the Editor

### Missing the Woods for the Trees

The important points raised by Soumik in *Forever Forests* (NewsReach May 2002) about how little we have done to exploit the vast livelihood potential of forests could be extended to other sectors as well to highlight how the NGO development fraternity often misses the woods for the trees. My hypothesis is that our micro orientation and a strong preference for neat - not messy - solutions are responsible for this state of affairs.

The situation is not significantly different regarding forests and non-agricultural land in general, despite the landmark policy of joint forest management and various other wasteland and watershed development programmes. It is perhaps worse, aptly described by Jeff Romm, late Dean of Forestry at the University of California, Berkeley, in his seminal mimeographed paper *The Uncultivated Half of India* almost a quarter century ago. Productivity, investments and technology uptake remain low, livelihood impact is shrinking, resource degradation is accelerating and conflict is increasing.

I think access, control and governance in a broader sense vis-à-vis the resources and the complex web of market arrangements on the side of processing and trade of commodities are at the core of the problem, making micro action difficult. If we ventured into tasar despite our 'micro' orientation, it was because we found it could be done through micro action, using private wasteland. Only later did we stumble upon traditional rearing areas in government forests. Even there we do not yet have a major partnership with the forest department, without which it is difficult to visualise the true scale. One has to get out of the micro orientation to exploit such opportunities.

There are similar blind spots in other sectors that are rooted in reasons besides micro orientation. In agriculture, for example, we have promoted irrigation over 40,000 acres of gross command area in fairly quick time but had done little until this year to improve cultivation of monsoon crops, the mainstay of our constituents. There are no structural issues here, therefore no tension between small versus large scale. If I may be allowed a bit of exaggeration, irrigation is like sticking stamps - neat, discrete and highly visible. Intervening in existing crops is messy and diffuse with hard-to-see outputs. Non wood forest products, besides being locked into complex institutional structures, is also a bit like improving rain-fed monsoon crops. Or perhaps I am being too harsh.

Deep Joshi, New Delhi

### Enriching Article

I must commend you on the excellent quality of articles published in NewsReach. I am particularly impressed by *Forever Forests* (NewsReach May 2002) by Soumik Bannerji, which is indicative of the manner in which the livelihoods of tribal communities in India could be changed for the better without changing their lives radically. I hope your journal would con-



tinue to publish such enriching articles.

We at Sampradaan Indian Centre for Philanthropy (SICP) have a mission to foster a caring and sharing culture in India and to re-establish philanthropy as a way of life. In order to achieve our aims we undertake various activities like research and documentation, dissemination of information and advocacy. As part of our dissemination work we have conducted 2 conferences so far for trusts and foundations on themes such as New Wealth, New Technology, New Leadership: The Role of Foundations and Governance: Internal and External.

SICP has chosen to focus on Making Partnerships Work as the theme for its third annual conference to be held in January 2003. This conference aims to focus on society driven alliances and joint ventures between the government, NGOs and the corporate sector aimed at tackling broader societal issues such as education, crime, unemployment, poverty alleviation, environmental degradation, youth development, urban renewal and rural development. We feel that sustainable development, which is the need of the hour, can only be achieved by activating a sense of common purpose on behalf of all sections of society. The chances of forging such a sense of purpose will depend on the willingness of all sectors to participate in genuine social partnership and dialogue, while recognising the independent roles, responsibilities and special capacities of each.

In this connection we are looking at projects that could be included as case studies for this conference. We would really appreciate if you could suggest such successful projects that are based on bipartite or tripartite partnerships between NGOs, the government and the corporate sector. Do log on to our web site at [www.sampradaan.org](http://www.sampradaan.org) to know more about us.

**Aradhana Jena, Programme Officer, Sampradaan Indian Centre for Philanthropy,  
New Delhi**

*We urge all readers to freely share thoughts and responses to articles in NewsReach. Email your letters to [pradhanho@ndb.vsnl.net.in](mailto:pradhanho@ndb.vsnl.net.in) or post them to Pradan, 3 CSC, Niti Bagh, New Delhi 110 049.*

## A Time to Dare

**We need to be daring rather than defensive in addressing issues of widespread poverty and crass inequalities**

**Deep Joshi**

Individuals and organisations in the so-called voluntary sector follow a variety of strategies ranging from ameliorative to transformational. Underlying these, however, is a shared concern to influence the future of Indian society and to make it more just and humane so that more and more of our citizens live in freedom a life of dignity and purpose. I believe this underlying vision needs a clearer articulation by all of us in the sector. Where do we think we are headed as a nation, as a society? What kind of future do we envision? What are the objective conditions? What are we working towards? What is a reasonable prognosis for, say, 2 to 5 decades hence? What could we do now to secure the future we want?

I believe we are at a stage in our evolution when it is imperative to ask such questions and seek concrete answers instead of assuming those under broad labels such as development for all, prosperity for all, an egalitarian society, etc. It is not just adequate to rue about the state of things and then proceed with actions as if all is well and 'under control'.

It is well beyond the scope of this paper to draw a comprehensive picture of the likely future. I only highlight here the key issues that must inform our actions as individuals and institutions that value freedom, dignity and purpose and want to enhance those with our actions. In doing so I draw on ideas developed by Robert Chambers and Gordon R Conway in *Sustainable Rural Livelihoods: Practical Concepts for the 21st*

*Century*, Discussion Paper 296, Institute of Development Studies, February 1992.

The trebling of India's population over the past 50 years and the prognosis for continued growth through much of this century calls for a basic reassessment and explicit statement of what material prosperity is likely. That alone would inform the choice of institutions and human processes to ensure a climate in which freedom, dignity and purpose would remain achievable objectives for all.

### Moderate Well-being

Given the overall prognosis for material progress and population growth, it is clear that a large segment of the population in India will have to do with very modest levels of material well-being in the foreseeable future. I believe we tend to shy away from speculating about the limits of the modernisation and growth paradigm. It somehow seems only fair and therefore, the contrary, unfair and even a shameful thought, to assume that every one will sooner or later catch up and enjoy the kind of material well-being associated with the modern, urban middle class.

Yet a little reasoned thought and analysis would show that widespread material prosperity is least likely. It is not merely a question of time. It is not only a question

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of what the economically feasible rates of growth are and therefore, how much time it would take to 'pull everyone up', but also a sociological, political and ecological question of sustainable growth.

In a society endowed with grossly unequal distribution of resources and capability, there would be many who would

enjoy unprecedented prosperity as our economy grows, spurred by the unrelenting human search for material well-being. This is all too apparent already. In this scenario, unless there is a widely shared sense of equity and fairness, it would be increasingly difficult to keep the social fabric together. Therefore our actions must be informed by a concern to enhance the notion of fairness and certainly not diminish it.

### Touchstone of Equity

The idea of equity and fairness has both material and psychological dimensions. That one is able to create choices and influence phenomena that affect one's well-being is as, if not more, important as material well-being. That everyone has reasonable opportunities to affect one's

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future regardless of one's roots is basic to the idea of equity. This I believe is one issue that the sector must use as a touchstone in developing strategies and actions. Only if we do so would we come up with alternatives to current normative frameworks.

Capability has always affected human well-being.

Spurred by the growth in technology, heightened interconnectedness and the pressure on resources, it has now become a critical determinant of human well-being. This would become more acute every passing day. There has been unprecedented growth in human capability in India, as indeed globally.

We know more about the natural phenomena that affect our lives and that we seek to harness to enhance well-being and limit misery. We have developed new ways of doing things and organising our actions. More people than ever before have access to such knowledge. Capability goes beyond such knowledge. It includes one's perception of one's place in society, one's ability to influence the world one is affected by, the ability to make choices, to adapt, experiment, innovate, to build networks and to contribute to others' well-being.

The growth in capability in our society has only been matched by unprecedented inequality in its distribution. While more Indians than ever before now have the capability to make a place for themselves anywhere in the world, large populations are poorly endowed with the capability to affect even their immediate environments. Many, such as tribal people and those earlier dependent on traditional institutions, have in fact suffered erosion in their capabilities.

Our choices of strategies and actions therefore must be informed by an abiding concern to enhance the capabilities of the people. This implies that our work must focus on building people's capabilities rather than merely ameliorating their present situation. More importantly, it implies that we seek developmental

frameworks that build on people's capabilities, potential or actual, rather than the other way around.

The development process in India during the past half-century bears a deep imprint of the concern to modernise a 'backward society'. Often explicitly and always implicitly it has meant catching up with the so-called developed nations. Catching up meant, first and foremost, materially, followed by a fair deal for all as implicit in the democratic and socialist pattern of society we have sought to create.

Inevitably, catching up also meant clearing up the backlog. It meant quickly educating the armies of illiterates, never mind the purpose and efficacy of the education our schools peddle; producing enough food quickly to stave off starvation, never mind the inability of poor people to buy that food; providing health care services to prevent epidemics, diseases and ill health quickly, never mind the motivation of the service providers and the professional and sociological walls that separate them from the poor, and so on. The sheer size of the slate that needed to be cleaned meant the state felt impelled to become the cleaner itself.

### Cleaning Messy Slates

The state as the provider of services - the cleaner of messy slates - and as the harbinger of development has thus seen unprecedented growth. This unprecedented turn in human - especially Indian - history has had several undesired implications besides unimaginable erosion in quality, capability and legitimacy of the institution of the state itself. In the arena of institutions, the state has been like the proverbial banyan tree. As the state took upon itself

the responsibility of delivering development, other institutions have remained stunted or have even withered away.

Thus it is the state that installs a hand pump for drinking water and the citizens who drink from it do nothing for its upkeep. The state employs over 3 million teachers but cannot get them to teach, leave alone educate. Citizens readily empty their pockets to bribe government functionaries but cannot collect small sums to repair a school building, a village road or a leaky pond. In short, much of the development fostered by the state-led 'catching up' paradigm is institutionally unsustainable and many actions of the state have eroded other institutions.

I believe much social and political energy in the near future would be wasted in folding back the institutionally unsustainable carpet of development unfolded by the state. The process is already underway. The emerging institutional vacuum also implies that it is not enough to come up with bright new ideas or technologies to solve society's problems. Institutional mechanisms must be created to ensure that the ideas are translated into sustainable action on a large scale.

In this scenario of the state unable to cope and on the retreat, stunted institutions and powerless and emaciated citizenry, voluntary organisations must work to promote institutionally sustainable processes of development. In concrete terms, it implies that people must play a central role and

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take charge of the development process themselves.

How do we address these challenges? There are no easy answers and I certainly have none. I can, however, offer a few pointers that may aid our continuing search for answers.

### Changing Mind-sets

Foremost in my view is the need for us to radically change our self-perception. The roles and identities of key institutions, especially the state and the market, are undergoing radical changes. So must ours. It is imperative that we get out of the 'interstices' and 'on the margins' mindset. I did not believe such a mindset was appropriate even when the state was the pre-eminent 'development agency'. It certainly is not appropriate now as the state itself is throwing up its hands.

Isolated actions on the margins can hardly affect such monumental issues as equity, capability and institutional sustainability. How can we achieve salience if we continue to operate in our little enclaves on the margins? I believe we need to take a longer-term view of our work and develop broader perspectives. The issues I have

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highlighted are transformational and call for the involvement of an ever-widening circle of citizens. Should the sector not see itself as the vehicle for enabling more and more citizens to apply themselves to the issues of widespread poverty and crass inequity? I believe it is a time to be dar-

ing rather than defensive. If lawful action to create a fairer society is not 'mainstream' in a democracy, what is?

To be in the mainstream, we must first set very high standards for ourselves. I believe there is much scope to improve the quality of internal governance and to inculcate a culture of transparency. We require much higher standards of performance and effectiveness. We need to be far more reflective and critical of the 'what and how' of our work. Our actions must demonstrate our motives, rather than the other way around.

Widening our circle, involving more and more citizens, proactively and methodically, is another strategy we need to follow. Little is known about the sector and much that is known is biased and not very flattering. We do little to change these perceptions, expecting that our 'good work' will eventually stand out. For example, we do little to use the media or inform the vast numbers of young people in schools and colleges about our work. We need to work to change that and not remain confined to our own organisational preoccupations.

### Alternative Paradigms

Another area where there is need to be daring is that of the perspectives and paradigms of development itself. We need to develop and carry through alternative paradigms of development. Much creative work has been done in the sector that has the promise to redefine basic propositions about education, health, governance, livelihoods and the management of the commons and basic services. Rarely do these 'interesting experiments' create new social constructs. For example, can we not develop an alternative system of education

so that people themselves would take charge rather than remaining dependent on the state and tied to the 'catching up' paradigm? Can we develop and carry through a construct of local governance outside the '3-tier' framework? Can we imagine and work towards forest management without forest departments?

Perspectives about development are unlikely to change unless our views about people's potential and capability change. We need to build on people's capability and have faith in their capability. After all, little progress can be made unless people themselves take charge of their own development. There are plenty of examples to demonstrate that poor people can manage complex human and technological processes. Yet many among us shy away from handing over. For example, we know poor people spend significant sums of money to get poor quality health services and education. Yet we would balk at the idea of designing services that require poor people to pay, at least to their capability. As a result, our approaches often are no different from those of the state agencies whom we rightly criticise.

Finally, I think we need to be much more outward looking than we are. Very few among us build bridges with agencies of the state, the market and even with each other. For example, many among us harbour very negative views about panchayati raj institutions, leave alone collaborating with them. The refrain is that panchayats are dominated by vested interests. It is perhaps true. But how would they change if we do not work with them and create mechanisms to enable poor people get a toehold? After all, the idea of development itself demands that poor people be

able to effectively deal with the institutions of society. How would that happen if the agents of change themselves work inside little cocoons?

*This paper was first published in the 10th anniversary publication of the National Foundation of India. Those interested in the publication may contact Anuradaha Maharishi at amaharishi@nfi.org.*

### Write in NewsReach

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Found a new solution to an old problem?  
Used a known solution to solve a new problem?  
Write in NewsReach.  
Did an article strike a chord within you?  
Do you disagree with something you have read?  
Would you like to share your experiences with the writer?  
Or ask her or him a question or two?  
Send your responses to the articles in this issue to promote the exchange of views.



## Whose Parameters, Whose Standards?

Evaluating the performance of savings and credit groups through externally set parameters only could be a self-defeating process

Smita Premchander

The article by Tamali Kundu (*Payback Time*, NewsReach March 2002) on self-help groups (SHGs) brought to my mind some experiences we have had with our own groups. I would like to share these and hope that some of these would touch a common chord among Pradanites working with women's groups.

Sampark started field operations 3 years ago. We established groups in villages of Koppal in Karnataka with savings as their first activity. Our understanding was that savings could be a pivotal activity with the potential to bind women together. However, over the past 3 years we have learnt a lot about ground level processes.

We tend to think that our concerns and standards and those of the women we work with are the same, or at least that our concerns are as important as theirs are, for after all, we think in their interest.

I believe that we are 'external' agents and we forget this as we think of ourselves as 'catalytic' agents. When we forget, we tend to think that our concerns and standards and those of the women we work with are the same, or at least that our concerns are as important as theirs are, for after all, we think in their interest. We have had several discussions with the women and among our staff so that we could deal with some of these differences.

### Meeting Process

The first thing that our field staff did was to devise an agenda and a common process to be followed in group meetings. The meetings started with a prayer or song. The members then selected a chairperson for the meeting. This task was rotated at every

meeting so that each woman got an experience of chairing meetings. Then they signed the attendance register. The savings and credit transactions were conducted after this. A little time was kept aside for discussion of problems they face, their needs and concerns. The staff then took some time to train, advise or inform them of any activities of Sampark. The meetings ended with a song. Many groups had made their own songs. This meeting process took between one to one and a half hours.

Whenever we evaluated the SHGs, our staff lamented that few groups followed the prescribed agenda and process. The women did not attend the meetings on time. They came back home at around 6 pm after a day in the fields and then needed to finish household work such as cooking, serving and cleaning. The group meetings were scheduled at around 7-8 pm. They rarely came to the meetings on time. One or two women would go around requesting the others to come and the members slowly began to troop in often an hour late. Even then not everybody came at the same time. Some just sent their books to be updated, others just sent their savings.

Sometimes the leader of the group, who may be cooking at the time, just kept the books aside till she finished her housework. Worse still, sometimes only the money came and not the books and she just stacked the money without noting the names. What if she got the names wrong or made entries under wrong names? Sometimes a member who had missed a previous instalment sent in Rs 20 (10 + 10) with her daughter. How could the

collector remember all this without making proper entries as she received the cash?

In such cases all the members did not attend the meeting. Only a few members came and the accounts were updated in their presence. I have found only those who wanted to take loans that week and those who had to repay came to attend the meetings. Others just sent in their regular savings. The money was counted, distributed and entered in the books. The meetings ended with some discussions.

### Demanding Process

The staff was disappointed that the women members were not disciplined even after constant cajoling and teaching. As an NGO, we understood their pressures. Yet we had designed this forum to be a very costly one in terms of the women's time and we seemed to have built in more and more demands. They must not only come, they must come at the same time, select a chairperson, sing a song, conduct financial transactions, discuss personal and social issues, resolve all issues and then write and read accounts aloud before dispersing.

Why did we design a system that we know the women would not follow? We know they have constraints and we know what these constraints are. We are not pleased that Sampark's groups do not come up to the standards set in terms of attendance, meeting in time, etc. But we are not surprised either. These are our standards, our expectations and our indicators. They arise from our need for discipline and control.

The women we work with have 2 things we do not have. They have inherent trust in each other, a tool that we have discarded and devalued in microfinance operations. They

also have an understanding and tolerance of the specific needs of other women.

The groups that I have found well-knit are the ones that surmount these problems by meeting late at night. They finish all their work and then assemble at 9.30 pm. They then have the time to discuss financial, personal and social issues. They are tired but they want to relate to one another. So they stay and talk. Their meetings last for not one but 2 hours. They go home only after having finished all they wanted to share.

We tend not to take their constraints into consideration because our organisational constraints need a different system from what these women have. To begin with, it is difficult for the staff if the groups do not come on time because they have more than one meeting to attend in an evening. They cannot be delayed at each group meeting.

Our staff are also rarely in a position (though our field staff often stay late) to monitor meetings that are held so late in the night in villages. These staff are women and they need to leave the villages by 8.30 pm at the latest. It would be unsafe for them to stay any longer, as the roads they have to come back on are not safe. We do not have the luxury to provide them with jeeps, so they travel on 2-wheelers and are at risk when they delay their return from the villages. If they do not attend group meetings, they tend to lose touch with group processes and the women's requirements. Yet if they force the women to come to meetings earlier than the women

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are not free to sit longer and conduct 'proper' meetings.

**Working within Constraints**

Both the women and NGO staff have time and resource constraints. We often neglect these when we set indicators for judging the quality of groups. In Sampark, we have done 2 things. One, we do not insist on the process as described earlier. As long as women come within a few minutes of each other and conduct their financial transactions together in a transparent manner, joint decision making is assured. Also, our staff do not go to all the meetings. When groups meet really late in the night, the staff may attend one meeting a month only if they are able to do so.

We have taken these decisions consciously. Our women go for laborious work during the day so we have never forced them to have meetings during daytime just to suit our schedules. It is only when they have to meet bankers that they give up wage work. Otherwise they meet at a time suitable to them.

Now I would like to discuss some financial issues, where I have found significant differences in the women's perspectives and those of external agencies. When the women first learnt to rotate savings as loans, they set the interest rates at 5% per month. The field staff had to work for several months to convince them to reduce the rates. We told them that such rates were not fair to the poorer women. The women did not agree because

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all the poorer women did take loans from private moneylenders at similar rates.

It was only when the savings grew and women began to take larger loans that they began to feel the interest burden and brought down interest rates. They had to go through the situation before being convinced.

Sampark staff advised the women not to lend to non-members yet several groups did so. They gave money to husbands, brothers and friends of members and they trusted that the member who referred would take the responsibility to get the principal amount back. Interest was usually charged at 3-5% whereas loans to members were charged at 2%. The logic was that money lent at these rates would bring in more earnings for the group.

It took them a while to learn that while the external person paid back the interest, more often than not the principal amount did not come back. In many groups, even the interest was not paid. Then they realised that member to member loans were safer.

Another external pressure made the learning faster. Bank officers visited those groups that had applied for bank loans. The bankers disqualified groups that had given loans to non-members. This made them realise that credibility with external funding agencies can only be gained if the finances stay with the members.

**Best Practices**

Each group has to learn in its own time. There is a limit beyond which learning from one group cannot be transferred to another. So much for 'best practices'. They cannot be taught and propagated as part of the system. If we want women to internalise these practices, we must allow them to undergo the

process of learning that it involves. A good system must be arrived at but not at the cost of the learning process.

However, there are times when we, as NGOs, should encourage such learning because it has its costs, which have to be borne by group members. One of our groups got a loan from the bank that had to be returned on easy terms. Some group members had paid back the loans in advance of the schedule. The members lent this money out to a non-member to earn a higher rate of interest. They charged him 3% a month while they paid the bank 1%. They thought it was a good deal.

Our staff pointed out the risk to them but they showed a bond they had taken from this man. This bond was just a piece of paper with no legal validity. We kept our fingers crossed that they would get their money back as promised by this person. Could we have stopped this? We warned them but they went ahead. We must continue to warn and advise but the final decision is theirs.

People will follow advice only after they have understood and internalised it and understood its value. Sometimes this understanding comes from listening to stories and experiences of other groups and the NGO but at other times, they take risks, trust the wrong people (within or outside groups) and lose some money in the process.

### Paying Back in Time

Women take loans from their own savings, from banks and from other external linkages we have facilitated for them. They pay back external loans in time but loans from their own savings are not returned with the same regularity. This feature exists among several NGOs although the reasons in each

case can be different.

Why do women in Sampark groups not pay back internal loans in time? We have had several discussions with the groups on this issue. These loans are given from their own money. They see it as their right to return it as per their convenience. If a woman cannot pay in time, she (and her group members) believes that as long as the loan does not exceed her individual savings, she can delay the repayment a little. They take it as the right of a member, as long as none are waiting in the queue for a loan.

We have found that loans up to the amount that each woman has saved become the limit up to which they exercise this freedom. They are comfortable with this. Did they not come together because they were all poor? Did they not benefit already by first collecting the savings amount? Then why should they not exercise a certain degree of freedom if all agree and if it causes no member any harm?

Sometimes we warned them of the danger of such a practice becoming the norm or the lack of discipline that it would lead to for external loans. But they are capable of differentiating. As in the case of Pradan, women saw the need to follow the required discipline in external loans. When loans are external, they adopt external standards and procedures. When the funds are their own, they exercise their freedom according to their needs. They had the sophistication to apply different yardsticks to the finances from different sources.

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But the women's view was that it was better to take their own savings and use them than to take external loans. They would save again and reach the same savings level again. They mostly did not want to take external loans. It was a valid point of view.

Koppal is a semi-arid region with few opportunities for non-farm sector activities. Women do not want to take loans that carry a risk of non-payment. Many prefer only to rotate savings and take limited external loans. Their use of savings and rotation of savings needs to be dictated more by internal than external requirements to either monitor or evaluate them for external injection of funds.

#### **Finally, the OTR**

Like Tamali, I find the on-time repayment (OTR) system a very useful concept. The

**In many groups members divided the savings after 2 years and re-started savings. The women's view was that it was better to take their own savings and use them than to take external loans.**

method used to put it into practice is simple and efficient. Several organisations that have a fixed repayment schedule of monthly or weekly instalments also standardise the amounts they give. In fact they get the schedules printed in the loan pass books. You will find many examples of

this in India, where NGOs have become microfinance institutions.

We do not print in passbooks but write it, like Tamali has done. It is a process that involves the group members and the accountant and of course they have the final responsibility to pay. Sampark is only a facilitator.

On the calculation of OTR though, we do not worry about it showing over 100%. The OTR rate currently for one of the external loans is 117%. This shows advance repayments. Women who have surplus cash would rather repay than hold the money. Women who want a larger subsequent loan also repay early.

We are happy to encourage this practice because it motivates them to see over 100% repayments. The money is kept in a separate account and provides women the confidence that they can repay the next 2 instalments to the external agency even if some women delay. So this additional fund works as a sort of guarantee fund, informally.

More importantly, they have begun to rotate this money again so that more women can take loans. The earnings could be higher too. We have to be very careful because this involves lending from one group to another for which women are not yet fully prepared. But capacity building also involves allowing them to take risks to a certain extent and allowing them to innovate a little.

On the whole if people do not see value, they do not follow a system. But when people understand the system the NGO is advocating, they adopt it and adapt it to their needs. The NGO then benefits from the adapted and improved systems.

I believe that SHGs are an external forum,

very useful to women, but external nevertheless. As catalytic agents, NGOs and now the government and bankers have found it useful to have dealings with the community. The external agents need to keep track of the business they do through groups, whether it is finance or watershed development or water user committees. The indicators that are set for evaluating groups and local forums are usually set by these external agencies, which have a need to monitor and measure impact of their interventions.

#### **Women Evaluate Too**

Another fact we overlook is that we are not the only ones to evaluate groups. The groups evaluate the performance of NGOs continuously. They expect NGOs to bring external resources, either through banks or government or other sources. They expect both financial and non-financial help. We have found that where groups have got bank or external loan linkages, subsidies and other benefits, they are happy with Sampark but those that have not been beneficiaries of such linkages are disappointed with us as catalytic agents. They believe that an SHG is a starting point, a means to an end. If an SHG only saves and inter-loans for over 2-3 years, it begins to lose momentum and energy.

Just as NGOs, SHGs are a forum that facilitate partnership between the rich and the poor. Both these forums facilitate transfer of resources, ideas and offer a platform for addressing a common agenda. All indicators must be seen in this perspective: whether they relate to repayment rates, attendance at meetings, interest rates charged or any other financial or managerial aspect. When the agenda is common and is understood as such, it is easier to develop common indicators.

We have worked with women to explain the external perspective and been able to convince them of many issues, been able to bring some systems, innovations, changes in the ways they operate. We have been introspective and adaptable in our own systems. The third partner, those who contribute external resources, are much less flexible and adaptable. They do not take on board women's concerns, they build their systems to be rigid and find it difficult to innovate. When will we, as NGOs, ask the large resource providers to design projects with the flexibility to incorporate women's needs and perspectives?

*SAMPARK is a non-governmental organisation based in Karnataka with the mission to expand the capacity of vulnerable and poor people, especially women, to improve their income earning capacity. It has its own field projects and supports other organisations in their work.*

*SAMPARK launched VIEWS (Voicing Issues for Empowerment of Women) as a newsletter in 1995. It contained information, updates, field notes and explanation of concepts, training tools and pull outs on the gender issues. Since 1997 VIEWS has been transformed into a series of theme papers in the field of gender, enterprise development and sustainable livelihood systems. Those interested in further details may contact Smita Premchander at sampark@blr.vsnl.net.in.*

**Another fact we overlook is that we are not the only ones to evaluate groups. The groups evaluate the performance of NGOs continuously. They expect NGOs to bring external resources, either through banks or government or other sources.**



## Addressing Poverty in Orissa

A report on a workshop organised by the UN World Food Programme on May 15-16, 2002 in Bhubaneswar

Sibabrata Choudhury

The United Nations World Food Programme organised a 2-day consultation workshop at Hotel Swosti Plaza in Bhubaneswar, Orissa, which was attended by representatives from NGOs, government departments and funding agencies. The purpose of the workshop was to work out a plan to address the widespread poverty in the state.

Orissa revenue minister Biswabhusan Harichandan inaugurated the workshop and the Speaker of the Orissa Legislative Assembly presented the valedictory address. Chief Minister Naveen Patnaik also graced the occasion and assured that his government will provide all assistance to undertake required measures to eradicate poverty. Many eminent scientists, researchers, administrators, planners, and people from funding and implementing agencies presented their experiences.

It is a matter of great concern that at this juncture of the 21st Century when we are talking of globalisation, over 50% of the population of Orissa is reeling under poverty. This is despite the fact that India has surplus food grain and Orissa has the potential to produce sufficient food grain to feed its people. The issues discussed at the workshop are outlined in this report.

Poverty exists in the villages of Orissa in alarming proportions. The environmental degradation in the state, with its forest cover depleting rapidly, is also cause for serious concern. The problems are particularly acute in the tribal areas where a majority of the people face food insecurity due to small land holdings, poor agricultural practices, erratic mon-

soon, mono cropping and lack of awareness about new developments in agriculture.

### Poverty Breeds More Poverty

There are several causes that have resulted in this situation. Many of these causes are intertwined. It has been found that poverty breeds more poverty. Since people are poor, they are unable to invest properly in agricultural and allied productions to get proper returns. At times of such stress they borrow from money-lenders and other credit sources to tide over the situation. After the harvest they have to repay the loans and the cycle of debt and poverty continues. As a result, the pressure on natural resources increases, which causes further degradation that is difficult to check.

It was also recognised at the workshop that government poverty alleviation programmes and actions by NGOs have largely failed. A plethora of poverty alleviation schemes and spending large amounts of money have not yielded desired results. This failure could be attributed to factors such as poor governance, faulty design, policy lapses and corruption.

The participants analysed the different ways attempted to alleviate poverty and address food security and came up with mixed views. Some government schemes were highlighted during the 2-day consultation.

It was acknowledged that people and departments running or implementing such programmes would speak volumes about their achievements (statistics) while people on the other side of the table will see where the scheme has failed to achieve its objectives.

It was recognised at the workshop that this state of affairs cannot be improved upon unless there is widespread and effective development. There might be some instances of success and small rays of light in places but those pale into insignificance in the face of the widespread and deepening crisis.

### Silent Warriors

It was interesting to note that within this gloomy scenario there have been silent warriors who have inspired success stories. Wherever officers and individuals have taken personal interest and implemented schemes at the grassroots level, they have had encouraging results. This in turn tells us that qualified and concerned individuals are needed to have significant impact at the grassroots level in the villages. There have been a number of instances where rural communities have exhibited strong evidence of their skills in managing resources at their disposal.

It was discussed at the workshop that to achieve large-scale impact, the scale of the programmes have to be large and there has to be a strong monitoring system. Participants also noted that concerns such as child health, care of pregnant women, health, education and communication need special attention.

It was agreed upon at the workshop that in order to achieve food security in the state within a reasonable time period (5-10 years), we have to ensure effective local governance, focus on increasing productivity, disburse funds timely and ensure total transparency.

### Panchayats hold the Key

Local governance has to start at the *gram* panchayat level. The *gram* panchayat should have freedom to plan and execute its plans and financial allocations should come directly to it. Before this can happen, proper care should

be taken for capacity building and orientation of panchayat members. In this way the plan would be participatory and implemented by the people.

Such a plan could include many things, a part of which could be taken up by government departments and others could be done directly by beneficiary families. By acting through panchayats there is a risk of alienating a number of people with vested interests but that has to be addressed adequately.

The participants also agreed that a team of qualified and concerned professionals should be placed in charge of each panchayat to assist in this planning, designing and execution of a development plan laid out by the *gram* panchayat. For instance, there would be a multi-disciplinary team of professionals for say 5 *gram* panchayats. They would interact closely and help the respective panchayats to identify the needs of each hamlet and plan accordingly. There would be proper review systems for the work done by these professionals at the block level.

The primary responsibility of the government would be building infrastructure such as roads, schools and hospitals, which will be done with the monitoring of the *gram* panchayats. All expenditures will be prominently displayed and payments made by villagers.

There remain a number of unanswered questions. Where would all the present officials go? What would be the state of the existing schemes of the government? How would stiff resistance from vested interest groups be handled? How would we eradicate corruption from the minds of people? How would we arrange for funds for all this? Of course, a short workshop was not enough to address all these questions.



## Project Updates

Smita Mohanty

### Alwar District, Rajasthan

Our Alwar team continued working on 2 watershed projects sanctioned under the Employment Assurance Scheme (EAS) and a Canadian International Development Agency (CIDA) supported project of land development to improve rain-fed agriculture. We also intervened in livelihoods for self-help groups (SHGs) promoted in Ramgarh and Kishangarh. We identified dairy as a livelihood activity in the area, which could provide an additional income of Rs 7,000 to Rs 10,000 to large numbers of poor families.

One of the primary objectives of our presence in Ramgarh is to establish dairy as a viable livelihood activity. Our objective is to enable every SHG member to produce 12 litres of sellable milk round the year to earn an average annual income of Rs 12,000.

For the CIDA project we chose a few watersheds and villages where we have good rapport and where we could show results on a short term. Our goals in this project were to increase people's contribution from 25% to 50%, shift from a grant-based to a loan-based approach and to convince financial institutions such as banks to mobilise finance for land development activities.

Under the EAS we have started implementing watershed work in 2 micro watersheds covering 275 hectare (ha) and 400 ha of land in Rasgan village through women's groups. However progress was slow in the past 6 months as our focus was on the CIDA project. We constructed 4 *paals* (9 planned), did contour *bunding* for 5,000 rmt (14,200 rmt planned), plugged 6 gullies (10 planned), constructed a spillway, promoted plantation on *bunds* for 1,500 rmt (4,500 rmt planned).

We organised training on animal keeping, best management practices, dairy co-operatives (3-day residential training), preventive measures for common diseases in milch animals, plantation of horticulture plants and providing balanced feed in collaboration with Krishi Vigyan Kendra (KVK).

One of the primary objectives of our presence in Ramgarh is to establish dairy as a viable livelihood activity. Our objective is to enable every SHG member to produce 12 litres of sellable milk round the year to earn an average annual income of Rs 12,000 in the next 3 years. In the last 6 months our major achievement was to help 31 women take loans to buy buffaloes through SGSY (Swarnajayanti Gram Swarajgar Yojana) finance. Of these 4 were individually financed and the rest were through livestock promotion groups.

Our members now run a feed depot successfully and are willing start other dairy related activities. The District Rural Development Agency (DRDA) as well as the dairy union has supported our efforts. We conducted a series of visioning exercises to motivate people on this activity. Although we were preparing to open 12 dairy collection stations (DCS) in Ramgarh and Kishangarh Bas, Alwar Dairy permitted us to open only 6 due to over capacity in the area. Our emphasis is to promote DCSs run by women. Reviving a dairy co-operative in Nikach was a positive move. There is now an average of 85 litres of milk procured every day since its initiation.

For the coming year (2002-3), we have prepared proposals in consultation with a bank and the National Dairy Development Board

(NDDDB). Officials of Alwar, Dausa and Dholpur DRDA have shown interest in our proposal to support 5,000 families in the 3 districts in 4 years. As planned earlier, we will be forming dairy co-ops. We will also open more feed depots and strengthen them further by widening their role and services.

We will train and promote self-employed artificial insemination (AI) technicians and promote AI centres in our dairy clusters. To increase the number of milch animals, we would mobilise credit from SHGs and SGSY and introduce crossbred cows to ensure milk throughout the year. We need some kind of flexible money to experiment, build new systems and establish our programme. We are exploring possible avenues.

### Dausa District, Rajasthan

Our Dausa team focussed primarily on initiating dairy as a livelihood option for members of SHGs promoted by us. We have consolidated our project area and concentrated on the proposed second cluster under the District Poverty Initiatives Project (DPIP). We also invested time in channelling bank loans to SHGs through SGSY.

We formed 16 new groups (30 planned), organised 8 exposure visits (3 planned), established 11 SGSY revolving funds (6 planned) and conducted 7 accounts training exercises (6 planned). We could only conduct 3 visioning exercises (20 planned). In our dairy programme we covered activity group training and established a feed-cum-medicine store. We facilitated 12 groups to get their first dose of credit from a bank.

Our team initiated women led dairy co-operatives with 3 groups and established a women-led dairy co-operative in another village of same panchayat where SGSY

groups have been promoted. We also organised an exposure visit of 17 persons (women members accompanied with some husbands) to a BAIF (Bharatiya Agro Industries Foundation) working area in Bhilwara district and helped members purchase crossbred cows. Introducing cows in a buffalo dominated area was a major achievement. We conducted several discussions and PRA training exercises to help members weigh the importance of cows instead of buffaloes.

We need now to help members increase the production of milk, so that there is adequate marketable surplus. There was also an acute problem about artificial insemination as crossbred bulls are non-existent in this area.

In the coming year (2002-3) we have decided to continue forming more groups to be linked with the SGSY. Strengthening cattle rearing amongst the poor and improving dairy production systems will continue to be the thrust of our activity.

We plan to form 30 more groups and adopt a cluster approach to promote dairying in the area. The present team plan is conditional upon our participation in the DPIP. It also requires bulk credit mobilisation for asset creation by the dairy producers.

### Dumka District, Jharkhand

This year we changed our approach from being predominantly programme based to focus more on the development of the area. Forming SHGs is the core of our approach. We reorganised and concentrated our operations

Our Dausa team focussed on initiating dairy as a livelihood option for members of SHGs promoted by us. We have consolidated our project area and concentrated on the proposed second cluster under the District Poverty Initiatives Project.



in the 3 contiguous blocks of Kathikund, Dumka Sadar and Shikaripara. During this period we took up tasar sericulture and pigeon pea (*arhar*) cultivation as they have potential to generate a substantial number of livelihoods for the poor in the area.

In tasar sericulture our focus was to demonstrate improved silkworm-rearing package among a group of traditional rearers. Thirty five rearers from 5 villages were identified and were exposed to tasar rearing practices. The total production was 311,024 pieces of cocoons. The average net income per rearer was Rs 6,137. We have established a Dhagakatai Samiti and the project has been sanctioned for Rs 4.03 lakh. Rs 3.5 lakh was mobilised from the SGSY infrastructure fund

for the reeling centre building, which is under construction.

**Forming SHGs is the core of our approach. We took up tasar sericulture and pigeon pea (*arhar*) cultivation as they have potential to generate a substantial number of livelihoods for the poor in the area.**

Our plans were to promote 125 new groups, which we achieved. New members now number 1,811. Savings mobilised and credit generated were Rs 1,50,946 and Rs 1,42,212 respectively, which were much more than we had anticipated. However

we fell short of our expectations to mobilise additional savings and credit from existing SHGs. SHGs receiving first credit from banks exceeded volumes by Rs 81,000 than expected.

We also spent team energy setting systems in existing SHGs and conducted 2 membership training exercises involving 55 members of 19 SHGs, 17 awareness generation programmes and 22 exposure visits involving 514 members of 51 SHGs.

All the systems setting activities were how-

ever difficult for us to institute as there was a large backlog of existing groups in addition to the new SHGs to be promoted. We are also concerned at the unwillingness shown by bankers in extending credit to the SHGs and need to create some mechanisms to stimulate credit delivery from banks.

We plan to promote 150 SHGs next year (2002-3). More stress will be given on training needs of existing SHGs. We also plan to link 75 SHGs to banks. We have been working in 2 watersheds since 1996. The watershed committees utilised Rs 2.30 lakh to carry out some pending work. A central watershed evaluation team visited our watersheds in September 2001. Its positive report prompted the governor of Jharkhand to visit our watersheds. The watershed programme was reactivated in the district after his visit.

The District Watershed Advisory Committee (DWAC) allocated 20 watersheds to Pradan and have asked for proposals. While we do not expect more than 12 to be sanctioned nor are we sure of the status of the watershed programme in Jharkhand, it has been an achievement considering the dormant status of the National Watershed Development Programme in Jharkhand.

The focus of our work in the coming year would be to continue to strengthen SHGs and enhance members' livelihoods. We would use programme funds for watershed development for the creation of productive assets such as diversion weirs, etc. that would create further livelihood opportunities for SHG members.

Pigeon pea cultivation is expected to yield an average of 600 kg per acre. With the sale price at Rs 12 per kg, the expected income is Rs 6,050 per acre. We would expand our

intervention in pigeon pea cultivation to 20 villages covering 240 acres of land owned by 200 farmers from 30 SHGs. The input cost would be met through SHG-bank linkages. The average expected income enhancement per family would be Rs 7,260. The total working capital requirement for input procurement would be Rs 2.76 lakh and needs to be mobilised from banks.

We plan to support the tasar rearing activity by producing 55,500 DFLs (disease-free laying) and procuring 15,000 DFLs from Godda. We will try to attain a production level of 40 cocoons per DFL. Considering that 70,000 DFLs are being reared, we expect a production of 28,00,000 pieces of cocoons. In addition, 23 seed rearers will produce 2,40,000 pieces of cocoons as seed crop. Expected working capital requirement for grainage and rearing is to the tune of Rs 4.6 lakh.

#### Lohardaga District, Jharkhand

Our main activities in the Kisko and Kuru blocks of Lohardaga were irrigated agriculture and promoting SHGs. We are implementing 120 lift and flow irrigation schemes involving 4,429 families and have promoted 335 SHGs with 5,174 members till March 2002.

We promoted 91 groups involving 1,384 members. Total savings mobilised and credit generated was Rs 34.9 lakh and Rs 126.72 lakh respectively. We were also able to link 176 SHGs to banks. The total savings mobilised was as expected but credit generated from external sources was lower than targeted although total credit generation was much higher than we expected. We were able to help 84 SHGs open cash credit (CC) accounts (target 100). We also initiated 2 cluster associations besides strengthening the existing clusters through monthly meet-

ings. We also worked with SHG members to organise a *mahadhivesan*.

Newly developed SHG systems were introduced in exiting and new groups during the year. We took 73 groups for exposure visits, conducted 55 concept meetings and 30 accounts training exercises involving 334 accountants. We have also trained 10 accountants in higher levels of skills. We conducted 3 credit planning exercises and 10 cluster exposure visits.

**The total savings mobilised was as expected but credit generated from external sources was lower than targeted although total credit generation was much higher than we expected.**

In the financial year 2002-3 we plan to form 110 SHGs and link 100 groups to banks. We also plan to conduct intensive livelihood and credit planning in 50 older groups. We plan to stimulate SHGs to mobilise savings worth Rs 16 lakh, generate credit worth Rs 65 lakh and external credit worth Rs 10 lakh. We also intend to form 3 new clusters besides establishing a system of preparing trial balances and on-time repayment (OTR) tracking sheets in all groups.

We did not promote any new lift irrigation (LI) schemes this year, as our focus was on livelihood intervention in existing areas. We are planning to intervene in agriculture based livelihood activities in as many of the 53 water users associations where there are SHGs promoted by us.

We planned to work with 750 families, promoting poultry (Kuroiler chickens), Kharif paddy with HYV and hybrid varieties, promoting ginger cultivation, introducing a new variety of wheat and demonstrating pig rearing. We have identified 3 pockets where farmers are interested in rearing sizeable lots of Kuroilers. The mother unit



holders, belonging to families of our SHG members, have earned Rs 2,962 per person in just 3 months.

Among the 185 farmers who cultivated HYV paddy, 74 did so for the first time. The total acreage was 224, an increase of 1.5 times compared to last year. The per acre yield was 12 quintals as compared to 8 quintals of the traditional variety of paddy. Nineteen farmers cultivated hybrid paddy for the first time in 11.4 acres of land. The per acre yield was 22 quintals.

**We plan to work in 23 panchayats in these blocks by adopting the area saturation approach. We aim to cover 30% of the population in the targeted panchayats, which is about 15% of the entire population in these blocks.**

All in all, our project area has more than 200 good SHGs, 156 SHGs have opened their CC accounts and bankers are co-operative. There are 45 Pradan promoted functional irrigation schemes within the SHG area. We could thus intervene significantly in enhancing livelihoods. For a start, we have decided to work closely with 50 SHGs in the Kuru block.

Increasing the number of bank linkages is a major challenge for the team. As we now have a large number of SHGs, we feel it necessary to develop some strong monitoring systems. Our decision to intervene in livelihoods is also going to significantly change the way we work with our target families.

#### **Petarwar, Bokaro District, Jharkhand**

We are working the 3 blocks of Petarwar, Kasmar and Jaridih of Bokaro district and the Gola block of Hazaribag district. We plan to work in 23 panchayats in these blocks by adopting the area saturation approach. We aim to cover 30% of the population in the

targeted panchayats, which is about 15% of the entire population in these blocks.

We are presently working in 26 villages (53 hamlets) comprising 10% of the households in 13 panchayats. We formed 33 SHGs (70 planned) and one cluster (2 planned). The total savings and credit amounted to Rs 3,27,364 and Rs 6,40,869 respectively. Twelve SHGs were linked to banks. The credit mobilised from banks amounted to Rs 2 lakh out of which Rs 1,27,925 has already been returned.

We conducted 6 membership training exercises (6 planned) and 11 accountant training exercises (12 planned). We also organised 7 exposure visits (7 planned). We took 148 members of 26 SHGs of 11 villages to a *mahadhivesan* organised in Barhi.

We promoted vegetable cultivation with 22 families to set up a livelihood prototype. We also completed a study on lac and shellac. We prepared livelihood plans with 6 groups (10 planned).

NABARD had sanctioned our watershed plan, for the capacity building phase, in April 2001. The work done till now include 2 water harvesting structures, some 5%-model and 30-40 model work and some staggered contour trenching. Out of 12.53 ha of land treated with 5% and 30-40 model, 10.53 ha will be used for upland paddy cultivation, 2 ha for vegetable cultivation and 4.5 ha for pigeon pea along with plantation of timber and horticulture plants. Pisciculture will be taken up in the water harvesting structures. Water from these ponds will also be used to provide protective irrigation to the paddy in 10 acres of land and support winter crops in 4 acres.

We also undertook DRDA watershed work with fresh release of money. The work done included treating 39.7 ha of land with the 5% model and 2 water harvesting structures. Although funds were released in December, DRDA recalled the money in February 2002. We therefore decided to finish work in 2 ponds and refund the balance amount.

Our earlier approach of creating irrigation command area with LI infrastructure and helping people to harvest wheat for sustenance and then shifting to cash crops is not working properly. We need to work out an alternative strategy. Availability of credit and funds for livelihood intervention is also a cause for concern. The watershed fund is available only for land development. Animals required for ploughing are often not available with the families. We therefore require a fund to support their need for draught animals.

Panchayat elections are likely to be conducted soon. There are aspirants among the members of watershed committees and SHGs for various posts of panchayats. We are undecided about our role in this. Lack of manpower and distance from district headquarters led to poor networking.

For 2002-03 we plan to form 50 new SHGs and groom 140 SHGs to maturity. Majority of groups will be formed in the second half of the financial year. The first half will be used for grooming and setting up adequate norms for existing groups. The activities we have planned for include forming 7 clusters, conducting 6 campaigns, 12 membership and 24 accounts training exercises, conducting 15 exposure trips and holding one *mahadhivesan*. We plan to generate additional funds of Rs 2.5 lakh and credit of Rs 3.50 lakh. We also plan to facilitate 35 bank linkages that

would generate credit worth Rs 4.5 lakh.

We will conduct livelihood planning exercises with 450 members of 35 groups, ensure finances for them and initiate livelihood enhancing activities. We will also organise 35 livelihood camps. We would involve 100 families in intensive vegetable cultivation. We also plan to complete the capacity building phase of the NABARD watershed and launch the newly developed SHG software in 90 groups.

#### **Barhi-Koderma District, Jharkhand**

We are working in 5 blocks in and around Barhi in Hazaribag district out of which 3 are in Hazaribag and 2 in Koderma. The team operates Barhi and Tilaiya. Our work is supported by UNICEF since 1994 and the UNDP-Government of India's CBPPI (Community based pro poor initiatives) since 2001.

Last year (2001-2) we formed 169 news groups (150 planned). We formed 100 SHGs targeted under CBPPI. We assessed all the 31 clusters on grooming needs and found 7 were adequate. We facilitated 88 bank linkages (100 planned). We conducted 21 accounts training exercises for 190 accountants and 20 membership training exercises in which 478 members from 128 groups participated. A cultural team has been developed on panchayati raj system to educate the villagers. We organised an exposure trip of 11 cluster representatives to Delhi and Ahmedabad to broaden their vision and provide exposure to some large-scale work being done by women.

Taking a cue from the visioning exercise of SHG federa-

**Taking a cue from the visioning exercise of SHG federations, we decided to create a block level structure between the cluster and federation to improve the functioning of SHGs and involve members in credit plus activities.**



tions, we decided to create a block level structure between the cluster and federation to improve the functioning of SHGs and involve members in credit plus activities. The block level bodies were also involved in the planning and implementation of cluster adhivesan and *mahadhivesan*. SHG members organised their annual *mahadhivesan* where 10,000 women participated.

Opening of bank accounts of SHG is still a problem, especially with State Bank of India. We have found that bank officials show interest at the end of the financial

**To improve livelihoods we promoted Kuroiler rearing among 80 SHG members. We also developed 3 mother units. The demand for this activity is quite high as a family could earn Rs 1,500 to Rs 1,800 a year from this.**

year only to fulfil their target. The team is also finding it difficult to meet the expansion plan while following the standard operating procedures.

To improve livelihoods we introduced Kuroiler rearing among 80 SHG members. We also developed 3 mother units. The demand for this activity is quite high as a family could

earn Rs 1,500 to Rs 1,800 a year from this. But we found that SC people are finding it difficult to increase flock size due to insufficient space in their houses. We also need to develop proper veterinary support as mortality was reported even after vaccination.

We introduced 2 new varieties of paddy which resulted in yields of 10-15 quintals per ha in the uplands and 35 quintals per ha in medium lands. Availability of good quality seeds is a major bottleneck for upland paddy intervention. The farmers also require proper field training and follow up at critical periods.

During this Rabi season we selected 8 LI sites where wheat, potato and sugarcane

along with some other vegetables such as tomato, peas and gram covering 107 acres was cultivated. We also initiated fodder cultivation. But we are concerned that the command area coverage is gradually decreasing.

We took up 2 major activities of vaccinating pigs for swine fever and vaccinating cattle were taken up to protect animals of the area. We provided para-vet training to 16 people and have identified 10 more persons for further training. Overall, the team spend about Rs 19 lakh out of a budget of Rs 25 lakh.

We need to resolve certain issues, which include the concern of UNICEF on working with panchayati raj and mother and child care conflicting with our concerns of livelihood generation. We could not do much for the SC population. Our work was also affected by frequent travel by professionals.

In 2002-03 we plan to promote 50 new SHGs, 4 new clusters, introduce 100 new books of accounts, facilitate 100 bank linkages and mobilise credit worth Rs 30 lakh.

## People, News and Events

- Madhabananda Ray, based at Godda, recently underwent an operation. We wish him a speedy recovery.

- Hemant Kumar, based at Sundarpahari in Godda district of Jharkhand, is no longer with Pradan. We wish him luck in his future endeavours.

- Caroline Banks, volunteer from VSO with Pradan's tasar programme, had to suddenly return to the UK. The UK High Commission was evacuating British citizens from India due to the threat of war. Caroline had completed 9 of her 12-month contract with Pradan. We wish her all the best back home.

- Pradan's Executive Committee met from June 18-21, 2002.

- Meenakshi Tripathy, based in Barhi, Jharkhand, has been selected to participate in the South Asia-US Exchange: Building Alliances to End Domestic Violence, to be held between September 20 and October 14, 2002.

The programme is organised by the Family Violence Prevention Fund (FVPF) in collaboration with CREA (Creating Resources for Empowerment in Action), New Delhi. Meenakshi will be one of the 10 participants from South Asia.

- Pradan, IWMI-Tata Project (ITP) and Sadguru Foundation kicked off the joint Central India Water for Livelihoods Research Initiative on June 7 at New Delhi. Sadguru was represented by Harnath Jagawat and Vijay Sardana; Pradan by Deep Joshi, Nivedita Narain and Manas Satpathy, and ITP by Arun Pandha, Vaibhav Bhamoria, Shilp Verma and Tushaar Shah. Chris Scott, part of the steering committee, was not

present in this meeting.

The meeting aimed to review the proposal and make comments so that it could be finalised; delineate the target region for the study; identify and generate a list of possible interventions that can be studied in the first phase as well as the second; develop a procedure for assessing and approving research grants and ideas; plan the first phase, identify the topics and researchers and kick it off.

The meeting also planned a research methodology workshop for IWMI, Pradan, Sadguru and other young researchers who will carry out Phase I studies; explored opportunities for funding for Phase II; evolved a mechanism for ensuring quality intellectual oversight for the project, and began identifying the target audience for the final product and a dissemination strategy.

- The programme to enhance the Kharif crop has taken off. We have mobilised 100 families in Tamnar and Raigarh blocks in Chattisgarh for intensive paddy cultivation. They have been linked to the State Seed Corporation's (SSC) outlet at Raigarh to procure seed.

We have selected some service providers to ensure supply. We have held a meeting to orient farmers towards improved paddy cultivation and would conduct a training in nursery operations at the onset of monsoons.

Our Gumla team has procured about 16 tonnes of paddy seed from the Orissa State Seed Corporation (OSSC) with financial support from a local seed dealer. Service providers are being selected and trained.



We held one training on nursery raising on June 7 where about 70 people participated.

In Lohardaga district we got most of the seeds (about 30 tonnes) through the Gumla channel. We also procured some more from dealers in Ranchi. The team found that the farmers particularly liked seeds from Pallishree in West Bengal. We also procured seeds from Comprehensive Area Development Corporation (CADC), West Bengal.

We are selecting and training service providers. We held one training on nursery raising on June 8 where about 20 people participated. Dinabandhu Karmakar facilitated the training programmes at Lohardaga and Gumla.

At Khunti, Anirban Ghose reports that there is very little demand for the kind of intervention we have planned. We are not sure that we will be able to sell the amount of seed we procured for Khunti.

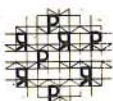
Apart from these, our teams in West Singhbhum, East Singhbhum, and Hazaribagh are also planning for Kharif paddy intervention. About 18 tonnes of paddy seed have been procured for Purulia. Our Purulia team is also promoting some *arhar* (pigeon pea). At Godda and Dumka *arhar* is more in focus. At Petarwar, we plan to promote tomato during Kharif.

In Karanjia Surjit Behera and Bishnu Parida are going ahead, although coverage of paddy will be less than planned as they had problems in the quality of the paddy seeds.





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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