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For a Grasp of the Grassroots

Working at the grassroots in remote villages poses unique challenges and dilemmas for professionally qualified people brought up in the urban milieu with its particular ethos and expectations

Vishal Jamkar

When I was studying to be a chemical engineer, sometime around the second year I realised that I was just trying incessantly to secure good marks. This did not entirely agree with the spirit I thought I had in me. Although I liked chemical engineering a lot, I wanted to utilise my skills in such a way that would benefit many people directly.

Initially I did not know how to go about it. Then I realised that I could fulfil my wish by working in the NGO sector. I applied for a position in several NGOs but they wanted candidates with a background in sociological studies. Then a friend from Institute of Rural Management at Anand (IRMA) told me about Pradan.

I applied through the Internet. However, I was not sure I would get a favourable response because of my earlier experience of applying in NGOs. When I did get through, I realised that Pradan has a reach not only in villages but also in cities like Mumbai.

Apprenticeship

Like all other professionals joining Pradan, I spent the first year as a development apprentice (DA). The first three months of it was a reality check, a time to make a choice whether I was really fit for this kind of work. Then came a visit home to reflect on my choice of continuing with the profession. The next eight months I was allotted work, when I was expected to 'learn by doing' through firsthand experience.

For almost six months I did nothing significant but a village study. I wondered why so much time was allotted just for learning without direct responsibility, later realising that this process was useful in grounding my kite-flying ideas about development.

Sitting in a distant place everybody has many ideas on how the country should be run. I was no exception. I joined Pradan full of such romantic plans. Since then I was working on the ground and looking up, which was a contrasting situation. The initial months of apprenticeship helped me bring my ideas to an even keel with guidance from my field guide (FG) and teammates.

Stay at Khohra Village

I remember my village stay in Khohra at Manturiya Bai's house. For the first three days I interacted only with the family with whom I was staying. I used to shy away from approaching the neighbours. The villagers were very curious to know me since I was from Mumbai. The youngsters were eager to know how films were shot, and how the romantic songs and scenes were filmed. But I used to read a book about rural India rather than actually conversing.

The icebreaking happened in a marriage, where I helped in cooking and danced the chitkor, a tribal dance. I had taken upon an assignment of finding about the income and expenditure of a few families. After initial attempts I realised the importance

of dialogue, and asking open-ended questions to know more.

I was often petrified during the stay and actually spent many a sleepless night thinking I was not fit for the job. I could not even ask questions properly, which I thought was such a simple thing. I realised I had become too focussed on the assignment, just like in academic life. I once even manipulated data like I used to do in my engineering laboratory.

It was sometime later when I actually got interested into the complete lifecycle of an individual rather than just finding out about incomes and expenditure. It was then that I became comfortable. I completed my assignment and enjoyed my time in the village.

Sharp Lessons

I remember once talking with a few villagers at Shyamvati Bai's house. I was lecturing them on the need to send their children to school rather than sending them to collect mahua and feeding cattle. I repeated this thrice in a superior tone. All of them sat quietly and avoided looking at me. I did not understand why they were behaving like that.

Then Mangat bhaiya, Shyamvati Bai's husband, said quietly, "*Bhaiya, yaha khane ko thikse nahi milta, khetse saal bhar ka annaj pakata nahi. Kamane ke liye potli bandhke bahar jana padata hai. Pehle pet ka dikkat thik ho jaye phir padhai ke bare mein sochenge.*" (Brother, we do not even eat properly here. Our farming does not yield food for the entire year. We have to go out from the village to earn wages. First, we have to tackle hunger. Only then we can

think about education.)

This incident is embossed on my memory. I was zapped. Nothing taught me as sharply as this. I realised I could never say I know it all. If I deal with superiority with villagers, I could never reach them. I will not enjoy it nor would the relationships be fulfilling. Also, this incident convinced me of the importance of livelihoods: Why roti, kapada and makaan are such basic necessities.

I never understood why they call it grass-roots and not just 'grass'. Slowly I realised that one not only had to look at the grass but also needed to go to the root of it. The idealism, so called garam khoon (hot blood) of a lad who had just passed out of college, thinks of bigger ideas like India, Bharat, garibi (poverty), corrupt bureaucracy, GDP, economy growth, and corruption and inefficiency in the whole system. The educational background provided a dreamy confidence, as if I had the solution to all problems. All such macro-concepts propelled me to enter into the sector.

Grounded Idealism

It is not that all this was useless to think about. But time spent at the grassroots has made me realise that one has to awake and actually work to fulfil ideas. There is a huge gap between the world of ideas and putting them into practice in for instance, the seemingly simple methods of agriculture.

It demands a lot of skills to successfully implement ideas on the ground. It requires so many skills that many a time I feel that, as an individual, I will be unable to complete the various tasks. This is where the importance of a team becomes evident,

when team members with varied backgrounds, skill sets, interests and emotional strengths complement each other.

In short, the yearlong development apprenticeship was extremely necessary. The processes, designed with various assignments and timely feedback from the field guide and team members, helps professionals with varied educational backgrounds to attain minimum standards without hampering individuality. I feel it helps to ground the idealism of DAs from various sociological backgrounds, while sensitising them about apparently dry practical ideas of other fields like engineering, management, and agriculture.

Some people question the necessity of spending an entire year as an apprentice. It is necessary because, unless the right frame of reference is developed, however honest the attempts might be, the efforts would not be fulfilled and probably hamper the efforts of the community.

Reflections on Grooming

The first phase of the apprenticeship is mostly explorative. No tasks are given; one can undertake an assignment according to one's interest with the help of field guide. It is a time of cultural shock. This is especially true in the case of Pradan where, unlike most other NGOs, graduates from disciplines other than sociological backgrounds are also recruited.

When I ponder over my state of mind at that time, I remember the turmoil that I underwent. It was quiet challenging to shift gears. How would an individual feel in a remote village, who has been brought in an urban background, who always lived

in area where electricity was available, who had been brought up in educational backgrounds where what matters above all is the end result?

How would a university graduate, who is expected to get an MNC job, buy a four-wheeler the next year and a flat the very next year, would like to send his children to the US to earn dollars, whose other friends have got settled with their jobs and planning to get married, tackle the pressures of taking up a grassroots job? However idealistic one might be, one has to address these societal and individual pressures.

Ways of Knowledge Transfer

I also realised that the DA orientation programme is a very different way of transferring knowledge. The 12-day orientation programme, comprising modules like organisational orientation, gender workshop, SHG (self-help group) workshop and village study workshop, was special in its own way. I did not realise it then, but now when I conduct membership trainings of new SHGs, I try to follow the same approach where the participants feel as if nobody taught them anything.

I learnt by discussion with my colleagues about the topics provided by a facilitator. I used to wonder about the job of this fellow called a facilitator. In the contemporary education system, a concept of teacher is paramount. He is the authority, supposed to be the master of the subject. The subject remains within gamut of the syllabus. This approach demands replication, which impedes individuality and hence, interest.

The approach followed in the orientation programme was, on the other hand, very enjoyable. I thought it was just an extension of our late night hostel chats, observed by stalwarts of the developmental sector. To be honest, there was this superficial confidence, having seen life within the shell of engineering only, that engineers are the only intelligent species on earth!

But let me confess that I was one among a pool of most interesting guys. We had a good time not only in the classroom but also outside. I would like to make a special mention of the gender programme. Again, being from a non-sociological background and having never interacted with others on a topic like that, it raised lot of questions and discomforts. 'The Me' in me was dazed.

In organisational orientation, we discussed on the topic of 'values'. At that time I wondered why 24-year-old youngsters were asked to deliberate on it. Whatever had to happen in terms of value addition has already happened. What was the point of it now? However, I am slowly realising the importance of it.

Remembering Good Times

In hindsight, when I think of the best period that I spent as a DA, I remember the one-month village study in Bondri. It is special to me probably because it anchored me well. It gave me sufficient reasons to be meaningfully present in Pradan. It helped me to get rid of my prejudices and develop the right frame of reference.

The affection showered on me by villagers was incredible. I interacted individually

with 54 families. I realised people were the same everywhere: whether it was a city or a village, whether they were rich or poor, whether they had a large piece of land or were landless. We simply cannot categorise them because anything can happen. What matters is the spirit of life.

I remember meeting Patiyabai, Raimabai, Amu, Kamlesh, Imrat dada, Radhelal, and Punnu. All were different in their own way. Patiyabai was helpless in managing her large piece of land after her husband's death. The local strong people exploited her financially. I remember Raimabai, who with moist eyes told me one evening how she was managing her large household with no land. Migrating for wage labour was her only source of livelihood.

Amu sold his two bullocks in acute need three years ago for just Rs 5,000. He has been planning to buy a new pair since then but could not manage it yet, because of which his three acres of land is lying under-utilised, making him entirely dependant on migration. Radhelal seemed to have no options: no land, no bullocks, separated family, no proper house, ill wife, and small children. He had no income from land, could not migrate for wage labour because of family constraints, and had to work locally as a labourer that paid a measly Rs 30 a day, with no guarantee that there will be work on the next day. I could not see the slightest of hope in his eyes that tomorrow could be a bit better.

Saten was in a drunken stupor from drinking mahua liquor 24 hours a day. The 30-year-old Kamlesh was an enterprising man. In his youth he had tried his hand at several occupations, always learning. While

calculating with him, I realised that vegetable cultivation could be handsomely remunerative even on a small piece of land.

I met L N Mittal aka Punnu, who had demonstrated how beneficial dairy could be. Imrat dada showed a profit by rearing goats. His herd numbers 25 today, which he has built up from just one goat. When I saw successful intervention in vegetable cultivation, goat rearing and dairying, I could not understand why other people did not take them up. I still do not have the answer. This is where the challenge is: how to multiply the successful enterprises.

After I did the village study, I presented it in a workshop, which was followed by learning Participatory Research Appraisal (PRA) techniques in the field. When I was undergoing the workshop, I became conscious of the way we were expected to transfer concepts to the community. Later, I realised the same approach was being followed through various training programmes and team environment with DAs. The method was hardly by way of lecture where the assimilation of concepts is always doubtful.

I liked the attempts that are invested in actually implementing the participatory culture not only in community but in us as well. I like the integrity behind this spirit. Reading Robert Chambers' book 'Rural Development - Putting the Last First' was a poignant experience. It directed me towards my biases as an outsider. It made me cautious while discussing and drawing conclusions from my exercises.

Learning by Doing

The second phase of the apprenticeship is very different from the first. There is a transformation from self-explorative to 'learning by doing'. Again, this transformation was not smooth sailing. I was handed over responsibility of a number of SHGs and of a few farmers of mulberry. As part of the project, I was to be involved in setting up a new office, conduct membership training, and facilitate wheat cultivation.

I knew nothing about these. I expected a development worker would be engaged in talking to people, knowing them, and implementing new concepts without having to put up with boring tasks. For example: I had to talk with various vendors to purchase computers and office furniture; had to interact with the local lethargic telephone department, meet local hotel owners to cook food for membership training, and arrange for a water tanker.

I was brought up in Mumbai, and had never seen a crop in my 24 years of life. I was terrified to go to the people and tell them about modified ways of growing wheat. I used to be afraid all the time. What if no seed germinates? What if pest attacks spoil the entire crop? How would I face the people after that?

This 'doing' was very troublesome initially. It required lot of planning and updating new skills, while the personal dilemmas and family pressure continued. It was a very stressful period. I vividly remember that sometimes I used to feel like running away rather than handling this pressure. Getting on to the grassroots from the romanticism of development was a tough struggle. I thought I would stay on the

pitch rather than take any flimsy decision hurriedly. But when I received positive results from my work, things slowly became more enjoyable.

The Process Awareness and Sensitivity (PAS) module was another interesting programme in which I participated. I learned to look at strengths of everybody around me. I no longer crib about others and my limitations. I energise myself by concentrating on my positive attributes. I make it a point to take the help of others where I am weak. I have started accepting others and myself without too much expectation.

The Graduate

I have now graduated as an executive (projects), working in Padhar, a sub-location of Pradan's Kesla project in Madhya Pradesh. I am enjoying my work here. I do not know where the future holds but truly, this year has been special for me. Personally, it made me stronger and helped me to realise my positive sides.

Professionally, by trial and error, I have ventured into a profession that keeps me satisfied, which seems to be a difficult condition to reach in today's world. I feel that the work I am responsible for is doable. Still, many ideas remain untried just because there are not enough people to work.

Daunting Aspect

It is a common perception that NGOs need money. This is true. But a more daunting aspect is the scarcity of quality manpower. That begs the question: Why even after 24 years since inception, Pradan is stuck with only 250 odd professionals?

When I think over this, I remember what an executive said before resigning from Pradan. He said it was like a reverse drain for somebody who has been brought up in city with a professional degree that can make him earn a decent lifestyle. Why would that person stay here with a lifestyle that demands many changes and less salary than the market offers, he questioned.

Maybe we are trying to create an ideal world that has a touch of the real but not completely so. It is as if we are living in a shell, in an organisation that promotes a non-hierarchical culture, living with values like confrontation, integrity, support, and without any corruption or bureaucratic hassles. Our organisation does not fully obey the rules of the market, which is a stiff reality, however much we romanticise it.

It becomes more striking when we say 'professional assistance' and recruit students with professional backgrounds like engineering, management or pure science. The students before joining, barring an exception or two, have very obvious ambitions like getting a good remunerative job and living a good lifestyle. Absorbing a cultural shock in Pradan and adjusting oneself onto a different set-up does create turmoil. A person, who finds her groove in this process, stays and works happily.

In general, it is observed that people who come here and stay are mainly from middle class families. Their value system, upbringing, and zeal to prove themselves match the raw material that is needed in Pradan. But the catch also lies there. These values come with the expectations of parents and relatives.

This is the initial pressure that one has to bear with at the entry level. I have seen my batch mates giving up to this pressure. A certain amount of rebelliousness along with soft negotiations is the important paraphernalia. We have to make attempts to make them understand the dignity of our work.

There are very few women professionals in Pradan. This could be of concern for an organisation that has identified gender and governance as the two main issues that it will be working with in the SHG federations of women. Girls who join as DAs are lower in number from boys. Whoever decides to stay has to face acute parental pressure. There are examples of girls being taken back by parents from field locations. When one foresees personal life in the years to come, issues like marriage and children's education has to be deliberated upon. With or without having sorted these out, a few stay; others leave.

Synergy from Variety

The peculiarity about us is that people from different academic backgrounds join here. For people from non-sociological background like engineering, agriculture, science, it is something totally new that they see just out of college. Our core theme of livelihoods and our non-activist approach does provide a comfort zone.

We have to deal with technology, in agriculture, poultry, tasar, mulberry, shellac, etc. It demands a sound technological knowledge to produce good results on the ground. This hands-on utilisation of technology for the direct benefit of poor people provides the primary excitement to be here.

On the other hand, for colleagues from sociological backgrounds, having been trained and exposed in issues like gender, governance, rights and entitlement, find matters of prime interest in Pradan. No doubt, both are important when clubbed together and this synergy would lead to development in the actual sense.

Our work demands us to be strongly equipped with technological know-how and nitty-gritties of its implementation. That is perhaps why there are large numbers of technocrats such as engineers, agriculturists or veterinarians. It is expected that we do the implementation while taking care of the process by which it is done, covering both 'being' and 'doing' aspects.

The pressure of targets is often met but the quality of implementation is sometimes compromised. Issues like gender, governance, rights and entitlement can be implemented through SHG federations, but there is no overall unique approach across locations about these. Whatever efforts are being made are fragmented. That sometimes gives a very dry picture of our work.

I wonder if these reasons are why people from sociological backgrounds do not stay for a long time. One or two year that is spent here is seen as on-job training, providing an additional tag in the resume for next job. If the technocrats are not helped to realise the other side of development by sociologists, then there is a danger of running dry on development. People from different backgrounds, both as human beings and professional competencies, can give so much to each other. By my personal experience, we both need to learn different

skills from each other to be complete as a development professional.

Why People Stay?

It would be interesting to know the reasons why people from different backgrounds stay in Pradan for long periods. Personally speaking, it gives me joy to utilise my technical skills in choosing the best dryer that can reduce the drying time for mushroom and enhance the efficacy of final product.

Things like calculating the dimensions of a bund (embankment) using trigonometry, or deciding upon profit-making packages of practice of various crops with due importance to the process of technology transfer is something I learned after being here. Working with SHGs, which acts as a podium for women, the oppressed class of the society is also satisfying. The strength that a SHG federation provides in exercising one-to-one relationships with various government agencies while also providing a spirit of unity among thousands of women members gives us hope for the future. Working on both the technological (doing) and process parts (being) of our work gives a feeling of completeness. Each is enjoyable in its own way.

Again coming back to original question, should we be comfortable that it is very natural that people will come and leave as they have their own problems and reasons? Should we be comfortable with this almost constant number over number of years? I can be impractical in my analysis considering the limited time spent here, but when I muse over the attrition rate in the organisation, there are two factors that are striking. Both monetary gains and societal

pressures are issues in this.

Monetary gains in Pradan are lower than what the open market offers considering the kind of professional degree that I have. I am playing different roles. I am somebody's son, brother, grandson, husband, father, friend. Those roles demand different things from me. I may not want to have a vehicle or own a house, but others in my family may want so. What if tomorrow a serious illness strikes in the family? Do I have sufficient resources to combat the incident?

Working without Worry

Any of these demands from anybody who is my close ally or relation bothers me. I wonder why we cannot get good marketable salaries. That would at least dampen these pressurising factors and we can work without much worry. It would also give good status in society, to which it gives so much importance. I understand there is another side to this. If the salaries are increased then maybe those people would also get attracted who may not be committed towards the sector but come here just for a job, which it is not.

Broadly, there are three kinds of organisations: government, private and NGO. If we compare NGOs with the remaining in terms of gains, there is a wide gap. Government jobs offer security, prestige and pension. Private jobs pay well and offer fringe benefits. In comparison, NGOs offers nothing. On the other hand, it demands a different lifestyle. Society looks at it as something to be done after retirement. It is never seen as a vocation.

The expectations of typical middle-class

parents who want to see their children 'settle down' with a good well earning job is not met. Marriage, increased expenses, children's education, old age of parents, their demands are some of the mid-life events that certainly create pressure.

Society is an external environment, which is so diverse and gigantic that we could have no control over it. I am, who is academically trained as an engineer and working in this sector is either seen as a hero, an extraordinary person to be here or somebody who has just gone mad, unrealistic, and idealistic. I am never rewarded or accepted as I am. It would be a Herculean task to expect that the society would accept us and treat this sector with dignity or the naturalness that it deserves in the near future. It would probably take a long time to see it happening.

As I am spending time in Pradan, I am moving from one issue to another. New challenges are emerging. Certainly a completely normal person cannot stay here. I am happy not to be one. I am looking forward towards a meaningful journey. Hope that the differential equation of Vishal is solved with the limit of the abnormality tending towards infinity!

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The Guiding Force

Apprentices are different individuals and so their individual needs vary. They need to be dealt differently.

Gaurav Sinha

The development apprenticeship (DA) programme represents a phase-wise learning period in Pradan. In December 2005 and January 2006, NewsReach had published a few articles on field guides where we read about different opinions and experiences shared by the different stakeholders. I would also just like to share some of the opportunities and concerns in the relationship between a field guide (FD) and an apprentice. This sharing does not intend to comment upon any person associated with Pradan. Rather, it is meant to ignite some thoughts on it.

To understand the phenomenon clearly, we need to look into the types of people joining Pradan with their respective objectives. I have classified the individuals (DAs) into two broad categories based upon the objectives of their entry into Pradan. The first enters 'by choice' and the other 'by chance'. The former presumably joins the organisation by choosing her life's goals, while the latter lands up in Pradan by chance — perhaps due to lack of options and opportunities or may be with a view to give it a trial.

Let us take the example from the placements period in our universities or colleges. Many of us may agree that this is the time when students look forward to a rewarding career or a bright future. So they try to get through campus placements instead of searching for a job on their own. Some also aspire to have as much offers from different organisations as they can since this adds to their credit. In my department, it was only three offers at the maximum one could take. Then there are

those who aspire for the kind of work they set as their life goals. Many among us are revolutionaries at this age and look forward to challenges rather than getting higher perks.

Some two years ago an article was published in a newspaper when a student from one of the prestigious educational institutions in India, left a lucrative offer from a corporate giant and joined Pradan at a meagre pay (compared to the corporate offer). I do not intend to put a comparative mirror here. Rather, my intention is to cite an example.

The categories mentioned above are the first basic difference, which most organisations ignore. This plays a crucial role, resulting in a high percentage of employees leaving organisations in the middle of projects or at different stages of work.

Socialisation Patterns

The second set of difference, which is also often ignored, is past experience and upbringing or more precisely, the socialisation pattern of the apprentice. Since individuals come from different socio-economic and cultural backgrounds, time taken to make adjustments with the new environment varies. Then there are some behavioural traits like hesitation, shyness, introversion and inability to properly express thoughts, ideas and emotions, which need to be understood and should be given adequate time. Since the phases in our apprenticeship programme are 'straightjacketed', individuals are expected to overcome these within a stipulated time.

For example, I may be shy or extravert depending upon my upbringing. I am used to nightlife since I lived in metros. I am used to various other things which are now my needs. Bringing changes in all this require a change in the way of life. I may take a lot of time to adapt to the changes from my existing lifestyle to the working requirements. But does mean that I am not adaptable to change? Can't I be shaped like the gentlemen cadets, who are shaped in the army for the work in which they can sacrifice their lives without even thinking once?

A Crucial Role

Nevertheless, we all would agree that at this stage, the field guides as well as the supervisors play a crucial role in keeping the morale of the apprentices high. Many a time, the field guides or the supervisors neglect certain needs of the individuals in this process.

Think of a situation when you are down with brain malaria and nobody comes to see you. Think of another situation, when you have several problems and due to your shyness, you are not able to share it with anybody. Even the people concerned might not have any clue of your problems.

The psychosocial and emotional problems are not only an outcome of one's personality traits but are a combination of external factors also, where the person does not have any control over these. This may lead to unsatisfactory performance on the apprentice's part, which may give a feeling of lack of motivation in the individual.

These are some of the distinctions, apart from the fact that each individual is different and as a developmental professional,

the individuality of the apprentice's should be recognised as well as respected as we practice it in the community while working with poor people.

The First Impression

In Pradan (and other organisations too), quite often some particular sets of predefined processes are explained to the new entrants during the induction process. Here, the apprentices are allotted a field guide, who act as a mentor and facilitates their work in the process of learning the course of development. The field guides keep a close watch on the work of the apprentices.

Learning depends upon many factors and requires careful observation and analysis of the situation of the apprentice in relation to her environment. As Sanjiv Phansalkar rightly mentioned (*The Business of Guiding*, NewsReach January 2006), learning is an organic process, which must go on in any living organisation. Kirtibhusan Pani explained it (*My Experience in Guiding*, NewsReach December 2005) with the need for sympathetic practice and admittedly focused on the wholesome induction process. Further, Ajaya K Samal and Dibyendu Chaudhari observed a critical point (*The Mentors Meet*, NewsReach December 2005) on whether the focus is on facilitating the apprenticeship phase or on administering the apprenticeship phase.

During the apprenticeship phase, the probability of cropping up of what is called a judgmental attitude is very high, which Kirtibhusan and Dhrubaa Mukhopadhyay (*A Field Guide Learns*, NewsReach December 2005) have tried to outline in their respective articles. This is what we face in our classrooms and work situations also, where-

in I become a favourite chap of my seniors due to some of the work or behavioural traits.

Take for example my case. I was a shy guy during my graduation. My seniors and even many of my classmates did not know me. However, when the results of the first semester came out, it was a day when everybody congratulated me for securing the highest marks. I became a centre of focus for quite some time. Even when I meet them today, they still give the same treatment as they used to give me earlier.

Non-judgemental Attitude

A non-judgmental attitude is the foundation stone of an effective working relationship. It is important at the initial stages, when the guides do not judge or label the apprentices as good or bad or worthy or unworthy.

At this stage, personal biases should be kept aside, as they play a very crucial role and may interfere in the learning process of the individuals. This requires objective decision-making and it comes through empathetic practice, since objectivity emanates from one's experiences, understanding, beliefs, varying positions of privileges and values and ethics. It is explained in detail by Brenda Dubois and K K Miley (Social Work, an empowering Profession, 4th Edition) as a relationship between a professional social worker and her clients. Phansalkar also cautioned about judging individuals in his NewsReach article.

It is a fact that everybody wants to be accepted by people at the workplace and needs recognition of one's work. Acceptance does not simply mean accom-

modating a person in a team. It signifies a more humane and considerate treatment with appropriate dignity and worth.

Indeed, you may hear many people say that our concerns are not being heard or given a patient listening. I too think the same that I need to be heard. Just think of a situation when you get this feeling that people are not listening to you despite of your efforts.

I still remember my days in Pradan when I argued at length with some of my senior colleagues on identifying families for allocation of dug wells under a scheme. As a young enthusiast (I am sorry for using this word, but I considered it appropriate here to describe the situation), I was of the view that those people who do not have wells in their fields should be given priority. My argument was that we should not go in for 'programme based needs creation' but rather take up 'needs based programmes'.

Another rationale was that those people who had wells in their fields were getting mileage from this scheme and the interests of the others who did not have wells were at stake. I was confused on the reasoning given to me, yet I had this notion that such a situation (funds allocated to those who already had wells) might result in further division of the local community (as persons having resources and persons not having resources). This gave me a feeling that my views were not being accepted.

Probably, the feeling of not being heard is a form of emotion related to non-acceptance by the other individual. It is easy to say that acceptance can be shown by expressing genuine concerns, patient lis-

tening to others, acknowledging others' point of view, and generating a sense of mutual learning and respect. All these are much harder to follow in practice. A small avoidance of an idea or an impatient listening might cause a disturbance in the wavelengths and may create conflicts in the long term.

Sharing of Concerns

At this juncture, I would like to mention that this is a novice's sharing of concerns that may or may not have relevance. But many of us experience it in our work and are hesitant to share it except in informal groups. This is what I have experienced with my peer groups at different settings. It possibly happens with all of us. These concerns have not surfaced to a formal discussion many a time, due to many reasons like inherent fear of potential repercussions, which is the most important one.

It is significant to note here that this article may be considered as an indigenous yet amateur expression of being guided at different stages of life since birth. I would very like to be at arm's length from suggesting anything to the mentors, as I have not gone through the processes. The expressions here are a part of my own experience of getting guidance from formal and informal sources and of the opportunities to guide my youngsters many times.

For the sake of convenience, these could be summarised as:

- Acceptance of the DAs as different individuals with a proper space for their queries, expressions, issues and concerns.
- Non-judgmental attitude in the initial

phases without any biases to their backgrounds and socialisation patterns.

- Going beyond prescribed events and formats.

I would take the liberty of readers to mention here one of the famous saying, which is quite relevant here — Leaders are not those who can make a million followers, but are those who can make a million more leaders.

Banking for the Rural Poor

A national value-based bank catering exclusively to the poor could be established to help them escape the clutches of moneylenders and realise their dream of living a life out of poverty

Tomy Sebastian

Thirty-seven years ago, major banks in India were nationalised with the intention of channelling the banking sector for development of the common man. A lot of changes took place after nationalisation. A large number of branches were opened in rural areas and a lot of credit has gone to help the agrarian sector. With the introduction of Kisan Credit Card (KCC) scheme, farmers do get funds at cheaper rates whenever they need.

A lot more still needs to be done. The lower middle class as well as the rural poor still depends on moneylenders to meet their credit needs. If a survey were done on this aspect, we would find that thousands of people are still engaged in money lending, either against gold ornaments or against property. The rate of interest charged varies from 24% (for gold) to 150%. Gold loans are granted at cheaper rates now in banks. But the per gram limit is higher at these private banks.

Compared to private moneylenders, bank finance for the 'small sector' (loans below Rs 1 lakh) is still a miniscule percentage of the total credit. The reasons for the low flow of credit are as follows:

- Difficulty in handling a large number of small borrowers
- Difficulty in loan recovery and consequent slippage to non-productive assets
- Difficulty in follow-up of small borrowers
- Priority for large borrowal accounts
- Lack of human consideration for the

common man

- Flaws in the legal system, which makes recovery a cumbersome process
- Shortage of manpower at branches

In such a scenario, moneylenders are only too happy to lend, and they know how to recover the loans by constant follow-up, persuasion and force, if required. As far as banks are concerned, managers may be unable to find time to devote to recovery since they have to deal with a lot of other normal banking issues. Also, it is easier not to grant and avoid the hazards of follow-up and recovery. Managers find that bigger loans are easier to handle and follow-up. A single loan of Rs 100,000 can be monitored more easily than 10 small loans of Rs 10,000 each. But 10 loans means 10 families can be helped.

Impact of flow of Credit to the Poor

The poor must be brought out of the clutches of moneylenders. Flow of credit to the needy poor results in the following:

- They are able to engage in small ventures resulting in additional income
- They are able to save interest cost on their borrowings
- Improving the standard of living
- Increasing purchasing power
- Increasing purchasing power results in more business and consequent all round prosperity.

Money is the key factor around which

development happens. Progress comes when funds are available at cheap rates. It is observed that the poor people as well as farmers are under the clutches of money-lenders.

Rural Indebtedness

Rural indebtedness comes by way of borrowings for farm and non-farm activities, as well as personal needs.

Some farmers may be getting funds from banks under the KCC and other schemes. But the small and marginal farmers are not always benefited. The author has personally known a private financier lending around Rs 30-40 lakh to farmers in Karuvatta village during the farming season after taking the title deeds from them. Although speed and simple procedures are reasons for this, non-availability of finance from the service area bank is also a main reason.

Another reason for indebtedness is the need for money to meet marriage or any hospitalisation expenses. Since there are no accumulated savings the poor tend to borrow at exorbitant rates from the moneylenders, who charge anything from 60% to 150%. Once a loan is taken, it is very difficult for the poor to come out of the clutches of moneylenders, since whatever remittance the poor are able to make goes only to clear the huge interest burden.

For the poor or rich, medical expense or expense on account of marriage or other social activities cannot be totally avoided. The only important point is that the poor should get money at low interest rate repayable in convenient instalments so that they are not only able

to clear the loan but also meet their daily requirements.

The author's experience at Haripad with coir workers has shown that even a small loan amount of Rs 10,000 has changed the lives of these poor people. They were able to come out of the clutches of moneylenders. The loans resulted in improving the living conditions of the poor.

New Bank for the Poor

It is in this context that there is the need for the establishment of a new bank for the poor. It can be a non-banking financial institution like NABARD or similar institutions. It will be a bank where only lending and recovery would take place. It need not be a full-fledged bank. In this bank maximum loan amount should be limited to Rs 100,000 and the minimum should be any viable amount from (say Rs 1,000) depending on the actual needs of the poor people.

In the initial stages, the banks that are not lending under small loans and priority sector can contribute funds for this bank. Later on the new bank will be able to collect deposits from the market to meet the credit requirements. All government-sponsored schemes can be implemented through the new bank. Similarly, loans to SSIs under the new system can be granted with coverage under CBFSI. At present only a very low share of SSI credit is being dispensed through banks, the lion's share being financed by private financiers.

Suggested Method of Operation

As mentioned above, a few banks can contribute the initial funds. Later on, deposits

can be accepted at 8% or 9%, leaving a 3% margin for cost of operations and a small margin of profit. When business is in big volumes, the bank shall run in profit. The new bank can have branches in all districts of India.

The district-wise staff set up should be very minimum and to the requirements. At the lower level, (panchayat and taluka level), instead of own staff, agents can be appointed on commission basis like Life Insurance Company of India's (LIC) agents for disbursement as well as recovery of loans, in similar lines as payments to LIC agents. A small commission on loans granted as well as for recovery can be stipulated. Agents need to be accountable for bad debts, too.

Agents can be appointed for every taluka and block panchayat. They would need to be selected very carefully. Only those who are interested in uplifting the poor and who have a consideration for the less fortunate need to be selected. The agents selected would need to submit financial guarantees or bonds.

Funds can be deposited with the lead bank of each district and payments towards loan disbursements can be made by pay order cheques (uncrossed) to be paid against identification payable at par at any branches of the lead bank where funds are kept.

Repayments can be made payable at par at the branch of the bank where funds are kept with special challans (invoices) and should be transferred to the branch where funds are kept on a daily or weekly basis like LIC premium. Incentives should be

given for prompt payment like an interest subsidy or a small gift.

The agent would accept applications for loans. He would forward it to the district office along with recommendations after a detailed enquiry. A detailed format can be devised for collecting information about the applicant. The district office would issue the cheque the next day to the agent who would deliver it to the applicant. Conveyance expenses can be paid to the agent for pre- and post-sanction visits.

While accepting the application itself, a processing fee can be collected, out of which the said conveyance expenses could be paid. At present, a lot of non-banking financial institutions are engaged in two-wheeler finance. Their modus operandi can be studied and modalities worked out.

Under the present computerised environment, a district office can manage the disbursement as well as keep records. The follow-up of the loans would be the primary responsibility of the agents, for which a small commission can be given on repayments. The total cost of operations should be limited to 2-3%.

Loans

Loans can be granted for any purpose considering the repayment capacity of the applicant as the criterion. For smaller loans, say loans up to Rs 10,000, no security need be insisted upon. For bigger loans, either co-obligation or title deeds can be accepted as security. Loan documentation should be simple, say a pro-note and a letter accepting the terms and conditions.

While granting loans, service charges would be recovered from the borrower towards incidental expenses and agent's commission. Loans can be granted with 12% interest. Agent could be paid a small commission on recoveries also.

Depending on the repaying capacity, repayment should be fixed with a maximum of 5 years. For housing loans, a longer repayment period of up to 10-15 years may be permitted.

Well-established NGOs can be appointed as agents to be used for credit dispensation as well as recovery. Well-run self-help groups can be used for identification of beneficiaries, disbursement as well as recovery. The services of VFOs as well as NGOs can be used for formation and training of SHGs. At present some banks limit the number of SHGs. Under the new set-up, there need not be such limitations.

For loan recovery, daily collection agents can be appointed on commission basis in case of loans where the borrowers are able to repay the loan out of their daily income. For such loans, the rate of interest should be higher (say by 3%) and the said percentage should be used to pay the collecting agent.

Summing Up

The history of Grameen Bank in Bangladesh could be studied and their experience in this field can be used effectively for the uplift of the rural, semi-urban and urban poor in India. Since the bank established for the development of agriculture and rural development (NABARD) has only a very limited role since they have to depend on the banking sector for grant of loans,

their operations has resulted only in peripheral changes. It is true they have done a lot. But the lethargy of the banking sector in extending the required amount of financial help to the poor and downtrodden continues.

One thing may be that appointments to banks come by way of competitive exams where the educated youth from the towns and cities get maximum postings. The education system as well as the social set-up has changed in such a way that moral values have lost the charm it had earlier. We need to think about the less fortunate too. The organised sector is worried about their salary and perks and not about their brethren who are living in abject poverty.

Development comes only when the below poverty line (BPL) families as well as the marginal BPL families are able to improve their earnings and are able to achieve a better standard of living. It is by establishment of a new bank with values, lending directly to the poor and thus replacing the moneylenders who are sucking out the blood of the poor in towns and villages that development can happen. The bank would lend only to the poor and needy and the maximum loan amount should be Rs 100,000 per party per activity.

I have been working in the banking sector for the last 21 years out of which 13 years as branch manager in various places of Kerala. It is my experience over the years that have led to the development of the above ideas. My experience is that banks are going after big loans (loans above Rs 100,000).

There are very few bank managers who are

ready to lend to the poor and needy. Repayment may be a problem but the main reason is lack of human consideration. There is a crying need for a difference of approach. The loans would be recovered. The poor should get funds for their needs.

The potential is immense. My dream is that of a bank for the poor doing a business of Rs 100,000 crore granting loans of below Rs 100,000. It can happen. It will result not only in creating jobs but also bringing the poor out of the clutches of moneylenders. The private moneylenders are helping the economy run but they are sucking the blood out of their borrowers, leading to suicides and pauperisation. Let the poor also live and prosper.

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Developing Rapport with the Community

An orientation programme sensitises DAs how to establish effective communication and rapport with the community

Sneha Shetty

This article is a narration of an orientation event organised for the development apprentices (DAs) in Kesla facilitated by Shivaji Chaudhury and Amjad Khan. The purpose of the orientation event was to sensitise the DAS on the most effective ways to establish rapport in the community. It also intended to convey the different attitudes and assumptions DAs need to espouse.

Establishing effective communication requires the ability to get into the other person's frame of reference, listening carefully, understanding the other person's thoughts and feelings as well as not making any judgments without enough information. The concepts were explained to the participating DAS through role-plays and small group discussions.

Interaction with Community

A role-play was undertaken wherein one of the facilitators played the role of a person from Pradan entering for the first time in a village. Five DAs and the other facilitator played the role of villagers and one DA was the observer.

Situation One: The villagers are engaged in different work at different places in the room. The Pradanite enters – with an untidy look - and behaves quite rudely with the villagers. He simply calls everyone saying "Aao chalo baitho. (Let us sit)" The people give him blank looks but slowly everybody gathers as he calls them from where he had sat down.

He opens a book and keeps looking at it as he talks to the villagers. People ask him a

few questions but he does not answer most of those. Also, he asks a lot of questions but does not really wait to listen to the answers completely. Questions are quite rapid and diverse from agriculture to schooling and other issues. One of the villagers talks about a problem with his crop of corn and is told quite rudely, "*Aapne dawai nahi dali? Aapko to pata hona chahiye* (You did not use medicines? Who should have known)." After such a brief conversation he gets up and leaves in a hustle.

Situation Two: The Pradanite enters quite humbly with namaste and a broad smile. The villagers also respond and ask him to come and sit. Most people come by themselves. Only one villager keeps standing at a distance and he calls *aao bhai* (come brother) quite respectfully. He first introduces himself as a new entrant in Pradan and that he has come to learn from them – the villagers.

He asks them if they have some time to spare to talk to him right away. They agree. The villagers ask him questions about his background – where he lives, about his family, the kind of crops grown in his home, acreage of land his family possessed, etc. He answers these questions quite patiently.

One of the villagers begins to ask him about some problem he was facing in agriculture (related to corn). He responds that he does not know much about agriculture and asks them "*Kaise lagate ho aap makka* (How do you cultivate corn)?" So the villagers explain to him briefly about corn.

At one point of time, two villagers are talking to him at the same time. He politely asks one of them to wait while he listens to the other and responds. He then turns to the first one and asks her to share what she was intending to ask. Throughout the conversation, he frequently clarifies and paraphrases the responses he is receiving from the villagers.

One of the villagers also complains that the castor they had grown under Pradan's guidance had not grown well. He later also taunts that Pradan's other initiatives in other villages had worked quite well but here castor did not grow well enough. The Pradanite listens to him but does not give any response.

One villager asks him "*Kya hamein mushroom ke liye ghar milega* (Shall we get a shed for cultivating mushrooms)?" He reiterates that he is new and does not have much information. Some other villagers themselves explain to the others that he's new. One villager at one point taunts him, saying, "*Tum to Pradan se ho, tumhe to pata hona chahiye* (You are from Pradan. You should know)". He explains, "*Vahaa Pradan me bhi sikh raha hoon. Gaon ke barein me aap se sikhenge* (I am learning in Pradan. I will learn about the village from you)." Once, when a villager asks some question relating to a government scheme, he says "*Mujhe pata nahin. Jo doosre bhaiya Pradan se aate hai na, unse pooch lijiyega* (I do not know. Please ask the other person who comes from Pradan)."

At one point, one villager says that they are busy and have to get back to work, so he asks them what time would be suitable for them to meet. After this, a couple of villagers leave, others wait. There is a discussion on festivals and the villagers talk

about what they do, and also that they eat good food and drink mahua. They say that they would offer mahua to him too during the festival. He politely refuses saying that he doesn't drink anything alcoholic. One villager insists that he would have to drink but he again politely says he would not.

He walks with the villagers up to some distance in the fields and asks them to show him how they do the work of weeding. He picks up the *khurpi* (weeder) and tries to do it himself. As he is doing this he also asks a few questions about that crop. After a while, he begins to leave saying that it was nice meeting them and that he will meet them again to learn more. The villagers also bid him goodbye.

Discussion after the Role Plays

After the role-play, there was a discussion among the facilitators and the DAs about their observations regarding the two episodes. The observations of the participating members (community) and that of the observer were listed separately. Wherever possible the observations and reflections were listed as action (of the Pradanite) and corresponding impact (on the villagers).

After this listing, the facilitators shared that through this exercise one has learnt practically what kind of actions help in effectively interacting with the community and what are the actions that create barriers and the kind of barriers they create. If one were simply given a list of these dos and don'ts (provided in the accompanying box), it would simply be a reading exercise easily forgotten. But having played out the scene and reflecting upon the happenings, the group has drawn an understanding that would make each one more aware of one's behaviour while interacting with the community henceforth.

Box: Dos and Don'ts

Dos	Don'ts
Body language - way of communication, greeting (such that makes people feel comfortable and generates trust)	Lack of proper introduction
Proper introduction	Arrogance
Expressing interest to learn about community	Disrespectful
Eye contact (even with those who do not speak)	Unpleasant facial expression/ aggressive
Good listener	Preoccupied in own work
Transparency	Rude
Humility	Disinterested
Value for community's time	Non-sharing of objective
Information sharing in simpler form	Authoritative
Giving sufficient time to villagers to respond to each question	Forceful
Respectful	Rapid questioning
Gave proper conclusion to meeting	Questioning but not listening to answers
Objective and non-defensive to complaints	Not responding to questions of villagers
	No smile
	Over-smiling
	Accusing.
	Silencing and interrupting the villagers

Development Dilemmas

Essential questions of a development apprentice

Sameer Kumar

As I enter into the realm of development, many questions pop up into my mind. I am not sure I can find answers to all of them at this moment. I hope that with time some questions will be answered, if not all. I would like to share the dilemmas I face and the possibilities I see in this sector.

Reflections on Role

To begin with, the idea of acting as a promoter and facilitator of development of underprivileged people sounds great. How can I contribute to such development and to what extent? What is my purpose in taking up a career in development in the sense that how am I supposed to contribute to other people's lives? For people like me who have ventured here by choice and with a certain seriousness towards our assigned role, it is important to find an answer to this.

Do we assume that we are doing some kind of 'good' to the society by venturing into this sector or are we doing just another job? Do fancy lines like 'to achieve a sense of fulfilment by making a difference to society' actually mean anything? Does it mean that a hotel management graduate or an engineer working for an MNC or a doctor engaged in private practice is playing a lesser role in society? The comparison doesn't end there. It has also to do with personal aspirations from such a career, which is by and large shaped by constant societal and familial pressure.

Therefore the kind of work we perform here must be fully explained and we as practitioners must be convinced about our role and its importance in the overall development perspective.

Aim and Approaches

There are other questions too that need answers. For instance, when we talk about the focus of all our activities is being the set of people we work with, what exactly we are trying to achieve? Do we attempt a change in the way of living of these people? Are we trying to pull them out of the weather-beaten systems they have been following for hundreds of years? These systems, which control their life from birth to death, have been tested over time. Can we say these have become redundant? Or is it that the prevalent systems have proved to be insufficient to handle the change that has been taking place in the surroundings of these people? But aren't these systems also supposed to be inherently dynamic?

To catch up with the external world, a simple classification would suggest that there could be 2 distinct approaches. One would be to bring the advancements of the outer world to their doorstep. The other would be to empower and educate them to reach to these levels.

In the former approach, we can bring modern services to the people's doorstep with the use of money but we cannot ensure that these services would be utilised. Most of the family planning programmes have followed this approach and have met their fate. Similarly, we can force commercial banks to open the branches in rural and remote areas but we cannot ensure that the rural people would avail of the services and their credit requirements would be met henceforth.

The latter approach invites us to look for alternative ways to create systems or innovate existing systems so that usable versions of the (modern) services reach the people. We have one such example in the self-help group (SHG) model that has been successful in meeting the credit requirements of the rural poor. Another way could be to make people realise the need for a particular service and then force the service-providers to cater to their demands. This has happened in case of education, where schools, run by government-sponsored schemes or privately, have sprung up in backward areas just because people have demanded this service by showing their readiness to send their children to the school and pay for it. Another way could be to increase people's income so that their overall demand increases, helping in turn to create linkages with mainstream systems. It is not difficult to see that of the 2 suggested approaches, the latter would be more effective.

Is That Enough?

The question that arises now is that can we be content with following just one of the approaches and hope that it would work? Would an increase in the income of the poor itself prove to be a sufficient catalyst? Could there be a multi-pronged strategy to bring about the necessary and desired changes?

Consider the concept of SHGs or for that matter, various income generating activities (IGAs) initiated to alleviate poverty. We might claim to have introduced the habit of savings and to have made the people shift from their previously subsistence existence. We might even claim to have doubled their existing incomes with these interventions. Should we assume that there would be a corresponding improvement in the quality of life for these people? To be more specific, does

an increment of Rs 1,000 per month (or more) in income result in higher attendance of children (particularly girl children) in the schools? Does more disposable money ensure that the people are able to avail proper healthcare facilities?

Doesn't all this also call for working on the broader aspect of human development rather than emphasising merely on economic improvement? It would mean adding the component of education along with the aimed economic development. Here education would mean inculcating a system of independent thinking with proper knowledge and information base.

Chasing a Mirage?

Everything said and done, the basic question would still remain the same. How far can we go on like this, playing the roles of promoters and facilitators of development actions? What eventually is expected from the target communities? Do we want them to be as what 'we' are? If the answer is yes, by the time 'they' become 'us', 'we' would have moved further. There would always be a certain gap between 'us' and 'them' and underdevelopment would still hold sway.

All we would then end up with would be a redefined form of poverty, a poverty with newer and different parameters like power in decision-making, control over lives, availability of opportunities, denial of rights, etc. It also means admitting that poverty would never vanish from the scene but would keep on raising its ugly head in some form or the other, of which most noticeable is financial poverty.

Poverty could therefore never be eradicated in the absolute sense. The fact is that financially there would be always the rich and the

poor. Some of us would have to live in the villages and engage ourselves with agriculture and other primary sector occupations for a living and some would sell their labour, while some of us would be doing more 'sophisticated' and city-centred jobs. This would be despite the gradual blurring of the differentiating line between urban and rural landscapes. By this logic, we may even conclude that to dream of development is like chasing a mirage in the desert.

In Search of Answers

All systems that control human life work towards achieving some kind of overall parity. These systems are quite dynamic and are always changing. The inefficient systems give way to more efficient systems. It is comparable to the forces of demand and supply, which bring prices of a commodity to an equal level (not necessarily the same) in all the markets. Therefore, to assume that eventually all the players in society would have equal importance at a particular point of time would not be wrong. It might take quite some time for this to happen.

To play a catalyst in this process of change and to free individuals and society of all kinds of bondage, so that everybody can achieve their potential, is an aspect that we can work upon. The society ultimately has to evolve in a form that provides space and has the capacity to absorb all individuals that comprise it. That time would come when all its constituents have the freedom to exercise one of the basic social rights: the power to choose from a range of options at will.

Our aim of development could only be fulfilled when options are available to the people so that they are able to choose where they want to be: to practice agriculture or deal in shares or venture into space. This

would mean that people must have access to all existing options and opportunities. Our case would be complete when there are freer environments to take this decision.

I am therefore of the opinion that all development actions must directly or indirectly lead to providing options to the people and making them free to take decisions. Let me conclude by saying that I consider myself lucky to be working with people and not 'products'.

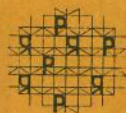
With solicited inputs from Roopa Ratnam, then in Kesla. This article was first published in NewsReach March 2002.

Present a New Idea for Peer Review

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