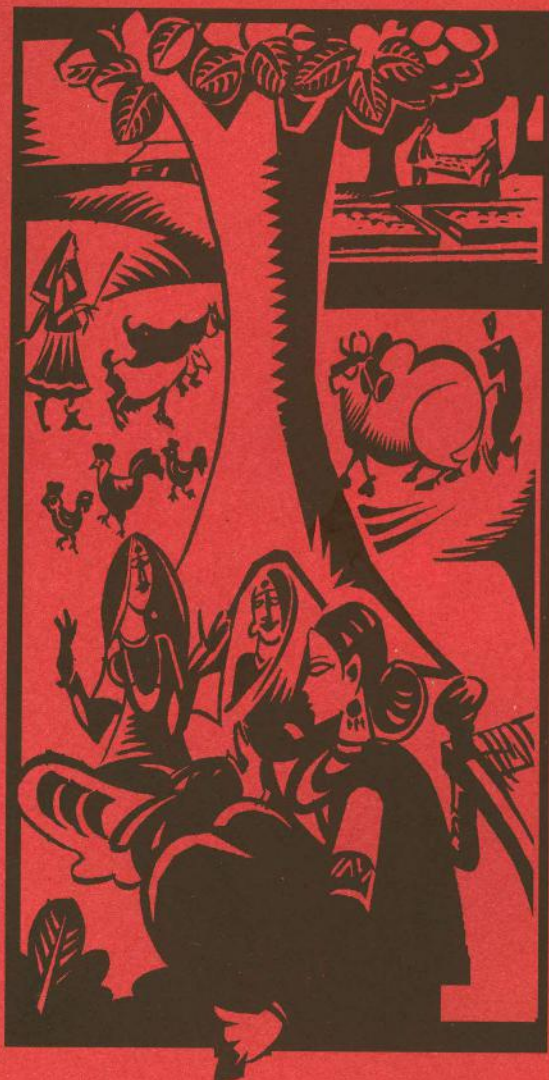


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Lead Article: Cover Families Need

3

Monika Singh narrates the results of a household survey conducted among self-help group members in Kesla that investigated the risks and vulnerabilities of the poor so that appropriate insurance products could be designed for them. Monika was an intern with Pradan. She is pursuing her studies at the School of International Development and Policy Studies in Brandeis University in the US.

Showcase: The World Their Oyster

10

K V S Chaudhury describes how a Pradan promoted women's co-operative in Kesla in Madhya Pradesh became the biggest oyster mushroom production unit in India. K V S is based in Kesla.

Article: Developmental Crisis in Nepal

16

Binod Raj Dahal posits that only committed and sustained developmental interventions can combat political unrest and abject poverty in the remote mountainous regions of Nepal. Binod is based in Godda district of Jharkhand.

Concept Paper: Mothers' Groups for Midday Meals

21

Padmadhar Upadhyay proposes to implement the midday meal scheme in municipal schools of Delhi through self-help groups of mothers. Padmadhar is a former Pradanite. He is currently Project Implementation Expert with the Department of Social Welfare, Government of National Capital Territory of Delhi.

Letter to the Editor

The Poor Needs Health Insurance

This is in response to the 2-part article written by Monika Singh (*Experiences in Micro Insurance for the Poor*, NewsReach January & February 2005). I found it extremely relevant to the ground realities in our project areas, particularly in Godda. Monika has narrated the experiences of NGOs working with the same sort of target populations. We could adopt similar systems in the more than 300 self-help groups (SHGs) that we have promoted in just 2 blocks (Poraiyahat and Sundarpahari) in Godda.

According to the lending records maintained by the SHGs, we find that most members have taken loans primarily for healthcare expenses for themselves or other members of their families. We have seen that the number of loans taken for healthcare expenses far exceeds the number of loans taken for productive purposes. We have also observed that often loans taken for productive purposes are diverted to meet emergency medical expenses. Needless to say, a major portion of a poor family's income from various livelihood activities is also spent to treat illnesses. We therefore can see that both a poor family's income and borrowings are spent on healthcare instead of being invested on purchasing productive assets.

Reading about the insurance schemes instituted by various like-minded NGOs, who are also working with the poor, was a real eye-opener for me. While I fully agree that Pradan's core principle of promoting livelihoods should not be diluted on any account, I feel that we need to look seriously at the issue of insurance, particularly health insurance, because a significant portion of the income of the families we work with is being spent on healthcare. They are missing out on various livelihood opportunities because of this and health insurance could be a way out of the vicious cycle.

All the schemes of the 3 NGOs (SEWA, Seva Mandir and Chaitanya) that Monika describes hold important lessons for us. For instance, I feel that SEWA's mode of operation and premium per family is too high as far as our target population in Godda project is concerned. Similarly, the health insurance product designed by Seva Mandir to get the insurers treated at particular well-equipped hospital accessible from all 13 villages is not suited for Poraiyahat or Sundarpahari, where no such amenities are available. The scheme is otherwise very attractive because it charges only Rs 90 a year as premium and provides cover to the entire family. I also found Chaitanya's insurance product very attractive because it provides cover for an entire gamut of risks such as accidental death, loss of limb and hospitalisation for Rs 130 a year for a couple. The different assured amounts (Rs 15,000 for accidental death, Rs 10,000 for loss of limb and Rs 5,000 for hospitalisation) also make sense.

In case of Sundarpahari, death due to tropical diseases like malaria, brain malaria and kalazar is pretty high. In such a situation, can we not devise an insurance product that provides cover to SHG members and their families, both for medical treatment and death? Such an insurance cover has the potential to have a significant impact on the entire community

living in the hills of Sundarpahari.

We have been interacting with the Birla SunLife Insurance Company to design health and life insurance products for Pradan-promoted SHG members and their families. We have already negotiated a cheaper premium (Rs 50 per year) for an insurance cover of Rs 5,000 in case of death, which has to be renewed every year. Some SHG members in Poraiyahat have already opted for this product.

Unfortunately, SHG members of Sundarpahari are being denied the product. The insurance company holds that they are geographically more prone to diseases and are hence ineligible. Such an assumption has curtailed the access to such insurance benefits to large numbers of the real poor, who would have really benefited from it.

Our Kesla team has also taken an initiative to link SHG members with the State Bank of India's insurance scheme where groups are covered for Rs 400 a year. This product may not be suitable for us at Sundarpahari. This is not to discourage or undermine our efforts at Kesla. The only issue I am raising is what fit the families we work with in different contexts is necessarily different. At Sundarpahari both money and awareness are at a premium.

Anyway, it is heartening to note that various NGOs are coming up with pragmatic insurance products particularly covering health risks of the poor. These kinds of products could also be made suitable to our target population. It is the need of the hour to move ahead in this respect, which will make the lives of large numbers of the poor not only more comfortable but also more secure.

Binod Raj Dahal, Godda, Jharkhand

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

Cover Families Need

A household survey conducted among self-help group members in Kesla investigated the risks and vulnerabilities of the poor so that appropriate insurance products could be designed for them

Monika Singh

Pradan is a voluntary agency involved in promoting sustainable livelihoods for the rural poor. More than 200 professionals trained in management, engineering, agriculture, social sciences, etc. work in 7 of the poorest states in India, providing techno-managerial services to the poor and underprivileged, particularly tribals and *dalits*.

Pradan professionals work directly with the community in a spirit of enabling. Most often, promoting self-help groups (SHGs) of women forms the cornerstone of their livelihoods interventions in natural resource management, livestock development, micro-enterprise, etc. Currently they work with nearly a hundred thousand families through about 6,000 SHGs.

I worked with Pradan as an intern to get a firsthand view of grassroots action. My learning objective was fairly specific. I was interested in micro-finance and the way it changed lives of the underprivileged, especially women.

During the course of my internship I was actively involved in studying the emerging trend of micro-insurance, which has potential to significantly impact livelihoods and general well being of the poor. My task was to learn more about the need for micro-insurance for low-income households. How helpful are these programmes to poor communities?

I wanted to learn about the various risks

that erode a poor client's income. The poor are vulnerable to many risks and emergencies. They frequently lose all their savings in such emergencies and often become indebted. I also wanted to get an idea on how linking them to micro-insurance would protect the poor. What services and products do micro-insurance offer to the poor so that they can face such emergencies without being further impoverished?

Since micro-insurance products focussing on the poor are different from usual insurance products, it was important to study the life and non-life products considered by both by the companies and the families.

To accomplish my objective, I visited 3 organisations while working as an intern in Pradan. I visited SEWA in Ahmedabad, Chaitanya in Pune and Seva Mandir in Udaipur. The 3 organisations had insurance programmes that were different in nature and approach (*Experiences in Micro Insurance for the Poor*, NewsReach January & February 2005).

Household Survey in Kesla

These visits enabled me to learn a lot about micro-insurance. It also helped me to conduct a household survey in the Kesla project area of Pradan in Hoshangabad district of Madhya Pradesh. The objective of the survey was to understand the nature of emergencies SHG members face, their coping mechanisms, how they adapt to deal with the crises, their perspective about insurance, and the dif-

ferent needs of the families, as seen from their borrowing patterns.

Methodology

My interactions with Pradan's Kesla team and visits to villages revealed that a poor family borrows for various reasons like healthcare, education, buying inputs for agriculture, etc. The poor often borrow even to buy food. For SHG members, the group is one of the primary sources of credit.

I also learnt that in a well functioning SHG, members are unlikely to delay repayments. In these groups a member would default only in dire circumstances. In order to track the vulnerabilities of such poor families, we selected members who have defaulted on repayment of loans in the past year for the purposes of the survey. The sample size comprised 34 SHG members (see box 1) who had defaulted at least once in the past year.

Why only SHG defaulters?

The reason for choosing SHG defaulters and their families was to identify the problems that these poor families face due to

which they are unable to repay their loans. We have to keep in mind that the defaulters belong to well functioning SHGs. They regularly attend meetings and take part in savings and credit activities. There would be a genuine problem if somebody were not being able to repay on time. Our assumption was that some of these problems would be common to the entire community.

I interviewed 110 women and 92 men. More than 62% of the people knew how to read and write. The average family size was 5.9 and average landholding was 1.4 acre. Of the respondents, 64.8% were engaged in agriculture, 26.5% were engaged as agricultural labourers, and the remaining 2.9% each were engaged in shop keeping, poultry and services.

Sometimes labourers are needed in nearby villages. They manage to get 2 to 3 days of work in a week and earn Rs 25-30 as daily wage. In some cases women are paid less (Rs 25) compared to men (Rs 30). People from this block also go to Sukhtawa and Bhowra for work. Many are going or trying to go to Mumbai or Nagpur to find work. Others find work at road and dam construction sites. There were some women who worked at anganwadis (crèches).

During the tendu season, families (mostly women and children) collect tendu leaves. They make bundles of 25 leaves. 100 bundles fetch a paltry Rs 40. During the mahua season families collect mahua flowers, some of which they sell. A few own small shops in the villages. The families also sell milk if they own a cow and a buffalo. They rarely drink milk. At the most they use it to make tea.

The families I interviewed had large fami-

Box 1: Sample Composition

Tribes	Number	%
Gond	20	58.8
Korku	4	11.8
Katiya	3	8.8
Daroi	3	8.8
Pradhan	3	8.8
Other	1	3.0

Box 2: Spending Patterns

Spending (Rs)	Purpose	% of respondents
Less than 1,000	Consumer goods	42
1,000-1,500	Festivals	70
1,500-2,000	Agriculture	60
More than 3,000	Agriculture	42

lies (average almost 6). They had a definite preference for sons, usually more than one.

Expenditure

I collected data on the expenditure patterns of these families (see box 2). It was clear that comparatively large amounts are spent on agriculture. They buy groceries once a week from either Sukhtawa or Bhowra. They need to spend on daily consumables such as vegetables, cooking oil, hair oil, red chillies and other household items. Sometimes they also have to buy rice, maize and wheat.

Dowry is a major expenditure for all families. In marriages they usually gift utensils and clothes. If it is a marriage in the village, people usually gift cash (around Rs 25). If it is a relative's marriage, the cash given is more, besides other gifts. I found from SHG records that marriages are very often cited as the reason for asking for a loan.

Although there are numerous festivals, most of the money is spent during Holi, Diwali and Rakhsabandhan. During festi-

vals they spent money on good food, items for religious rituals (like coconuts) and sometimes, new clothes. Relatives visit each other during festivals. As a result daily consumption expenditure is high during these times.

The main spending in agriculture is for fertilisers and diesel to run pumps for irrigation. The seeds used are usually from their own fields. Most hire pumps to irrigate their fields. Few also hire tractors and labourers to work in their fields. This is done either by people who do not have enough manpower at home or by those who are otherwise engaged.

I found that expenses on education were not very high because school fees are low. The main spending in education is for private tuitions, and to buy books and school uniforms.

Purpose of Taking Loans

I collected data on SHG loans of the respondents that have been outstanding for more than 8 weeks from computer munshis (accountants). I also collected information from the members on the biggest loans they had taken from the SHG, moneylenders or any other borrowing source.

In total I collected information about 56 loans. I divided the purposes for taking the

Box 3: Purpose of Taking Loan

Category	% of respondents
Lifecycle	48.3
Emergency	25.0
Productive	26.7

loans into 3 categories (see box 3 on page 5). The first category was lifecycle needs such as marriages, festivals, household expenses or building houses. The second category was emergency needs, which included healthcare expenses, expenses incurred due to accidents and other emergencies. The third category was productive needs, which included investment in agriculture, trading, purchase of livestock, etc.

We then concentrated on the emergencies these families faced, for which they needed to borrow. Emergencies were divided into 3 categories: livelihoods, health and lifecycle.

Livelihood Emergencies

The major occupation of the families I interviewed was subsistence agriculture. They mainly cultivated maize and minor millets. We have seen that agriculture constituted the lion's share of a family's spending. It was also the main reason why people took loans. Any disruption in agriculture therefore spelt trouble for these families.

The people I interviewed faced a lot of problems with regard to agriculture. These include:

- Low productivity or crop failure due to lack of irrigation facilities and erratic rainfall. Approximately 73% of the interviewees faced food shortage because of this.
- Pest attack was a major issue. Low use of pesticides could be the reason.
- Attacks of wild pigs in the fields also caused major problems.
- Lack of scientific cultivation practices compounded the problems they faced.

I found that such a situation increases their burden of debt since almost everybody had borrowed (from a SHG or any other source)

to buy agricultural inputs. The burden doubles because they have to repay the loan while also finding the resources to feed their families. Investment in agriculture was therefore high and productivity was uncertain and low.

In such cases families do not have enough grain to eat. They therefore eat some substitute food such as minor millets. They make *page* (maize porridge with water) where consumption of maize is lower than the usual maize bread. They often skipped meals and ate only one meal a day. Such a situation also compelled them to look for work as agricultural and unskilled labourers. They also borrowed frequently from relatives, moneylenders and SHGs to buy grain.

Healthcare Emergencies

I also found that healthcare expenses were a major drain on their resources. The most common illnesses included coughs and colds, malaria and jaundice (see box 4). They often fell ill due to low resistance, which occurred because of malnutrition. Women and children were more vulnerable, particularly of illnesses out of weakness. Families spent frequently on healthcare of children and women.

One of the SHG members suffering from asthma worked mainly as a wage labourer. She died due to late treatment, leaving two young kids behind. Their family situation was pathetic. Firstly, a lot of money was spent on her treatment. This money was borrowed from the SHG. After her death, there was only one income earner left in the families and 3 mouths to feed.

I found that most of the time healthcare expenses were less than Rs 500. The situa-

Box 4: Incidence of Illness

Type	Percentage
Malaria	33
Cough and cold	31
Tuberculosis	4
Weakness	4
Vomiting and loose motion	8
Malnutrition	8
Jaundice	6
Others	6

tion becomes critical if they had to visit the doctor often. In such cases they chose a variety of options (see box 5) that include:

- Borrowing money from the SHG or other sources;
- Selling grain to get some money;
- Opting for quacks for lower costs;
- Trying home remedies by using local herbs;
- Going to the local primary health centre for free treatment (this was considered a last resort), and
- Borrowing money for household expenses if the income earner is ill.

I found that death of the breadwinner is a major emergency that leads to critical economic shock. For instance, a SHG member lost her son in an accident. Her other son was sick due to an occupational hazard and was not able to work for quite some time. The son who died was the main breadwinner. She had to borrow a lot from the SHG

for household expenses after his death. Ultimately she ended up with a debt burden of Rs 15,000 in a single year, which includes loans from the SHG and local moneylenders.

Insurance Issues

During the survey I found there was very little awareness on insurance cover (see box 6 on page 8). As far as insurance products were concerned, I found a lot of variance. Regarding the preference of insurance, I found wide variances. Since it was woman SHG members who were asked about various products they would prefer, it is not surprising that looked at their families first (see box 7 on page 8). The men might have had different preferences. For instance, more might have preferred crop insurance as compared with women.

Conclusion

It is clear from the survey that the poor are more vulnerable to risks that are directly or indirectly related to their livelihoods. Agriculture in this area is highly dependent on rainfall and irrigation is mostly not available. Any setback in agriculture can lead to more poverty and tougher struggles for survival.

It is also clear from the survey that crop failures and low productivity not only results in loss of investment done but also

Box 5: Treatment Preferences

Type	Percentage
Private dispensary	64
Primary health centre	25
Quack	11

Box 6: Insurance Awareness

Answer	Percentage
Yes	15
No	38
No reply	47

leads to other problems such as rise in healthcare expenses due to illnesses made more complicated by malnourishment. The misery is compounded by the fact that this leads to more borrowing just to feed the family. The only other option left to these people is migration in search of wage labour.

Recommendations

Any insurance cover designed for this community has to address the following factors:

It will have to give priority to agricultural risks since cultivation is their main source of livelihood. Data on average annual rain-falls and productivity of the main crop might help in selecting the times of vulnerability. Opinions from all the members of a family should be taken into account since the need for an insurance product may vary between men and women.

Access to infrastructure such as roads would also determine choices. People living near towns may have more opportunities to earn from sources other than agriculture. They would therefore have more food security compared with people living in the interiors and would be willing to pay a little higher premium. The choice for insurance cover may also vary. They might opt for life or accident insurance to cover occupational hazards. People in the interi-

ors may choose crop insurance because agriculture is the only source of livelihood.

Data on the vulnerability of these people can also be assessed from doctors, quacks, shopkeepers and moneylenders. The poor interact with these people on a regular basis as the latter form parts of their coping mechanisms in times of crisis.

It is crucial to design an appropriate premium payment schedule while designing an insurance product. One has to keep in mind that these people have not yet been exposed to insurance cover. Their own perception of dealing with emergencies till now has been distress selling of livestock and jewellery, and lower food consumption.

The way insurance suggests sharing of risks and thinking ahead about tackling a disaster before it occurs is not something these poor people are familiar with. As a result they might be sceptical about insurance because according to their perception they stand to lose if they pay a premium and the crisis does not occur. It is also necessary to know how much they can (and are willing) to pay to cover perceived risks. The product specifications should be entirely transparent (what is covered or not covered and why). Otherwise it might

Box 7: Preference for Insurance Product

Type	Percentage
Health	46
Life	14
Crop	05
Any other	08

confuse people and would lead to 'false' claims.

Limitations of the Survey

Small sample size: As sample size is small, quantitative data may not be true for the entire community. However, qualitative facts could be common to all.

Priority: All interviewees in the survey were woman SHG members. Hence, there could be difference of opinion between men and women particularly in case of preferences for insurance or treatment. Lot of figures or information could have been different if we had interacted with other family members on these topics.

Data: It is a little difficult to conduct an interview if you are new to the community. People do not trust new faces that easily. There could be chances that they did not disclose the right information.

Present a New Idea for Peer Review

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.

The World Their Oyster

A Pradan promoted women's co-operative in Kesla in Madhya Pradesh has become the biggest oyster mushroom production unit in India

K V S Chaudhury

Nobody would have believed 15 years ago that tribal and dalit women of the remote Kesla block in Hoshangabad district of Madhya Pradesh could supply quality mushrooms to major 5-star restaurants in Delhi and Mumbai. The Satpuda Mushroom Utpadak Sangh (SAMUHA), a Pradan promoted producers' co-operative, has emerged today as the biggest oyster mushroom production unit in the country.

Poor and underprivileged women in Kesla have come a long way from days when their produce was rejected by Hindustan Lever Limited for being too exotic to a stage when SAMUHA has been accorded the status of a 'key supplier' by the same company. This article tries to describe how this was made possible.

Initiation

Pradan started promoting oyster mushroom cultivation in Kesla in 1986 as a part of the TRIAD (Teams for Rural Industrialisation and Artisan Development) programme. We selected mushroom cultivation after conducting a feasibility study in the area and holding deliberations with the community. The study was based on various parameters that included large employment potential, easily adaptable skills, simple production process, market, and profitability.

The objective of the project was to test and demonstrate the viability of decentralised rural enterprises using modern technologies and to develop prototypes for large-scale expansion.

Rationale

Mushroom cultivation as a supplementary income generating activity fits in very well into the life of a typical tribal family in Kesla and other similar tribal areas. It makes good use of biomaterials available in villages such as wheat and soybean straw to add considerable value and therefore, the potential to generate income enhancement opportunities. The technique to produce mushrooms is highly labour intensive, which ensures that small owner-producers have an advantage over big, mechanised units.

Out of the various varieties available, Pradan decided to promote oyster mushroom cultivation because it is more suitable to the climatic conditions in Kesla. Oyster mushroom (*Pleurotus spp.*) grows particularly well in tropical and semi-tropical climes as compared to the more popular white button mushroom (*Agaricus spp.*), which require more stringent ambient conditions and hence, huge initial investments.

Various other factors such as low requirement of working capital, simple technology and convenience in marketing (high shelf life of the product) were also among the major considerations for choosing oyster mushrooms.

Evolution

Guru Charan Naik was the first Pradan professional to initiate mushroom cultivation in Kesla under the TRIAD project. He wrote about his experience in 1990 (published as *Mushroom Magic* in NewsReach July 2001),

where he recounted how we started from scratch and learnt from our mistakes as we went along.

There were initial hiccups. Some field trials proved to be failures. Initially most of our efforts were directed towards scaling down, simplifying and grounding the technology, both for mushroom cultivation and later for spawn production. Our efforts on the production technology front included:

- Designing a simple cost-effective shed to cultivate mushrooms;
- Determining the unit size to suit a tribal family in terms of returns on labour and ability to manage;
- Standardising the sterilisation technology for the substrate, which is at the core of a good production unit. This included efforts at sterilising the substrate by non-chemical methods and also by using chemicals, and using different substrates like wheat, soybean, Bengal gram, etc.;
- Standardising shed management practices to reduce water requirement and making it simple enough for a tribal woman to be able to manage watering, temperature and relative humidity requirements. The project introduced an innovative method of cultivating bags without removing the outer covers of the polythene bags, which reduced the water requirement drastically;
- Establishing proper harvesting and drying methods, and
- Training village women in maintaining hygiene during post-harvest operations.

The quality and reliable availability of

spawn (mushroom seed) is the most critical factor in mushroom production. Although it is referred to as the seed, it is nothing but the culture of the mushroom tissue. Our efforts in spawn production included

- Training village youth in the production technology, and
- Demystifying technology from the level of a sophisticated, complex laboratory level to that of a village enterprise, which could be managed by a semi-literate youth.

The project worked closely with the National Research Centre for Mushrooms (NRCM) in Solan, Himachal Pradesh. Our project team used to procure spawn and culture from NRCM. Even now we are in regular touch with the centre's scientists regarding production technology, besides organising trainings on spawn production.

Finance

The initial investment required to cultivate oyster mushrooms is not significantly high. The only requirement is that of a cropping room, which costs around Rs 15,000 (for a unit size of 300 bags where 1 bag is equivalent to 1.5 kg of straw). This amount has been raised under Integrated Rural Development Programme and World Food Programme (WFP) grants. Swarnajayanti Gram Swarojgar Yojana (SGSY) is also a suitable option.

The working capital requirement for one single crop of 300 bags is approximately Rs 1,250, which include the cost of the substrate (straw), spawn, poly bags, chemicals and other miscellaneous items. Our experience at Kesla shows that a producer can earn a handsome profit of Rs 3,000 from a single crop, which requires around 50-60

days. Cultivators normally harvest 2 crops in a year (only in winter).

Present State of Affairs

Currently there are 185 *dalit* and tribal women producers in Kesla. All of them are organised under a Pradan-promoted producer's collective called Satpuda Mushroom Utpadak Sangh (SAMUHA). Each woman has a production infrastructure (2,500-3,000 cubic feet of brick mortar structure referred to as the cropping room) in her own backyard.

A producer typically harvests 2 crops and earns a net income of Rs 5,000-7,000. During cultivation a woman grower needs to spend 2-3 hours every day on this activity, which leaves her enough time to take care of her children and family and do all the household chores including farming work in her kitchen garden or backyard.

SAMUHA produces its own mushroom seeds in a state-of-the-art laboratory through the technique of tissue culture. The lab is managed by a semi-literate village youth trained for this highly technical work. The spawn lab has a capacity to produce 15 tonnes of spawn in a year.

The quality of spawn is highly regarded and is purchased by commercial growers. The district government and district panchayat has fostered the process. These included creation of potable water infrastructure, mechanical drier and straw storage infrastructure.

On Their Own

Pradan virtually exited from the intervention in 2003. Assets created out of WFP-AusAID assistance has been leased out to SAMUHA. Except for a part-time CEO and

subsidised lease rental of infrastructure, Pradan is not providing any subsidies and our development support terms have been pulled out of the activity.

Today, SAMUHA produces close to 3,000 kg of dehydrated oyster mushrooms every year. This makes it arguably the largest single production house of oyster mushrooms in the country. SAMUHA sells its products under the brand name of Grameen. Most of the produce is marketed in Delhi and Mumbai. In 2003-04, SAMUHA showed a turnover of Rs 19.25 lakh.

Expansion possibilities however do not seem to be too rosy. Low market demand, primarily because of low consumer awareness, accentuated by poor consumer reach due to small distribution network, acts as the main bottleneck for larger number of families taking up this activity.

Marketing Efforts

We have tried using a multi-pronged approach, which encompasses the entire gamut of marketing possibilities. It has included:

- We have tried to create a brand presence for Grameen mushrooms through attractive packaging and placing it in premier departmental stores in Delhi and Bhopal.
- We have developed a distribution network in Delhi and Mumbai, which supplies to various 5-star hotels and fast food chains.
- We are linking up with various exporters and bulk suppliers in Mumbai and Goa to sell bulk quantities.
- We have tied up supplies to constituent

markets like diet formulations, instant food items (soups), etc.

- We are trying out local value addition by producing oyster mushroom pickles. A modern well-equipped processing unit has been created as a part of a SDTT (Sir Dorabji Tata Trust) assisted project. SAMUHA has obtained a trademark, a FPO licence, IEC number, sales tax number, and a PAN number. It has successfully developed pickles of oyster mushroom, which is a unique effort in the sector. The processing plant is about to start its operations on a large scale.

- We have collaborated with International Resources for Fairer Trade (IRFT), Mumbai to conduct various market research studies.

Roles of Various Stakeholders

I will now try to briefly describe the roles of various stakeholders such as Pradan professionals, local service providers and the women producers. When the activity was initiated, Pradan professionals were responsible for literally every step of the implementation. They used to approach the villagers to seed the idea.

Informing them about the activity, and motivating and inspiring them were among the major responsibilities. Arranging for training, mobilising mainstream finance (grants as well as loans) for construction of cropping rooms, ensuring all kinds of forward and backward linkages (technical support, marketing and financial management), instituting mechanisms to absorb losses constituted the scope of responsibilities of Pradan and its professionals. When Pradan professionals used to do everything, the sense conveyed in the villages was that of an entrepreneur-labourer (Pradan vis-à-

vis the community) relationship.

Now there is a perceptible shift in the way the whole set of activities is organised. This has come about after the formation of a separate legal entity in the form of a producer's organisation (SAMUHA). The producers now manage their own affairs and have become financially autonomous. It is remarkable how their perception and sense of ownership has changed since SAMUHA was incorporated.

The role of Pradan professionals is now similar to that of local level supervisors who are employed by the cooperative. Local level supervisors are chosen from the community by the cooperative to perform various tasks such as supplying inputs, monitoring production and troubleshooting on a commission basis. The manager and the marketing professional's salaries are not fully met by the cooperative. It is partially supported by Pradan. But they are essentially the cooperative's employees and are therefore answerable to the producers who constitute it.

However, as pointed out by my colleague Anish Kumar, professionally promoted livelihood programmes for the poor suffer from the additional burden of social responsibilities. We therefore need to make conscious efforts to build ownership of the community in the project. We must make special efforts to create mechanisms to help producers participate in the activity as stakeholders. It is essentially because of the fact that our model of oyster mushroom cultivation requires very little stake to participate as everything is provided for. By providing a full package, ownership is diffused and is not vested anywhere in the real sense.

Lessons Learnt

The ability of tribals to learn a new technology and manage a production process is immense, given the right mix of inputs and motivation. Although it might have taken a lot of time and effort to explain the complexities of production in the initial years, most of the poor producers manage production on their own now. In fact, the engagement of Pradan personnel is now minimal in the production process except for periodic reviews with the help of local supervisors.

In modern production processes one needs to have full control over the critical variables. If one is dependent on external agencies for the procurement of any critical inputs, one should be prepared to face variation in the quality of inputs as well as outputs. Oyster mushroom cultivation in Kesla experienced wide variations in production efficiency when it used to procure spawn from various outside agencies. After establishing its own spawn lab, production efficiency has stabilised. It is now in a position to make additional profits by selling spawn to outsiders.

When one is intervening in an altogether new product in an area populated mainly with poor tribals, one should be prepared to face many setbacks. Only persistence can pay dividends in the long run.

First, we overcame problems on the production front after mastering the spawn technology. Then came the marketing bottleneck. Sales picked up only after a lot of effort in terms of stringent hygiene and quality requirements.

From this experience we can say that since poor families look for faster returns, activ-

ities that have smaller gestation periods and low investments can be appropriate livelihood earners.

Collectivisation is absolutely essential to protect small farms from market risks. Small farms are likely to face the risk of heavy losses during slumps, which might lead to closure. Collectivisation is essential to account for the variability in input prices and output sales. Poor people are more likely to participate in the activity when they are assured of output prices. Individual units cannot afford to face market fluctuations.

Constraints for Scaling Up

Pradan's mushroom project has developed a low investment, low risk production technology through which producers are able to achieve production efficiency close to industry standards. The mushrooms are cultivated using agricultural waste, abundantly available in the villages. Capital investment is very low. If secure markets were available, larger number of families can easily be involved in this sub-sector. However, participation of the poor in larger numbers is restricted due to:

- Small domestic market: The domestic market is small. Even today there is very low awareness about mushrooms in general and particularly for oyster mushrooms.
- Low access to export market: There is a growing exports market for oyster mushrooms. However, the standards in this segment are quite stringent.
- Absence of appropriate transportation systems for fresh mushrooms: Fresh mushrooms have the most consumer acceptance. It however has very low shelf life. It is thus

important to create suitable systems to transport the produce to big cities where most of the clientele exists.

Conclusion

In situations where there is not much difference in basic technology used in the industry (between a large farmer and small farmer), the activity is very much amenable to participation of the poor because of the high labour component involved. Therefore, in the light of growing urban markets and a high-end commodity like oyster mushroom, there is huge potential to provide sustainable and dignified livelihoods for the poor on a large scale.

Right now in the Indian market oyster mushroom is in the introduction stage of its product lifecycle. A typical Indian household is still unaware about oyster mushrooms. Therefore, significant promotional and product development efforts are required to market oyster mushrooms. Perhaps it may imply the necessity of more developmental funds towards product promotion and awareness generation. Quality manpower (more and more socially concerned people) is also required because of the huge capacity gap that exists among the local community to deal with the sophisticated urban market.

NewsReach Livelihoods Compendium

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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.

Development Crisis in Nepal

Only committed and sustained developmental interventions can combat political unrest and abject poverty in the remote mountainous regions of Nepal

Binod Raj Dahal

Rural development, with its potential to do away with grinding poverty and its associated problems, reveals some basic truths to development professionals. In this article I focus on blockages in development due to insurgency, particularly in rural areas. The special coverage here is on Nepal, where political insurgency has not only taken thousands of lives but also has virtually halted the process of development. I feel it is essential for development professionals to get a grip on ground realities to understand this situation.

India and Nepal have historically shared social, cultural and religious values since ancient times. A common cause of concern for both countries is overwhelming poverty that contributes directly to political insurgency. We have seen that the depth of poverty is directly proportional to the intensity of the insurgency.

In both countries, rural pockets with a high degree of poverty are more prone to such deadly problems. Such insurgencies not only keep these areas out of the mainstream but also contribute to the fragmentation of society in the worst possible way. And the people living in these areas have to bear most of the brunt.

Affecting Human Values

Social values such as equality, dignity, freedom and democracy are directly affected. It also limits the growth of infrastructure, health and education services, and

development work by the government and NGOs. We as development professionals need to focus on the prevailing situations and its consequences to human life. This is particularly true in the context of Nepal, where Maoist insurgency in the past 10 years has affected every aspect of life.

Lowly Development

Nepal ranks a lowly 143rd place in the Human Development Report (HDR) 2003 by UNDP. Although India's rank is also low (127), it is believed that she would cross all development barriers in the near future. Nepal, which is far behind her closest neighbour in every frontier of development, would require a much longer time to follow suit. I therefore find it worthwhile to delve into the deeper roots of the problems so that we can find ways to move ahead.

In the past decade Nepal is grappling with a kind of civil war. This has halted all the progressive and developmental initiatives on the ground. India, too, has on many occasions faced similar problems (for instance in Andhra Pradesh and the North East), when the pace of development has slowed down or stopped.

Hence, being a Pradanite and also a Nepalese citizen, I can understand the plight of the rural people, especially in Nepal at this very moment of time, whose pathetic conditions compelled me to pen this article. For many this issue might be a

political one but for me, it is a socio-economic problem that clearly results in sheer underdevelopment or no development at all. I have never seen a prosperous village or district that has insurgency problems. I therefore thought to write about it purposefully in order to link it up with livelihoods and more so with the mission of Pradan.

For long, Nepal, a landlocked country, has been trying to improve the lot of its impoverished people. Almost 80% of the Nepalese population practice traditional and primitive agriculture. There are hardly any alternative avenues of livelihoods.

Vicious Cycle of Poverty

Traditional methods of agriculture, absence of basic development infrastructure, lack of adequate landholding, and unproductive land coupled with almost total dependency on rainfall has led to severe depletion of resources in rural Nepal, trapping the majority of the people into a vicious cycle of poverty.

More than 80% of Nepal's geographical area is hilly. This reduces the availability of arable land, and in the absence of development efforts, leaves very little room for improvement. Out of the country's 5 developmental regions, the 2 western regions have been historically neglected as far as development is concerned. The 2 neighbouring Indian states of Uttar Pradesh and Uttaranchal are far better off in comparison. Lack of transportation, communication, a weak network of health and education, limited livelihood opportunities, and undulating topography are some of the conspicuous features of this region.

A limited effort of developmental initiatives in the public, private or civic fronts

has been a major bottleneck. The developmental arms of the government hardly reach these afflicted areas. Besides these 2 regions, the other 3 are equally on the verge of regressing in many spheres of human development.

The gradual takeoff of the planned quest for development had been disrupted due to the Maoist problem. Appearing in a small area of the most backward district of highly undulating topography in 1996, the Maoist uprising has brought almost the entire country to a standstill. In addition, external agencies, including government organizations and NGOs have been denied access even to supply basic commodities to the deprived areas.

Squeezed between the government and the insurgents, half of the population, particularly men, is forced to leave their villages and even their country to save their lives. The huge mass of people left behind ekes out a livelihood at the edge of starvation.

Alarming Exodus

The daily exodus of the rural poor to outside the country (mostly to India) since the insurgency is rising alarmingly in geometric progression. They would have been otherwise either forced to join the Maoist armies or beaten up and tortured by the government armies on false information of being insurgents. It is virtually impossible to stay neutral in such a situation where the population is already in a desperate condition.

Most of the people, therefore, feel that it is better to leave their villages rather than being caught between warring factions and suffer such hardships. But the women, children and the infirm are left behind in the

villages because their contribution outside will hardly be enough to earn 2 square meals. The already disadvantaged people are being continuously driven back to the dark era of Stone Age.

The nature of problems in Nepal is far worse than the problems in India, since no village of that country is spared by the severity of the problems. It is therefore literally impossible to have development at a desired pace. This is not all. Existing infrastructure such as government buildings, roads, bridges, etc. have also been damaged and destroyed. It will take a decade just to repair the damage to bring the infrastructure at par with what existed. How then can the development of the nation be speeded up?

Status of the Women

The status of women in such a scenario has predictably gone from bad to worse. Able-bodied men have deserted their villages in large numbers, leaving behind the old and the children with women as heads of the families. This has increased their workload unbearably.

Women are forced to take up all work inside and outside the house. Work that was hitherto done by men, such as ploughing fields or repairing roofs, has to be done by the women now. One can easily visualize a desperate picture of a pregnant woman forced to plough the land in order to cultivate it for the livelihoods of her family.

Add to this the fact that there is no certainty that her husband will be able to earn enough as a neglected labourer to contribute to the family's income. One can easily imagine how pathetic a life the

women live in order to survive, feed and bring up her children, and look after the old and the infirm. Is this a life of dignity?

Can we figure out the differences of the status of women in the 21st century between 2 extreme worlds? In large parts of the world women are capable of working at par with men and have the freedom of choice that she can exercise for the betterment of her own life and her children's. Examples of this can be drawn from the so-called Third world.

What Can be Done?

Due to various reasons, the limited numbers of professional organisations in Nepal are yet to make a perceptible change in rural development. In this respect, I would again like to come back to the development arena where NGOs like Pradan work with a certain vision and strategy to achieve a mission in the long run. However, as far as human rights and rehabilitation are concerned, there is a lot of civil society activism. I therefore wonder whether Pradan's strategy and its commitment towards rural development would be able to achieve a developmental miracle in this region.

One of the major problems that I see in Nepal is that of discontinuous development. Since development, especially rural development, is a slow process that takes untiring effort and patience to have a visible impact on the lives of people in a particular area, its sustenance can only be possible by committed organisations like Pradan.

There is no doubt that India has a resource base of thousands of good NGOs. Close to me is Pradan in India, which, with its high-

ly motivated manpower, can bring about a big change in the lives of millions of the poor. Cannot this boundary be expanded further so that the poor at large can be provided with opportunities to come out of their poverty? Poverty does not have a boundary and I do not think there are many hitches to deal with the problems out there in Nepal if it is so desired.

Challenges Ahead

Development of a small mountainous country with an area of 147,181 sq km with only 2.4 million people should not be such a problem. The Nepalese have already proven that they are among the best in the world in community participation, as proven in the area of participatory community forestry.

Unlike in India, where the state has a strong presence in every aspect of rural infrastructure right from village roads to irrigation systems, and various poverty alleviation schemes, there are still many district headquarters in Nepal that are yet to be connected by road, let alone run a single pro-poor scheme. Some of the district headquarters are approachable only by air!

In this context, how can the rural poor in Nepal, who are like our target population in India, access the outside world to establish any sorts of linkages? For instance, the huge production of apples in the Jumla district of Karnali zone cannot access a market because it is too costly to transport it through air. I have seen a lot of apple trees being cut for their timber (!) since their fruits fetch next to nothing in the local markets. How can one think of generating livelihoods in such an environment?

However, unlike working with the land-based population in India, there is less scope of intervention in the agriculture sector. Farming opportunities are highly limited as there is technical limitation to cultivate fields with slopes more than 20% in the upper regions of the country. We therefore need to work out strategic interventions that would make a difference at the grassroots level.

Generating Multiple Options

To my mind, instead of focusing purely on the agriculture sector, we need to devise multiple livelihood options to engage the people round the year. Some such interventions could be tasar yarn reeling, cultivating mushrooms or lac or rearing poultry, depending on the available natural resources and the agro-climatic conditions of the locality.

Similar approaches with a judicious assessment of the local environment can be a great help to strengthen the pace of development in the neglected areas of this Himalayan country. Some of the hilly areas that Pradan has recently started working in like with the Paharia tribes of Sundarpahari in our Godda project area, are somewhat similar (though more mountainous) to the hilly regions in Nepal that I am talking about.

I am familiar with the problems in this region of Nepal. I therefore feel that regarding the strategies and the impact of development interventions at the community level at both the economic and human levels, Pradan can be a good model of how to go about 'doing' development.

It is certainly not an easy task to dream about the subject by merely being here as

a Pradan professional. There are times when I think we should not limit ourselves to a political boundary in our mission to abolish poverty.

Even in our own context here in Pradan, we leave out inaccessible areas because we cannot justify the economics of it to the world outside. Is it always possible to have viable economics in an intervention without reaching a certain level of development of that particular intervention?

A school of thought contends that the entire gamut of human deprivation in all spheres cannot be considered for intervention. I urge some sections of development professionals who think beyond mere economics and would like to look forward towards human welfare at large to ponder over it. I also urge them to spare a thought for the poor that are left out of the developmental process.

Conclusion

Crippled with internal political problems and deep-rooted vicious cycles of poverty, Nepal is fast becoming the poorest nation in the world. She has to tackle a lot of obstacles before her people can live peaceful and dignified lives. Despite having rich natural resources, Nepal is short in committed vision of the powers that be.

Pradan could be a healing ointment to a bleeding wound in this scenario. I also urge the many development organisations in Nepal to get something concrete done for the real benefits of the poor so that people living even in remote areas can lead a life of dignity.

There are many NGOs in India who have worked untiringly in the field of develop-

ment to bring about a visible change with the involvement of the quality people directly working at the grassroots level for a specific period of time. Can we not replicate the model in Nepal and implement similar sorts of development programmes with the involvement of a large number of educated youth in Nepal, who are currently lying idle without proper orientation in this field? I hope some of them will make efforts to work with the most disadvantaged sections of the population.

Mothers' Groups for Midday Meals

A proposal to implement the midday meal scheme through self-help groups of mothers in municipal schools of Delhi

Padmadhar Upadhyay

In compliance of orders of the Supreme Court of India, the Municipal Corporation of Delhi (MCD) has decided to start a scheme of providing a cooked midday meal to children studying in all schools run or aided by the MCD (in a phased manner). In view of the magnitude of the task and sensitivity of the matter, MCD seeks to outsource and decentralise the activity. This article proposes an innovative way to involve mothers of the children in implementing the scheme.

The MEAL (Mother Empowerment and Lunch) scheme proposes to form self-help groups (SHGs) of mothers. These groups would implement the midday meal scheme since mothers can take the best care for their kids.

With proper capacity building, the SHGs will be able not only to provide quality meals to their children but also be able to empower themselves through micro-finance. The financial empowerment of the mothers would positively reflect on the continuing education and nutrition of the children after they pass out of the MCD primary schools.

Aim and Vision

MEAL aims to provide nutritious and edible food to underprivileged children in a homely environment in order to enable quality learning and create systems for its sustainability. The vision of MEAL includes the following:

- Nutritious food from the MEAL scheme being given to the kids by their mothers, leading to

the children getting quality food in an atmosphere of love and care.

- Since the mothers do this as an enterprise, it also leads to their economic development.
- Caring and non-threatening approach.
- Healthy children means a stronger India.
- Good health will facilitate quality learning.
- Financially empowered women will take care of their children after they pass out of primary school.

Features of MEAL

The features of MEAL include:

- Forming SHGs of mothers of the enrolled children, which provides the midday meal.
- Since the SHGs prepare the food, the mother directly take care of their children, leading to creation of quality atmosphere facilitated by motherly affection and care.
- SHGs engaged in the activity earn profits from this enterprise.
- The SHGs are encouraged to avail finance from banks.
- They can branch out in a suitable entrepreneurial activity in a phased manner.

The first step in this direction would be to form self-help groups of mothers of the enrolled children. Initially we propose that 4 SHGs (at least 15 members to a SHG) be formed in each school. Given current enrolment status in MCD schools, this will comprise 10% of the mothers of the enrolled children. Each SHG will be given the task of implementing the midday meal scheme for 3 months.

Box 1: Roles of Management Consultants

Role of Management Consultant, Programme	Role Of Management Consultant, Finance
<ul style="list-style-type: none">● Form SHGs● Route grains from the Food Corporation of India to schools● Formulate modalities for implementation of the scheme● Develop efficient and agile systems for scheme implementation● Implement policies and ideas suggested by the CAB● Ensure hygienic kitchens and edible food in schools.● Help develop social cohesion and social collateral among SHG members.	<ul style="list-style-type: none">● Look after financial implications. <p>Formulate modalities to route funds to SHGs</p> <ul style="list-style-type: none">● Ensure transparency in financial transactions and payments● Implement policies and ideas suggested by the CAB

Building Capacity

In the meantime the Gender Resource Centre (GRC) run by the Government of the National Capital Territory (NCT) of Delhi will build the capacity of the SHG members to take up an entrepreneurial activity. The SHGs, by virtue of implementing the scheme, can easily save a decent corpus amount, which can then be used for loans amongst members.

The GRC will help them in learning and implementing basic accounting skills, group dynamics and subsequent bank linkage. We envisage that with a decent corpus, improved skills and bank linkage, the SHGs have the potential to become successful microfinance institutions in the future. Moreover, this will make the idea of providing nutrition and education to their children sustainable beyond primary school. The formation of 4 SHGs in the same school will make the implementation competitive, as the SHG members will fear replacement on deterioration of the quality of food.

In order to implement MEAL we propose to form a Central Advisory Board (CAB). The CAB will be overlook the implementation and suggest changes and improvement where necessary. It will include members from a cross-section of the civil society and may include members from MCD, Department of Social Welfare, NABARD, Academia (IIT, FMS, Jamia Milia Islamia, JNU, etc.), social workers (education, health, microfinance), media and corporate.

The CAB will be responsible for selecting 2 management consultants, one each for programme and finance. These consultants will be implementing the scheme (see box 1). The CAB will also lay down policies, procedures and systems for project implementation; suggest ways to improve efficiency, and evaluate progress and share learning

The management consultant in charge of the programme could be chosen from NGOs committed to the cause of women and child welfare. The Management consultant of finance would be a financial company or a chartered

Box 2: Cost of Piloting

For meals	Nearly Rs 3 crore (@ Rs 2 per child for 300 days)
To form SHGs	Rs 40 lakh (@ Rs 10,000 per SHG per year)
Administration & Miscellaneous	Rs 10 lakh (@ 3% of total project cost per year)
Estimated cost for 3 years	Rs 10.5 crore (approx)
<i>Note: Exact cost needs to be worked out with MCD and CAB</i>	

account firm. The role of the consultants is given in the adjoining table.

The SHGs will essentially comprise of mothers of the enrolled children. Each SHG will have at least 15 members who share the larger goal of availing microfinance from banks.

The role of SHGs will include:

- Provide nutritious food to children
- Maintain kitchen hygiene
- Strive to be competitive with the other SHGs in the school
- Keep MC(P) informed about current stock status and future needs
- Develop a system with MC(P) to improve delivery of raw materials to school
- View the midday meal scheme as an opportunity to save a corpus for their SHGs

- Develop strong social collateral and cohesion among members
- Have a time plan to move on to various enterprises
- Learn accounting skills and revolve corpus fund
- Have a concrete time plan to avail a bank loan

Where do we start?

MEAL can be initiated as a pilot project in 100 MCD schools spread across 8 blocks of Delhi. We could initially choose 4 programme consultants (for 25 schools) and 2 finance consultants (for 50 schools). Our initial target population would be 50,000 children (assuming 500 to a school). The estimated cost of the pilot is given in box 2. The expected outcomes and progress indicators after One year is given in box 3.

Box 3: Expected Outcomes and Progress Indicators after 1 year

Beneficiaries reached (children): 50,000
Improvement in general health and weight of children
Improvement in attendance of children
Better pass out percentage
Development of a robust system worthy of emulation in other schools
Number of SHGs formed in 8 Delhi blocks (4 X 100) = 400
Number of women mobilised (@ 15 members per SHG) = 6,000
Number of women having access to microfinance = 3,000 (assuming 50% of SHGs avail loans)
Expected impact by this 3,000 women (@ 5 members per family) = 15,000 people
Number of families facilitated to cross the poverty line = 3,000

News and Events

- Samir Bhattacharya from Lohardaga has made it to the top five among 700 international contestants in the second round of the Business in Development (BiD) Challenge. With this he is closer to winning the award for his dairy proposal. He has been invited by BID to the Netherlands from May 30 to June 4, 2005. He will be presenting his proposal and business plan to a panel of judges and potential business partners and prepare for the final award event on June 3. We wish him best of luck. For more information please visit www.bidchallenge.org or write to info@bid-challenge.org.

- The Chief Minister of Jharkhand accompanied by the state's Minister of Cooperation, addressed a gathering of women at Kuru (Lohardaga) on May 1, 2005. The gathering was organised by the women's poultry and dairy cooperatives of Lohardaga. More than 9,000 self-help group (SHG) members and others from the community attended. Rajbala Verma, Secretary, Cooperation, Jharkhand, Magdali Vengra, Chairperson of Poultry Federation and Sushma Devi, Chairperson of Lohardaga Poultry Cooperative and Alomoni Toppo, President, Dairy Co-op addressed the gathering. The Chief minister visited 2 poultry sheds and talked to producers. He has encouraged inclusion of more women members under the Didi Samruddhi Scheme. Meanwhile, the National Cooperative Development Corporation has pledged 25% subsidy to any loan given by the state government to the cooperatives.

- Pradan's Dausa team organised 3 community gatherings as part of a campaign against child marriage from May 4-6, 2005. The gatherings were organised in 3 different village panchayats. More than a thousand people attended the gatherings. The campaign's objective was to generate awareness about the ill effects of child marriage. Rajasthan

Mahila Ayog & UNICEF funded the campaign.

- A PRADAN 2015 meeting was organised during April 26-29, 2005. 52 senior Pradanites participated in the meeting. Rolf Lynton and Deepankar Roy facilitated the meeting. The meeting deliberated on the nature of the poor in 2015 and also finalised the PRADAN 2015 Development Task. The meeting also discussed the steps ahead and set up a special working group to deliberate on the possible structure for Pradan in 2015.

- *Flowing Upstream*, a book edited by Sara Ahmed, has been published by the Media for Sustainable development (MSD), a core unit at the Centre for Environment Education (CEE) India. Under its theme of empowering women through water management initiatives in India, the book includes a case study on Pradan's women managed community lift irrigation systems in Jharkhand, written by Sukanta Sarkar and Soumya Sarkar. For details write to sara@sustainablewater.org.

- PRIA (Participatory Research in Asia) organised a workshop on 'Next Generation Civil Society Leadership in South Asia' during May 19-20, 2005. Deep Joshi and Nivedita Narain from Pradan attended. For more information visit www.pria.org.

- A national workshop on 'Microfinance: Future Policy Options' was conducted by NABARD during May 3-5, 2005 in New Delhi. Pradan was invited to coordinate a session on 'Matured SHGs: Way Forward'. D Narendranath made a presentation on the subject along with 2 SHG leaders, Mira Singh from Damodar Mahila Mandal in Barhi in Jharkhand, and Imarti Devi from Sakhi Samiti Kishangarh Bas in Rajasthan. For details write to nabmcid@vsnl.com. For the paper on 'Mature SHGs: Ways Forward' write to naren@pradan.net.



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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