

Anniversary Special ~ Positive Action with a Difference

Thomas Fisher reflects on how to make an impact on larger numbers of the poor. Thomas is with the New Economic Foundation and is based in the UK.

Lead Article ~ Yardsticks of Measurements

Soumik Bannerji questions whether we are leaving behind the really disadvantaged people to achieve economics of cost. Soumik is based in Godda district in Jharkhand.

Article ~ Convenient Committees

Neelam Maheshwari writes on indigenous 'committees' that cater to the varied credit needs of villagers of Kishangarh Bas in Rajasthan. Neelam is based in New Delhi.

Forum ~ Varied Functioning

Srilata Patnaik observes heterogeneous group dynamics. Srilata is based in Kandhamal district of Orissa.

Pilot Project ~ Successful Seepage

Dinabandhu Karmakar describes how seepage tanks in Arjundih village in West Bengal have vielded good results. Dinabandhu is based in Purulia district of West Bengal.

Concept Paper ~ Siali Servings

Nityananda Dhal proposes that siali leaf plates could earn poor families in Kandhamal, Orissa a minimum of Rs 4,000 a year. Nityananda is based in Kandhamal district of Orissa.

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LETTER TO THE EDITOR

Evolution of Livelihood Promotion Encapsulated

Pradan's NewsReach is an irritating publication. Unlike most of the things that come through the mailbox, I cannot just throw it away because it so often has good things in it! And never better than Sankar Dutta's 'Anniversary Special' paper on livelihoods (Through the Fields of Rural Livelihoods) in the May 2003 issue, which just reached me. Like all good writing, I felt that Sankar was talking to me as I read it. It nicely combines his personal concern for individual situations and his analytical ability to put them in a broader context. So many people can only do one of those things and hence do it ineffectively.

Sankar has beautifully encapsulated the evolution of livelihood promotion and the difficulties that have become evident at each stage. But of course, it indeed does end with a question mark. What next? I think his humility and this willingness to admit that we have tried everything but have not reached (and maybe will never reach) a solution is very important for the much-discussed vision for BASIX. It will be a continuing search with failures and successes. It is very much not a matter

of 'now we have licked the livelihoods problem, all we have to do is roll out the solution'.

Malcolm Harper, U.K.

We urge readers to freely share thoughts and responses to articles in NewsReach. Email your letters to pradanho@ndb.vsnl.net.in or post them to Pradan, 3 CSC, Niti Bagh, New Delhi 110 049.

Targeting the Poor

A CGAP study to understand the poverty outreach of Pradan was conducted in the Pradan's Jharkhand locations between August 10 and October 15, 2002. The study was done as a part of our commitment to the ImpAct Project. Dr Rohini Somanathan, faculty member of the Indian Statistical Institute and the University of Michigan, carried out the study. The methodology was a questionnaire-based survey administered on a sample of SHG members and non-members.

The study report was submitted to CGAP and Pradan in April 2003. The results show that Pradan has been able to achieve quite a bit of penetration into the poverty layers in Jharkhand. The study points out that the top 15% of the population in the villages that we work in are excluded from our programmes. The bottom 5% that contains people such as the nomadic tribes, the disabled, and highly migrant labourers, fall outside the purview of Pradan programmes. In sum it means that 80% of the population, which includes most of the poor in the villages are represented in our programmes.

The reason why Pradan has tried to reach out to the majority of the population in Jharkhand villages is because the state itself is very backward, with about 60% of the population falling under the poverty line. It is also far below the national averages in the outreach of services such as schooling and health facilities, roads, electricity, etc. While working in such a

backward state, even the better off in the villages would be relatively poor. Thus the study validates the approach that Pradan has selected to identify target families.

The study could be a stepping-stone into systematically articulating and documenting Pradan's targeting policy and develop appropriate methodologies. We could then also try to understand if the families who drop out of our programmes belong to the very poor category and the reasons behind it.

Examining Women's Empowerment

A Pradan commissioned study by Subhalakhmi Nandi has added an important dimension to examining women's empowerment impact of group based micro-credit and savings groups, viz. the psychological dimensions of empowerment. The study, based on interviews with 60 women SHG members and 60 non members in Alwar district in Rajasthan and Godda district in Bihar, also throws light on whether and how existing gender relations in an area mediates the psychological empowerment impact of group based savings and credit programmes. The findings from the study are that SHG membership itself and longer duration of membership are both positively related to greater levels of empowerment among the respondents. We are in the process of publishing this study as a discussion paper from our Resource and Research Centre (RRC).

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ANNIVERSARY SPECIAL

Positive Action with a Difference

Reflections on how to make an impact on larger numbers of the poor without compromising on deeply held beliefs in grassroots action

Thomas Fisher

I have fond memories of my association with Pradan throughout my work in India from 1990 to 2001, initially with a focus on livelihoods, and on micro-finance in the past 5 years. My first visit to India began with a workshop organised by Pradan in Kesla and - through my association with Vijay Mahajan - Pradan was my primary host on that trip as I travelled around India looking at a wide range of organisations promoting livelihoods.

After that my work with Pradan was varied, including evaluation, training, facilitating strategic planning and conducting participatory workshops. In the course of this work with Pradan I learnt so much, was greatly inspired by its work and developed friendships with many Pradanites, for which I am very grateful.

Much to Celebrate

When Nivedita asked me to write a piece for Pradan's 20th anniversary, it was difficult for me to chose from such a wide variety of activities, each with their own particular experiences and insights and with so much to celebrate. The most obvious starting point was to draw on insights from the book that M S Sriram and I wrote and edited, Beyond micro-credit: Putting development back into micro-finance, which was launched in Delhi last year and features

Pradan's work in savings and credit extensively and from some interesting angles. I hope many of you have had the opportunity to read the book, as a number of copies circulate within Pradan.

In the end, however, I want to build on one event during a visioning workshop that I facilitated for team leaders in 1997 in Puri, Orissa. The weeklong workshop, based on future search and other participatory methodologies, had a wide range of components, including one type of 'meditation'. In this each participant was asked to envisage a positive future scenario for their work in villages 10 years or more into the future.

The aim of such an exercise was to step out of a planning mode of thinking into freer imagination, so that positive future visions could provide inspiration for current work. In line with good practice, I therefore gave clear guidelines that the future scenario that each participant envisaged should indeed be positive.

As it turned out, some participants, although by no means all, were drawn into darker visions: perhaps in 10 or more years there would be no evidence of their work left in the villages; perhaps the villages would have developed fast, but in

less sustainable and positive ways, driven by powerful forces of the mainstream economy and globalisation, obliterating Pradan's earlier work.

Reverse Side of the Coin

As a facilitator of such a workshop without a co-facilitator (not best practice!), I was challenged to meet and support those participants that had moved into such more troubling scenarios. Looking back, however, it seems to me that these fears lie deep within the soul of most development workers. They are so to speak the reverse side of the coin from the huge optimism that most development workers must sustain to continue their work - the optimism that positive and visible change is indeed possible, despite all the obstacles, and despite the long timelines that development processes have often taken historically, frequently extending over generations.

Such fears that we all share make me ask how we do indeed make a positive difference. The commonest answer in current development practice is through scaling up. Many of you will know that I often challenged Pradan to move to scale. This was one of the key insights that emerged from the non-farm sector study that Vijay Mahajan and I led - the number of livelihoods that India needs to generate is far too great for NGOs like Pradan to focus on just a few villages or communities - only thousands and thousands of communities, not hundreds, will do.

A sub-sectoral approach, detailed in the book that emerged from the study (*The Forgotten Sector: Employment and enter-prise in rural India*), is one of the key strategies for working on livelihoods at scale, although it remains beyond the scope of many NGOs. They fear the poten-

tial need to intervene in the sub-sector at very different levels from the grassroots, for example at the level of national policy or seeking to change practice within the organised industrial sector. Such an approach also remains challenging in integrating it with the needs of poor households engaged in a wide variety of different livelihoods, and therefore not just working in one sub-sector.

It always seemed to me, however, that, given the professional expertise that Pradanites brought to the organisation, Pradan should be one of the few NGOs that could take on a sub-sectoral approach more vigorously, building on its experiences in leather, tasar or lift-irrigation, for example, but going to much, much greater scale.

Grassroots Values

For such work, however, Pradanites' excessively held ideology that only work at the grassroots directly with poor communities was of true value often proved a hindrance - those who took on more integrative work across the organisation, however essential for scaling-up, often seemed not to earn the respect that they deserved. At the same time, sub-sectoral approaches are not the only ways to go to scale. Other aspirations that Pradan has held might also serve this purpose.

For example, acting as a high-quality experiential school or university for rural development professionals that could each have a potentially significant impact on rural development in their future careers, could make a massive positive difference. For this it would have to be done at scale and Pradan would have to maintain the high quality of the experience. Otherwise any such professional

development could become reduced to the level of less effective formal courses in rural development at academic institutions. Pradan would also have to vigorously defend the value of the impact of its work, even when it was more diffuse than direct action by the organisation itself.

Building on direct action, Pradan could also develop more strategically its efforts to train and support professionals to the point they can establish their own autonomous development organisations, thereby creating a network of Pradan-like organisations throughout the country. An exciting prospect indeed.

For any such approaches (sub-sectoral, professional school, spin-offs or others you might think of) to go to scale, Pradan would have to become more systematic in taking on board a systems perspective. The most relevant analysis of this approach for Pradan is probably contained in Chapter 6 of M S Sriram and my book. Beyond micro-credit, where we richly illustrate it based on a framework developed by Rolf Lynton. Please read this chapter, which I consider one of the most important in the whole book.

High Quality Work

Pradan already does very high quality work at the local level. It has sometimes done good work in linking this work to wider systems. For example, it has used its experience in savings and credit to train bankers and seek to change their attitudes to lending to poor people. Pradan also did wonders in linking small-scale irrigation systems into government-supported programmes at the district and block level.

At the same time, Pradan has shied away from other such opportunities. Why was

Pradan not at the heart of small-scale irrigation work by the World Bank and DfID in the east, matching its expertise with the resources coming from those organisations? Instead, for example, a British organisation with almost no relevant experience was brought in. At an earlier stage in the organisation's history, Pradan turned down the opportunity to influence, through computer systems, the IRDP programme in almost every district of the country.

Rolf Lynton's framework requires high quality work at the local level. It also requires strategic engagement with wider systems and effective linkages between the two. Without such linkages to wider systems, high quality work at the grassroots is rarely going to have the massive impact that is needed. Again, an excessive valuing of grassroots work in itself is likely to hold back such a systemic approach.

Challenging Orbit

I am delighted to hear that recently systematic scaling-up has become a major feature of Pradan's organisational strategy and wish all Pradanites the courage and vision to build on the solid foundations Pradan has laid over the last 20 years to take it into a new, exciting and challenging orbit.

Many of you will recognise such discussions from my former professional interactions with Pradan. I would like, however, to end at a more personal level, more in tune with my current stage in life. Along with my partner Julie we are looking for some marginal land (all that we can afford) in the beautiful highlands of Scotland. This move will involve us changing places - no longer will we be advising people how to develop livelihoods but seeking to do so ourselves!

Our focus, however, will not be exclusively on economic livelihoods, but on integrating more contemplative aspects into our lives - meditation, prayer, yoga, music, creativity, etc. Amidst the destructive addiction to work and the divorce from our land that most of industrial society suffers from and amidst the darkness of the logic of war and the feudalism of corporations, small acts of beauty are essential also.

I continue to believe that systematic approaches to scaling-up are essential for organisations like Pradan. In addressing the fears around our work in our souls, however, a more philosophical approach is called for.

In quantum physics, the conundrum of non-locality continues to puzzle physicists. Take a pair of electrons spinning in opposite directions. If they are separated and placed on opposite sides of the universe, one spinning in one direction will continue to make its twin spin in the other, even though they are separated by the universe. How this should be continues to puzzle many physicists, although probably not the more spiritually inclined. Likewise, in chaos theory, a butterfly flapping its wings can generate a storm on the other side of the globe.

Positive Action

The reality is that we cannot know for sure what impact our actions will have on the wider world. We can plan systematically but cause and effect are often unpredictable. The smallest positive act, for example of kindness, done in passing, may turn out to be the most significant thing we ever did. A teacher of children cannot predict which of her pupils will have a significant impact on wider society.

This only emphasises that each individual may be critical, although in ways we may never understand. It also encourages a good dose of humility - we do not know which actions by others, however apparently irrelevant, may be significant.

And so, remaining true to ourselves, to the call of our souls, developing positive motivation (in the Buddhist phrase) is so critical. Who knows what wider consequences even small negative attitudes and actions might have, or significant differences positive ones might make.

In the book, *Beyond micro-credit*, I warn that baring all about one's work among colleagues, as a collegiate atmosphere encourages, only to return to the same old practice as before is not a way forward in development. We need to be open about our fears and to embrace them, but an excessive focus on individual predicaments should not be at the expense of organisational strategy and performance, which is all too often a danger with thoughtful organisations.

Nevertheless, in embracing our deep personal fears, we must remain true to ourselves, to our own particular vocation, in contributing positively to our fellow beings and our common world. That is particularly important for development workers who must maintain such grounded optimism amidst the apparently overwhelming contrary forces which we are confronted with on a day-to-day basis.

Good luck to you all. May you be deservedly proud of the positive difference you make over Pradan's next 20 years.

LEAD ARTICLE

Yardsticks of Measurements

Are we leaving behind the really disadvantaged and vulnerable people to achieve economics of cost so that we can demonstrate measurable outputs with ease?

Soumik Bannerji

It is early morning and Chandi Paharin is taking a big *tokri* (basket) of *osra* (cowpea) to the house of Jomi, the self-help group (SHG) secretary at Telo village in Sundarpahari for sale. On the way Sankar Mahajan stops her, saying, "Where are you taking this? Bring it here, I have rice!" Chandi says, "Wait", and continues on her way. At Jomi's home she puts her *tokri* down and asks Jomi to measure the *osra* in *pais*. Jomi measures 55 *pais*, which is worth about Rs 440. The accountant Patras notes down the transaction and Jomi gives her the money.

She goes back to Sankar and offers to buy 25 seers of rice for Rs 200. Sankar looks in amazement at the money and asks, "So where did you sell the *osra*?" She says, "We have our mahila mandal and my produce will go to Mumbai. Now we will buy only, in cash and not through all unfair barters you have been offering." She refuses to entertain his further queries and asks for the rice. Sankar laughs, saying, "Mumbai, eh, that's a good joke!"

At Charchari village, Mangli repays Rs 500 with Rs 55 as interest for the loan taken from the SHG to cultivate cowpea. She is very happy this year since she did not have to take a loan from the *mahajan* (moneylender) who would have charged interest of Rs 250! Sridevi Paharin of Cheo village tells Mr Gurnani from the Indian Organic Certification Agency, Cochin that through a SHG loan she could buy her husband medicines for tuberculosis and that today it hurts her dignity to ask for loans from the *mahajan*.

Measuring Development

These are snapshots from the 11 SHGs that we have promoted in the hills of Sundarpahari in Godda in Jharkhand where even simple interventions such as creating more options of fair and community owned credit sources, solidarity, introduction of commodity sale through cash and linkages with markets are important and significant first steps towards larger development. But these small changes are difficult to measure in strict monetary output terms.

Measurement had always been one of the earliest endeavours of mankind. From the beginning of civilisation we have tried to measure an array of things that we see and devised methods, techniques, standards and instruments for measuring. But there is a huge array of things that still

eludes the measurement scale. An example of this is the small iron pulley I had attached to the well at Telo village to draw water. It made drawing water from a 40-feet well comfortable and faster. When I asked the didis at Telo how they felt about it they had shouted 'Eru!' in unison, meaning 'very good'. Or for that matter, when I had asked Kusheswar Paharia about the price of 1 bigha of land, he angrily replied, "Land is like our mother and there cannot be a price tag for that. Why do you people try to put a value on everything?"

Developmental Divide

Today I have a feeling that in order to achieve economics of cost we are choosing and preferring areas and communities who are advanced, with whom we can work easily and demonstrate measurable outputs with ease. In this way a vast number of really disadvantaged and vulnerable people would become the have-nots of the development process. In this mad rush to measure output in rupees per family and trying to work with fast track communities, we are leaving out remote, mountainous and forested zones from the development map. I feel we are creating a huge developmental divide in the process.

The day is not far away when we might be saying that *didi* I cannot come to your village as it does not justify economics! I feel the present trend has dangerous repercussions for our larger mission. It reminds me of my teacher who once asked, "What is the contribution of a live tree in a forest in a country's GDP?" Looking strictly from its contribution to GDP (as it is generally calculated) point of view, it is practically nothing. Thus cutting it down and selling its timber would be reflected as Rs X in

the GDP. But we all can realise and feel its value as a living entity but putting a value in rupees to it would be difficult. But with the advent of the new science of natural resource economics and positional analysis that introduces concepts like Gross Nature Product, etc., are we ready to take a new look at the yardsticks of measurement?

1.1.

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ARTICLE

Convenient Committees

Indigenous savings and credit 'committees' cater to the varied credit needs of villagers of Kishangarh Bas in Rajasthan

Neelam Maheshwari

There is a traditional and indigenous system for savings and credit functioning in the Kishangarh Bas block of Alwar district in Rajasthan. Known as committees, these may be described as savings and credit groups. There is no one single type of committee. A variety of committees may function in a single village. Each such committee has specially formulated rules and functions to suit the needs of its members.

The most commonly found types of committees are auction, short-term and long-term committees. In auction committees the member who bids the highest interest rate is given the loan. In short-term credit committees, credit is only made available for a fixed term such as for 4 months or the term the committee agrees upon. The amount has to be paid in equal instalments irrespective of the volume. Long-term credit committees provide members fixed term credit, for instance for 20 months. Interest is deducted at the beginning and principal is repaid on completion of the term.

All Women Committees

Traditionally committees were of 2 kinds - male committees and mixed committees (where women are members but do not

participate in meetings. The men run it in their name). Interestingly, there are all women committees, which have started forming after Pradan promoted women's self-help groups (SHGs) around savings and credit. Women from richer and not-so-poor families, many of whom did not join SHG, have started operating these committees. In many cases, SHGs members have themselves initiated these committees and included members from both SHGs and outside.

It appears that committees are reliable savings and credit mechanisms and women choose these next to SHGs. There are some features, principles and advantages in SHGs and committees that are similar. The accompanying table takes a close look at committees and compares them with SHGs (See Table 1 on page 10).

There are many reasons for SHG members joining committees despite the committees' nature of favouring the not'so poor. These include:

- More than one source of credit makes them more secure. They can withdraw money from any of the sources. Having to depend on only one source makes them vulnerable because SHGs often have limited money and high demand.
- It is difficult to save a lump sum

Table 1: Comparison Between Self-help Groups and Committees

Criterion	Pradan promoted SHG	Committee		
Membership is between 10-20. There are all women members		No upper or lower limit to number of members. There could be men and women or mixed groups.		
Savings	Weekly	Monthly		
Medium of external financial intermediation	Develops as a financial institution to link with banks and mobilise more finances.	Committees do not get linked with banks or any other formal or informal financial institutions.		
Pro-poor orientation	Membership criteria are to include poor strata. Logical reasoning and collective understanding is encouraged to deal with special cases.	Only those people who have the ability to repay in time, i.e., who have ensured means of repayment and pay are welcome. Better-off people are favored over poorer members. Heavy penalties and peer pressure ensure timely repayment.		
Principles and Norms	Presence of members at the time of meeting is mandatory and nobody else other than member is allowed to take a loan from SHG. No working tenure is fixed. Insistence on participation, transparency, equality among members, etc. Conditional emergency loans can be accessed.	Proxy membership is allowed in the name of children and wives. Anybody from the member's family can get loans. Committees run for fixed terms like 1-2 years. Ensuring strict on-time repayment and installments are fixed. There are emergency loans available but at higher interest rates.		
Leadership	Leadership elected by the group. The leadership is symbolic and does not make leaders any way special.	mbolic and ones start and operate the		

at one point of time. As member of many groups, women have the opportunity to save different amounts at different points of time. For instance, Paramjeet saves Rs 10 on Thursdays and Rs 50 on every first of the month. Thus she does not need to have money at any one point in time.

- Membership of many such groups forces women to save more.
- Unlike SHGs, committees do not necessarily demand the physical pres-

ence and participation of women. They can afford to not participate and still be sure that their money will be safe.

- Committees are trustworthy as it is impossible for anybody to default, as one of the criteria of membership is timely repayment.
- Committees are less time consuming since 1-2 persons drive them. There is very little need for confrontation etc, which saves the women much time and energy.

SHGs Better

Despite these reasons, women of the area still believe that SHGs are a better platform than committees. None of the women would think of leaving their SHGs. Reasons include:

- SHG can take loans from banks and committees cannot.
- SHGs are women's groups and the government recognises women groups.
- SHG are poor friendly and punishments are less harsh in case of defaults.
- SHGs get many more things done other than savings and credit like getting the village hand pump fixed, etc.

If forced to choose between the 2 systems, the SHG was preferred. Women joining committees were noticeably amongst the less poor in the SHGs. The poorer lot continued with single membership of a particular SHG. This situation offers a number of lessons. They are:

- Members do want to save more, but as and when they have money.
- Members require different sources of credit, as SHGs do not allow multiple loans.
- Limited savings rate limits available funds, which remain inadequate to meet members' demands for credit.
- SHGs limit the amount of loan per member. Often members need larger amounts, which they arrange from different sources.

The basic difference between committees and SHGs lies in their orientation. Committees have evolved more in response to address demand of credit and are governed by market considerations, whereas SHGs primarily address credit needs of the poorer strata, to enhance capacities of this otherwise

alienated strata to deal with mainstream systems.

The SHGs we promote are, thus, groomed to be sustainable financial institutions. These groups require quality time and involvement of woman members. This is worth investing in for poor women, who are anyway screened out of committees.

It is also meaningful for other women. For one, the SHG itself has legitimacy with the government and banking set up and provides women access to larger amounts of finance. Two, it provides members a way to meet non-financial needs, e.g., installation of hand pumps, etc. Thirdly, it provides women a forum to legitimately move out of the household into a more public realm.

In contrast, the involvement of members in the committee system is minimal with a couple of people ensuring regular savings and repayment. One or 2 influential committee members are responsible for financial mistakes and rules are so tough that members do not default. As a result, these committees are a convenient savings platform for those willing to save and borrow but not invest much time and energy. They speak efficiency and there remains a lot for us to learn from such indigenous systems and credit behaviour of their members. This would help the SHG programme to respond to members needs more effectively.

1.11

Varied Functioning

Observations on heterogeneous group dynamics as revealed by PRA and wealth ranking exercises

Srilata Patnaik

Pradan's work in the Sirtiguda panchayat in Balliguda sub-division of Kandhamal district in Orissa started towards the end of September 2001. Kandhamal is one of the poorest districts in the country with more than 90% of its population living below the poverty line. We started forming self-help groups (SHGs) in this area and were also planning to introduce irrigation. Although there is no set procedure, we generally make 2-3 visits to a particular village before organising women into SHGs.

These steps are:

- Initial visit, preferably with a person who knows the villages and who is known in the village. We then contact some influential persons and subsequently arrange for a meeting in the village.
- In the preliminary meeting (attended by both men and women) we introduce Pradan and its work. Then we discuss the SHG programme in detail. The women finally come up with a date for the first savings meeting. In some cases we also make a tentative list of the members who are going to form the group.
- On the day of first savings all the groups in a particular village are formed simultaneously. The women who wish to become members come together to attend the meeting. We assume that they have affinity amongst themselves when they choose to form a group together.

We also discuss a few norms on that day, such as setting a day and time to meet, setting fines for those attending late and selecting an accountant. The general trend is that women form groups within the same hamlet irrespective of differences in their economic status.

Gosukia is a tribal village divided into 4 hamlets. It is considered one of the better-off villages in the panchayat, which is evident when one enters it. There is electricity, some houses have telephones and more children are seen going to school and some even to college.

What was different this time in our way of forming the groups was that we took the women to a nearby village for an exposure visit. We conducted a meeting amongst the women of the village and fixed a date was for the first savings meeting of the 2 groups that were supposed to be formed.

Jyoti Mahila Mandal was formed on December 6, 2001 with 13 members from the same hamlet. Later, 2 women from another hamlet joined. It became one of the better groups in the Sirtiguda cluster, with members strictly adhering to norms. We visited the group again during May 2002. During the visit we tried to look at the group's credit requirements for the coming 6 months. We used a set of PRA exercises.

Table 1: Credit Requirement of Jyoti Mahila Mandal

Month	1st	2nd	3rd	4th	5th & 6th	Total
Name	Amount (purpose)					
Sakuntala		200 (edu- cation) 100 (rice)	400 (rice)	200 (rice)	100 (rice) 200 (clothes)	1,300
Nuari		600 (rice)		200 (rice)		800
Sujona	200 (house construction)		300 (wage) 300 (rice)	200 (rice)	200 (rice) 300 (clothes)	1,500
Santojini			200 (rice)		500 (rice)	700
Paniri		100 (rice)	100 (rice)	100 (rice)	200 (rice)	500
Saibani			100 (rice)	100 (rice)	200 (rice)	400
Rismo		500 (edu- cation)	400 (wage) 400 (rice)	200 (rice)	200 (rice)	1,700
Saindri		1,000 (educa- tion)	600 (educa- tion)	100 (rice)	200 (rice)	1,900
Basanti		500 (edu- cation) —	400 (rice)	200 (rice)	200 (rice) 200 (clothes)	1,500
Mini		100 (rice)	300 (rice)	200 (rice)	200 (rice) 200 (clothes)	1,000
Kasamati			500 (rice)	200 (rice)	100 (rice) 100 (clothes)	900
Basanti				2	300 (rice) 400 (clothes)	700
Pua	27	200 (rice) 300 (edu- cation)	400 (rice)	200 (rice)	200 (medi- cine) 100 (clothes)	1,400

Apart from the wide variation in credit requirements (See Table 1), we also saw a difference in savings. It was then that we decided to conduct a wealth ranking. We conducted a wealth ranking of the group members in the meeting itself by breaking the group into 2 subgroups. There was

agreement in the ranking given to the members by both the groups. Later I also conducted a wealth ranking of the entire village (See Table 2 on page 14).

Most of our discussions during the visit revolved around the dynamics of hetero-

Table 2: Wealth Ranking of Gosukia

Category	Number of Households 25	
Better off (BO)		
Poor (P)	20	
Very Poor (VP)	14	
Total	59	

geneous groups. It was then that I tried to look into various aspects such as credit offtake of members, participation levels etc. in the group (See Table 3). It seemed difficult to maintain equity in the group, and it showed up in many subtle ways. For instance, some of the better-off members often questioned the poor members when they wanted a loan. Although it did not seem that these members would drop out from the group

very soon, there were chances that they might do so in the long run.

I am apprehensive about the stake of poorer members when the group is ready to absorb higher loan amounts, especially from bank linkages. Our team plans to introduce some income generating activities with the group members. It might so happen that the group would just remain a forum for savings, meeting the existing credit offtake of poorer members. And those better off would benefit more. I am also left with questions about heterogeneity. Is it just a function of economic class? Or also of age, caste and religion? We need to look at how these aspects affect the dynamics of the group.

1.11

Table 3: Savings and Credit Offtake of Jyoti Mahila Mandal till November 2002

Name	Wealth Ranking	Savings	Loan (purpose) in Rs		
Sakuntala	ВО	750	200 (rice) + 400 (medicine) + 500 (medicine) + 1,000 clothes + 1,000 (clothes)		
Sujona	ВО	795	1,000 (wage) + 1,000 (rice) + 1,000 (rice)		
Paniri	ВО	370 -	200 (wage)		
Rusmo	ВО	635	200 (court) + 500 (education)		
Mini	ВО	320	200 (medicine) + 200 (rice) + 200 (rice)		
Saindri	ВО	585	200 (education) + 300 (education) + 1,000 (education + 1,000 (education)		
Latika	ВО	385	200 (wage) + 500 (house construction) +1,000 (rice)		
Nuari	P	320	100 (medicine + 400 (rice)		
Santojini	Р	600	200 (education) + 100 (clothes) + 400 (rice)		
Basanti	P	400	100 (medicine)+200 (clothes)+500 (Puri visit)+600 (ri		
Nibajini	P	465	200 (rice) + 300 (rice) + 1,500 (cow)		
Basanti	P	435	100 (medicine) + 100 (rice)		
Kasamati	Р	335	100 (wage) + 300 (wage) + 900 (house construction)		
Pua	P	370	200 (education) + 100 (clothes) + 100 (rice) + 100 (rice)		
Saibani	VP	290	100 (rice) + 400 (medicine)		

PILOT PROJECT

Successful Seepage

Seepage tanks in Arjundih village in Purulia district of West Bengal have yielded good results within 2 years

Dinabandhu Karmakar

Large areas of the undulating hilly terrain of eastern India has gone through intensive process of land development through terracing and bunding. As the population grew people moved from cultivating in the valleys to the upper reaches of catchments in order to meet the growing food grain demand. High rainfall, forest covered hills and large tract of terraced and bunded paddy fields continue to conserve significant amounts of the runoff during the rainy season.

Huge Runoff

Due to the presence of impervious rocks and loose sub-soil, the infiltrated rainwater moves down the slopes (as gravitational water) and reaches the valleys. During the rainy seasons (in this high rainfall zone), all lands get saturated with water. The Survey of India in its runoff map has showed that on an average more than 60% of precipitation of this zone flows down. At the end of the rainy season, these saturated valley lands keep receiving seepage water from upper reaches, which oozes out at the surface and flows down.

A seepage tank is a small structure (on an average 1,000 to 1,500 sq feet) with an average depth of 6 to 10 feet cut out in a corner of individual field. Having small tanks in individual fields is not an entirely

new concept. The concept of farm ponds has been propagated by many agencies including ICAR, ICRISAT etc.

Having a small tank in the field has been in vogue in the plains of Bengal for a long time. In the lower Ganga basin, with increased demand for water, people are now harvesting rainwater in small tanks to cultivate vegetables, fish and prawn. The practice of *dari kuan* (open shallow dug well) in the low lands and *hapa* (small tank) on homesteads are also very common in many pockets of this undulating hilly terrain in eastern India.

Battery of Small Tanks

Seva Bharati, an NGO working in adjoining Jharkhand sub-division of Midnapur district in West Bengal worked on seepage tank in the late eighties. The element of newness in Jhalda is the amalgamation of our 5% model (each plot having 5% area as a water harvesting pit) of water conservation with dari kuan. Here we try to treat almost all the adjoining plots with a deeper 5% model. It is like a battery of small tanks recharging the moisture regime of the treated valley. This has provided people an alternative to big tanks and lift irrigation, which are often not technically and financially feasible options for small and marginal farmers.

The biotic components of this concept are introduction of vegetable cultivation and prawn and carp rearing to diversify and intensify use of water and land to increase income of poor families. We also experimented with planting different fruit trees and beetle nut trees on the field bunds.

Experience at Arjundih

Sir Ratan Tata Trust (SRTT) supported our experiments on land-water management in the watershed development programme. Arjundih village has one very shallow tank of about 2 acres at the top of the valley. Its maximum depth in the rainy season is 5 feet. There is another small tank in the lower reaches.

The first choice to any water resource expert would have been to renovate the big tank to harvest more water. This could have been renovated but the owner would not allow other families to access its water. The patch of the land where the tank is situated is below a denuded hill with some bushes at the foothills. One farmer has a *dari kuan* and another a pucca well. These two farmers were using the water for vegetable cultivation.

Some other farmers were trying to grow summer paddy, exploiting the water that oozes out in a few plots. But the total irrigated area was very low and the supply of water uncertain. Most other families with land in the same patch were left out. We decided to dig seepage tanks in that patch of land, so that all the families had water for irrigation.

We constructed 14 seepage tanks in the first year (2000-2001) spending about Rs 65,000. Some of us were doubtful about the technical viability of the idea. Nobody knew how much water would seep in at the

upper catchments and how much flows laterally to reach the valley, or for that matter, how much is already being exploited by the existing 2 structures and how much water the soil mass in the valley can trap in its pore space.

The tanks were dug in April and May 2001. Only half of these had water till the end of February 2002. The rest dried up once people started drawing water to grow crops. Even an existing small tank, which was known to be perennial, dried up when we de-silted it with the expectation that it would supply more water. The topmost newly dug tank (at much higher elevation to this one) was full of water and the entire village was using it to bathe and for other household uses.

Dramatic Change

This picture changed dramatically in 2003. This year all the tanks were full of water throughout the year. In May 2003, 20 families are cultivating crops using the water from seepage tanks. All the tanks are used for either carp or prawn rearing on an experimental basis. The full picture of how much benefit these seepage tanks could add to the families at Arjundih village would come by the end of the season when all the crop and fish are harvested.

The available data from some families shows significant potential of these small tanks. One farmer earned Rs 9,000 from his vegetable plot. Another farmer earned Rs 5,000 from the fish and vegetables that he has cultivated. On an average we expect that all the families would earn within the range of Rs 5,000 to Rs 10,000 this season.

1.1.

CONCEPT PAPER

Siali Servings

Making and marketing siali leaf plates in a systematic manner could earn poor families in Kandhamal district of Orissa a minimum of Rs 4,000 a year

Nityananda Dhal

Siali is a creeper plant found mostly in sal forests. The size, texture and durability of its leaves lend itself to making plates and cups. The plant has a high regeneration capacity. If you cut a branch, 3-4 others spring up. The bark of this creeper is also used to make ropes for various household purposes. Siali is abundantly found in southern and western Orissa, Andhra Pradesh and some part of Chattisgarh and Madhya Pradesh. Various products made from siali leaves are used mostly in western and southern India including Andhra Pradesh, Tamil Nadu, Maḥarashtra and Rajasthan.

The siali leaf business is around 30 years old in the Kandhamal district of Orissa. More than 70% of the women of this area are engaged in making siali leaf plates. This is considered to be rice for poor tribes in this area and engages them through the year. The intensity of involvement varies depending on the family's other engagements and availability of quality leaves. A labour intensive activity, the work is confined mostly to women. It is suitable for the poorest sections of society since it does not involve financial investments.

The local people (mostly women) collect leaves from nearby forests and stitch them with sticks into plates. These are then dried in the sun and sold to local traders. Except for plucking the leaves from forests, which is very hard work, it is less laborious but a time consuming activity. Family members across all the ages are involved in this activity. There are no restrictions to collect leaves from the forest. Although leaves available throughout the year, the availability decreases in summer when the creepers drop leaves. The quality of leaves deteriorates from December till the summer.

Present Production Cycle

The production cycle is about 4 days long. A day of hard labour is spent to collect leaves from distant forests. Two days are spent to stitch the leaves. It takes half a day to dry the leaves and another half day to sell the product in local markets. The 4-day effort provides cash income between Rs 30 and Rs 45, a daily return to labour to the tune of Rs 7.50 to Rs 10.75.

This income varies with the number of working hands (read women) in a household. On an average, a household earns about Rs 1,500 to Rs 2,500 a year from this activity. Although the returns are very low, poor people are still involved in it since there are no better opportunities for cash income.

There is scope for value addition to this product by introducing quality stitching (using more small and thin sticks or using sewing machines to stitch the border of the leaves) and using quality leaves (no holes, bigger size, etc.). There is a greater demand for such value-added products in the consumer market. Some enterprising people in Andhra Pradesh and Ganjam district in Orissa are already making these value-added products in 3 categories: medium-stitched plates, fine-stitched plates and machine-stitched plates.

Market Networks

The people we work with sell roughstitched plates to local traders (sahukars), generally located in panchayat headquarters. These local traders sell the plates to Balliguda traders who generally pick up the product from the warehouses of local traders, transport it on their own trucks and sell to Berhampur traders. There is no value addition and storage involved in these 2 stages.

In Berhampur, traders store the major part of the product for about 5 months from June to October. We have found that each trader in Berhampur stores about 50 to 100 truckloads. The reasons for storage are good availability in these months of quality leaves in the forests for value-added products and a lean season in consumer demand during this period. There is high demand from October onwards, when the festival and marriage season starts. Quality leaves become scarce in the forest roughly around the same time.

About 20% of the product goes directly to Andhra Pradesh for further value addition like close stitching. The rest 80% goes for value addition such as sorting, cutting and packing for sale to the wholesalers of Nagpur, Nasik, Jalna, Ahmadnagar, Surat, Latur and various places in Rajasthan and Gujarat.

The wholesalers then distribute the products to the consumer market through retail shops. Generally this business runs on credit for about a period of 1 to 1 and 1/2 months. The Berhampur traders also purchase close and medium stitched plates. There are bigger traders in Andhra Pradesh engaged in this activity. Along with the value addition to rough stitched plates, they also make close-stitch plates by using the rough plates and directly using leaves.

Concerns and Scope

For the poor engaged in leaf making, the monetary return per day of labour is very low. They also have to travel long distance to the forests. This is a laborious process and mothers with small children are unable to do so. Getting quality leaves from November onwards also becomes difficult. Drying the plates during the rainy season is also a problem. The labour in this activity is confined exclusively among the women.

However, if we can shorten the long trading chain, the poor could retain the margin that now goes to the intermediate traders. In order to do so, there has to be provision for storing the leaves. We can also facilitate the value addition chain such as cutting, sorting and packaging, for which we need to operate to scale. In this way the repeated loading and unloading can be bypassed, total freight distances can be reduced and transportation capacities increased. We would then only pay entry tax once instead of twice.

All these activities are possible at Balliguda since the skill involved in value

addition can be acquired easily and we could operate on a scale that promises huge potential. The storage can be decentralised at the cluster level or at individual village or even at the household level. The future of this eco-friendly product seems to be bright given the ban and restriction on polythene products.

Strategy

We could promote close-stitched plates (fetching the best prices) that are either hand or machine stitched. Initially we could concentrate on hand-stitched plates and subsequently move to machine-stitched plates.

Simultaneously we would be involved in marketing of rough-stitched plates along with close-stitched plates. We would do this to achieve continuity of the activity round the year and to address the needs of various ranges of products by traders and consumers. At the household level we cannot exclusively promote fine-stitched plates because of the varying quality of leaves and varying skill levels among family members. This will not take much extra effort. Product diversity brings its own advantages.

Value addition (like cutting and packaging of both rough and close stitched plates) will also help to directly reach the wholesale market. The gains are obvious, as we will bypass intermediate trading chains.

We could also promote a cooperative of leaf plate producers that will coordinate the entire activity. Profits would be distributed among all member producers to maximize returns by playing the scale game in the market.

The collection, storage and value addition will be done at the cluster level to avoid transportation to a central place. The volumes will be sufficient for further value addition like cutting and packaging. For a woman to be a member of the cooperative, she has to supply close-stitched plates.

The cooperative will have some stitching machines to provide training to members. After acquiring the required skills, members will be assisted to purchase machines with credit from SHG-bank linkages. Till a member acquires speed and quality, she will be supported technically as well financially (free training and subsidy on working capital) so that she can earn a substantial income for her efforts. The interest on investment may be subsidised to ensure a little more margin to boost this activity.

Economics

Generally one person stitches about 125 hand-stitched plates in 8 hours or one day. 1/3rd of a day is required to collect leaves to stitch 130 plates. They spend about half a day to dry the plates. A woman can therefore stitch 750 plates in 6 days. The prevailing rates for 100 plates are around Rs 20 to Rs 25 at the local trading centres. Per day returns therefore translate into Rs 17.50 to Rs 22.50.

In case of machine-stitched plates a person is capable of stitching 175 plates in 8 hours or one day. A person can therefore stitch 1,050 plates in 6 days. Machine-stitched plates fetch a price between Rs 18 and Rs 22 per 100 plates. Returns per day therefore translate to about Rs 22 to Rs 24 in case of machine-stitched plates.

The prices mentioned are currently prevailing in the market. After value addition, and once the women have some bargaining power, they are likely to leverage about 20% extra prices. On an average at least 2 persons are involved in this activity in a household. We have also observed even men are involved in making machinestitched plates.

We can therefore safely assume that at least one person day stitching is done for about 150 to 180 days. This way the net profit of a household from this activity will come to about Rs 3,500 to Rs 5,000 a year. In addition to this, the household will also leverage higher prices for rough-stitched plates. An average household can therefore earn a minimum of Rs 4,000 a year from this activity.

Vision and Risk

Through this intervention we expect to avoid the entire exploitative intermediary market channel by establishing direct linkages with the consumer market. We would market the leaf plate products as a branded product from Kandhamal. At least 50% of the households in this area will produce machine and close-stitched plates and will earn about Rs 5,000 per annum. Both men and women will equally contribute labour in this activity and contribute towards social development. The only that we can perceive now is that paper products may take over the market of leaf plates. The chances of this happening seem to be remote.

Product Range

There are basically 6 different products made from siali leaves available for use in the market. The products are loose leaves (used for dry food), rough-stitched plates (plates with poor leaves. At least 2 plates required to hold dry food), mediumstitched (one plate used to hold dry food), close hand-stitched with sticks (called bhoji khali), machine-stitched (using sewing machines) and moulded plates. The first 3 products are used for holding dry food and last 3 are used to hold other types of food. The plates are mostly cut into rounded shapes of diameters of 14" to 20".

Loose leafs and rough-stitched plates, besides its direct use, are widely used as raw materials for making value-added products of medium and close-stitched plates at different trading centres in Andhra Pradesh where the unstitching and sorting of leaves takes place. These are then re-stitched in close placing by using local women on contract basis. This is possible because siali leaves can be stitched even when they are dry.

Our Experience

In mid-October 2001, two SHGs started procuring rough leaf plates in one cluster. They sold the plates to a trader at the Berhampur market, thereby minimising the marketing chain. Initially the SHGs made a profit of Rs 4,000 in 2 months by selling 2 truckloads of plates.

The SHGs purchased 100 leaves at a price of Rs 0.50 more than what the local traders were offering. By offering a better price they were able to challenge the monopoly of local traders. In one of the clusters (Kurtamgarh) the prevailing price was very low. We encouraged a SHG in that cluster to buy leaves. Within a fortnight the price had risen from Rs 3.50 to Rs 5.50 per 100 plates. It is not difficult to understand the exploitative nature of this market from this single instance.

At that time we were not aware that

prices fall from March onward because of new leaves coming from the plants. We therefore faced some loss as we had purchased at higher prices. Subsequently, we contacted the biggest trader of Andhra Pradesh to sell our product directly to outsiders to further shorten the marketing chain. Despite a verbal agreement he did not pick the stock as he found other traders ready to supply plates at much lower price as the price fall substantially during those days.

We then became aware of the market for close-stitched plates. These had the potential to generate income that was double from earnings from rough-stitched plates. To promote this product we arranged training for about 100 women belonging to 2 clusters in the area by the help of resource persons from Andhra Pradesh. Presently, the close stitched plate is gaining wide acceptance.

Till date we have traded 11 truckloads of leaf plate worth about Rs 2.5 lakh. Out of this 3 truckloads were directly in Andhra Pradesh. It was major breakthrough. We have also signed an agreement with 2 Andhra Pradesh traders to supply 12 truckloads of rough-stitched plates and one truckload of close-stitched plates, respectively. Both of them have given some advance to purchase and are making down payments.

Because of our intervention, traders from Andhra Pradesh are buying plates directly from this area. The competition has started between the traders of Andhra Pradesh and Berhampur. So much so that all the traders of Berhampur have formed a forum in association with Balliguda traders to compete with the Andhra Pradesh traders. We are waiting for the

outcome during the peak demand season.

We have a close relationship with DSMS (the DRDA's supply and marketing division), who are promoting machinestitched plates among 1,600 families. We have also observed the potential of machine-stitched plates for future intervention. After all this trading, we arrived at a no loss, no gain situation. The total gain of about Rs 15,000 made up for the loss due to the fall in prices and damage etc. This is a learning cost.

1.11

FIRST PERSON

Sironj Soliloquy

Observations while travelling through the degraded and impoverished land of Sironj in Madhya Pradesh

Soumya Sarkar

Finally Achintya and I were on the train hurtling towards Madhya Pradesh (MP). We were going to visit Pradan's Sironj project in Vidisha district. To a Bengali, any mention of Vidisha immediately conjures up images from Jibanananda Das' famous poem where he compares the eyes of Banalata Sen with the night of Vidisha. For classicists, Vidisha is associated with Kalidas, who describes it in such glowing terms in Meghdoot and Malavikaagnimitra.

We disembarked at Ganj Basoda, a 'one horse' town about 60 km from the town of Sironj. A jeep was waiting for us. And so began a memorable journey, memorable not just because of the incomparable company of Achintya and his insightful observations, but memorable also to every bone of my body. They ache every time I remember the roads of MP. Everybody who has travelled on these roads would understand what I mean.

On the way to Sironj we came across great open spaces, most of which looked like degraded forest and grazing lands to me. The ploughed fields (we had gone there in mid-May) were huge. Agriculture did not look developed, as none of the fields were bunded. Although population density in MP is low, the size of the fields still surprised me. Achintya told me land distribution was extremely skewed in this part of

the world. Later I found out from government records that more than 70% of the cultivable land was owned by a handful of families, mostly from the Rajvanshi caste.

According to the environment status report brought out by the MP government, the net sown area in the state has increased by 25% after 1956. This surprising and dramatic increase has come about from the conversion of the common property resources (CPR), earlier available for grazing and forestland. The conversion has been more intense in the western parts of the state. The CPR has come down by 40%, adversely affecting the rural poor and increasing the pressure on remaining forests. The wastelands in the state are now 15% of its geographical area.

We arrived in Sironj, which had the look and feel of a market town. Achintya concurred, informing that it was indeed the biggest grain market in the entire region. The town was bursting at the seams. From being home to about 30,000 souls in the sixties, the population has exploded to more than 1.25 lakh today. There was practically no development in the town. There was no sign of any industry. So why are people coming to live in the town? Is it because the surrounding degraded countryside is no longer capable of supporting them?

Pradan's office in Sironj is unlike any other project office they have. The team here has been established to implement the World Bank supported Madhya Pradesh District Poverty Initiative Project. Since Pradan is responsible for disbursing government largesse in the block, albeit in a much more rational and efficient manner, there were any numbers of petitioners from the neighbouring villages scouting mostly for dug wells.

In a way Pradan professionals in Sironj were doing the work that the office of block development officer should have been doing. It was a telling comment on the failure of the government machinery to bring about positive developmental change in the lives of poor people. Needless to say, the Pradanites under the leadership of Ashok are doing a commendable job.

We stayed in Sironj for 3 days and visited a number of villages in connection with the soybean intervention that was successful last year as a pilot project and is being upscaled this year. I also visited a village where a hamlet has been transformed into an oasis after a dug well was renovated. The entire area was shaded with trees and farmers were cultivating 2 crops. It was revealing how availability of a little water can make such a positive difference in people's lives.

Digging wells might solve the woes of the poor in the short term but is it a sustainable solution to the grinding poverty? The state has been consistently receiving 10% less rains than the rest of the country. The last 2 years have been unqualified drought years. The groundwater levels are receding rapidly. It seemed to me that just digging and renovating dug wells without installing more sustainable rainwater-

harvesting systems is just not going to work even in the medium term.

I also visited a squatter colony on the fringes of a so-called forestland (the forests are no longer there) a few kilometres away from the town where Pradan has promoted the rearing of goats. I was shocked to see that sheds where the goats were kept were considerably better than the shanties the villagers lived in. I do not know what 'programme design' is responsible for this, but it appeared to be callous and inhuman.

I also had my doubts on the wisdom of rearing goats. The Pradan professional accompanying me said that the people in this 'hamlet' were so poor that no other livelihood intervention was possible. Their ownership of the cultivable land was also questionable. While the logic was irrefutable. I still felt that the sudden and sustained increase in the population of goats would not augur well for the impoverished villagers. If stall-feeding practices were not introduced, I could see the goatherds facing increasing hostility from neighbouring villages and harassment from forest rangers when they have to graze their herds in ever widening radii. And this is bound to happen in a couple of years. Is there a way out of this cul-de-sac?

Achintya and I boarded the train for Delhi in Bhopal. The issue of the goats was still buzzing in my mind. I fell asleep thinking of goats and dreamt that a goat was standing over me and nibbling at off the hair of my head (whatever little is left of it). I woke up with a start and saw our train entering Nizamuddin station in Delhi.

PEOPLE, NEWS AND EVENTS

- The Government of Jharkhand has been concerned about meeting the need for a sound direction in watershed development activities, administrative restructuring as necessary, coordination among various actors involved in watershed development and capacity building at various levels. The state was also keen to learn more by examining selected innovative initiatives of other states. Pradan has been given the task of preparing a base paper on watershed development activities for the state. This would also involve studying the Rajiv Gandhi Watershed Mission of Madhya Pradesh, water harvesting initiatives in Chattisgarh and related initiatives in Andhra Pradesh and Karnataka. Soumen Biswas is conducting this study on behalf of Pradan.
- Mr Wilfred Lakra, Joint Secretary at the Ministry of Rural Development visited Pradan's projects at Gumla and Khunti on June 3-8, 2003.
- Saroj Nayak, based at Godda, has resigned from Pradan. We wish him luck.
- Ram Karia and Chiinzamoi, apprentices of the 26th batch at Dholpur, have dropped out of the programme. Ambika Mohanty, of the 25th batch at Godda, has also left.

- Sameer Kumar, who joined Sidhi as Executive in November 2002, has resigned from Pradan. He would be working on a short-term assignment with DPIP Madhya Pradesh in Bhopal.
- Avijit Mallik, earlier at Barhi, has been transferred to Deoghar. He will be working with the post cocoon tasar programme.
- The Joint Organisational Orientation Programme for Development Apprentices of the 28th batch was held from July 16-18, 2003. Deep Joshi and Rabindra Nath facilitated the prorgamme. This was followed by the Orientation to the Village Study Exercise and the SHG thematic training from July 19-20 and July 21-24, 2003, respectively. Achintya Ghose and Rabindra Nath and D Narendranath and Anirban Ghose facilitated these, respectively.

Bulletin Board

• The final phase of the Training of Trainers for Entrepreneurial Motivation Training is scheduled from July 28 to August 1. The venue is Kesla.

Send your contributions to NewsReach at pradanho@ndb.vsnl.net.in. Please send any notices you would like to post on the bulletin board to inform readers at the same address.



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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