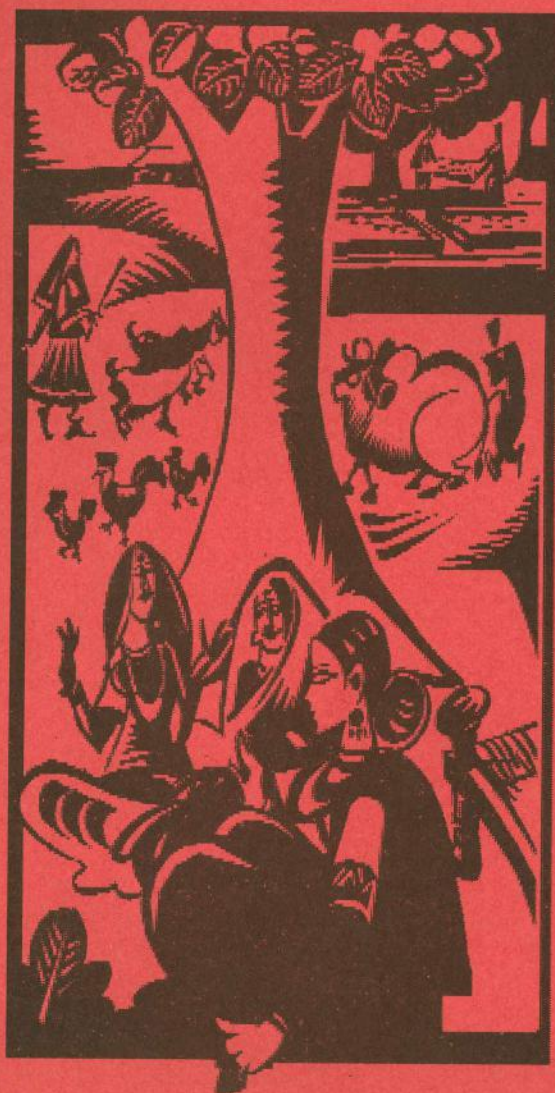


# News Reach

July 2007

Volume 7 Number 4



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*Ajit Naik* profiles the Rayagada district in Orissa, where Pradan has set up a project last year. A classic example of development policies gone awry, Rayagada remains one of the poorest places in the country, presenting a number of formidable challenges to the intervener. Ajit Naik is based at Rayagada.

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*Samir Ghosh*, an external reviewer analyses the Goat Rearing Project of Pradan in Dholpur and poses quite a few challenges to Pradan in strengthening the programme. Yet he also draws out examples from the Project to highlight the importance of rethinking State-led development models and building genuine public private partnerships. Samir Ghosh is based at Pune.

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*Tarun Shukla* describes the evolution of the Mahila Mandal Community Developers (MMCDs) in Pradan's East Singhbhum Project. He posits that the MMCD model enables the professional staff to delegate a large number of routine tasks to local resource people and concentrate on more complex livelihood promotion tasks, but it requires hard work and vision. Tarun Shukla is based in East Singhbhum.

**First Person: My village stay at Raksha** 20

*Bhavana Misra* reports that abject poverty and misery experienced by the poor people in villages have varied facets of their own; and can be understood by an external intervener only through very close association. Bhavana Misra is based at Deoghar.

# From the Editor

Dear Readers

NewsReach today occupies an important niche in the world of development writing. It provides a forum for sharing first hand experience of field practitioners - raw, undiluted. Not that it has not hosted a large number of contributions from researchers, academics and other stakeholders who have taken keen interest in the kind of work that Pradan does. Yet NewsReach is primarily the space for the free flowing thoughts and words of practitioners roughing it out at the grassroots. We have maintained that feel and flavour throughout, thanks to the support of all of you. We would like to thank all the contributors for the support that you have always extended to NewsReach. We do expect continued interest by all of you to this journal.

This little note is an appeal to all the readers to enhance your contributions to NewsReach. Since we do not commission articles, we survive purely on voluntary contributions by all of you. We seek more and more articles from you so that we can continue bringing to you stories from others like you. We are a small community and mostly the readers are also the writers. Please use the NewsReach as the forum to share your ideas, dilemmas, concerns and suggestions with the rest of the fraternity.

We would like to share some information that from the next month we are increasing the annual subscription charges to Rs. 300 for individual subscribers and to Rs. 600 for institutional subscribers. This increase has been long overdue and will help us enhance our revenue a little. We also want to request you to help us increase our subscriber base as well. We are supplying the subscription forms along with this issue. Please ask your colleagues, friends and others interested in development work to subscribe to the NewsReach.

NewsReach has run successfully for the last 7 years and we are sure that we will run successful for many more years to come with your renewed support and best wishes.

Thank you

The Editorial Team  
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# Letter to the Editor

## Them and Us

The May 2007 issue of NewsReach focusing on Development Interns was interesting. As always, Pradan comes across as an honest organisation. However, I have a discomfort with this whole 'ho-ha' about 'Community' and 'Rapport Establishment' - the 'Them and Us' position that is implied even if not always explicitly stated, as if 'They' are some 'Community' (what does that mean?) from another planet and 'We' are not Community (what are we, then?). I joined Myrada 25 years ago, long before the penetration of satellite TV and cell phones to rural areas, long before liberalisation and globalisation derived influences on rural communities - these things are now blurring the rural-urban differences to some extent. But even in those days, even with my urban upbringing and English education, I can't remember any special effort that I had to make to 'establish rapport' with the rural people, any more than the effort required to establish rapport with my other urban nurtured and English educated colleagues. I found that the normal respect that we give one another was enough for anyone (my colleagues, our donors, the rural families) to relate with me and not to spurn me. As I heard more and more about 'community' and 'rapport', I deliberately walked into people's homes with chappals just to reassure myself that they would politely ask me to take them off, I would say, "I'm so sorry, I didn't realise" and we could smile and carry on as usual; if someone asked me to dress 'Indian' for a village visit in Uttar Pradesh, I would deliberately wear trousers only to prove to myself that these externalities did not matter to the village families as long as there was respect in the way we dealt with one another. I don't think I'm alone in believing that fundamentally, 'they' are not very different from 'us'. Which is why this school-of-social-work jargon always surprises me when it comes from hardcore professionals working in rural areas? Tell me, am I missing something?

(I discussed this with a couple of others. One interesting viewpoint is that the current urban educational and employment environment has become so very competitive that no one who is caught in it has respect for anyone else anymore. Hence, this 'rapport' thing has become relevant if only to bring out that there is still a 'Bharat' community where respect counts for something.)

With kind regards,

Vidya Ramachandran  
myrada@eth.net

*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, D-69, Second floor, Gulmohar Park, New Delhi- 110049.*

# Opportunities in Rayagada

A classic example of development policies gone awry, Rayagada in Orissa remains one of the poorest places in the country, presenting a number of formidable challenges to the intervener.

Ajit Kumar Naik

## Introduction

Pradan has been working in the state of Orissa since 1991. In April 2006, Pradan set out to work in Rayagada, in the southern part of the state. Rayagada becomes the fourth district in Orissa - after Keonjhar, Kandhamal, and Mayurbhanj - where Pradan will strive to assist poor families in finding ways to a better life.

Rayagada was created in 1992 as a result of the sub-division of Koraput into four districts. Like its neighbours, it is an impoverished district with even occasional hunger deaths being reported in the media from Kashipur, one of Rayagada's eleven blocks.

Recently again Kashipur block and some other adjacent blocks of Koraput (Dasamantapur) and Kalahandi (Thuamal Rampur) are in lime-light due to spread of Cholera, claiming more than 200 lives and thousands have been

**Figure 1. Map of Orissa**

**Table 1: Basic facts about Rayagada**

Geographical area	7,580 sq.km.(4.8% of Orissa)
Forest area	37%
Land not available for agriculture	34%
Cultivable area	29%
Net Sown Area	20%
Population	823,000
Population.Density	116
BPL%	73%
Major tribes	Kandhas and Sauras
ST%	56 %(Orissa 22%)
SC%	14%
Rural literacy	29%
Female Literacy	17%
ST Literacy	10%

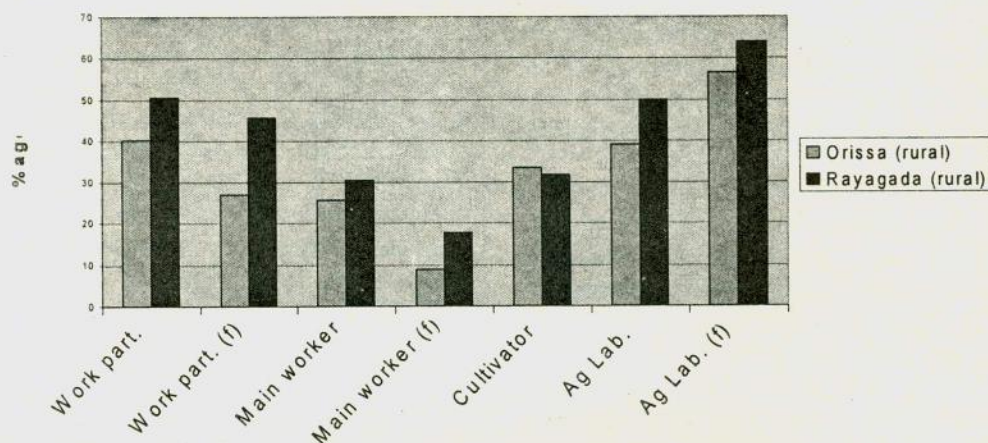
Source: District statistical hand book 2005 (Rayagada)



Source: <http://www.censusindia.net/results/2001maps/ori01.html>

affected so far. Unsafe drinking water, intake of foods like gurudi (dried leaves of a plant), tamarind seeds & mango kernel are the dominant causes for deaths, compounded by the tribal's faith in the traditional system (ojha) of treatment and lack of proper medical facilities.

**Graph 1: Labour statistics of Rayagada**



Source: Census 2001

### Socio-economic and Geographic Profile

In rural Rayagada, total workers constitute more than half (51 per cent) of the population. The proportion of female workers is 45 per cent, which is a high figure in comparison to that of Orissa as a whole. Comparative figures are shown in Graph 1, above.

The majority of the labour force (50 per cent) is composed of agricultural workers; while another one-third (31 per cent) are cultivators. Clearly, the ratio of agricultural labourers

to the total work force is higher than that of Orissa, which stands at 39 per cent. This illustrates that majority of the people are wage

earners dependent on agriculture - mainly cotton, tobacco, pigeon pea and paddy.

### Agriculture: Landholding, productivity, Land Types, and Cropping Practices

Of their total number in Rayagada, small and marginal farmers constitute a massive 79 per cent, and they have 46 per cent (of NSA) land possession. The 1991 census pegged the number of households in Rayagada at 1.62 lakh, while individual farmers having operational land holdings totalled 1 lakh (1995-96). This indicates that landlessness is very high, reaching beyond 40 per cent. Table 2, shows a comparative land holding status, among the 60 per

**Table 2: Landholdings of Small and Marginal Farmers, 1995-1996**

Category	% of farmers	Average land (ha.)	% SC farmers	Average land (ha.)	% ST farmers	Average land (ha.)
Marginal	52	0.60	12	0.57	76	0.60
Small	27	1.43	7	1.43	77	1.43

Source: District Agriculture office, 2005, Rayagada

cent land holders, of small and marginal farmers.

Rayagada produces only 135 kilograms of paddy grains per capita annually (269 kg Orissa). The rest of the population's needs are imported from outside. The total cultivable area is 1,94,000 ha., of which current fallow

table below.

The net sown area is 1,49,000 ha. and gross cropped area is 2,03,000 ha. during 2001-2002 (*Source: Agricultural statistics*), bringing the cropping intensity to 136 per cent. Government records show about only 15 per cent of total NSA is under irrigation. In actu-

**Table 3: Agricultural land profile**

Land types	Cultivable area (ha.)	Area under Paddy (ha.)	Area under Paddy (%)
High land 66%	129,000	2,000	1.60
Medium 22%	43,000	31,000	72.10
Low 11%	22,000	22,000	100.00
Total	194,000	55,000	28.40

*Source: District Agriculture office, 2005, Rayagada*

land is 45,000 ha. This has been distributed primarily to the landless families who are not utilising the same for various reasons including their lack of orientation towards agriculture and assets related to it, the bad quality of

**Table 4: Agricultural yield, 2000-2001**

Crop	Area (ha.)	Production (q.)	Yield (q/ha)
Paddy	69,443	11,06,920	15.94
Maize	3,861	42,061	10.89
Ragi	13,080	71,818	5.5
Til	3,925	7,579	1.93
Black Gram	2,112	3,616	1.71

*Source: District statistical hand book 2005 (Rayagada)*

land, the land's far location from their habitation, and early encroachment by others. Out of the rest of the cultivable area (total NSA), only 37 per cent is under kharif paddy.

The other main crops produced by Rayagada are cotton, desi tobacco, ragi, pigeon pea (kandula), maize, bajra and til (an oilseed). The yield of all the crops were far below the national average, as would be evident from the

ality, most of the schemes are operating below their potential. The relatively high figure of cropping intensity is primarily because of farmers taking post kharif oilseeds, vegetables and desi tobacco using the residual moisture in the soil.

In this area, the following land types are available for cultivation.

**Dongara land:** These are forestland having a 20 to 60 degree slope. Poor people living next to the forest area - who have low or no land-holding - clear different patches of forest for cultivation. After cultivating for three to four years, the patch remains vacant and a new patch is created. This practice is widely known as 'shifting cultivation' or 'podu chasa.' On average, one family does dongara cultivation in one acre of land. The yield is uncertain and this kind of cultivation is done for sheer survival. About one-third of the villages do not have any forestland at all.

**Banjair land:** These are government lands called 'culturable waste land' and are used mainly for grazing. Over the years, people

**Table 5: Cropping Patterns**

Dongara land	Banjair land	Gudia zami	Bila zami
<ul style="list-style-type: none"> <li>◆ Finger millets</li> <li>◆ Pigeon pea</li> <li>◆ Cow pea</li> <li>◆ Katinga</li> <li>◆ Baila</li> <li>◆ Castor</li> <li>◆ Tomato</li> <li>◆ Chilli</li> </ul>	<ul style="list-style-type: none"> <li>◆ Finger millets</li> <li>◆ Pigeon pea</li> <li>◆ Blackgram</li> <li>◆ Khosla</li> <li>◆ Til</li> <li>◆ Grass for roofing</li> </ul>	<ul style="list-style-type: none"> <li>◆ Finger millets</li> <li>◆ Pigeon pea</li> <li>◆ Blackgram</li> <li>◆ Khosla</li> <li>◆ Desi Tobbaco</li> <li>◆ Til</li> <li>◆ Cotton</li> <li>◆ Maize</li> <li>◆ Upland paddy</li> <li>◆ Vegetables</li> </ul>	<ul style="list-style-type: none"> <li>◆ Medium land paddy (Lalat, Jajati, Uri)</li> <li>◆ Low land paddy (RGL, Mansuri)</li> </ul>

have encroached on it for cultivation. These are degraded wasteland. One type of wild grass that grows in this land is used as roofing material.

**Rayati land:**

- Gudia zami: These are uplands owned by farmers. On average, this constitutes three-fourth of landholdings of a farmer.
- Bila zami: These are medium to low land area where paddy is mainly cultivated.

This constitutes one-fourth of landholdings.

**The Pradan Project Area**

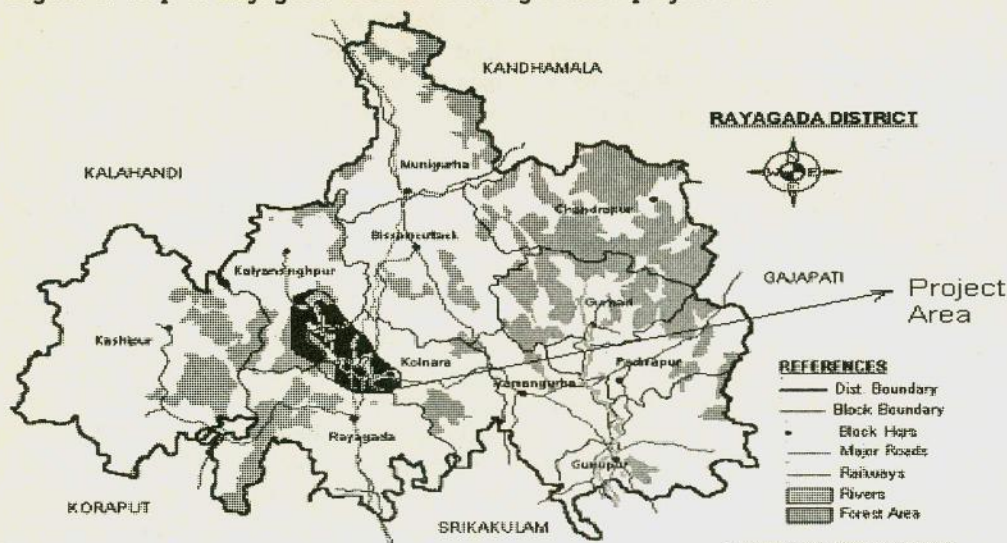
The Pradan office is based in J.K. Pur of Rayagada block, 10 km. from Rayagada town. We have identified three contiguous blocks (Kolnara, Rayagada, and Kalyansinghpur) in the district where we will focus our development work. Initially, we have identified a pocket consisting of six and three panchayats of Kolnara & Rayagada block, respectively.

Table 6 presents some useful data of the

**Table 6: Basic Data on Pradan Project Area**

	No. of Panchayats	No. of Villages	No. of Total Households	Population density	SC (%)	ST (%)	Geographical Area (ha)	Geographical Area (%)	Forest land (%)	Cultivable area (%)
Rayagada district	171	2662	162,000	116	14	56	758,000	100	37	29
Selected Block: Kolnara	6	67	10,099	329	11	83	15,228	2	16	53
Selected Block: Rayagada	3	16								

Figure 2. Map of Rayagada district showing Pradan project area



selected pocket.

### Lives and livelihoods

The staple food of Rayagada families consists of a mixture of powdered finger millet and a variety of rice called jau, prepared by boiling both ingredients to form a paste. This dish can be taken at any time throughout the day whenever they feel hungry. Women wear gold jewellery on their nose and neck, which is considered as one of their assets.

The houses are typically constructed using thatched wild grass. There are small pieces of land - around one decimal attached behind every house - used for chores such as cooking, cleaning utensils, and storing firewood. Beyond this are the farm lands. However, there is hardly any homestead land for any of the households.

Houses stand on both sides of the main road of a village, which are generally made of cement concrete by government scheme. This

helps to keep the village clean even during monsoon. There is electricity in 40 per cent of the villages but hardly do 10-15 per cent of the households take on a connection. The rest simply could not afford to be connected because of their low incomes. Hand pumps installed by government are the only sources of potable drinking water. Villages do not have wells at all, because the soil beneath is clay and does not have water table at a level that is shallow enough. People keep bullocks for agriculture work, while sheep and goats help families respond to emergencies. Some families prefer sheep because they can graze with other cattle, are hardy and able to resist diseases. Families do not make cowsheds and instead keep their bullocks in the open field. At night cattle are tied to their place to ensure that their dung is collected. And because cow dung availability is very little, it is used only for seedling raising.

With the shrinkage of grazing land, people diversifying into labour-based earnings, the entry of commercial cash crops like cotton or

tobacco, and the lack of fodder for cattle, the bullock population is drastically going down. Thus people are using tractors and power tillers for farming. Almost all villages have tractors, with one tractor serving 60 to 70 families.

On average 40 per cent of the residents do not have their own patta land. Some of these landless families depend on forestland and engage in dongara cultivation, provided they have access to such land. This hardly provides one-time food for six months and cash of up to a measly Rs 1,000. Most of them fully depend on wage earning and the collection of forest produce. Their sources of wage earnings are the following:

- Local agriculture and household work (Rs 40 for male and Rs. 30 for female) : 40 per cent
- Forest produce like wood selling, tamarind, mango and raw siali leaf: 25 per cent
- Wage in factories or industries like JK Paper, IMFA, cotton spinning: 25 per cent
- Govt. construction work like roads, schools, canals: 10per cent.

The rest, or 60 per cent of the people have land. Around half of them also engage in dongara cultivation. That means altogether, 2/3 of the people living near the forest do dongara cultivation.

Wage earning and forest produce support the families for seven or eight months, and the needs for the rest of the year are met by agriculture. As evident from the above table, upland crops and dongara cultivation mainly provide for the food grain (mostly coarse cereals), whereas paddy is the main staple food and is being purchased throughout the year by almost all the families. Government's PDS system provides 16 kg of rice for BPL families at Rs 3.50, which is a strong support for their survival. Cotton and desi tobacco are the main cash crops and almost all households depend on them, on an average in one acre and 0.25 acre of land, respectively. In a good year, the returns from cotton are around Rs 10,000 per acre. ITC has introduced white burley tobacco, cultivated in the upland during kharif season, which is getting wider acceptance among farmers of all levels.

**Table 8. Sources of Income**

>1/3 of families: Landless (0-3 months food grain produce)	1/3 of families: Having mainly upland (Up to 6 months food grain produce)	<1/3 of families: Having upland & lowland (7-12 months food grain produce)
<ul style="list-style-type: none"> <li>◆ Dongara cultivation provided forest is there</li> <li>◆ And/or daily wage labourers, mainly agriculture</li> <li>◆ Petty business</li> </ul>	<ul style="list-style-type: none"> <li>◆ Dongara cultivation provided forest is there</li> <li>◆ Upland crops (cotton, desi tobacco, ragi)</li> <li>◆ Also wage earning</li> </ul>	<ul style="list-style-type: none"> <li>◆ Upland crops (cotton, desi tobacco, ragi)</li> <li>◆ Medium/lowland paddy</li> <li>◆ Service sector</li> </ul>

People are engaged in agriculture from June to February, as cotton and pigeon pea have longer duration of cultivation. After the Mahashivratri festival, people leave the cattle for free grazing.

### Health status

The aanganwadi sevika are trained to provide medicines like chloroquine, primaquine and paracetamol as required. Almost 60 to 70 per cent of seasonal fevers and malaria cases are treated by this service. They also take blood samples (on an average 60 -70 a year) to the hospital located at block level for tests. They have a budget of Rs 3,000 per annum to provide cash for medical checkups at the government hospital, especially for children below 5 years. It is restricted to a maximum of Rs 500 per child every year. They can also recommend a higher amount when required. The Auxiliary Nurse-Midwife (ANM) of the hospital routinely provides vaccines.

### Key development issues identified by the team

- Labour and forest-based economy:  
Landlessness is about 40 per cent and another 30 per cent families are marginal farmers having an average 0.6 ha of land-holding. Providing livelihood opportunities to these families is a key challenge.
- Due to industrialisation, the inflow of outsiders is increasing. More moneyed people and private players are increasingly accumulating land, while tribal families are losing theirs every day. This is creating huge disparities locally.
- The production of cereals, pulses, vegetables and other crops which are the main sources of livelihoods are mired in low productivity. In-house production is grossly inadequate to meet the food requirements

of the people. As a result, people are migrating regularly in search of wage-earning opportunities because of the uncertainties and low productivity of agriculture, and the absence of alternative livelihood opportunities.

- The production of commercial crops like cotton is controlled by private traders. Low capital and asset formation and high indebtedness are dominant at the household level due to the failures of high-risk crops. There is a lack of organised and efficient input-output service providers for the farmers.
- The literacy rate is extremely low, especially among the tribal women. Many of them cannot communicate even in Oriya and are thus unable to interact with the outside world.
- Rural society is fragmented along caste lines, further accentuated by political parties. Destituteness among women is prevalent.

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# Goat-Rearing in Dholpur: A Model To Emulate

**The Goat Rearing Project of Pradan in Dholpur has important lessons for reviewing and rethinking State-led development models and building genuine public private partnerships**

**Samir Ghosh**

In April 2002, Pradan began its involvement with the District Poverty Initiative Programme (DPIP) of Rajasthan for the district of Dholpur. Five years later, Pradan's DPIP-supported projects in Dholpur have spread out over a wide area, covering 126 villages in the district's Bari and Baseri blocks.

Among the main projects under the DPIP is goat-rearing. Pradan, as a DPIP partner in Rajasthan, helped identify gaps in the strategies and base program of DPIP with the objective of finding ways to bridge such gaps. In particular, for the goat-rearing project in Dholpur, the following problems were identified:

**Breed:** The breeders in Dholpur - who are generally poor - rear local breeds of goat which have a number of limitations. For one, the goats conceive once a year, usually giving only one kid at a time. The kids grow to their sellable size after a long wait, normally one and half years. Exotic breeds, on the other hand, conceive at a shorter interval of seven months and produce an average of two kids; the kids are ready to conceive within another seven or eight months. In only nine to ten months, the kids attain their sellable weight and size.

**Herd size:** The herd size is relatively small, ranging from two to five goats for every family. At this level of activity, the income derived is small, contributing insignificantly to the family's livelihood. Some families who live near the forest manage to keep a bigger herd, consisting of 30 to 40 goats. But larger herd size is more difficult to man-

age and tends to lead to less attention and care by the rearer. Moreover, larger herd size is also more vulnerable to disease outbreaks.

**Feeding patterns:** The rearing of goats is mostly dependent on free grazing. However, grazing alone is not enough for the goats to meet the minimum requirements for growth. For proper growth, goats require a balanced diet of free grazing and concentrated feeding.

**Management practices:** Generally, goats are kept in small enclosures that have little protection against the rains and extreme climatic conditions. These conditions can often lead to the outbreak of diseases such as pneumonia. Meanwhile, small kids are mostly sheltered in baskets which are poorly ventilated, many times resulting in their death due to suffocation. The absence of a feeder is also cause for a number of diseases as goats have little toilet sense. Further, with very little means, rearers are unable to prioritise vaccination and insurance for their herd.

**Health practices:** The health management of the goats is traditional and primarily home-based. But because goats are sensitive to diseases, the absence of proper veterinary services in the region - coupled with a lack of awareness - has a negative impact on the goats' health conditions. In fact, mass mortality of goats is common in the area.

**Marketing:** The market for selling goats is not only fluctuating and unreliable, it is also exploitative. Traders usually come to the village, measure the weight of the animal in a

very crude manner (using their hands) and proceed to quote a rate which is generally very low. The prices fluctuate depending on current demand-and-supply conditions.

While DPIP was aware of the various problems faced by goat-rearers in Dholpur, it did not have the means to address those gaps which - needless to say - were crucial in enabling the rearers to sustain their livelihood. To improve the status of goat-rearing in the area, Pradan then decided to approach another funding agency for additional intervention, to complement the DPIP base program. Thus Pradan approached the Sir Ratan Tata Trust (SRTT).

Upon the request of SRTT, Pradan planned a qualitative process documentation to monitor and understand the changes due to the specific interventions that have been put in place. Accordingly, field visits were planned in selected villages of Dholpur. The villages were selected on the basis of both their geographical uniqueness as well as varied sociological compound of the communities.

The visits were conducted over a period of three days with the support of a Pradan field team. The villages visited were: Gironiya, Jhiri, Mahua ki Johr, Kanchanpura, Shitalpura, and Barapura. While the first five were villages under SRTT intervention, Barapura was chosen as a control village, where the same interventions were absent. The basic methodologies used were focus group discussions with the members of the SHG, and transect walks. Views and opinions were gathered through discussions with Pradan officials, DPIP district and state team, members of other NGOs, and youth groups from the villages. Relevant documents were also used as secondary sources of data.

Following are the major findings of the study:

**Acceptability:** All the villages where a field visit was undertaken had a high acceptability rate of the project. However, the importance given to goat-rearing as a primary economic activity depended upon the availability of employment in the nearby areas. In addition, the awareness created by Pradan on other management practices such as the construction of well-ventilated sheds provided fillip to the improvement of the project.

**Increased confidence:** With their incomes augmented, the women gained higher level of confidence, allowing them to embark on other projects including the promotion of savings and credit amongst themselves. There was an enhanced feeling of independence and self worth. While most of the rearers had a herd size of 30 to 35 goats, many of them expressed eagerness for bigger sizes of even up to 100 or more.

**Fodder problem:** There is a need for a more sustainable and scientific method of fodder availability and management. For example, in Kanchanpura, the non-availability of fodder resulted in inadequate nutrition amongst the goats, in turn causing low fertility.

**Belongingness to SHG:** All the members had a strong sense of belongingness to their respective SHGs. Everyone understood the importance of being in a group that allowed them to share their common interests, built solidarity, and gave them a voice. While some groups were more entrepreneurial - expanding their business activities to poultry farming - few other groups such as Gujjars remained in their traditional economic activities of rearing cattle and sheep.

**Saheli Sagathan:** Clearly one of Pradan's achievements worth replicating. The community has already been mobilised to form SHGs.

Pradan has mobilised the community into over 70 women SHGs, covering 823 members in 30 revenue villages of four gram Panchayats. The discussions revealed the role of the Self Help Groups in facilitating savings and enabling credit to meet the small consumption demand as well as helping the members leverage finance from mainstream financial institutions. Forty-two groups have been able to mobilise the activity fund from the DPIIP, to the tune of over Rs 100 lakhs.

#### At a glance:

The table below shows the summary of the loans given to various groups. It can be seen that the Gironiya SHG has the longest operational history of 53 months, followed by Kanchanpura and Shitalpura, which have 41 months each. This means that these SHGs

community-managed goat mortality or accidental Rahat kosh insurance scheme to cover the mother herd in the name of Saheli Rahat Kosh was established through SRTT's support. This is a totally community-led insurance policy which is being run successfully.

#### Utilisation of augmented incomes:

Discussing the spending patterns, most of them said that incomes were used either for their daughters' marriages or festivals. A few of them also spend for health needs. Most of them said that their menfolk could also now mobilise higher amounts of loans, deriving confidence from the number of goats they had at their disposal. As a result, a majority has taken on bigger loans, paying monthly interest of Rs 3,500 to Rs 4,000 as against the previous Rs.1,500 to Rs. 2,000.

**Table 1: Operational details of SHGs**

Name of Village	Loan Given (in 000)	Loan Recovered (in 000)	Percentage of Recovery	Number of Active Members	Number of Operational Months	Contribution amount per week (in Rs)
Kanchanpura	85.00	70.00	82.35	10	41	10.00
Mahua Ki Johr	44.50	37.60	84.49	19	37	5.00
Gironiya	240.80	223.70	92.90	11	53	10.00
Shitalpura	147.20	109.50	74.39	15	41	10.00
Jhiri	82.50	71.00	86.06	11	25	10.00
Barapura	25.70	25.10	97.67	11	32	10.00

have been in existence even before the DPIIP loan was received. The DPIIP program intervention added a boost to their habit of savings and credit. The recovery pattern for the loans, on average, has been above 80 per cent except for Shitalpura where it is 74 per cent. However, the groups differ in their transaction patterns.

**Community-managed Rahat Kosh.** A com-

**Development of effective and efficient system of Paravets:** Building a cadre of paravet-strained to diagnose and administer drugs and all vaccines to the animals was one of the key objectives of the backward linkage. Also providing the paravets with handholding support by Pradan's veterinary specialist. With effective hands-on training given to every member of SHG, along with home-based medical kits, the present weighted mortality rate is approx-

imately 7.2 per cent and the average herd size has increased by 68 per cent. Paravets were a clear requirement expressed by every group that we met. Today there are five trained paravets; this number, however, is low and they are unable to meet the demand. It is very crucial that more paravets be trained in the villages.

**Marketing:** At present, the marketing of male kids is done through traders who do not properly weigh the animals and quote prices that are usually low. Moreover, with the skew in the demand-supply equation - the supply higher than the local demand many times over - the exploitative structure persists. Thus marketing is a major concern for goat rearers. The prevailing method is extremely primitive and exploitative. As mentioned in the earlier section of the report, the buyer comes from the nearby town and purchases for as low as Rs. 800 to Rs. 1,600 for a full-grown buck whose minimum market value range should be between Rs.8,000 to 10,000. Two major factors can be noted here. Firstly, there is hardly any involvement from the male folk in the entire process. If the men take equal interest in the activity, then selling at a distant market can be one of the solutions.

**Credit from the mainstream financial institutions to the groups:** The confidence level of the mainstream financial institutions still needs to be harnessed so as to make a direct linkage with the SHGs. In this case the federation can play an important role in guaranteeing the credibility of the SHGs applying for a loan. This will not only assist the financial institutions to work on a single window guarantee base but also further empower the federation in terms of its importance and credibility.

### Key challenges:

- The increased confidence level through augmented incomes has manifested in the families' enhanced willingness to go in for outside borrowing thus leaving them high and dry on day-to-day basis. During the course of discussions in some villages, the members said that in the last few years the amount of their outside debts has also increased. In many cases they pay a monthly interest of Rs 3,500-Rs 4,000 per month, because they had gone for a higher amount of loan from outside money-lenders, which was not available from the SHG. This is one of the major challenges that Pradan needs to look into.
- Several social phenomena came to the forefront during the evaluation of the goat-rearing project in Dholpur. Majority of the children were visibly malnourished and had no access to proper sanitation and hygiene. Marriages of girl-children are still prevalent. There is a big gender gap in education of more than 50 per cent. Females have a low participation rate in the labour force, and at home, they possess very little power in determining family expenditures. These factors hamper the achievement of a minimum good quality of life, which is the ultimate aim of any development effort. Most of the time, organizations tend to ignore the convergence factor in life and tend to work in the subject of specialization instead of considering the overall Human Development Factors. Experience suggests that when incomes are augmented, the immediate - and sometimes simultaneous - factors that should go hand in hand are a strong social input process. If this is not taken care of, the final desired outcome cannot be achieved.

- There is a low level of education in the villages of the region, especially among women, who have a 22.4 per cent literacy rate. Pradan needs to devise a methodology to prepare more community-based Paravets within the constraints of a population with low literacy. This becomes important in the context of the existence of issues that need to be examined in the goat industry. For example, there is a need to study the most common and frequently occurring diseases amongst goats. This will necessarily require research and the innovation of alternate methods of communication and the training modules.

incomes for the poor rural families in the area, for years to come.

## Epilogue

The creation of an enabling environment is a prerequisite to sustainable development. In this journey, it is important to understand the processes where products will be an automatic outcome. The grant and support given by SRTT can be advocated as a model in a tripartite relationship of government, the corporate sector, and NGOs. There are several national developmental programmes that draw up guidelines for the state level. Experience suggests that the state governments seldom make any changes to suit the programme according to local needs. They find it easier to follow the rigid guidelines that are often not people-friendly. In those circumstances, bridging the gap of programme loopholes could create a more enabling environment and thus, lead to the successful implementation of a programme.

In the case of the goat-rearing project in Dholpur, Pradan acted as a proactive agent as it sought to identify the gaps in DPIIP, bridging them through the involvement of SRTT. This is not only money well spent, but is more certain to result in the creation of burgeoning value through sustained and augmented

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# Community Resource Persons Take the Lead

**The MMCD model enables the professional staff to delegate a large number of routine tasks to local resource people and concentrate on more complex livelihood promotion tasks, but it requires hard work and vision.**

Tarun Shukla

## What is MMCD?

The Mahila Mandal Community Developer (MMCD) is a resource person from the local community who is responsible for maintaining and improving the health of Self-Help Groups (SHGs) according to various prefixed indicators. The MMCD also responds to the routine demands of SHGs such as account opening, bank linkages, audit, and profit distribution.

## Why the Need for MMCDs?

The need to introduce MMCDs was expressed by the SHG members from the community as well as the professionals in order to integrate livelihood activities into the SHG programme. Since the team's focus towards sectoral livelihood activities continually increased, it was finding it difficult to address the routine demands of the large number of (almost 400) SHGs. The team was also unable to regularly attend cluster meetings and audit books of accounts. This lack of attention was being clearly reflected in the state of the SHGs. Even the Computer Munshi system - the computer accounting system for SHGs - was being disrupted due to the lack of quality time towards system setting. While the professionals would try to respond in times of acute problems, their solutions often came too late to be effective. The team was getting stuck every time there was a problem concerning SHGs, and the solutions were all merely short-term.

Thus the long-term solution involved developing Resource Persons from the communities themselves, considering various viability

and sustainability factors. Viability was about looking at how many of the tasks - which professionals were previously fulfilling as a routine - could be transferred to the local people. The necessary skills were also a big question: Do the local communities possess those skills, and is their basic understanding sufficient enough to be able to take up the tasks on hand?

Sustainability was about asking whether the chosen person's aspirations match the aims of the programme. There was a need to keep these persons sufficiently engaged in the programme, while offering them options for growth so that they could envision not only their communities' growth but also their own.

With the above understanding of the long-term needs, the team resolved to work further on developing further the MMCDs to address the basic issues of SHGs and to work towards the sustainability of the concept.

## What was the Need?

Once the evaluation of the system's viability, and sustainability was concluded, the task that followed was to delineate the functions that can be transferred to MMCDs. We needed to specify tasks that could be transferred to these people. The tasks, expected from MMCDs were fixed as follows:

- Regular Audit of SHG's books of accounts
- Annual Dividend Distribution
- Bank Account Opening
- Bank Linkage Paper Work

- Regularising RMTS-2 (Regular Meeting Transaction Statement, no. 2) Flow
- Attending Cluster Meetings
- SHG Accountant's Training
- Analysing Health of SHGs on Different Financial Indicators

Guidelines were then created for identifying and selecting resource persons who were locally available and who would add a new dimension to SHGs, making them more independent of Pradan and thus, increasing the sustainability of our SHG Programme.

### **The Selection Criteria**

Based on the tasks to be performed by them, the following criteria were used for shortlisting MMCDs for particular groups of SHGs:

- Good Accountant
- Ability to Travel
- Possesses Knowledge of Pradan's SHG Model
- Good Listener
- Sensitive to Community Needs
- Preferably Female

Once the above criteria were finalised it was easy to look for the corresponding individuals. The initial list contained persons who were either messengers in the Computer Munshi System, accountants of old SHGs or some service providers. The selection was done based on the available pool and who were better equipped with the above-mentioned skills compared to others in the pool. The grooming of MMCDs went through the following phases:

### **Orientation Phase(November 2005)**

Once the tasks were finalised and the MMCDs selected, a road map was drawn up for their grooming, back-up support, and preparing

their growth path keeping in mind the need to develop their ownership and stake within the community and instilling confidence in them to take up the challenges and perform their role with utmost care.

A three-day residential training program was held to orient the MMCDs about the system and provide them with the soft and hard skills. The training was mainly based on taking a forward-looking perspective about their role and tasks. The components of the training can be summarised as follows:

- Need of Community Leadership
- SHG: Concept and Practices
- Computer Munshi Model
- SHG's Books of Accounts
- Auditing Books of Accounts
- Dividend/Profit Distribution
- Bank Account/Bank Linkage Process and Documentation

After the training, they were then informed about the payment, which was task-based considering the time taken to complete that task compared with locally available wage options, and pegging the former a little higher. For example, assuming that an MMCD can conduct two meetings in a day, he/she was paid Rs. 40 per meeting or a total of Rs. 80 per day. The amount was higher than the local minimum wage rate of Rs. 73 per day.

Pradan also designed a system of back-up support by attaching MMCDs with different professionals so that, on an average, a professional was taking care of grooming of four MMCDs. Grooming included weekly and monthly planning considering the status of the SHGs from the McFinancier software and field information. Along with the planning, the Professionals' responsibilities included giving field demonstrations, observing their

performance in their respective tasks, and giving them necessary feedback. Also weekly planning and training meetings were held to keep track of the MMCDs. The weekly meetings were important as they helped in facilitating an exchange of ideas and identifying the lacunae of MMCDs to bring them in the same league.

### **Intermediate Phase**

Once the orientation and first phase were completed, we observed a streamlining of the system, where a few MMCDs dropped out or were forced to do so due to poor performance. Those who were dropped were immediately replaced with new MMCDs, whose orientation was then done by either the Professionals or MMCDs who were more experienced. The next major challenge was to streamline the Computer Munshi system. Accordingly, their planning was done with the immediate target of starting the regular flow of RMTS-2 and sorting out all the anomalies and complaints regarding the same. The motive was basically to build a strong Computer Munshi System before starting any payments from the group; this ensures that the system becomes more sustainable. We were successful in achieving the target, with our team of MMCDs fully functional in one of the two locations, and partially so in another. By end of July 2006, all SHGs in the Galudih sub-location were updated on the McFinacier, with the regular flow of RMTS-2. We then decided to introduce the payment system in two clusters on an experimental basis in September, and by October, all SHGs in the Galudih sub-location had started paying to Computer Munshi. This was a huge success for us and reinforced our belief in MMCDs. Now it was time to take up bigger challenges and reform the SHGs. Till then the MMCDs' task was basically to attend SHG meetings and enforce the SHG's Financial and

Group Norms. Also we piloted the grading of SHGs on the basis of prefixed indicators in three clusters. The indicators selected initially were:

- Attendance
- Meeting Regularity
- Savings Rate
- Savings Regularity
- Portfolio at Risk more than 12 weeks
- Interest Repayment Ratio

The grading was to increase the awareness of MMCDs, SHGs, and Cluster about their strengths and weakness; we did not intend to link it to MMCDs' payment. Nevertheless these discussions, we observed, had very little influence on improving SHG's health. There was a need then to bring some additional changes in the system to provide more focus on the health of SHGs. Bishnu, our team leader, suggested an exposure trip to Karanjia to see the working of the Sampurnna Women's SHG federation and discover how it evolved amidst almost similar conditions and problems.

### **Exposure to Sampurnna**

For the Sampurnna Exposure we decided to take all MMCDs, a few active SHG members with demonstrated leadership abilities in different Clusters, along with a few Professionals. The objective of the exposure was to develop an understanding of the women's federation and to open up the minds of MMCDs towards functioning in a different style and give them confidence in affecting changes.

The Sampurnna Exposure helped in understanding the importance of Cluster in enabling use of peer pressure to enforce group norms. Also, the role and potential of the Computer Munshi was seen by MMCDs

and Computer Munshi-s of our location. That gave them the confidence to dream about bigger things. But the most important lessons were related to the monitoring quality of different SHGs in Cluster meetings based on different indicators similar to what we had started on an experimental basis. Also we were all impressed when told by the sampurnna leaders that the profit distribution in all the SHGs was completed in 10 days, and that it was being done on a continuous basis for the last two years. So we felt it was time, as the MMCD system was also completing one year, to start the second phase of the training. It was very logical to include the learning from the Sampurnna Exposure and our own insights about the system in the new module of the training. Our learning about the system can be summarised as:

- MMCDs were performing well in fixed tasks like RMTS-2 checking, audit, and profit distribution.
- MMCDs were weak in tasks involving Facilitation, such as improving interest repayment

A decision was also reached to place more emphasis on facilitation skills in the next phase of the training.

### **Second Phase (November 2006)**

Facilitation skills were taught by engaging the participants in role playing different situations and then giving them feedback to improve upon. Their views about the system's sustainability were also taken into account, considering the past year's experience and the ways and means for improvement. It was then time for a refresher's course on audit and profit distribution and on different Books of Accounts. Various components of conducting Cluster meetings were also taught. It was decided that some

of them would conduct Cluster meeting in the presence of Professionals, with an emphasis on peer monitoring based on performance indicators for SHGs and in trying to develop a peer group.. We tried to formalise some ways and means to strengthen Clusters with the active support of MMCDs and other active SHG members and the widening the pool of leaders. After training, professionals observed the MMCDs' facilitation skills and found slight improvements from the past. Still, MMCDs were performing better on task-specific roles. Also by February 2007, we were having intense discussions on discontinuing payments based on meetings and linking it with the performance of SHGs.

Inevitably the question of sustainability came into the picture next. With the Computer Munshi system being set up, it was the ideal time to begin instituting a mechanism whereby part of the MMCDs' payments will be drawn from the community and various other means, in the process reducing the system's dependence on Pradan. The lessons from Sampurnna were at this point contributing significantly to the way we were defining our course of action. By end of February, we planned for the finishing of profit distribution of all groups in one month. It was high time - considering MMCDs' deeper understanding of and working with the communities - to deploy them for Kharif Planning. So a central planning was done for two activities and the execution began by end of March in the current year. Foremost task was kharif planning. We felt a little apprehensive as this was the first year we were going to utilise the community resource people for kharif planning. By mid-April we found that their performance was less than satisfactory, but considering their lack of experience, it was expected. Some of them did come up with innovative ideas and

provided considerable help in kharif planning.

Compared to kharif planning, profit distribution in SHGs proved to be an easier task as most of them had previous experience. However, completing it in one month was a mammoth task. But strict planning and monitoring by the MMCDs and the Cluster helped to achieve the difficult undertaking. This year, many groups had their profit distributed for the first time since their inception, the oldest being an SHG of seven years. This rare achievement helped in increasing the overall confidence of MMCDs. Profit Distribution of all groups helped in attaining another feat too. Many old loans - and the huge interests that had grown from them - were repaid during this period, resulting in clean groups (or those groups with no default members). Members' basic understanding about regular savings and attendance increased as these are factors affecting profit share. But there were a few conflicts in old SHGs regarding Attendance and Savings Regularity in profit distribution. But those conflicts led to a better clarity about concepts and features of good groups. And last but not least, the important thing was to have the entire profit distribution and audit charge borne by the community. MMCDs got on an average of Rs 200 for profit distribution depending upon the group's profits.

With the success of Profit distribution, it was time to introduce performance-based payment for MMCDs and linking their SHGs' performance with their payment. So we conducted an exercise with MMCDs regarding the parameters to indicate group health. Moreover, we agreed that only measurable parameters would be included. Finally, we came up with a list of indicators which can

be used to assess the good group and hence, a good MMCD. These indicators were:

- Meeting Regularity
- Members' Attendance
- Savings Regularity
- Interest Repayment Ratio
- Portfolio at Risk more than 12 weeks (the lower, the better)
- Percentage of borrower Members (the higher, the better)
- Accountants' Efficiency (Measured by observing RMTS-1)

The best thing about these indicators was that these were easily available on McF, which helped easy grading of the group.

The performance-based payment was a major stage in the evolution of the system, facilitating the maintenance of good-quality groups. The MMCDs who were weak in facilitation found it easy to objectively assess the group on prefixed indicators and plan accordingly to maintain and improve standards.

### Way Forward

Although the MMCD system has entered its second year and has given good results, there is much room for improvement. Most of the MMCDs have matured, in the process developing high stakes in their SHGs. On average an MMCD manages 20 groups. But the system is still in the evolution phase, considering the changes it has seen in the last two years. It is time to develop their own Vision for their respective areas, which would need to involve the overall development of SHG movement. Furthermore, the MMCDs' grading is still done by Professionals; next on our agenda is to make the Cluster empowered enough to be able to grade MMCDs and help them in both planning and assessing achievements.

## My village stay at Raksha

**The abject poverty and misery experienced by the poor people in villages have varied facets of their own; and can be understood by an external intervener only through very close association**

**Bhavana Misra**

After a year of studies I returned from the Banaras Hindu University to Pradan, Deoghar in May, 2007, with a new identity. In 2006 I had been here as part of my summer training with Pradan; this time, I was joining as a Development Apprentice. I was completely unaware of what impact this mere change of designation would have on me.

Immediately after joining I was shifted to the locality of Saraiyahaat. During the first few days I attended the agriculture training programme conducted within the block itself. It was not something totally new to me as I had earlier contributed to the same. At the training, it became readily overwhelming for me when most of the participants were calling me by my name and sharing their feelings with me. The entire experience was such that it appeared to me as if no lull had passed and I was merely continuing on my earlier phase.

After those initial days of reorientation, I learned about the village stay phase and was immediately drawn to it. I had neither fear nor apprehension regarding staying in a village. For a number of occasions in the past, I have stayed in my grandmother's village in Uttar Pradesh.

Prior to my sojourn to the village Raksha, my colleague discussed the purpose of my village stay with the local families, through a meeting of the SHG (self-help group) Parvati Mahila Mandal. I was amazed to see the way they embraced an outsider. As the community has known Pradan for a long time, the people did not have any misgivings about my plan to stay in their village. The stay

arrangements were finished smoothly, and the group arrived at a unanimous decision that I would be staying at the house of Somia Devi's residence, the wife of shree Kartik Ray.

Immediately, I set out to move to the village. And on 25 May, I reached Raksha, and Somia Devi met me with words of welcome spoken in her language (Khortha). Although I did not understand her words, the broad smile on her face was enough to tell me that she was happy to have me in her home.

I was thrilled, and walked through the door of their house. As soon as I came in, something hit my head, and for a minute there was pitch darkness all around me. It was none of my enemies, I was glad, but the low height of the entrance which caused the little mishap. From that day onwards, I was always reminded by either the didi or Kartik Chacha (uncle) to stoop down a little so as not to hit my head ever again. But, of course, there were times when they were not there to mind me, and my poor reflex in ducking resulted in a number of similar bumps on my head.

The next day I went to crèche at the reeling centre building. The most remarkable thing I noticed about the children in the crèche was the distinct change in their physique. The main reasons for that, as I understand, are their food regime and the new building where the kids can easily escape the kiss of the dust. As I went around, I felt ecstatic when I heard kids dancing the same steps which I have taught them one year ago. Outside the crèche building, the summer

heat was scorching; but inside there was a different ambience as children sang "Rim Jhim Jhimir Jhimir".

For the rest of my stay, we had musical programmes most nights. What I liked the most was the spontaneous participation of each of the members even up to the wee hours of the morning.

As I had organised one musical event last year with the crèche kids, many of the villagers were aware of my fascination for music. Maybe because of that, one day I was invited to attend a function on women's education organised by the local middle school. One nukkad drama, "Meena ki kahani", was staged with a theme on the need for women's education. Later I was also requested to come to the stage and share my thoughts about the programme. When the head master of the school came up to the podium, he elaborately described the importance of women's education, giving emphasis on crèche and its contribution towards children development. He also gave me as an example to the women folk. Towards the end of the function, I was asked to teach the students some of the dance steps. As dance is my passion, I heartily agreed to it. I asked to send the kids to where I was staying, but was never actually expecting that they would come. I came back home from the school and had a nap. When I opened my eyes, I was astonished to find a number of kids jostling around me in their school uniform.

That day, I took my lunch at about 2:30 pm, after having one dance training session with the children to the tune of the song "Saare Jahan Se Achha". The energy and enthusiasm of the girls thoroughly impressed me.

On the evening of that very day the children

came again and we resumed practicing. Suddenly the father of one of the kids - Preeti - came rushing on his bike and started scolding his girl. Then immediately he wheeled away with Preeti. The impact of the incident was so strong that all the others seemed quite intimidated by the father. At that time, I felt I was not at all in a position to condemn the person for his behaviour. I realised that it would require an overhaul of the current culture to change such mindset.

During my stay, I visited many of the SHG members' house, like Malki Devi or Ramali Devi. But their real life conditions remained hidden from me. One day, as I was taking a stroll with Vimala Devi in the adjacent tola, she took me to the house of Sonia Devi. Upon entering, I found her busy in constructing earthen "Chula". It was of the same shape as the oven we use in our kitchen. At least five such earthen Chula were there in that courtyard. During our interaction I came to know that she had two daughters, who are already married, and one son. They could easily manage their food requirements from the produce of their own land. Besides, she also had livestock that ensured milk for the entire family. Life, to some extent, appeared to be smooth sailing for them.

But I observed a completely different picture just next to her house. Here Shakuntala Devi stays with her five unmarried daughters, two of whom are nubile, and one son. Some of their land was leased out to meet the dowry demand for the marriage of the eldest daughter. When I first reached their house, she came to meet me with a face that looked weary. I could see that there was neither tea nor sugar in her house, but still, she offered me a cup of tea. Somehow I postponed that offer for some other day. After some time, coming out of that house, I pondered over

the cause of such poverty. I thought perhaps the lack of control over family size contributes to the difficult condition.

At the end of my stay I got a real taste of the abject poverty among the rural mass. It was searing hot during the afternoon hours of that day. Later that night while I was sitting with the SHG members, a whiff of moisture-laden zephyr brushed against my face, signaling the onset of rainfall. The stars disappeared and immediately a torrent of rains fell down. Soaked leaves bobbed up and down. Trees tossed their heads like dancing dervishes. I was mesmerized by the beauty of nature but, amazingly, found none of the members returning to their homes. They all waited out the end of the cyclone. Eventually, everyone managed to return to their homes. As it was around 1:30 midnight, Kartik chacha asked me to sleep on the charpai. I asked him about the Didi and Khusbu, their four-year-old girl; he said they have gone to their bed in the other room. As soon as I was in bed rain water dripped on me. Seeing this, Masterji placed his towel on the spot but it did not work. So I got up to fetch my poly bag. As soon as I opened the door of the other room I got a shock, finding Didi standing and little Khusbu sitting on a small wooden log in one of the corners of the room, wrapped by a single jute sack. The entire room was inundated with rain water. I could see drowsiness in Khusbu's eyes. Their hapless condition bit me. I did not know what to say. But in seeing me, Didi quickly set the bed so that I could get some relief. As I did not want to embarrass them I got on the bed, but somehow I could not close my eyes for what seemed like the entire night, as the frightening scene kept haunting me. That day I realised that what for me is nature's beauty - rainfall - causes horror to the villagers.

On my last day, when I was packing my bags and getting ready to leave the village, all the SHG members came to see me. Catching me by surprise, they began singing the Vidayee song. As I got on my way to Saraiyahat, I could not stop feeling their attachment to me. It may have been a mere 15 days, but my stay in Raksha filled me with memories that I will cherish for the rest of my life.

During my earlier one-month experience in Pradan, I have learned that the organisation is involved with a number of income generating activities with the villagers. To start with, Tasar is the primary activity of our team. Extensive work at the grassroots level is being implemented both in pre- post-cocoon sectors. But till now, I could have only a glimpse of post-cocoon activity at Raksha. The poor women were given a common roof under which they could work properly.

Pradan's contribution to the community could easily be observed in the reeler's comments: "Pradan Hum Logo Ko Andhere Se Ujala Dikhaya Hai". A relatively new concept, Crèche has been started at some of the reeling centers. This not only provides a safe place for the nurturing of kids but also allows the reelers to concentrate fully on the activity.

Agriculture is another sector where interventions are made by the Pradanites. From 2006, SRI (System of Rice Intensification) has been the main focus for increasing the productivity of the paddy of marginal farmers, thereby ensuring their food sufficiency.

The Dairy programme (with tribes) and watershed programme are also being implemented with the Deoghar team. Both are still in their nascent stages but bring a promise of brighter prospects for the com-

munity.

It is too early to be certain about how I myself could contribute to the community. But definitely, at the end of my village stay, I have made a choice to be in Pradan. I would try to learn more by interacting with the community.

In the forthcoming village study phase of my apprenticeship programme, I will have ample time to invest for acquiring deeper knowledge of the village and its families. I would like to understand the resources - both the natural and human - surrounding the internal and external relationships in the village. It is also essential for me to know more about the families' income and expenditure patterns and the difficulties they face. Their coping mechanisms are another interesting facet of my study. Above all, at the end of my village study, I hope to have a clearer understanding of the people themselves, their culture and norms, their customs and beliefs. It is something I truly look forward to, which I am certain will be an experience that will enrich my own life as well.

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Ajaya K Samal feels that after much trial and error we might be on the verge of intervening successfully in agriculture through a process of intervention approach. Ajaya is based in Lakshadweep.

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Subodh Kumar Gupta discusses issues, concerns and options in automation in micro-finance institutions. Subodh, a former Pradant, is now an IT consultant based in Hyderabad in Andhra Pradesh.

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Report: Internal Learning System and Impact Assessment Page 17  
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Blueprint: The Contours of Pradant's Impact Assessment Plan Page 20  
Pradant provides details on Pradant's impact assessment plan under the Impact programme. Pradant is based in New Delhi.



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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