

# News Reach

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## Letter to the Editor

### For Whose Profit?

This is in response to Dinabandhu's article (*Generation and Flow of Surpluses in Society*, NewsReach April 2004). In his article Dinabandhu talked about how surplus is generated and how it flows. While explaining this he referred to Marx's theory of surplus value. In a nutshell, he wanted to say that the value added to a commodity in terms of labour gets accumulated in the hands of very few people as profit because of the fact that the wage paid to the labourer is always lower than the market price of the commodity. So there is an increasingly huge accumulation of wealth in the hands of a few people in society. He suggests caution while taking up developmental activities so that we can assure an opposite flow of the accumulated wealth or at least can minimise the rate of surplus going to the hands of a few people.

I have nothing to say about the first part of the article where he says how surplus is generated and accumulated as profit to the richer sections. But I am confused when he suggests taking activities where there would be an opposite flow of accumulated wealth or at least a low rate of flow of surplus from the poor to the rich. In his second example of interventions, he says that by purchasing seeds and fertilisers, surplus is getting drawn from the poor farmers to the richer sections of society. When the farmer is selling product (vegetables, etc.) in the market, there is an opposite flow of the surplus (accumulated profit?). He suggests that we should be cautious that the balance is positive.

This confusion is due to the use of the word surplus. Sometimes it has been used to denote the surplus value added to a commodity by the labour component and sometimes it has been used to denote profit accumulation by flow of money through circulation of the commodity. Dinabandhu referred to Marx's theory of surplus value in his article. Marx wrote, "It is therefore impossible for capital to be produced by circulation, and it is equally impossible for it to originate apart from circulation (Karl Marx, *Capital*, Volume I, page 163)." So circulation does not create value. But without it one cannot realise the value (here profit).

Let us think on the same lines. If by selling 1 kg of DAP, an industrialist makes a profit of Rs 2, it means that he has not paid for the wage equivalent of Rs 2 to the labourers (mental and physical) at different levels for producing 1 kg of DAP. So he is exploiting the labourers involved in producing DAP. In that sense he is not exploiting the farmer who is purchasing the DAP. If a poor farmer does not buy it and a rich farmer buys it, the industrialist would make the same profit. Actually, if more numbers of farmers buy the product, then the volume of sales would increase, which might lower the unit price of the product (but due to more sales, the total profit of the industrialist may



increase), which would benefit the poor farmer. Also, using good fertilisers and seeds would give farmers better returns on their labour and capital because of better production. I do not see any difference between purchasing irrigation water and DAP for a farmer. For him these are the investments and by purchasing these, he is making his venture more capital intensive and thereby generating more returns.

Otherwise, if Dinabandhu's logic holds true, then by no intervention (in this advanced capitalist world) can we stop or reduce wealth accumulation for the richer class (people at the core and top in Dinabandhu's cone model). Let us take his first example of grant money. The grant money is coming from the richer sections to create infrastructure in the lands of poor farmers. After infrastructure creation, farmers would grow crops for which they would purchase seeds and fertilisers from big companies. And again, there would be accumulation of wealth. So, one can argue that this infrastructure is actually investment by the richer section for their future profit. I request Dinabandhu to clarify the issue.

Dibyendu Chaudhari, Kashipur, Purulia, West Bengal

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

## Promoting SHGs or IGP's or Both?

A detailed impact study in selected Pradan project areas in Jharkhand and Bihar shows interesting results

Helzi Noponen and Naila Kabeer

This report presents findings from a socio-economic impact study of Pradan's Self-Help Group (SHG) Microfinance and Livelihood Programme carried out in Jharkhand and Bihar. The study is one component in Pradan's multi-pronged approach to impact assessment as a partner in the Imp-Act Programme. The programme, funded by Ford Foundation and anchored by technical experts at 3 UK universities, has carried out a variety of impact assessment exercises with 29 partners across the world.

Pradan's strategy is premised on the belief that microfinance is not an end in itself but one of a number of interrelated means for strengthening individual livelihood efforts. Other 'means' promoted by Pradan include technological assistance in subsistence cultivation, market-based agriculture, forestry, animal husbandry, watershed improvements and the development of non-farm individual and group enterprises.

Pradan has been organising women's self-help savings and credit groups in Jharkhand and Bihar for the past 15 years as a major component of a larger livelihoods promotion strategy aimed at reducing poverty among very poor and vulnerable households.

### Dual Approach

Pradan has a 2-pronged approach to microfinance service delivery for the poor. On the one hand, it works with the existing banking industry seeking to

apply pressures and incentives to persuade it to overcome its reluctance to lend to the rural poor. On the other, it works with the rural poor, seeking to build networks of independently functioning SHGs and link them to the local banking structure. In addition, to strengthen the capacity of SHGs to learn from each other, Pradan promotes a system of SHG clusters.

The cluster is a collective of 10-15 mature SHGs from neighbouring villages, whose selected representatives meet regularly to discuss and deliberate on issues that affect them individually or collectively.

### Strengthening Capabilities

In addition to building SHGs as alternative MFOs (microfinance organisations), Pradan seeks to strengthen the economic capabilities of members through a variety of livelihood-focused interventions. Pradan professionals analyse the local economic base and identify activities with growth potential, such as those with forward or backward linkages for different groups of producers. They may provide 'market' solutions (e.g. broiler chicken marketing outlets) or 'production' solutions (e.g. advanced mushroom spawn cultures).

They may also be able to provide 'technological' solutions (e.g. disease-free cocoon testing for silk producers), which increase productivity of groups of local producers. Where infrastructure is lacking, Pradan cooperates with government



and other banking institutions to help supply it (e.g. lift irrigation facilitating production and marketing of vegetables).

Participants for the livelihood programmes are primarily selected from the SHGs. Livelihood interventions are based on analysis of resources and skill availabilities in an area carried out by Pradan's professional staff and SHG members. Once a livelihood programme is initiated, some non-members also participate but they also join a SHG over time.

Livelihood programmes often require the setting up of new sets of community organisations such as user groups, co-operatives and so on. These organisations are designed differently and have systems and processes that are not the same as that of the SHGs.

### Women to the Forefront

Women have been placed at the forefront of SHG activity as well as in planning and implementing its livelihood programmes in order to enhance their economic agency within the family and, as their groups mature, within the wider village community. The formation of secondary level federations of the SHGs in the wider community, it is argued, also further strengthens their solidarity networks and their bargaining power with key development actors such as bankers, block officers and officials of line agencies.

This is expected to lead to enhanced status and voice within the community. Pradan, therefore, is not only concerned with the impact of its program intervention on the material welfare, livelihood base and financial status of its target

households but also on the capacity of women within its groups to exercise voice and influence within the community.

There has been a running debate among Pradan professionals in several field sites regarding the value-addition of first organising women into SHGs rather than concentrating efforts on direct livelihood promotion or specific IGP (income-generating project) activities. Some argue that when clear livelihood activities have been identified as feasible in an area that direct promotion of the activity among the target group is preferable since it first takes effort to build up the sector activity and second the benefits to participants are greater than through SHG activity alone. They see the effort put into SHG promotion as a distraction to the ultimate goal of building livelihoods.

Others see the SHG promotion process as an essential step in the process as it builds individual capacities of participants to be better participants in IGP activities and provides a source of credit for investment in IGP. They also argue that the benefits of SHG participation alone are significant in themselves and that some participants are not in the position to participate in IGP but do benefit from the access to credit to shore up or make marginal improvements in their existing livelihood base.

### Reaching the Poorest

If Pradan concentrates efforts only on those able to take up IGP, it would quickly drift away from its admirable record of successfully targeting the very poor. A recent study, which explored Pradan's outreach in Jharkhand using a tool devised by C-GAP found that Pradan reached all but

the very poorest (3%) of the population in the study location (published as *Targeting Poverty* by Rohini Somanathan, NewsReach January 2004).

This study sought to answer questions regarding the impact of SHG only participation versus SHG+IGP participation. Does SHG+IGP participation provide substantial impact results compared with non-members over and above that found for SHG alone participation? If so, in which areas of impact are differences between the 2 most notable? What differences in impact results can be found for SHG participation alone versus non-members and versus SHG+IGP?

### Research Methodology

While there is considerable documentation of Pradan's activities, there had not hitherto been any attempt to carry out a systematic quantitative assessment of the full range of socio-impacts that it hoped to have amongst SHGs promoted by it. Consequently, a decision was taken to carry out a socio-economic survey as one of the activities that Pradan would undertake under the Imp-Act programme. The aim would be to explore possible impacts in a number of areas which directly or indirectly reflected the objectives of the programme, including:

- Capacity to meet basic needs
- Livelihood base
- Asset position
- Savings and debt position
- Women's voice and agency

A questionnaire was designed to collect quantitative data in these areas as well as background questions regarding village and household characteristics in order to factor in possible contextual differences in the study locations.

The study was carried out in Godda and Dumka districts of Jharkhand and Banka district of Bihar. The research design was a comparison between long-term Pradan promoted SHG members of over 3 years in membership age with a sample of non-members. A random sample of 295 SHG members of over 3 years of membership age was selected from a total population frame of SHG members in the 3 districts. Three years of membership was selected because this is the expected length of time for group maturity and bank linkage in which impact results should have been revealed.

### Pradan's Expectations

Pradan expected to find that SHG membership of Pradan promoted SHGs would be associated with some level of impact and that these impacts would strengthen with length of membership. In addition, the study was designed to also permit comparison of impacts among SHG members who participated only in the SHG programme with those who had also participated in Pradan promoted IGPs in order to explore whether impacts observed reflected these different forms of participation. We hypothesised that SHG+IGP would be associated with higher levels of impact than non-members and SHG only participants.

To obtain the sample of non-members, a great deal of effort was invested in finding a sample with the similar starting points as long-term Pradan promoted SHG members. From new geographic areas where Pradan was planning to expand in the near-future, 104 non-members were selected following the same protocol as used for selecting Pradan promoted SHG members — a wealth ranking of village



households in geographically targeted poverty pockets.

From a list of 40 expansion villages identified as poverty pockets through secondary research, a random sample of 10 villages was selected. Wealth ranking PRA (participatory rural appraisal) exercises were carried out in each of the 10 villages and names in the 2 groups of very poor households and poor households were selected for interview, provided the household fitted the criteria for Pradan promoted SHG membership (an adult female member able to join a group of 15 similar women and take up livelihood activity).

In this report we first comment briefly on the findings of the larger study and then discuss in more detail the analysis of results for participants of the SHG programme versus participants of SHG+IGP.

### Members versus Non-Members

The main comparison in analysis of the survey data was between women who have been members of SHGs for at least 3 years and those women who were eligible to become Pradan promoted SHG members but had not yet joined. First of all, the findings help to put into perspective the overall poverty of the context in which the study was carried out.

We pointed to the very poor levels of infrastructure and services that prevailed in the villages included in the survey. Moreover, regardless of whether they belonged to Pradan promoted SHGs or not, the outcomes reported by the respondents testified to the very low levels of basic needs satisfaction, household income and assets and access to

institutions that characterised them. There was virtually no electricity in any of the villages included in the sample. There was little use of technology and the most commonly owned consumer assets were bronze or copper utensils followed by a bicycle.

### Significant Difference

Nevertheless, within this overall context of poverty, our findings suggest that Pradan promoted SHG membership did make a significant difference to many of these outcomes. As far as basic needs were concerned, these SHG households were less likely to experience food shortage, and those that did, experienced it for a shorter period of time than non-SHG households. They consumed more nutritious food items per week and reported a more favourable overall food situation in terms of adequacy and diversity of diet.

They had better access to clean drinking water, more of them using hand pumps rather than surface water and open wells. They had improved housing with more rooms and doors. There were also striking differences in the level of children's education in the 2 groups, with greater numbers of children attending school and greater gender equity in school attendance for SHG members.

Some of these findings can be explained by differences in economic situation of SHG and non-SHG households. SHG households were more likely to engage in own cultivation and livestock rearing than non-SHG households and less likely to rely on unskilled wage labour activities. They had more land and livestock assets, more diversified cropping patterns, higher value crops, more harvests and better

agriculture practices.

### Related to Pradan's Interventions

Many of these differences can be directly related to Pradan's interventions. They also had higher savings levels and lower incidence of indebtedness to high interest sources of moneylenders, merchants and employers. They more often borrowed for reasons of investment versus illness or basic consumption in contrast to non-members with much higher rates of exorbitant interest debt related to crisis of illness or consumption smoothening.

The impact in relation to women's skills, knowledge and agency was more mixed. SHG members had generally acquired a range of practical skills and demonstrated greater awareness of government interventions for the poor as well as various health-related matters. However, while more SHG members participated in the public life of the community than non-members, the percentages were very small.

There were also few differences in the extent of female participation in household decision making between the groups for a number of different decisions. For most decisions, both SHG members and non-members took sole decisions in a fifth of the households and a joint decision was made in about half of the households. The exceptions were non-members who showed greater female decision-making regarding visits to family place and family size.

### Less Gender Inequity

However, one point is worth highlighting. Although we found no difference between

SHG members and non-members in percentages participating in decisions about children's education – about 20% took the decision on their own and 56% jointly with their husbands, it is worth noting that the results of decision-making varied significantly between the 2 groups, both in terms of overall school attendance as well as gender disparities in school attendance.

To that extent, membership of Pradan promoted SHGs may be contributing to reduction in intra-household gender inequality. It also appeared to contribute in other ways. SHG women experienced less pressure to have sons and were more likely to keep a portion of earnings for their own use. Domestic violence levels were about the same for both groups at 9%.

### Significant Linkage

To sum up, it appears that Pradan's SHG-bank linkage model has had significant and positive impact in improving their livelihood base, savings and debt position and living and consumptions standards of participants. Pradan promoted SHG participants have been able to secure their primary livelihood source through own agriculture supplemented by labour, livestock and non-farm enterprise activities in comparison to more marginally positioned non-members who must still rely on unskilled labour activities as their primary source of income to augment their secondary livelihood in own farm activities.

This access to financial services and the strengthening of the own account agriculture activities of SHG members is associated with less vulnerability in terms of higher savings, less onerous debt and less



crises-related borrowing and more investment in productive activities and fewer months of seasonal migration.

It is also associated with significant household welfare gains especially shelter, food security and education. The few contrary exceptions in impact results in the sub-analysis can be explained on cultural differences in food practices (rearing of pigs) and living environments (forest collection) for scheduled caste or tribal groups.

However, the results also show that empowerment gains are not an automatic outcome of targeting women for financial services. While gains in terms of women's knowledge, awareness and skills were clearly discernible, impact in terms of participation in decision-making within the home and in the public domain were far more modest.

Our findings demonstrate the need to go beyond anecdotal evidence of women's empowerment gains to more systematic analyses before making claims about impact in this area. It also points toward the need for specific programme intervention to enhance the expected outcomes for empowerment as women participate in savings, credit and livelihood programmes.

### SHG versus IGP Participation

A further aim of the study was to examine the value-added impact of Pradan's IGP activities on women SHG members. We compared impacts for those SHG members who participated only in the SHG programme and those who participated in both the SHGs as well as in one of Pradan's income promoting interventions. We were able to do this because of the total Pradan members sampled,

31.5% were also involved in IGP activities. The numbers involved in tasar pre-cocoon activities was 7.6%, tasar post-cocoon 4.1%, dairy 1.3%, sugarcane 1.3%, pigeon pea (*arhar* pulse) 14.5%, and lift irrigation for vegetable cultivation 7.6%.

The results of this analysis showed that the positive results that we found for SHG members relative to non-members discussed above could not be explained away by participation in the IGP. Instead, the positive results for SHG only participants mirrored the overall results but were sometimes more positive or carried a higher level of significance than either the overall results or the IGP results.

In particular, in contrast to the SHG+IGP group, the SHG only participants tended to have statistically significant differences compared with non-members in basic needs satisfaction — better house roofs, electricity, kerosene or gas stove, motorcycle and pump set — although once again because of the poverty context the overall numbers were quite low in many cases.

They consumed nutritious foods on par with IGP participants and were more likely to have consumed eggs in the previous week. There were no statistical differences in the number of months of food shortage between SHG only and SHG+IGP participants, although both groups had fewer months of food shortage (2.8) compared to 3.3 for non-members.

For livelihood portfolios, SHG only member households had the same impact pattern of primary livelihood activity in own agriculture followed by wage labour and

animal husbandry activities found in the overall results. They also had the same pattern of for land assets and cropping patterns. They were also more likely to own cows and women themselves had higher sole or joint ownership of bullocks than non-members or IGP members.

They had more statistically significant differences than IGP participants had in their less reliance on collection of forest products of leafs, seeds and wild fruits. SHG only members also experienced fewer months of migration, 5.1 versus 7 for non-members and 5.5 for IGP participants.

In terms of savings and debt positions, SHG only participants were also more likely to save in a bank and use bank credit for investment purposes. They also were more likely to use other types of cooperative credit. They also paid less interest on family or friend credit and merchant credit perhaps because they are perceived as better credit risks. SHG only women respondents had less responsibility for repaying merchant debt than non-members or IGP members.

In contrast to IGP participants, the SHG only members had statistically significant differences compared with non-members on a variety of health issues. They were more likely to know about family planning methods, childhood immunizations and causes of diarrhoea. Although they had less sole decision-making on a variety of issues than non-members, they had more joint decision-making on children's education, loan decisions, livelihood choices, and natal family visits compared with non-members.

How did IGP participants fare in the

impact results? Here too, the results largely mirror the overall results for Pradan members versus non-members. In comparisons for SHG only participants with SHG+IGP participants, IGP participants reported more positive results in terms of basic needs fulfilment in indicators of larger houses with better floors and ownership of sewing machine, cycle rickshaw and other productive assets.

### More Positive Food Situation

Although IGP participants showed the same consumption of nutritious foods as SHG only participants, they did report a more positive food situation overall compared with SHG only participants. The magnitude of the differences was quite substantial as fewer IGP participants (47%) suffered occasional or frequent hunger compared SHG only members (59.7%) or non-members (81.5%).

IGP participants also were more likely to own sheep and poultry assets and own a greater number of poultry compared to either non-members or SHG only participants. They had significant differences in ownership of more land assets of all types and were more likely to use hybrid seeds and soil amendments compared with both groups.

The magnitude of differences in overall land ownership was 25% greater land ownership for IGP participants compared to SHG only. IGP participants were also more likely to collect wild cocoons but this can be explained by one of the major IGP activities of pre-cocoon operations of tasar silk production. They had less reliance of forest collection noted by fewer months of tree sale and mahua collection than non-members, a result that was not significant



for SHG only participants.

Overall, they were even more likely to be landed farmers augmenting their primary activity with non-farm enterprises or labour activities than non-members or SHG only members. Curiously, however, more IGP households had women members migrating for work compared to SHG only.

### Patterns of Savings and Debt

IGP participants also had a slightly different pattern of savings and credit positions than SHG only participants. While SHG only had more statistically significant and positive differences compared with non-members in their use of bank and co-operative credit, IGP participants had more differences with non-members in the greater likelihood to save at home, less tendency to save in animals and grains, and more amount saved in jewellery.

In terms of debt positions, compared with both non-members and SHG only members, they were least likely to use moneylenders, merchants, patron clients, and family and friends for their credit needs. The source of the largest loan taken for IGP participants was more likely to be the SHG fund and SHG-bank linkage compared with SHG only members.

The most interesting results for IGP participants were that they exercised greater agency in terms of participating in public institutional life and played more active roles in decision-making in the household — areas of impact that were rather weak in the comparison of members versus non-members.

IGP participants were more likely to have

approached a government official, attended a public meeting or been a member of a village committee compared with non-members or SHG only members. They made more sole decisions in child education, livelihood decisions, asset sale and purchase, loan decisions and natal family visits compared with SHG members who tended to have less sole decisions and greater joint decisions.

### Conclusion

The comparison between SHG only membership and SHG+IGP membership suggests that the additional level of participation resulted in stronger impacts, particularly with regard to improvements in productive land assets and financial position. This stronger livelihood base was not reflected in many significant differences, however, in material welfare in terms of improved housing, food shortage or nutrition (although overall food situation was rated more highly) household assets and children's education.

However, the most interesting results related to women's agency. SHG members who also participated in an IGP had higher levels of participation in public life and greater likelihood of sole decision-making role in the household. However, it is not clear whether participation in higher value IGP activities involving contact with new technologies, skill training, markets and service providers, has an empowering effect on women or that already more empowered women opt to participate in the new ventures.

A panel study of participants tracking initial positions and changes over time for women in SHG only, SHG-IGP and IGP would help to answer this question. A fol-

low-up investigation, especially with more qualitative focus, will also shed some light on this question as well as the overall low level of public participation for women.

### Significant Levels of Impact

The results overall, however, show that there are significant levels of impact resulting from SHG participation alone. SHG only participation resulted in improved livelihood base, savings and debt position and living and consumptions standards of participants.

Pradan's SHG only participants were also able to secure their primary livelihood source through own agriculture and supplement it by labour and livestock activities. Non-members in contrast were more marginally positioned relying on unskilled labour activities as their primary source of income to augment their secondary livelihood in own farm activities.

Financial services to SHG only members have enabled them to 'plug the leaky boat' by strengthening their own account agriculture activities, building a savings base, avoiding crises-related borrowing from onerous debt sources. They have more investment in productive activities and experience fewer months of seasonal migration. Their participation is also associated with significant household welfare gains especially shelter, food security and education.

While participation in IGP activities do bring added benefits in terms of increased land assets and strengthened livelihood activities, better debt positions, and greater public mobility and household decision-making, the SHG only programme

should not be de-emphasised for the role it plays as a safety net and builder of secure livelihoods especially among the very poor (some of whom may go on to more lucrative IGP activities) and those unable to take up more intensive income generating activities.

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# Broad Based Watershed Planning

A modified hamlet-based watershed planning involving all participant families

Dibyendu Chaudhari

In Pradan's field areas, watershed plans are usually prepared with active participation from hamlet leaders. These leaders are trained separately on watershed concept and resource mapping. Pradan professionals go to the hamlets with them to generate options and to map the resources available.

In this process, all the villagers from a particular hamlet do not participate. Obviously, therefore, the plan had some gaps. We also observed that the leaders had more ownership over the programme than other villagers. The selection of leaders was also based on our professionals' assumption.

## Inclusive Process

We have therefore modified the process of preparing watershed plans. In the new process we involve all family leaders (one man and one woman who are the active leaders of their family) of a hamlet at one time for the planning. They participate in a 2-day meeting to work out their action plan for the coming 4 years and select leaders and functionaries for smooth functioning of the programme.

As the meeting is an intensive process, we have made provision for 3 meals for all participants. The menu is usually rice, *dal* and *alu ka sabji*. The expenditure is booked under community organisation category.

The number of participants should ideally not exceed 80. If it does, the participants may be divided into 2 subgroups such as *upper toli* (upstream neighbourhood) and *niche toli* (downstream neighbourhood). Accordingly, 2 separate meetings can be

arranged on different dates.

The 13 steps followed in the 2-day watershed-planning meeting are:

- Preparing time schedule of meeting after discussing with the people
- Self introduction and name slip distribution
- Icebreaking song
- Listening exercise with 8 persons (4 women and 4 men)
- Ownership mapping
- Looking at the last year
- Preplanning visioning exercise
- Planning for the coming years
- Resource mapping and field visit
- Consolidation and presentation by both groups
- Sharing of self-help group (SHG) concepts
- Categorisation
- Planning for the next stage

Generally people gather on a threshing ground or in a school or *anganwari* (crèche) building. We use the walls of the building to put up chart papers. In case the meeting is held on a threshing ground, we use a wooden charpoy. The starting time is fixed early around 9 am after consulting the participants.

However, we have seen that many villagers cannot start in time. So, after reaching the meeting venue, we request the participants who have already gathered to prepare a time schedule, which includes starting time of the exercise, lunch, tea and dinner time for both days. After the schedule is prepared, the persons who have prepared it are responsible

for starting the exercise on time, and arrange lunch, dinner and tea on time. They also call all the other women and men who have not yet reached the venue.

The exercise starts with self-introduction. A name slip is given to every participant where each family is coded with a number. If 2 persons come from a family, they share the same code number on their cards. During the exercise this is used as reference for a particular family.

After introductions are over, the participants are requested to sing a song. This is mainly a icebreaker. Understandably, it might take time to start the song. Resource persons are advised to be patient.

## Listening Carefully

We then initiate the listening exercise with groups of 8 persons (4 women and 4 men). In this exercise a sentence is whispered to a person. She then whispers it to the next person and so on. The last person is asked to say aloud what she has heard. Invariably, the original sentence undergoes changes. The participants are asked to discuss the cause of the changes. This leads them to the decision that they will listen very carefully throughout the meeting and will ask questions when they have not understood something properly. This exercise imparts a measure of seriousness to the whole exercise.

Table 1: Subgroup Data

Name of the land: .....					
Code number	Name of the family head	Area (in acre)	Utilisation of the land in the last year	Facilities available (irrigation and other)	Problems in that land

We then start the ownership mapping exercise. Participants, with help from the resource persons, identify their lands with local names on a cadastral map. We use various colour pens to encircle these clusters of plots. The code numbers of the participants (who have lands in a particular cluster) are written in the encircled portions.

After the ownership mapping is complete, the participants are asked to look back. They are asked to think what they did with each cluster of land in the last year, reflect on the potential of that land, the kind of facilities it has and the problems it faces. A format (see table 1) is filled up first with the subgroups having land in a particular area. Homestead land is considered as a single cluster. After this baseline data is collected for each family in all the subgroups (see table 2 on page 14). The filled up formats are then pinned to the walls.

## Visioning Exercise

Once these data are collected, we conduct a preplanning visioning exercise with the help of a pictogram (see box 1 on page 14). This pictogram is put up on the wall. It shows 2 sets of faces. The faces at the bottom are unhappy while those at the top are happy. The lines between the faces represent the difficult path from sorrow to happiness.

Both the woman and man from a family are requested to come forward and asked to reflect upon their position in the last



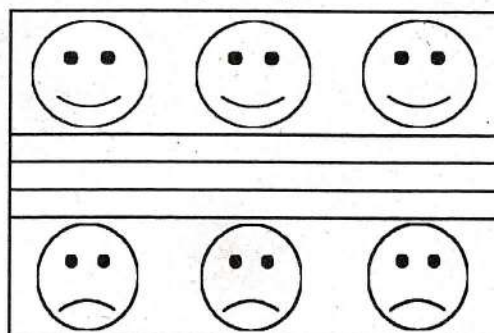
Table 2: Baseline Data of Individual Families

Name of the Family head	Number of family members				Total Land (in Acre)	Categories of land in watershed				
	Male	Female	Children	Total		Tand	Chaura	Don	Bari	Total

Pump set	Wells	Irrigated area	Livestock		Assets		Number of Trees		
			Bull	Other	Cycle	Other	Mahua	Other	

Migration from family		Where	Duration of migration	Food sufficiency from agriculture (month)	Additional source of livelihood
Male	Female				

Box 1: Visioning Pictogram



year on the pictogram – whether they were more towards sorrow or towards happiness. Then they are asked to think where they want to be in this year or the near future.

They mark their sentiments on the chart and a line is drawn showing their path of advancement. The exercise is repeated with 2 more families. Then the rest of the participants

are asked to look at the chart paper and reflect their own position vis-à-vis where they want to go in the coming years. It is best to conduct this exercise in silence for at least 5 minutes.

Now that the participants know where they want to go in the coming years, we start planning for the coming years. The participants are asked, keeping their stated goals in mind, to plan to utilise their resources accordingly and to think of what they require to achieve their goals. At this juncture the resource persons help them to generate options with the help of another format (see table 3).

This data is compared with the data in table 1 (subgroup data consisting of people having land in a particular cluster). Participants of the clusters sit down together to draw up individual plans, with facilitation from resource persons. This

Table 3: Generating Options

How will you utilise the land in the next year?	What kind of facilities are required?

exercise is repeated with all the subgroups.

The first day of the planning exercise ends after this exercise. At night, the resource persons, with the help of willing volunteers, consolidate the data generated during the day.

## Day Two

On the second day the participants are divided into 2 groups. One small group stays at the meeting venue to do resource mapping with the help of a person already familiar to this. Two maps are prepared: a terrain feature map (showing different types of land with local names, slope, water bodies and micro-watersheds) and land use map (showing land under different crops, forest, water bodies, unused land, etc.).

The other group goes on a field visit with a resource person. The objective is to see and correlate what the villagers were saying about their land on the previous day and generate more options in the field for better utilisation of their resources. It is important to note that the role of the resource person is only to generate options. It is the villagers who do the final selection. Of course, the final selection is not done on the field. During the field visit, the methods of taking field measurements and other technical aspects are discussed and demonstrated. The options generated are shown in an action plan map.

After lunch both the groups present what they did in the pre-lunch session. Participants are facilitated to ask questions on the various options generated. However, it is made clear that this is not the plan finalising meeting. This is because the cost will be one of the criteria for selection of an activity. This can

only be done after the villagers arrive at a cost estimate for various activities and then do a prioritisation.

Access to credit is often a limiting factor for the optimal utilisation of resources. Therefore, resource persons present the concept and utility of SHGs as a viable option for the people to meet the credit need.

The penultimate step is categorisation. Three different sizes of circles are drawn on 3 chart papers. These are described as representing the different economic status of the villagers: the biggest circle representing the better off, the smallest circle representing the poorest in the hamlet and the middle one, poor. Each individual is asked to grade themselves on the basis of their own criterion.

Villagers are initially hesitant to do this. Good facilitation by the resource person is required at this point. Participants are asked to place their name slips in their chosen circles. After the exercise is over, the facilitator picks up each name slip and crosschecks it with all the participants and puts it in the appropriate circle. The slip numbers are written down on the chart paper. This categorisation will help later in prioritisation of activities to be taken up by various families.

Lastly, participants are asked to select 3 persons who will attend the technical training for measurement and cost estimation. This training is done for the entire watershed after the planning exercise is conducted in all the hamlets. After estimation, a separate hamlet meeting is called to prioritise and select the activities.



## Leapfrogging Paddy Production

The system of rice intensification, modified to suit local conditions, could be a harbinger of another green revolution

Dinabandhu Karmakar

Chhotolal Mandi of Gokulnagar village of Barabazar block in Purulia district of West Bengal cultivated 10 decimal of summer paddy following SRI (system of rice intensification) techniques. On April 22, 2004, he was sitting on his field *bund* (embankment) beaming with success. Ultimately, his harvest in May was the best in the village. He had harvested an average of 1 kg grain per square metre.

Chhotolal generally harvests one bag of Kharif paddy (80 kg) from this plot. This season he harvested 4 bags (320 kg). This translates into an astounding yield of 10 tonnes per hectare (ha). Jaganath, Lathu, Jihurlal and Nepal from Bandudih village of Bagmundi block in Purulia have equally exciting experiences to share.

### Another Green Revolution

Pradan began experimenting with SRI paddy during the Kharif season of 2003. The experiment has clearly shown that SRI has great potential and could be the harbinger of another green revolution. The tillering was profuse, with some plants producing as many as 70 tillers or shoots (20 is considered very good in traditional methods).

While yields ranged from 3-8 tonnes per ha, all the tillers did not bear grain. The most likely reason for this is that the plants did not get adequate nutrition at the flowering stage as the topsoil had been exhausted of nutrients during tillering to produce large amounts of

biomass. Suspecting this, Pradan teams in a few cases (where transplanting had been delayed), applied additional fertiliser and the yields were significantly better.

Although the proponents of SRI recommend no fertiliser application as bacterial action is expected to provide the plants with additional nutrients, we believe it would be necessary to apply some fertiliser and have planned to conduct trials again during 2004 summer and Kharif seasons with fertiliser application. Even at the lower end of yields, the method clearly has great promise to increase productivity, reduce costs and reduce risk.

Promoting SRI is a collaborative effort of Association Tefy Saina in Madagascar and the Cornell International Institute for Food and Agriculture Development (CIIFAD) in USA. SRI increases rice production and raises the productivity of land, labour, water and capital through different management practices (see box 1).

### Playing the Monsoon

Pradan has used SRI ideas and practices to come up with a methodology particularly suited to local conditions. This methodology shows great promise since it would enable the farmers to play the monsoon. Farmers begin nurseries during the *rohini nakshatra* (about mid-June) using the traditional almanac.

The thumb rule in the conventional

### Box 1: SRI at a Glance

#### Objectives

- Reduce input costs and ensure higher returns.
- Transplant seedlings in a square pattern to give them ample growth space above and below ground.
- Use a cono-weeder (rotovator) to improve soil conditions as well to accomplish weeding to support better plant growth.
- Carry out irrigation so that water is applied only once the soil becomes dry, to keep it moist but never saturated. This reduces irrigation water requirements.

Expected Yield: 7.5 tonnes per ha

For details visit

<http://ciifad.cornell.edu/sri/ats.html>

method of paddy cultivation is that the age of plants at the time of transplanting should be as many weeks as the life of plant to maturity in months. Thus, short duration (3 month crop cycle) paddy seedlings should be 3 weeks old at the time of transplanting, and so on.

As the duration of nursery in the SRI technique is very short (8 days instead of 3-5 weeks) and the amount of seed required is less than a tenth, farmers can start the nursery after the monsoon has settled in rather than in anticipation of the monsoon breaking in. They would thus not have to transplant over-mature seedlings that drastically reduces yields.

Further, farmers can stagger nurseries and transplanting. The method also leads to significant cost savings besides giving much higher yields. It requires less

(1/15th to 1/20th parts) seeds and the use of brine water solution to separate good seeds helps in better seedling health. Spades replace bullocks and ploughs to prepare the nursery beds. Labour for transplanting is less. Line sowing helps in easy hoeing and weeding, and this encourages men to join hands in what otherwise only women did.

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NewsReach Livelihoods Compendium is a collection of cases, narratives and articles about Pradan's livelihood promotion programmes. Most of these have been documented by professionals in the field. For your own copy (Rs 80, postage extra) write to Smita Mohanty at 3, CSC, Niti Bagh, New Delhi - 110 049 or email her at [smitamohanty@pradan.net](mailto:smitamohanty@pradan.net).



## Participatory Grading by Tasar Yarn Producers

Tasar yarn grading by the reelers themselves is a good way of tackling complaints of discrimination

Kashinath Metya

Kunti Devi was annoyed. She felt that the yarn grader was not competent and was categorising the A grade yarn she produced as B grade. Such complaints are not uncommon. Reelers produce silk yarn with the help of a reeling-cum-twisting device from whole cocoons. The silk yarn produced is then graded for quality.

Grading yarn is a critical process for tasar reelers as A grade yarn fetches a price of Rs 1,500 a kg compared with Rs 1,350 per kg for B grade yarn. For the reeler the loss of Rs 150 per kg if yarn is graded B is substantial. Her average daily wage varies from Rs 25 to Rs 40.

The grading process should also provide feedback to reelers on their performance, both in terms of quantity of yarn produced and its quality. This feedback is supposed would help reelers to improve in the subsequent production cycle.

In order to fulfil these objectives, the grading exercise should help develop mutual trust between reelers and the grader. If the reelers are defensive or not open to the grader's feedback, it defeats the very purpose for which it was designed, leading to mistrust and unhealthy equations.

### Grading Stress

For many reelers grading is a source of stress and agony. This was reflected when we interacted with them. Most see this as a tool to deduct their wages and not an opportunity to learn and take on new challenges for better performance. Reelers have often demanded that Pradan profes-

sionals grade the yarn rather than the graders they have hired.

We have tried to work out a system where reelers themselves are involved in the grading exercise, eliminating the unwelcome grader. This is possible since reelers can easily assess the attributes of grading, which include colour, twists, uniformity (knot-free yarn), hank size and packaging. The only measure they cannot assess is the denier of the yarn. Denier is a unit of fineness of silk expressed in grams. For example, 60-70 denier means 60-70 grams for every 9,000 metres of yarn length.

We realised that a little bit of extra effort by the reelers to grade their own yarn could make a lot of difference to their overall performance. Primarily, there are 4 steps involved in the proposed grading system. They are:

- Display of yarn in the group
- Self grading
- Grading by co-reeler
- Denier testing

### Display of Yarn

All the reelers in a village or hamlet assemble in a common place. The reelers sit in a circle like in a SHG (self-help group) meeting. The reelers then take out the yarn and display them on a black coloured polythene sheets (1 m by 1 m). This is an important exercise in order to arrive at an understanding of the kind of yarn an individual reeler and a reeling group as a whole has produced.

The reelers are encouraged to initiate dis-

cussion on 2 aspects: quantity of yarn being produced by individual reelers and quality like yarn colour, hank size, overall look of the yarn, etc. If there are serious deficiencies in terms of hank size or colour, etc., it is highlighted in the group to initiate group deliberation.

### Self Grading

Each reeler is then asked to make 2 lots, one that according to her is the best or could be categorised as A grade yarn and other that is B grade yarn. If a reeler has difficulty in categorising, she is allowed to take help of fellow reelers. At the end of this exercise each reeler has 2 lots in front of her.

After this grading, the weight of A and B grade yarn is recorded and the yarn is put in opaque polythene packets. The polythene packets are marked using a suitable code. Wherever possible, the packets should be of equal sizes and shapes so that the reelers cannot easily identify which packet belongs to whom.

### Grading by Co-reelers

The reelers are then paired. It is advisable to include one efficient reeler in each pair. Each co-reeler group is given 2 such polythene packets. The co-reelers re-grade the yarn. In this process, the grading is done jointly and there is ample scope to learn from one another. Since each pair has an efficient reeler, the chances of cross learning are more. After grading, the weight of either A or B grade yarn is recorded for all the reelers. Every effort should be made so that they do not get to know the name of the reeler for whom they are grading.

### Denier Testing

After the grading by co-reelers, random

samples are taken (usually one hank of 25 gm) for each 500 gm of yarn for denier testing. Presently, denier testing is done by CSTRI at Bilaspur.

We have already done such yarn grading in 5 reelers' groups in our project area in Raigarh in Chhattisgarh. The results of the grading exercise in the Bhagora reeling group is given in table 1 on page 20.

The self-grading done by all but one reeler (Gouri) was conservative when compared with co-reelers. The absolute and the percentage variation between self and co-reeler are between 0 to 10, except for Jasmet. This variation, when compared with total yarn produced by Jasmet (430 gm), calls for re-grading and counselling. A similar variation is observed in the case of wages. These variations should be as low as possible, which is expected to happen with group maturity.

Initially, when the reelers are asked to grade the yarn, some hesitate and feel uncomfortable. A little help from fellow reelers or production supervisors is required and useful. Others are comfortable, and some are very comfortable and bold while putting all the yarn in the A category.

When reelers take on the responsibility of grading, they minutely observed the yarn, which did not happen in the previous system, when a grader did the grading. And since the reeler sees the yarn, she comes to know where the defect is and why sometimes the grading goes against their interest.

After the exercise, all the reelers agreed to improve. Most importantly, the participato-



Table 1: Results of the Grading Exercise Conducted by Bhagora Reeling Group

Name 1	Total Yarn (gm) 2	% of B grade yarn		Differences between self and co-reelers		
		Self (gm) 3	Co-reeler (gm) 4	Abs (4-3)	% (4-3)/2*100	Wages (Rs) (4-3)*0.135
Ratnabai	785	171	172	1	0.13	0
Maltibai	694	62	64	2	0.29	0
Santoshibai	745	0	75	75	10.07	10
Lilamoti	1,173	70	155	85	7.25	11
Sukhmoti	2,194	275	290	15	0.68	2
Padma	758	83	90	7	0.92	1
Gouri	840	54	35	-19	-2.26	-3
Susila	1,112	0	77	77	6.92	10
Jasmet	430	62	236	174	40.47	23
Sumitra	302	56	92	36	11.92	5
Jemabai	366	0	37	37	10.11	5
Radheshayam	429	24	24	0	0.00	0
Saraswati	790	0	0	0	0.00	0
Total	10,618	857	1,347			
% of B grade yarn when graded by self				8		
% of B grade yarn when graded by co-reelers				13		
% of B grade yarn when graded by project (historical data)				10		

ry exercise generated lot of data for analysis by the reelers. For many reelers, it was an experience of actually selling their product in the market. After the exercise, the reelers felt satisfied as they were involved in the grading process. Complaints of an outsider doing that job evaporated.

Since reelers at Raigarh work in their homes, this exercise provides opportunity for them to come together on a common platform, to interact with each other and us and to discuss production issues. It takes about 45 minutes to 1 hour for a group of 15 reelers to grade their yarn.

### Points to Remember

There are a few points that should be noted by a professional while conducting this exercise. They are:

- The grading exercise should only begin when all the reelers are present.
- The venue chosen should have sufficient space to accommodate all the reelers.
- The venue should be well lit and ventilated.
- Use of electronic weighing machine is recommended.
- There should be a separate place for the children who otherwise could be distracting.

## Learning from Dutch Practices

A visit to the Netherlands to understand market conditions, latest technological innovations and institutional management to help promote tasar yarn production in India

Madhabananda Ray

I have recently taken on the responsibility of promoting tasar yarn production as an attractive enterprise for poor, rural women self-help group (SHG) members. So when I went to the Netherlands as a part of the EYE (Exchange of Young Entrepreneurs) programme, I decided to utilise the visit as an opportunity to stretch my imagination and explore possibilities in the context of my responsibility. I focussed on the 3 most important dimensions of enterprise promotion, the market, technology and institutional management. This article is based on my observations and information received during various discussions. It may not capture the whole or some information and the data may not be the actual. The observations are purely personal.

The visit was well-designed on these lines and I was able to reach the right persons and institutions. It was possible only because of excellent planning, preparations and execution on the part of EYE.

For market exposure I interacted with Haans Decorators, One World and Capsicum. For matters related to technology, I visited an agri-firm factory, a poultry farm and the Daruval dairy farm. Regarding institutional management, I visited co-operatives that included NAJK, NCC and Agriterra.

### Market Exposure

I was informed by Mr Heijs that Haans Decorators was a 37-year old private company founded by Mr Haans who started with trading of baskets and then diversi-

fied to about 5,000 articles of hard furniture used for garden furnishing, home decorations, kitchen articles, etc. The company imports articles from throughout the world. It does wholesale as well as organised retailing. The company is searching for new products. It deals in Indian products such as handicrafts (well introduced), metals (from Moradabad) and glass (from Ferozabad). The company has agents in Delhi.

One World also deals in hard furnishing and indoor decoration and handmade papers and books. It has a good linkage with Rajasthan. It has number of retail shops. They also want to diversify their products.

Capsicum is a retail shop well situated in Amsterdam. It deals in fabric for garments, covers, screens, etc. They have suppliers from different countries and also source its products from Pradan.

I visited the huge showroom of Haans, one of the shops of One World and the Capsicum. I learnt several things from the visits. I learnt that:

- Our strength is in handicrafts, metal and glass as compared to China and Korea.
- Delayed delivery causes problems.
- Deals start with low prices, hiding the actual price. This is gradually increased, which causes embarrassment for those who want to establish a long-term business relationship.
- Good delivery, good communication, packaging and competitive price are very important.
- The process involved in production



(details about producers, working conditions, earnings of producers) is equally important.

- Awareness about the story behind the product and positioning it in a theme is essential.
- We have an inability to supply in volume.
- Bright colours, big sizes or something that attracts one's eye in dim indoor illumination are important in the Netherlands.
- Anything could be sold if properly positioned in a theme.
- Good response on our tasar products by all these buyers.

From the feedback I realised that we need to act on certain issues. These include:

- Proper production planning for timely delivery.
- No price hiding practices.
- Sharing of the background information maybe in the form of a PowerPoint presentation or a short video film for purchasers.
- Use of bright colours, reduction in cost of production (by mechanisation) and attractive packaging of our products.
- Contacting Haan's Delhi Branch and providing it exposure to our products and processes.

### State of the Technology

I visited was a agri-firm feed factory for both cattle and poultry feed, producing about 350 thousand tonnes of feed every year. There were only about 30 employees managing the entire factory. It was one of the subsidiaries of a co-operative and runs on the profit generated from sales. It supplies feed to the producers of the co-operative.

The Daruvaal dairy farm is a family level dairy business consisting of 85 cows, a

fodder field, a cheese factory and a retail shop of dairy products. Mr Daruvaal's ancestor started the business with only 6 cows. The business gradually expanded and the farm was ultimately mechanised. The farm is totally automated and is managed by only 3 family members. The family uses the brand of a co-operative and pays 500 euro a year to the co-operative for the use of its brand name.

The poultry farm was a 30 thousand capacity highly mechanised and automated farm managed by a farmer. Feeding, weight, the microclimate inside the shed and other factors were controlled by computers from a control room.

Visiting all these farms opened my eyes and forced me into believing in the extent of automation and mechanisation possible in the farm sector. This reduces the cost of production with more efficiency and accuracy. It also reinforced my belief in reduction of cost of yarn production by mechanisation and automation.

### Institutional Management

The NAJK is a national level apex body of co-operatives for young farmers. Its function is to disseminate latest technology, farming laws, land laws, help in marketing and policy advocacy and networking with similar organisations worldwide.

The NCC (National Co-operative Council) plays a role in research, documentation and training of co-operative members on organisational matters. In the Netherlands each co-operative has its own form. Many have a quota system rather than a membership system. With emerging competition between big multinationals and co-operatives, more intense research is

required in co-operative structures and functioning, as was stated by NCC's Director.

Agriterra is a networking organisation for exchange of ideas and experiences among farmers of different countries.

I realised that establishing a relationship with Agriterra and NAJK will help our efforts in marketing tasar yarn. We could also take inputs from NCC during the formation of producers' co-operatives. There are possibilities of exchange visit of our farmers and that of the Netherlands in technology, mechanisation and organisation.

### University Visit

I also visited Wageningen University, the country's only agricultural university. I met several people including teachers and students with a view to explore possibilities of mutual help. I found that Wageningen students could learn farming practices in India and could then explore possible areas of technological help to Indian farmers.

We decided to share information on research needs and questions by email. We also explored the possibility of a 6-month stay by students in various Pradan field locations. We could also establish a business relationship with India by any Dutch farms through the University.

I also underwent training on personal marketing, which started with how to introduce oneself and then proceeded with a practice session with feedback. It ended with a business game. For me it was a novel experience in such topics. I had never emphasised on self-marketing, thus it was new for me. But I think the out-

come of the business game required more analysis and reflection.

### Conclusion

The most important gain of the visit was getting good response on our tasar products from big business houses that has encouraged me to increase the production of yarn. Apart from this, the meetings, visits and exposure visits have made me more confident in dealing in the complex issues of institutional mechanisms, technology and market in the promotion of tasar cocoon processing based livelihoods.

To get an opportunity to personally meet with enterprising people who are so efficient in trading, mechanisation and automation from a country like the Netherlands with diversified view and opinion was in itself a good personal gain. Certain values like punctuality and openness among the Dutch people are something I will try to imbibe. Besides, going abroad for the first time and seeing a country that appears like a big and well-maintained garden and observing novel things was a dream come true.

#### Share New Ideas in NewsReach

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



## News and Events

● A first of three workshops was held on June 21-22, 2004 at Kesla to launch the newly designed Management Information System (MIS), SAFAL Net. Participants included Pradan team members from Rajasthan and Madhya Pradesh. Hyderabad-based Safal Solutions is developing this system for Pradan. It aims to map inputs into Pradan's livelihood development programmes and track outputs across families and programmes. Two more workshops will be held in Deoghar and Ranchi in Jharkhand on July 12-13 and July 30-31, respectively.

● A third workshop to launch the Internal Learning Systems (ILS) for SHG (self-help group) members was held at Dumka on June 19-21. Participants included Pradan professionals from Barhi, Deoghar, Dumka, Godda and Delhi. All the field teams represented will introduce the ILS in one cluster association of SHGs and integrate it with their SHG promotion programme by November end.

● Rita Sengupta of the National Institute for Entrepreneurship and Small Enterprise Development (NIESBUD) visited Pradan's tasar sericulture programme during May 22-28, 2004. Pradan is in the process of setting systems for the programme. Rita worked with the thematic unit to conduct a preliminary training needs assessment.

● Sabita Parida of the Barhi team conducted an agricultural training at Deoghar. The objective was to train farmers to implement recommended packages of practices for various Kharif crops.

● The Department of Women and Child Development, Government of India, and lead training agency Swayamsidha supported the National Institute of Public Cooperation and Child Development to

organise an "Induction Training Programme for Master Trainers of Swayamsidha" between June 1 and June 15, 2004. Neelam Maheshwari from Pradan conducted 2 sessions. One was on 'Need and importance of grading of SHGs by themselves' and other was 'Skill development of SHG members through micro-credit'.

● Saikat Pal and Avijit Malik from Purulia, West Bengal visited BAIF in Maharashtra on June 1-3, 2004, under the NABARD sponsored Water Development Fund Programme. The visiting team included 23 members from other NGOs. They visited BAIF's wadi watershed programme, and the cattle and horticulture programmes.

● Samuha, the mushroom cooperative promoted by Pradan in Kesla, has acquired FPO registration and is now eligible to process mushrooms. Congratulations!

● Pradan, in collaboration with the Madhya Pradesh department of sericulture, organised an Entrepreneurship Motivation Training for 30 sericulture department staff on May 3-5, 2004. Rita Sengupta of NIESBUD and Madhu Khetan of Pradan were the resource persons.

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**Professional Assistance for Development Action (PRADAN)**

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

Tel/fax: 011 2651 8619/2651 4682. Website: [www.pradan.net](http://www.pradan.net)

E-mail: [newsreach@pradan.net](mailto:newsreach@pradan.net)