

NewsReach

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In this issue

D Narendranath delineates the 3 dimensions of women's self-help groups. He is based in New Delhi. **Page 1**

Sanjay Sharma reports on a visit by Assamese farmers to Godda to see Pradan's work on irrigated agriculture. He is programme executive for Rashtriya Grameen Vikas Nidhi and is based in Guwahati, Assam. **Page 8**

Saroj Mohapatra reports on a visit to Assam to share Pradan's model of micro lift irrigation systems. He is based in Lohardaga, Jharkhand. **Page 10**

Vanita Viswanath writes on a monitoring and evaluation system for women producers. She is CEO, Udyogini and is based in New Delhi. **Page 12**

Letters to the Editor. **Page 14**

Subodh Gupta, a former Pradanite, narrates a personal journey from promoting community irrigation to developing a rural credit card. He is a consultant with BASIX and is based in Hyderabad. **Page 15**

Deep Joshi wrote this article for the NewsReach in February 1994 on the possibilities of impacting livelihoods in the hills of Keonjhar in Orissa. He is based in New Delhi. **Page 17**

Dinabandhu Karmakar reviews "The State of the Panchayat - A Participatory Perspective". He is based in the Purulia district of West Bengal. **Page 19**

Group Dynamics II

The 3 dimensions of women's self-help groups and their role in the process of group promotion

D Narendranath

IN THE first instalment of Group Dynamics (NewsReach July 2001) we took a brief look at the concept of self-help groups (SHGs). In this article we will pursue the framework comprising the 3 dimensions of mutual help, external financial mediation and empowerment in looking at women's SHGs.

Mutual help pertains to whatever happens within a group. It comprises all activities that the group undertakes to be a good group such as setting up and upholding group values and discipline and operations relating to savings and credit.

What are the essential features of a group as a self-contained entity? It has to be active in savings and credit and be capable of maintaining minimum organisational and financial discipline to keep the group going steadily. It has to be therefore high on consultation and coherence.

While dealing internally, the group may not have to worry about how it relates with the external world. It might take decisions that go against financial rationale to benefit members. For instance, it might

waive repayments or relax strict repayment schedules. Such groups will be strong only if decisions are taken on consensus.

Dealing with the World

But the moment a group starts dealing with external financial institutions, financial indiscipline would put it into trouble. Suppose a group applies for a bank loan. The bank manager would base his decision on assurance of timely repayment. If the group's internal track record does not measure up, it might fail to get the loan. Again, if the bank manager feels that the amount of legwork (transaction costs) will go up by going through the SHG, he might decline to finance the group.

This is the realm of external financial mediation, in which the group has to present itself as a viable investment opportunity. To be perceived as a reliable client, the group will have to show that it follows transparent systems. It will have to show well maintained and audited accounts and demonstrate that it has adequate systems to enforce its objectives on individual mem-

bers regarding repayments.

There are seemingly contradictory roles here — helping and confronting each other. The group will have to play both roles, irrespective of tensions that might arise internally.

The realm of empowerment presents yet another set of challenges. In this realm a group has to deal with other players in society: the men, the social and administrative power structures and the discriminatory social systems and practices based on gender. This calls for internally strong groups to network with similar groups in order to make demands on the powers that be.

For instance, a group might have to demonstrate in front of the block office to get a hand pump installed or it might have to confront the alcoholic husband of a group member. This calls for organisational capabilities and leadership. It entails taking risks and the readiness to withstand a backlash if things do not work out.

We have already taken an area saturation approach by forming a large number of women's SHGs in contiguous areas. Now we need to complete the process by assisting the groups along these 3 dimensions. The mutual help dimension makes SHGs effective community development institutions. External financial mediation makes them effective vehicles for sustainable livelihoods. Empowerment makes them capable of accessing services and enhancing the quality of life. Thus women's SHGs provide an opportunity to bring about all round changes in the lives of the women once we look at them in the proper perspective and lead them in the appropriate direction.

The 3 realms are in a sense sequential. A group has to necessarily be strong on the mutu-

al help front before it can start dealing with external institutions. It has to learn to deal effectively with the banks or other external agencies as partners before it can effectively take on the system. This however is more of a general observation as there are many exceptions to the norm.

From the perspective of the 3 dimensions SHGs present us, the group promoters, with a set of choices. How do we want to see our groups? The choices we make often determine the way in which we facilitate the groups and provide inputs.

We know that if a meeting discipline is not ensured right at the beginning, it becomes extremely difficult for the group to pick it up later. We know how difficult it is to bring group financials back on track if repayment norms are not made tight enough. Thus the progress a group makes on each front is determined by the facilitator's inputs, which in turn is led by the larger vision the promoter transfers to the group.

Set of Steps

This presents choices to the promoter on when to pitch in with interventions. It is possible for us to break down the group promotion process into discrete steps with a number of separate outcomes. To arrive at the set of steps let us first try to envision what is that we want to see the groups achieve, say 5-7 years from inception.

What would such a vision include? It would be a summary of the impact of the SHG at various levels along the 3 dimensions. The levels would range from the individual member to the macro environment. The effects will have to be looked at the level of the individual SHG member, the family of the mem-

ber, the SHG, the village community and the macro environment. It is important to do so because a holistic change in the lives of the women would mean changes at all these levels (see table on page 3).

The first row in the table looks at the individual member. The mutual help dimension for her is the benefits that she draws from the SHG and the contributions that she makes to it. It also deals with the knowledge, skills and attitudes that she picks up by being a member regarding personal and group financial management, working with others and so on.

In the second dimension, the individual gets access to more finances with the help of external linkages. She picks up skills and confidence in dealing with these institutions. The third dimension deals with the different aspects of empowerment of the individual member. This is the dimension that looks at the increased level of awareness and confidence of the individual woman.

The second row looks at overall changes in the family. The mutual help character of the group ensures a safety net for the family in terms of assistance in times of crisis, both economic and social. The external linkages ensure enhancement of the family enterprise by bringing in additional credit for investment.

The empowerment dimension of the group results in better access to services and building the women's confidence to bring about an overall enhancement in the quality of life of all family members. It also results in a more equitable distribution of resources and responsibilities in the family and better care of the girl children.

Similar changes are expected at

Pradan's Vision for a Community

Level	Expected Achievements along the 3 dimensions		
	Mutual Help	External Financial Mediation	Empowerment
Individual member	<ul style="list-style-type: none"> ◆ Easy access to financial services. ◆ Fulfilment of need for financial services both for investment and consumption, at reasonable terms. ◆ Increased ability to manage personal finances. ◆ Increased ability to collaborate and confront. 	<ul style="list-style-type: none"> ◆ Easy access to bigger loans for income generation activities. ◆ Fulfilment of need for financial services by banks. ◆ Enhanced confidence in dealing with external agencies. 	<ul style="list-style-type: none"> ◆ Increased awareness level. ◆ Increased mobility. ◆ Participation as equal in family decision making. ◆ Participation in public forums. ◆ Improved health and nutrition status.
Family	<ul style="list-style-type: none"> ◆ Sufficient and sustainable family income for a comfortable life. ◆ Enhanced capacity to cope with crisis. ◆ Distress migration nil or highly reduced. 	<ul style="list-style-type: none"> ◆ Sufficient and sustainable family income for a comfortable life. ◆ Distress migration nil or highly reduced. 	<ul style="list-style-type: none"> ◆ Improved health and nutrition status of family members. ◆ All children including girls going to school. ◆ Equitable relationship within the household. ◆ No gender differentiation in the household.
Self-help Group	<ul style="list-style-type: none"> ◆ Efficient delivery of services. ◆ Financial sustainability. ◆ Profitable. ◆ Efficient systems of governance. ◆ Strong collaboration among members. ◆ Transparent operations. 	<ul style="list-style-type: none"> ◆ Increased ability to vet loans. ◆ Increased ability to modulate and discipline aberrant behaviours. ◆ Increased ability to ensure repayment by members. ◆ Reduce transaction costs for outsider. 	<ul style="list-style-type: none"> ◆ Improved capacity to make demands on public systems. ◆ Increased participation in public forums. ◆ Increased ability to deal with issues of injustice towards women.
Micro Environment	<ul style="list-style-type: none"> ◆ Reduced exploitative lending practices of moneylenders. ◆ Enhanced employment opportunities for non-group members. ◆ Increased market wage rates. 	<ul style="list-style-type: none"> ◆ Improved credit flow from the mainstream to the community. ◆ A partnership evolved between the community and the mainstream. ◆ Increased market wage rates. 	<ul style="list-style-type: none"> ◆ Easy access to clean drinking water, health and education facilities. ◆ Reduction of atrocities against women. ◆ Reduction in vices such as alcoholism. ◆ Reduced level of unproductive social expenditure. ◆ Favourable social and political climate. ◆ Improved functioning of panchayat and other village level institutions. ◆ Increased flow of mainstream developmental assistance. ◆ Enhanced status of infrastructure – for livelihoods, roads, markets, etc.
Macro Environment	<ul style="list-style-type: none"> ◆ Existing groups influence formation of more groups, of the same kind and others. ◆ Increased flow of mainstream finance to self-help groups and to the community. 	<ul style="list-style-type: none"> ◆ Favourable credit climate in villages. ◆ Enhanced flow of bank finance to the community. ◆ Perception of the poor at the policy level as partners. ◆ Reduction of direct subsidies and subsidised loans. 	<ul style="list-style-type: none"> ◆ Development strategies more gender friendly. ◆ Increased collaboration of the SHGs with the service delivery systems.

the group level. We expect that the group is able to ensure that individual members get access to the services. The financial discipline displayed by the group, features like the ability to deal with the external institutions and its ability to develop and sustain partnerships, will determine its functionality as an external intermediary. The empowerment dimension seeks the group to be able to influence public systems to be responsive to the needs of members and support the members to attain an enhanced status in the family and the society.

We expect that this would set off related changes in the village society. Establishing vibrant micro-finance institutions in the village would lead to market competition, which in turn would lead to a change in the terms of the trade, especially by money-lenders. Increased economic activities by the finances received from the group and from banks would lead to more employment opportunities.

SHG-bank linkages usher in the experience of developing and managing partnerships into the community. The benefits of the reformed service delivery systems will flow to the community and not only to SHG members. Similarly, the impact of empowerment of the SHG will lead to more space for women in the community.

The SHGs will play a positive role in the macro environment, particularly in the realm of development policies. It would result in development programmes and bank finances to be more oriented towards SHGs. The service delivery system would also be working increasingly in collaboration with the SHGs. The increased strength of women's organisations would lead to more gender friendly policies in the mainstream.

We have an elaborate vision for the communities we work with. We expect much of it to happen as a direct result of our intervention. The community building inputs that we provide and the linkages that we create would lead to improved livelihood security. This table of visions also provides us a set of hypotheses that we could use to develop the methodologies for assessing impact of SHGs.

Dimensional Achievements

But more than that the table provides us with a list of objectives we can achieve along the 3 dimensions as a result of our intervention. It helps us think strategically and to plan our inputs at each of the levels.

The key features of a SHG as discussed in the earlier article (NewsReach July 2001) have been derived from this vision. Group design parameters like 15-20 women from homogeneous families who know each other and come from similar socio-economic background have been derived to strengthen the mutual help dimension. The inputs that the facilitator provides through regular meetings and training programmes on group values, discipline and norms also strengthen this dimension.

There are a number of other considerations that need to be taken into account when we look at the other dimensions. For example, when we talk about external financial mediation, we also need to work with the banking institutions even as we work at increasing credit absorption capacities at the members' level.

It means that we start building linkages with representatives of local banks and NABARD right at the stage of area selection. It also means that if we had to choose between 2 similar vil-

lages, we would select the one in which the local banker is willing to work. Developing a smooth working relationship with local banks is of strategic importance to us because we need them to lend to the groups later.

We might take steps to bring groups and banks together by organising special meetings, workshops and so on. It is an integral part of our SHG promotion strategy. When we adopt an area saturation approach to form SHGs, it should be done in such a way so that the service areas of bank branches could be covered with SHGs.

In the dimension of empowerment, it is our effort to constantly emphasise on the importance of linking with government programmes. We would encourage groups to be in constant touch with the local administration and the panchayats so that they are aware of the services available. This way they would be able to access the services.

This requires Pradanites to be constantly in touch with the administration and to orient services and development programmes in favour of the SHGs. The strategy here is to form a large number of groups in compact areas so that a strong demand system can be created.

The empowerment dimension includes a gender dimension, in which women and men need to be sensitised. We would do this through training programmes, group discussions and other learning methodologies.

Timeline Matrix

Keeping the 3 dimensions in mind, we have developed a group promotion matrix along a timeline. It is convenient to look at the 3 dimensions in a sequence even though they are not necessarily so. According to the time-

line matrix, the mutual help dimension reaches full form before the second dimension of external financial mediation takes complete shape. The empowerment dimension, in which the group is expected to take occasional risks, develops fully at a later stage when the group no longer fears breaking up in case of backlashes.

What the matrix essentially demonstrates is that the group facilitator has to be conscious of all the dimensions right at inception. She has to keep track of each of them when providing inputs to the group. The matrix also provides a useful framework to monitor the progress of the programme because the steps to be taken and the expected outputs have been fitted into a timeline.

Group promotion takes place in 6 phases (see box). The phases in a new location include identifying the broad geographical area, forming groups of poverty-stricken women and developing external financial linkages. It also includes developing sustainable livelihoods for the community with the groups as the base and developing systems for sustainability and mutual support like clusters and federations. The timeline matrix gives the details of the steps to be taken at each stage keeping in mind the 3 dimensions of the SHG.

The pre-formation phase consists of activities that take place before forming the group or for practical purposes, before the first savings meeting of the group. It has 2 stages: area and group identification and concept seeding.

At the area and group identification stage we zero down on the communities where we will form groups and then undertake exercises to identify prospective group members. In a new location this stage has

Stages of Group Promotion

- 1 Pre-formation
 - (i) Reconnaissance
 - (ii) Concept seeding
- 2 Group Formation
- 3 Stabilisation
- 4 Growth
- 5 Expansion
- 6 Withdrawal by Pradan

the following components:

- ◆ Identification of the broad geographical area to work in, say a district;
- ◆ Identification of the poorest set of blocks in which to work for the next 5-7 years;
- ◆ Identification of the villages to initiate groups in the next one year with a general ratio of 10 villages to a professional.

To do this we first have to study the secondary data available. Then we would meet various people in the district, administrators, other NGOs, bankers and similar functionaries at the block level to narrow down on the villages.

We would need to make a number of visits to the identified villages in the selected blocks to understand the socio-economic milieu and the condition of the poor. We need to hold discussions with community members, especially women, to gain a detailed understanding about their livelihood situation. The idea at this stage is to gather information about the villagers and to understand their impressions on external interventions, their willingness to co-operate with initiatives such as group formation, training and so on.

These visits would give us an idea about the poverty pockets in the district, the poor people in them, nature of their poverty and potential interventions. The visits enable us to zero down on to the priority blocks, villages

and the communities to work with.

The concept seeding stage comes next. We select a few villages to initiate the activity and start a dialogue with the community. The set of villages to initiate work could be determined by various local factors such as easiness of approach, level of poverty in the villages, villages falling in a contiguous area, initial favourable response of the community and so on.

Once the initial villages are selected, we would conduct exercises such as PRA, credit surveys and participatory group discussions to get detailed views on the livelihood scenario, sources and uses of credit and the social milieu. We would then share the idea of the SHG with the community.

Holistic Concept

The initial concept shared would be holistic and not just about savings and credit. The 3 realms would be discussed so that the community gets a realistic picture about the initiative and start looking at the group in the right perspective. After initial concept sharing, we would undertake exercises to shortlist prospective members.

We have to keep the 3 dimensions in mind right from this stage. We would follow strict design principles to ensure forming strong mutual help groups. We would also take external institutions into confidence right at the beginning itself so that they are ready to assist the groups later.

As far as the realm of empowerment is concerned, we would try to gather a general picture of the service delivery system in the area, the status of women and the various social and gender related issues.

Group Formation

We would shortlist women from poor families in the selected villages to form groups. We might have to conduct PRA exercises such as wealth ranking in places where it is difficult to distinguish the poorest. Normally we select people living in the same hamlet because they fulfil all the requisite criteria such as social and economic homogeneity, knowledge about each other and so on.

Once we share the concept with the women, we would give them about a week to mull over it. Once they make up their minds, we would fix a date for the first meeting of the SHG, when saving is initiated.

A group takes about 3 months to take proper shape. During this period we would facilitate fixing rules and norms required for the smooth running of the group. We would inculcate values and put operating systems in place. We would fix responsibilities in the group to run the systems. We would conduct training for the accountant. During this period the professional would need to attend almost all the meetings of the group and help it stabilise.

As in the earlier stage, the professional has to keep in mind the 3 realms and ensure that steps are taken to address them effectively. We would provide inputs in order to make the groups cohesive and strong. External institutions would also be taken into confidence.

We would hold discussions within the group to sensitise them on availability of external loans and the necessity to plan in advance. As for the third dimension of empowerment, deliberations would be held in the group to raise awareness of the members on the status of the women and the need to improve their access to services.

Group Stabilisation

In the stabilisation phase, which takes about 4 months, we expect the group to have all the operating systems in place. Regular meetings, the activity of savings and credit, loan repayments, maintenance of group records, decision-making in the group and resolution of conflicts are supposed to operate smoothly. We as promoters would attend meetings to smoothen out hitches. In these meetings, we would also discuss available livelihood opportunities in which additional loan funds could be raised.

This is the phase where norms, values and systems in the group are thoroughly reinforced and the group is prepared for the next phase of growth and external linkages.

At this stage, we would put in place systems to monitor the progress of the groups. We would help the groups develop a set of indicators to monitor their own progress. Self-learning systems that will help the groups do this are to be developed and installed at this stage.

We would conduct training events at this stage to sensitise group members to the advantages of working in a group, the concept of the SHG and the instrumentality of the SHG in bringing about larger socio-economic change. Exposure visits may be conducted for group members to help in the process.

The facilitator would provide active inputs at this stage to address the 3 dimensions. This could be done through classroom training programmes on the concept and practice of SHGs aimed at strengthening it as a vibrant mutual help group. Similarly, the branch manager would be encouraged to visit the group and help members prepare their linkage plan.

We would actively deliberate with group members at this stage on issues related to empowerment. Discussions about linking up with other SHGs and taking up issues with institutions like the panchayat and the block administration would be done, even though concrete action would be taken up later.

Growth Stage

External linkages and flow of additional credit from banks mark the growth stage of the SHG. We would make efforts to develop relationships with the banks and the government to facilitate flow of funds. The facilitator would now attend group meetings occasionally, mostly to help in the linkage process, planning for linkage and planning for additional credit absorption.

Bank finances may be mobilised from the NABARD refinanced linkage programme or through government programmes such as SGSY. The linkage process starts with opening of a bank account. Training inputs will be necessary in developing linkages and sensitising the bank manager in working with the group.

Once the group receives a round of bank loan, we would help members to monitor fund utilisation and train accountants to keep records and report to the external institution. We would follow up on a regular basis to ensure timely repayments.

We need to emphasise at this point that a group cannot be an effective financial intermediary externally if it is not strong internally. This linkage with external institutions is also empowering, which helps develop a lot of confidence among group members. This confidence that they gain helps them address other empowerment issues.

To support the groups in the various initiatives that are being taken, secondary level structures called clusters are promoted at this stage. We expect the clusters to monitor the progress of the groups, facilitate cross learning and develop solidarity among groups. The clusters can be strengthened to provide support to the SHGs in the 3 dimensions. Members could be sensitised to play a more active role in supporting the groups in the monthly cluster meetings.

Expansion Stage

As loan repayments are streamlined, we would carry out detailed livelihood planning in the group through visioning exercises. These exercises help the group to develop a long-term vision and have an action plan ready to help the group move towards sustainable livelihoods.

At this stage we would provide training inputs to add value to the livelihood alternatives that have been identified. We would help the group establish requisite linkages with the sources of loan funds and subsidies, support institutions and the market.

Pradanites need to spend a considerable amount of time at the cluster level to strengthen the body so that it can provide most of the support that the group needs to evolve along the 3 dimensions effectively. It means that a group in the expansion stage does not get direct inputs from the professional other than promotion of livelihoods.

The facilitator may also help the groups in other endeavours that enhance their horizons. The groups and the clusters may be assisted in linking with the panchayat or blocks to take up activities that would enable them better access to services. We could encourage them in

exercising their solidarity for a social cause. This is the empowerment dimension that is manifested through these initiatives. These initiatives will be taken on the strength and the readiness of the members, so that they have ownership on the steps.

Withdrawal Stage

This phase starts about 2 years after livelihood programme initiation, when we prepare to withdraw from a set of groups after having put them on a path of sustainable growth. A broad set of indicators for identifying this stage would be:

- ◆ The groups run totally on their own, drawing support from the cluster whenever needed;
- ◆ The groups are able to develop and sustain linkages with external institutions like the banks, drawing support from the cluster if required;
- ◆ More than 60% of the SHG members are linked to viable livelihood activities and the rest are in the process of getting linked;
- ◆ Access to health and education services have improved considerably;
- ◆ There is an overall improvement in the quality of life of the individual member, denoted by better housing facilities, drinking water, reduction in drudgery and reduction in incidences of gender discrimination in the family and in the community;
- ◆ The SHG members start playing active roles in the domain of public decision-making;
- ◆ The SHGs and their collectives are able to exercise their influence in the local community as development institutions.

We could work out more such indicators. Our teams can decide to withdraw from a particular set of groups if they are progressing

steadily on the path of development delineated along the 3 dimensions.

Conclusion

The promotion of women's SHGs is not a one-dimensional activity of collecting a few women together and initiating savings and credit. While it is possible to have SHGs with limited agendas, we in Pradan look at the groups as the fundamental building blocks to a whole set of developmental interventions in the community.

We define the SHG as a 3-dimensional entity that is not only a micro-finance intermediary but also a vehicle for developing sustainable livelihoods and bringing about an all-round transformation in the lives of the poor.

A word of caution on using timelines to streamline our activities. We should keep in mind that a rigid timeline may not fit all locations and the sequence might change according to local variations. For example, in places where local economies are reasonably monetised and women already have experience in running indigenous financial systems, the stage of external linkages might arrive much sooner than in an area where there is barter economy. In the latter, we need to do a lot of handholding so that the women get used to the idea of running a collective savings and credit system. The timeline matrix nevertheless provides a framework to conceptualise the group development process and will be helpful for teams to develop their own timelines.

Editor's note: Those interested in the detailed timeline matrix may get in touch with D Narendranath at our Delhi office. ■

Bridge over Water

Villagers in Godda shared their water wisdom with farmers, NGO representatives and government officials from Assam

Sanjay Sharma

THIS IS a report on an exposure trip to Godda in Jharkhand on February 13-20, 2001. The trip was organised by Pradan and RGVN (Rashtriya Gramin Vikas Nidhi), Guwahati and was sponsored by the ARIASP (Assam Rural Infrastructure and Agriculture Services Project) Society.

A team of 41 people comprising 24 farmers from water user's associations (WUAs), 10 nodal NGO representatives and 5 officials from the Assam Irrigation Department went on the exposure visit to irrigation schemes managed by village women in Godda District with professional assistance from Pradan.

We spent 4 days in the villages. Participant farmers and some NGO representatives stayed in the village itself to get maximum exposure to the operative methods and systems and to interact with the local farmers.

Rain-fed agriculture is the main occupation in the villages we visited. The land is undulating, inhabited mainly by tribes and backward communities.

Although monsoon rainfall in the region is abundant, it is often unpredictable. Crops sometimes wither due to lack of timely rain. At other times untimely rain damages standing crops. A sloping terrain, absence of vegetative cover and proper soil conservation techniques cause massive runoff from uplands. The terrain however is criss-crossed by numerous perennial streams,

rivers and rivulets. But these water resources are grossly under-utilised.

The inhabitants own small plots of land. The tribals in particular have strong community ties and share ancient traditions of collective work and in some cases, even collective ownership of natural resources. Yet they live in abysmal poverty because of denuded forests and poor crop yields. The small and marginal farmers suffer the most as they own mainly uplands where cultivation is almost entirely dependent on natural vagaries. Unable to meet food needs, people either migrate in search of work or encroach upon dwindling forests to collect and sell wood once the Kharif harvest is over.

Pradan, an NGO comprising professionals from different fields, realised that appropriate management of available water resources can go a long way to increase agricultural output and thus mitigate poverty. Pradan has promoted community-owned lift irrigation (LI) schemes to manage water resources. These small-scale LI schemes are low cost, use local materials wherever possible and exploit available water resources that are often related in conventional irrigation planning. These schemes have the flexibility to adapt to changing local conditions.

The villagers are actively involved at every stage of planning, implementation and management of the community-owned LI schemes. They bear a share of the project cost through

voluntary labour as well as contributions in cash and kind. The LI schemes run and controlled by them boost their spirit of self-reliance and co-operation.

First Day

The participants got firsthand information about the schemes by visiting sites of the pumps, cultivated lands under irrigation, outlets, canals and branch canals. We also interacted individually with farmers involved in the schemes. Saroj Mahapatra of Pradan led our team to the sites and briefed us on the technicalities of the schemes.

The Bhaga, Bhelua and Garhi villages, falling under the Puriyahat block, are about 25 km from Godda town. There are no roads to the last 2 km to the villages. Average landholding in the undulating land is about an acre each. Three irrigation pumps are installed adjacent to the Priya through which water is lifted to the fields of the 3 villages. More than 30 families are covered under irrigation in each village. Women self-help groups (SHGs) manage the schemes.

The pumps, installed in 1996, have 8 HP engines driven by a diesel engine to lift water to a height of 10-20 meters to irrigate 35 acres of land. The concerned farmer purchases the diesel. He pays Rs 12 per hour to the WUA. Mostly wheat, maize, brinjal, potato, gram and rice are cultivated under irrigation.

After visiting the 3 sites we had a meeting with SHG members of

the Garhi village. The local women gave us an account of the implementation process of the irrigation schemes. The villagers were involved in the installations of the pumps from the very beginning. The villagers laid 3 km of underground pipes and constructed the canals.

The women follow a collaborative process to maintain the scheme. The members fill the tank through contributions from each member. Any member who wishes to irrigate his land has to provide fuel to fill the amount used by the earlier member, thus keeping the tank full.

Coupon, Box and Key

There are 3 women members responsible for selling the water to members, one to issue coupons, another to receive the money and keep it in a box and the third to lock the box and keep the key. Users have to purchase a coupon of 15 minutes duration by depositing the amount to the first member. The second member keeps the money and the third member locks the box and keeps the keys with her. So for every purchase of water all 3 women are together and there is no question of discrepancy. They can tally the amount with the coupons used. The farmers then give the coupon to the operator who in turn operates the pump for the stipulated time.

The farmers who are family members of SHG members pay a service charge of Rs 12 while a non-member pays Rs 30. Out of the Rs 12, Rs 2 goes to the operator, Rs 3.5 for engine oil (changed after every 100 hours of operation) and the remaining Rs 6.5 towards annual maintenance and depreciation.

The farmer who purchases water from the SHG can only irrigate his field. *Bunds* are also

The WUA members from Assam came to know how their counterparts in Jharkhand were doing in terms of planning, managing and sustaining a good irrigation model.

constructed for the purpose. Anyone caught stealing water has to pay a fine of Rs 50.

The SHG appoints an accountant who maintains the cash-book, operators register, farmer-wise ledger and crop register. Problems are discussed and taken care of during the weekly meetings of the SHG.

In the evening there was a question hour session with the members of the WUAs which was further clarified by Pradan. Some of the issues brought out by the participant farmers were on water sharing, the coupon system and cultivation practices.

Second Day

On the second day a lecture session was arranged by Pradan to facilitate understanding of the process implemented in the irrigation schemes. Officials of the irrigation department and NGO representatives attended the session. Saroj Mahapatra of Pradan spoke in detail about the process — from organising the groups, selection criteria, designing, technical feasibility, post implementation phase and linkages.

On the same day the farmers and some members of the nodal NGOs were taken to another village named Dahar Nange. They spent the whole day there, holding discussions with local farmers and women SHG members. We also visited the fields to see

the systems employed by the farmers about canals, branch canals and water outlets. PRA techniques were used for discussions and both sides shared their experiences in the field. The interaction with the groups was very encouraging and the farmers from Assam benefited a lot from the exposure to that village.

Third Day

On the third day, the Assam irrigation officials and some NGO members were again taken to the Dahar Nange village. We learnt that the LI had been installed in 1996 and was run by SHG members. The WUA is well established and uses the coupon, box and key system. Today, crops are cultivated throughout the year in Dahar Nange. We also learnt that the members have decided to buy a power tiller and a tractor with their savings. They would also like to take a bank loan after a few years.

Overall, the exposure was very useful for all the participants. It gave everyone a feel of real rural life in a place like Jharkhand and how people struggle to earn their livelihood. The WUA members from Assam came to know how their counterparts in Jharkhand were doing in terms of planning, managing and sustaining a good irrigation model. It encouraged them to reorganise themselves once they came back in their own villages.

The officials of the irrigation department were exposed to a good model of community participation and sustainable LI system in a very difficult area. They felt that such small schemes should be encouraged by ARI-ASP under World Bank funded projects. Pradan had organised the trip well. They provided all information required by participants in the field. ■

Pradan Model Goes East

A report on a visit to Assam to share Pradan's model of micro lift irrigation systems

Saroj Mohapatra

IN FEBRUARY this year, a team from Assam including 3 persons from Rashtriya Grameen Vikas Nidhi (RGVN), 5 nodal NGO co-ordinators, 2 executive engineers and 3 assistant executive engineers of Assam government and 27 villagers visited our irrigated agriculture project in Godda. They spent 4 days in 3 villages of the Poraiyahat block of Godda. After the visit they invited Pradan to organise a workshop followed by field visits in Assam.

I went to Assam to conduct the workshop. I reached Guwahati on August 19 and was briefed on the Assam Rural Infrastructure and Agricultural Services Project (ARIASP), under implementation since August 1995 with funds from the World Bank (WB).

In the evening, I had a meeting with RGVN and WB officials regarding the 2-day residential workshop followed by 3 days of field visits. We decided that topics covered in the workshop would include LI design and deep tube well (DTW) scheme, concept, process and post-implementation phase, practical tips on installing an irrigation system and livelihood analysis.

The workshop was organised at Srimanta Shankaradeva Kalakhestra in Guwahati, which is the largest cultural centre in the Northeast. Around 30 people including 16

NGO co-ordinators, 3 programme co-ordinators of RGVN, WB officials, one superintending engineer, 3 executive engineers and 7 assistant executive engineers of the Assam irrigation department participated in the workshop.

Alay Barah from RGVN briefed everybody about the purpose of the workshop. We started the session with a brief introduction and the participants' expectations from the first 2 days.

Involving Beneficiaries

The participants expected that they would learn how to implement Pradan's model of LI schemes. Essentially they expected to learn how to implement LI schemes in a cost-effective manner and how to actively involve the beneficiaries so that the schemes are sustained.

We then carried out visioning exercises to know the present level of understanding of participants. In the post-lunch session, we discussed the technical design of micro lift irrigation (MLI) systems and the critical steps in selecting new sites based on various technical parameters.

On the 21st morning, we discussed the design aspects of MLI systems along with various practical tips in installing a lift irrigation system. An official from ARIASP then told us that there were 470 irrigation schemes to be rehabilitated in

Assam. The main concerns in these schemes included low peoples' participation, problems of water distribution and sharing in the post-implementation phase and problems in the repayment of 30% of loan (which is the beneficiary contribution). He said that for sustainable development of assets being created under the ARIASP, peoples' participation is the most crucial thing.

I then shared Pradan's experience of post-implementation management of irrigated agriculture schemes.

We took up livelihood analysis in the post-lunch session, we discussed the concepts of open wells, types of wells, tube wells, design of deep tube wells and failures of tube wells.

On August 22 we went on a field visit to the Darang district, about 70 km from Guwahati. We reached Sipajhar in Darang from where we went to Kabaichabi village, where a DTW scheme was to be rehabilitated.

The boring was done way back in 1986 but the scheme is yet to start. Interestingly, there were about 8 shallow tube wells (STW) in the same command area of DTW. After discussion with the villagers we found that they have lost faith in the DTW and have gone in for individual STWs.

We then explored new LI sites. We decided upon a nearby hamlet where there was a small drainage line and a sluice gate in the canal embankment. After that we

went to the minor irrigation department in Darang where the executive engineer promised us that he would undertake at least 2 LI schemes on his own initiative.

We then proceeded to Majhgaon and Shambari villages. We visited a fully installed DTW scheme. There was a community tank constructed by the villagers in the upland that was mainly used for pisciculture. We found 8 STWs in the DTW command area. I observed that there should be some operational rules to run the scheme. The operators also needed training.

After that we went to the Sonitpur district, about 270 km from Darang and stayed the night in the Sonitpur circuit house.

On the 23rd morning we went to various irrigation sites. We visited to the DTW scheme of Galia village, where there were two points. Only the boring was finished. The turbine pump and pipelines were yet to be installed. I had a discussion with the villagers regarding possibilities to rehabilitate these schemes.

River Pumping Station

Then I went to the Ghiladhari village of Sitiya block of Sonitpur to observe a river pumping station. As the Ghiladhari River is perennial, there is possibility of a large number of MLI schemes here. We had detailed discussion with villagers and officials on the technical considerations while selecting such sites, choosing shorter lengths and covering more command area. After that I went to Barabhyan village, where I found a DTW scheme in operation.

In the evening we proceeded to the Tejpur district and met Ms Meena Agrawal, the president of Tejpur District Mahila Samity (TDMS). TDMS, a federation of 120 village *mahila samities* with a membership of more than 10,000 women, is one of the oldest women's organisation in Assam. It has provided financial, technical and managerial support to women members in the villages to establish micro and group enterprises, particularly in handloom weaving.

There should also be follow-up support such as intervention in agriculture, introducing multi-cropping and inter-cropping systems and promoting use of improved seeds.

ing and sericulture. They were forming SHGs with assistance from RGVN and SAKSHI and were working for the empowerment of women.

We stayed the night at the Tejpur district headquarter and left for Naogaon district on 24th morning. We found that farmers of the Hatibandha village of Naogaon were very enthusiastic about the irrigation schemes. We found that they needed some post-implementation planning. We then went to visit a river pumping station in the Laxmipathar village of Kamrup district.

I then returned to the ARIASP office at Guwahati and shared my experience with engineers of irrigation and agricultural departments, RGVN officials and nodal NGO co-ordinator.

I pointed out the potential of plain topography, levelled and terraced land, good fertility status, high moisture retention capacity and abundant natural resources like land and water.

Community Involvement

Siting examples from my field visit, I observed that the community has to be involved at every point of the intervention of both the river pumping stations and DTWs. This was necessary so that the beneficiaries develop ownership of the scheme and use it optimally. There should also be follow-up support such as intervention in agriculture, introducing multi-cropping and inter-cropping systems and promoting use of improved seeds. I also pointed out the importance of selecting office bearers and the pump operator from the community itself.

We also discussed the technical considerations in selecting engines and pump. We decided that small schemes could be more efficient and easily manageable and affordable by the villagers.

The programme director of ARIASP, Mr Ravi Capoor agreed to all these concerns and recommended that Pradan's model of LI schemes would be replicated on an experimental basis.

He also said that he will form a committee involving the entire stakeholders in the state and reach more people. He suggested that I prepare an action plan for the new scheme. He also pointed out that instead of large-scale rehabilitation of present schemes, it might be better to go in for micro-lift irrigation systems. ■

User Kit to Monitor and Evaluate

Udyogini has developed a monitoring and evaluation system for women producers to assess themselves

Vanita Viswanath

UDYOGINI INVESTED in developing a monitoring and evaluation methodology and user kit during its implementation of the Economic Development Institute (now the World Bank Institute) funded Women's Enterprise Management Training Outreach Program (WEMTOP) from 1992-1996.

WEMTOP focussed on empowering poor landless and assetless women in the informal sector and improving their livelihoods by providing management training to the staff of voluntary organisations (VOs) that had a client base of women producers engaged in agriculture and allied activities or industry.

Partner Training Institutions (PTIs) were contracted to provide gender-sensitive enterprise management training to the staff of VOs called Enterprise Support Teams (ESTs). Two ESTs from each partner VO in turn trained their women's producer groups (grassroots management training or GMT) to understand their poverty, status and how to overcome gender-based constraints to start and sustain enterprises.

M&E System

A monitoring and evaluation (M&E) system complemented the training and focussed on empowerment in terms of data collection and analysis and outputs. The data collection and analysis was user friendly at the level of the VO and women producers. The outputs were to be

used by the producers to measure their own progress.

Since the main purpose of the M&E was self-assessment, the tools were pictorial and graphical. The affected women were trained to chart their own progress.

The M&E system has 2 main parts: self-assessment and analysis by the women themselves and data management and analysis by the VOs using the Participatory Monitoring and Evaluation (PME) software.

The self-assessments are designed to be specific to enterprise and empowerment related aspects that will be part of the training. The highly flexible PME software is designed to include as much or as little information that the VO may want.

It can include information on all the groups to enable the VOs to compare and contrast and even follow an individual's progress. It would help to identify those who are showing rapid progress and those who are lagging behind. It can also cross-tabulate responses. VOs can add information on all programmes that they are conducting, not necessarily enterprise-related.

The M&E system measures women's progress in 5 areas (indicators), 3 related directly to enterprise development and 2 to empowerment. They are:

- ◆ Enterprise (types of enterprise, ownership of enterprise, source of capital, marketing mechanisms for products, profit and loss, savings);
- ◆ Enterprise-related capacity (organisational, group, enterprise management elements,

product costing and pricing);

◆ Resourcing (water, power, raw material, capital, labour, transport);

◆ Empowerment (enterprise management decisions, expenditure decisions, health and education-related decisions, social mobility and practices, political mobility);

◆ Psycho-social cost (household conflict, burdens on time, community censure, break-up of family, addiction and alcoholism)

Pictorial Responses

These 5 areas or profiles are represented pictorially in a matrix format in a Pictorial Response Booklet (PRB). The matrix comprises a list of enterprise tasks on the X-axis and levels of women's understanding on the Y-axis. Each group is expected to decide the periodicity of monitoring and mark the square on the PRB to indicate the level.

The PRB is to be marked up by the women in the periods they determine. The squares are quite large, enabling them to use one PRB for several years. They can use pencils of different colours during the different monitoring periods to avoid confusion.

The women are also given a producer women information sheet (PWIS). The PWIS provides family, caste, religion and enterprise assets information on each woman producer.

The PME is designed for VOs. Data is divided into 2 categories: input and output. Subcategories include attributes, clients and questionnaire. Attributes are the only standardised aspect of the

software. The client attributes can be customised.

The questionnaire delineates question types. Five options have been included. They are basic information (name), multiple choice (more than 2 answers from a list), single choice (age range), numeric (annual income) and profile. More questions can be added at the VO's discretion.

In the output section the sub-categories are responses, outputs, profiles and tables. Responses are filled in based on the markings in the PRB and responses to any additional questions that may have been asked. The PRB markings are converted into codes and entered under the relevant question and under different monitoring periods.

Profiles and tables are the analytical parts of the PME and reveal scores and composite profiles such as status of education among SCs if data for a large number of SCs have been filled. There are additional areas for free text and remarks that cannot be codified but are, nevertheless, a rich source of information.

Training to Use the Kit

M&E is a module where ESTs are trained to understand the objectives of the methodology and the use of the PRB. ESTs, in turn, facilitate the entries by the women producers. The M&E kit consists of 5 PRBs (for 5 group members), a training manual, flash cards representing the pictures in the PRBs and a flash cardholder that matches the matrix used for demonstration.

The PRB takes one to one and a half days for the women producers to fill out. The training and application is done together in one session at the beginning of the first GMT. The experience of administering the PRB suggests that women find the daylong ses-

sion a bit tedious the first time.

The length of the session depends on the grasp of the women. The time they spend gets reduced by 25-30% the second time, which is after approximately 6 months. The best way of "handholding" during the session is to divide up women in small groups of about 5 to 7 and have a facilitator for each group.

We learnt that the type of pictures has an impact on training and filling out time. For example, the PRB pictures of men wore turbans. Women producers in Orissa had a difficult time in visualising their husbands in the garb of a Rajasthani male. The pictures were later modified.

Age has an impact on training and filling out time. Women over 40 take longer to understand the PRB. Those who are somewhat literate understand faster than those who are illiterate do.

Formats need to be updated as the group formation process evolves. The PWIS does not provide for certain information relevant to self-help groups (SHGs) such as the borrowing terms and practices and repayment cycles.

Filling PRB helps women producers to better understand concepts taught in the GMT and how and what to apply in their work. The mutual reinforcement of the grassroots training for enterprise development and the self-assessments for monitoring makes it easier for trainers and producers to view self-assessments as a part of the training process and not separate from it.

Modifications

Udyogini has recently attempted to apply the learning from the M&E process and formats and initiated modifications in the PRB and PWIS. Conscious of the need to reduce the time women spend on filling the PRB,

Udyogini has decided to retain all the sections and questions in the PRB since they are thought to be important.

We have decided to divide groups into 3 stages of development. The PRB questions are divided up on the basis of their relevance to these stages and all questions, especially those that relate to enterprise development, are administered to only "advanced" groups which have some experience of undertaking income-generating activities.

3 Stages

Women producers are divided into 3 main stages. In stage one possibilities of group formation exist or groups are to be formed. In stage 2 the SHG has been formed but have started no activities except savings and credit. In stage 3 the group is undertaking activities other than agriculture or construction labour. They could be engaged in industry on even a piece-rate basis or in services.

By this stage women are likely to be in a position to understand most issues raised in the PRB and it will be easier to sensitise them to the need for self-monitoring, particularly on enterprise issues. It will also be easier to sensitise them to their lack of ownership of the enterprise.

The M&E is still not viewed as integral to programmes by VOs. Despite the field and producer-orientation of the system and the formats, some sensitisation of VOs to the importance of the activity is still necessary.

Editor's Note: Those wanting more information on the monitoring and evaluation kit may get in touch with Vanita Viswanath at Udyogini, B5/158, Safdarjung Enclave, New Delhi 110 029. Email: udyogini@bol.net.in. ■

Letters to the Editor

Food For Thought

Dear Editor

THE LATEST incarnation of NewsReach provides continuous food for thought, which I consider to be the most important nutrient to live this life in development. While reading Bijay's reflections on his MYRADA visit (NewsReach July 2001), an interesting feature of loan extension to self-help group members caught my attention. It led to some thoughts that I would like to share with my friends in development.

It is interesting that MYRADA adopts some flexibility in extending a second loan even when members have some outstanding loan. An extra 5% interest is charged on the second loan to prevent potential misuse.

In the Kandhamal district of Orissa, where I work, local moneylenders provide a series of 4-5 loans with an interest of 50%. These loans are given from July to February, the lean time in the year. The loans are repaid after the turmeric harvest.

There are almost no cases of default in this traditional lending progress. The credit system takes care of cash inflow cycle of the tribals and their need for multiple credit.

The moneylender watches the track record and paying capacity (size and health of turmeric field) of the debtor. He also does not forget to weigh his own ability to prevent his customers from defaulting.

I am great believer of "the

system". We need to learn from the existing systems rather than insisting on only one loan at a time. Even if we look at the cash credit system of banks, we observe that it allows for multiple credit within an upper limit.

Maybe we need to look at the member's cumulative loans outstanding as the function of her own savings and gross group fund, credit track record and more importantly, the genuineness of her need.

A few situations described by Bijay in his article add to this line of thought. I hope such sharing of experiences will further enrich NewsReach readers. The effort is noteworthy.

*Nityananda Dhal
Baliguda, Kandhamal
Orissa.*

Organic Choice

Dear Editor,

MANIRUDDIN FARUKKI'S article Organic Overtures (NewsReach September 2001) was really enlightening. It shows that organic farming can be highly productive. It also proves beyond doubt that organic farming can lead to sustainable yields with very low inputs.

This is an important demonstration that needs to be replicated in other Pradan locations. We have always believed in improved agriculture as a packed triad of fertilisers, pesticides and irrigation. But these are unsustainable in the long run. In fact, they create a

false sense of achievement that has limited long-term benefits.

I personally feel encouraged by Maniruddin's article because I have been consistently arguing for organic interventions in agriculture rather than the usual DAP, urea and hybrid seeds. In 2002 we plan to promote organic farming in the form of compost making and village neem plantations in the Sundarpahari block of Godda. We are also interacting with SKAL, Bangalore for certification of cowpea grown by the Paharias as organic produce. In August 2001 I had visited the Institute of Integrated Rural Development (IIRD), Aurangabad, Maharashtra, where I saw various villages successfully practising and marketing organic produce.

It is simply a matter of attitude and not productivity that keeps organic farming at bay. Let us give organic farming a fair chance before trashing it.

The article also points out the importance of forests towards livelihood generation and ecological stability, an area that we have largely neglected (other than *tasar*) while promoting sustainable livelihoods. According to an article on productivity of natural resources in Nature (May 1997) the value of services provided by the world's ecosystem is pegged at US\$33 trillion per annum (as compared to the global GNP of \$14 trillion). The choice is ours to make.

*Soumik Bannerji
Godda, Jharkhand.*

Changing Track

A personal journey from promoting community irrigation to developing a rural credit card

Subodh Gupta

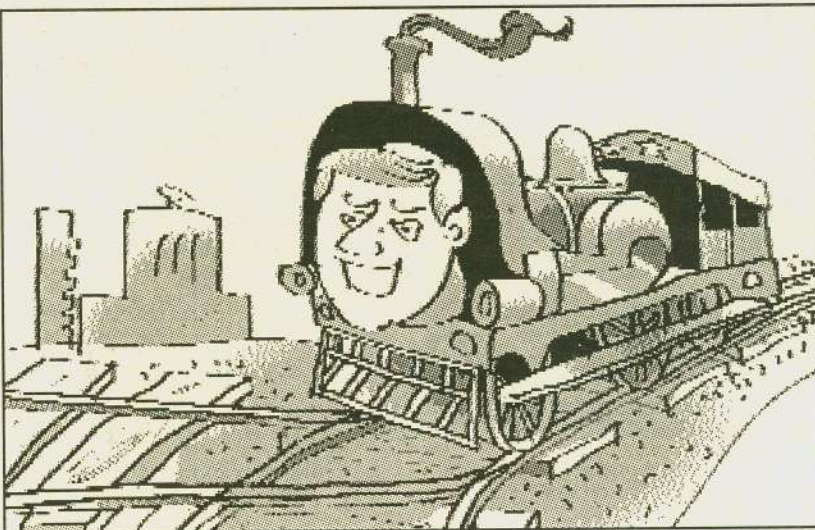
THIS IS an attempt to narrate my journey from Chakradharpur in Jharkhand to Anantpur in Andhra Pradesh. This journey is important to me as I changed track for the second time in my life. Changing track on MP3 music may be easy but in life it is rather difficult. The end result might be the same – getting one's heart's desire.

The first time I changed track was in 1987 when I went from writing application software for Air India and Ministry of Rural Development to implementing check dams and irrigation projects for rural poor. Although my journey began in late 1998 it is only now that I can clearly articulate the new track that I have switched to.

Credit Cards for the Poor

This time I have changed track from implementing community irrigation to developing a rural credit card — Finance plus Technology Solutions (F+TS) — for micro-finance. The new track that takes all my energy is the creation and application of information and communication infrastructure for rural India. It helps in reducing the Digital Divide (NewsReach June 2001), improves the viability of rural efforts and creates livelihood for the rural youth.

I implemented and supervised more than 150 micro-irrigation projects in Ranchi and



Chakradharpur in Jharkhand. In the process I learnt that water policy in India does not provide sufficient incentive for private investment and collective action. It was a deterrent to the growth of Pradan's irrigation programme.

I felt my experience was sufficient to work on water policy so that it can be changed for the better. But if I had to work on policy issues I needed to change my work content substantially. I was by then the senior-most team leader in Pradan. I therefore felt that I must seek a change.

There were other personal reasons. My wife Smita had completed her tenure of 5 years in Chakradharpur and Sini. She was due for a new posting. Our child Oneiros was growing up. We felt that he needed better schooling.

In 1998, I was clear about changing the content of my work, the position and the

place. This time I wasn't so clear. I did not know where I should go. I did not know the new track that I should switch to.

Reactions from friends were mixed. Some discouraged me from changing track at my age while others encouraged. I had my own fear of the consequences if I did not succeed. I was afraid of losing the respect of younger colleagues within Pradan and friends outside Pradan.

People Around Me

People in Pradan are mostly large hearted and often forgive mistakes and shortcomings. But people outside Pradan tested me as they test any other person in the market. Often, they were not kind and often they judged me lower than what I deserved.

Although there were several opportunities that came my way, I went through a hard and rigorous test of proving myself

before I could be accepted.

I explored the possibility of policy work on water either in IRMA, MANAGE, Hyderabad, IIM Calcutta and XLRI, Jamshedpur. I had offers from IIM and XLRI. Meanwhile I was selected as Humphrey Fellow to

for new technology initiatives for BASIX. I opted for the second and started working as a full time consultant on technology solutions.

I conducted a study to reduce transaction cost in BASIX through appropriate technology.

I learnt about a large number of useful technologies and technology providers.

After the study BASIX launched the pilot testing of three F+TS — **BASIXiStation**, **Samruddhi Collection Card** and **Sudama Lending Card** in Nirmal and Anantpur units. I am anchoring these 3 projects now. We are doing field trials for the

technology and will be able to evaluate results by January next year.

BASIXiStation is a small device that a customer service agent (CSA) can carry to electronically capture applications for the new loans and repayments of older loans. The CSA downloads the data on to Smart Media (somewhat like a floppy) for uploading them to the main system at the unit office. **BASIXiStation** therefore automates the functions of CSAs in BASIX.

Electronic Passbook

The **Samruddhi Collection Card** is a smart card based electronic passbook for Samruddhi borrowers. It proposes to automate the existing process by giving an electronic passbook to the borrower. The **Sudama Lending Card** is smart card based F+TS to address the need of a large number of small borrowers located in dispersed villages.

The **Sudama Lending Card** is being tested in Anantpur. It consists of a POT (point of transac-

tion) agent who operates a machine-assisted teller located in an important village for 6-8 contiguous villages for BASIX. The agent has a personal computer connected with a smart card reader. He will disburse and collect repayment on behalf of BASIX.

Ultimately there will be 200 BASIX-POTs in a district of 2000 villages, all connected to the unit office. A woman, looking for a small loan of Rs 1,000 can go to an agent and register herself by paying Rs 25. She then pays card fees of Rs 225 in 9 instalments for the next 9 weeks. Once she completes payment of card fees, her card is activated for a loan of Rs 1,000.

The agent can disburse the loan once the card is activated. The borrower repays the loan in 50 weeks in weekly instalments of Rs 25. All transactions are electronic and transmitted to the unit office every day. The borrower has the advantage of going to any agent for transactions.

We will be able to place **BASIX-POT** at any location where there is a telephone connection. A unit office will be able to monitor the portfolio daily. It reduces transaction cost by more than 50% as it replaces the existing CSA channel with **BPA (BASIX-POT Agent)** channel. The **BPA** channel costs lower because it can handle more borrowers than CSAs. Such a F+TS reduces transaction costs for BASIX and helps reduce the digital divide.

I am now firmly in place in my new track and will be working on it for the next 5-10 years. My family has moved to Secunderabad. It is convenient for my work, as there are many technology providers here. Smita has been transferred to the south central zone. Our children are studying in a good school here. I am now on a new track. ■



study in Cornell University, USA. I decided to opt for Cornell. Smita and I went to USA in June 1999, leaving our kids with my in-laws in Lucknow.

In Cornell I studied economics, farm finance, organisational leadership and watershed management. I felt anew the importance of policy in fostering collective action and property rights in watershed. In the water policy regime in India, issues of collective action are highlighted without paying much attention to property rights.

Understanding transaction cost in the context of new institutional economics started making sense to me. At the same time, I experienced the power of Internet and application of information and communication technology to reduce transaction costs.

When I returned to India in 2000, I left Pradan and explored the possibility of working with my old mentors Vijay and Sankar. BASIX offered me 2 options. I could either work for the Bihar operation of BASIX or

Not by Kendu and Water Alone

A long term vision is required to impact livelihoods in the poverty-stricken hills of Keonjhar

Deep Joshi

1994

KEONJHAR IS the 'modern' (Anglicised?) name of the region once known as Kendu Jhar Garh. Legend has it that a long time ago a king came here and survived in the jungles by eating fruits of *kendu* (leaves of which are used to wrap *bidis*) and drinking water from the many perennial springs (*jhars*). The milestones on National Highway 6 that passes through Keonjhar still display the old name, as do most Survey of India maps.

To a traveller Keonjhar seems to be caught in a sad time warp where the Juanga and Bhuiyan tribals may still be carrying on this tradition even after nearly 5 decades of planned development and modernisation. But in these times of structural adjustment even the Juangas seem to be saying that they cannot forever live by *kendu* and water alone, especially when nature is so bountiful.

Our young team of Pradanites — Bismaya, Markandeya and Ranjan (soon to rejoin after a year's sabbatical at IRMA) — is ably abetting them. If abetting sounds like police jargon, it is intended, for Markandeya and Bismaya have actually been booked under section 430 of the Indian Penal Code for such abetting! I shall write more about this some other time.

Most of Keonjhar is on a plateau adjoining the Chhotanagpur region of Bihar. The landscape consists of fairly rugged and sometimes steep hills, especially in the north, interspersed with flood plains, particularly in the south. The Baitarini River originates in the district where the hills are graced with numerous perennial streams and springs.

Tribals, prominently the Juangas, mostly inhabit the hilly areas. The Juangas, poorest of tribes with a declining population, are concentrated in this district. The state government even has a separate agency for their development.

From what I saw during a recent visit, the Bhuyians, are only marginally better off, though they certainly seemed much better farmers, cultivating even vegetables for sale in the local *haats* (markets). Shifting cultivation or *podu* is the mainstay even now, although most villages also practice settled agriculture, at least on the considerable *bari* (homestead) land. One can see telltale signs of *podu* on the hill slopes of Keonjhar.

Limited Reach

The government's reach in the hills seems to be rather limited despite its avowed concern for the well being of the Juangas. The most visible government

activity seems to be constructing roads. What little has been done besides building roads would be laughable if it was not tragic. For example, in Kanthdas, a Bhuyian village you reach after a 2 km trek across the Baitarini from the nearest all weather road, the only sign of the state's munificence is a defunct solar light.

Interchangeable Needs

In Hathisera, a Juanga village seemingly in the middle of nowhere, there is a primary school building inaugurated by no less than a chief minister. The last time I went to Hathisera, the teacher and his family were using the school building as their residence. The pupils were perhaps catching crabs in the adjoining stream. This time 4 real pupils surrounded the teacher although most others were enjoying crab roast. Perhaps 'minimum needs' are interchangeable — give them education when they are hungry or give them streetlights so they can walk safely!

Non-governmental efforts have not been particularly creative either. The *pucca* houses with tin roofs built by TSRDS, the rural development initiative of TISCO, say it all. Both government and non-government agents cannot be wrong, so minimum needs must be

interchangeable. On my previous visit the Juanga were refusing to shift to these new-fangled abodes, thinking them some kind of traps to finish them off. But many have moved in now. These are rather good houses compared to Indira awas and are right next to the old settlement.

Difficult Setting

Among all our projects Keonjhar is easily the most difficult setting. The people we are working with are the most deserving of such attention. Our team's focus here is enhancing livelihoods based on natural resources, a label that hides more than it reveals. Let me explain.

Settled cultivation is fairly new to the people we are working with here, especially the Juanga. Therefore creating irrigation potential or providing access to better seeds and fertilisers alone would not produce the kind of response you might expect or even get in say Alwar, Madurai or Lohardaga. Many families do not own a single bullock leave alone a pair. Most bullocks I saw would not be able to withstand 2 hours of work in a day.

If settled cultivation has to get somewhere in these parts, you would have to begin at the beginning, literally. This has obvious implications. We would have to spend much more time in the villages and with the people. Outputs per team member would be lower and costs higher. Also, our work may look pretty pedestrian and conventional to our supporters who have not been to the area.

Villages in the hills are scattered and fairly remote. I saw no signs of any transportation system. I did not encounter a single

bicyclist, bullock cart (obviously, given the terrain) or local buses in 2 days. Two days is too little time to make sound assessment, but it does seem that carrying things to and from the market would be problematic unless large quantities are transported frequently, which is not the case with fertilisers, seeds and diesel. This has been factored into our team's strategy. For example, we are promoting river diversion schemes for irrigation rather than resorting to lift irrigation that requires diesel.

Although soil fertility is quite good, the practice of recycling cattle wastes is almost primitive. In spite of plenty of biomass in forest villages, composting is surprisingly not practised and the quantities of dung collected are very small. In other words, intensive agriculture would soon create problems if we do not attend to such basic things like composting.

Lots to Build Upon

On the plus side, there is a lot in these villages that one can build upon. Every village has groves of fruit trees – jackfruit, mango and tamarind, Guava, papaya and banana can found in every hill village and even in the adjoining jungles. The climate is salubrious due to the terrain, water and forest cover.

Every village has substantial homestead land, which is generally quite fertile. Despite widespread *podu*, there is still pretty good cover in the forests although it is mostly mixed brush of little commercial value. But it is precisely this kind of vegetation that is required attain food security.

In the long run, the villages in Keonjhar hills might be better off practising horticulture, bee

keeping, cultivating vegetables, flowers, spices and seeds and dairies. In the short run we would need to do a lot of handholding and trying out simple ideas like composting that we normally associate with Sarvodaya agencies. This is required to stabilise a patchwork livelihood.

But in the long run we would have to think of a more outward looking strategy, larger scales, focus on a few big things and an enterprise approach. In other words, in the spirit of the Greek proverb popularised by Robert Chambers, start with the fox and graduate to the hedgehog.

The hedgehog stage is necessary to ensure that the Juangas would never have to live on *kendu* and water alone. Maybe some day they would feed grapes and honey to the rest of Orissa. ■

Write in NewsReach

Confused?
Caught in a dilemma?
Want to share your questions?
Done something differently?
Found a new solution to an old problem?
Used a known solution to solve a new problem?
Write in NewsReach.
Did an article strike a chord within you?
Do you disagree with something you have read?
Would you like to share your experiences with the writer?
Or ask her or him a question or two?
Send your responses to the articles in this issue to promote the exchange of views.

Perspective from Participants

Dinabandhu Karmakar

THE BOOK under review is based on the experience of working with gram panchayats and gram sabhas. PRIA (Participatory Research in Asia) and NCRSO, a network of NGOs working in Bihar, Gujarat, Haryana, Himachal Pradesh, Kerala, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh participated in the process and contributed their learning in this book.

The book is organised into 11 chapters. The first chapter, Culture to Constitution, talks about various efforts made to recognise and promote Panchayati Raj in our country. The recommendations of different committees since 1957 till the 73rd amendment are included in this chapter. The second chapter, Pre-Legislative Structure, describes the 3-tier system and focuses on the gram sabha. It talks about policies regarding reservation for different sections of society and rules and regulation related to the structure of the system.

Ground Realities

The third chapter, Functioning of Panchayats, deliberates over realities against the expected role of the panchayat, role of different functionaries in Panchayati Raj institutions (PRI) and its decision-making processes.

The fourth chapter focuses on the gram sabha. The authors find the sabha to be the most powerless body in the whole



system. No one respects its opinion and villagers fail to keep up interest in this body.

The chapter on participation and leadership of marginalised sections, women and dalits in panchayats reflects the condition of those categories in our society. The authors point out that political parties have not (to a large extent) looked upon reservation as a tool for empowerment. For women it translates into the elected member's husbands running the show.

The book goes on to discuss the role of NGOs to enable people to participate. It seems that there is no organised effort at the government level to address this task. It also raises the neglected issue of the formation and functioning of district planning committees.

The chapter on finances talks about sources of income and potential of generating more revenue at the gram panchayat and gram sabha level to reduce

dependence on the government. A few interesting ideas have been discussed here.

Chapter 8, Capacity Building Initiatives, narrates government and NGO efforts. The next 2 chapters deal with panchayat elections and the role of civil society and media. The book ends by looking at the future scenario.

There are some recommendations in the last chapter. The first set delineates the desirable status of gram sabhas. The second set of recommendations relates to policies to empower panchayats. There are also recommendations on various interventions required to raise awareness in PRIs and the administration. The last set of recommendations is concerned with improving local area planning and better peoples' participation.

Anybody interested in knowing what has happened in our country in the name of panchayats since the British rule till the

present would get a fair idea in this book. One can't help but get a depressing picture about what is happening in the name of PRI. Reading this book would add to the belief that as a nation we do not have the will to fight against inequality and injustice and it is left to civil society institutions to fight the battle.

The book emphasises a participatory perspective. The participatory sense is limited to the NGO experience. It probably would have made more sense to include the views and thoughts of the people who anchored the process of change during the 73rd amendment and afterwards. I believe there must be people in the system who are still working seriously on this issue.

The book reveals a society where marginalisation, exploitation, violence and discrimination on caste, class and gender has been unleashed. There has been little commitment on the

part of the state to change or control the trend. This shows the half-hearted effort the nation makes in the name of strengthening local government. Policy-making in parliament is one thing, implementation on the ground is another thing altogether.

The gram sabhas are not functioning because they are not informed adequately and their decision is not binding on the block and district panchayats. They have no control over resources. All sorts of nexuses have developed to grab resources due to the ignorance of poor and illiterate villagers.

There is also official apathy on this issue. Lack of support from government departments affects the work of panchayats. As they exist today, panchayats "neither have the expertise nor the information to carry out their role of matching demands and resources". They are dependent

on officials breeding corruption.

Participatory planning is difficult because the people do not have the capacity to participate. They have developed a dependency syndrome and expect that the government would do everything to solve their problems.

The primary challenge is ultimately enabling people at the grassroots. But a dilemma remains: Should power and resources wait till the people are enabled or does access to and control over resources initiate the enabling process by making people interested to participate in the gram sabha?

The State of the Panchayats – A Participatory Perspective

*Editors: Manoj Rai, Malini Nambier, Sohini Paul, Sangeeta U Singh and Satinder S Sahni, PRIA
Published by SAMSKRITI Publication, New Delhi.*

People News and Events

◆ Two apprentices of the 22nd and 24th batches dropped out this month from Raigarh and Jamshedpur respectively.

◆ Pratap Tripathi, apprentice of the 23rd batch, spent the first phase of apprenticeship in Baliguda and was to join our Jamshedpur team this October. He suffered from malaria repeatedly and would join once he is well. We wish him a speedy recovery.

◆ Deep Joshi's sabbatical has come to an end. He has rejoined from November 1, 2001.

◆ We welcome 3 new Executives to Pradan, Nitin Sharma at Dholpur, Soumik Bannerji at Godda and

Chandrakant Pradhan at Dumka.

◆ We also welcome Advait Rawat, our new marketing consultant to the poultry programme in Madhya Pradesh. Based in Bhopal, he would help the Kesla Poultry Samiti develop the Bhopal market.

◆ The Governor of Jharkhand, Honourable Prabhat Kumar, visited our project at Dumka on November 11, 2001.

◆ OutReach conducted an advanced participatory rural appraisal workshop to develop a pool of internal resource persons in Pradan. The event was held from November 5-9 at Kesla.

◆ Eighteen apprentices have joined the 24th batch, which started in October 2001.

◆ Mr W Lakra, Joint Secretary (PA), Ministry of Rural Development, visited our team in Alwar on October 27, 2001.

◆ D Narendranath attended an IDS sponsored workshop on reaching the ultra poor through micro-finance in Johannesburg, South Africa from November 20 to December 3.

Contributions to this column may be sent by email to pradhanho@ndb.vsnl.net.in or by post to Pradan, 3 CSC, Niti Bagh, New Delhi 110 049.