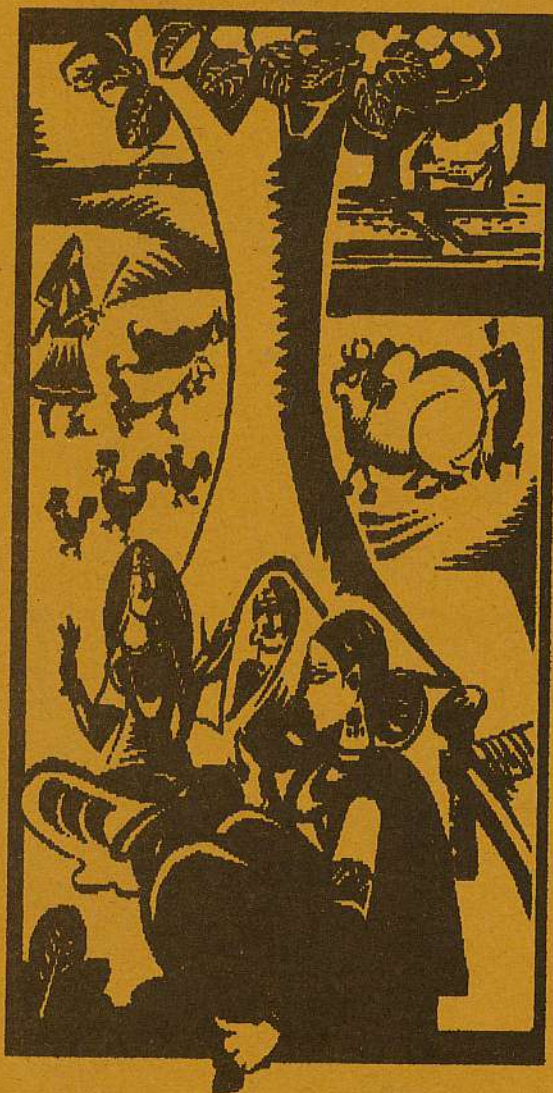


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Letter to the Editor



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Letter to the Editor

Adding Queries

This is in response to Mohammad Amjad Khan's article (*From a SHG to MY SHG*, NewsReach October 2004). I would like to congratulate Amjad for this very thoughtful and perceptive article. I am planning to make it a part of the self-help group (SHG) resource material.

I would however like to add some points. In the initial paragraph, when we are trying to look at the members, we could also look at their caste and economic homogeneity. Are they from similar social backgrounds? Are they from the same or nearby hamlets? What are their economic backgrounds?

I think when I look at a SHG, I must explore what their collective vision is. What do the members want to do with their SHG in the medium to long term? How are they progressing towards that? While talking about task functions, one of the major task functions is about self-assessment and mid-course corrections. Is the group doing that? Let us take the instance of savings. Is the group helping members evaluate the savings they are making? Or is the group just sticking to Rs 10 a month kind of thing forever? Are they looking at reviewing such decisions from time to time? How are they using the various facilities in the group - equal savings, unequal savings, and withdrawal facility? Similarly, we need to know more about interest rates. Do they review interest rates and make changes if needed?

A major parameter that tells us whether the group is ready for de-linking from Pradan is when it takes on major task functions by itself. Are they looking forward continuously and forging ahead, even without the help of Pradan? How much is the group dependent on Pradan and for what aspects? How does the group relate to the external world? What is its relationship with the bank and the government? How are their linkages with the outside world, not only for loans but also for influencing the systems and processes? What about the men in the village? What is the SHG's role in the village, block and panchayat decision-making processes? What is its relationship with other groups? I think adding these points would make the article more complete.

D Narendranath, New Delhi

Whither Weather Insurance?

Insuring against erratic rainfall during soybean cultivation in Sironj in Madhya Pradesh has run into heavy weather

Ashok Kumar

Pradan has been working in the Sironj block of Vidisha district of Madhya Pradesh for the past 4 years. Agriculture is the main source of livelihood of the 80% of the people in this area. Our team has been intervening to improve productivities of soybean, the most important crop in the Kharif season, and wheat and gram in the Rabi season.

In the central zone of Madhya Pradesh where we are working, even a couple of decades ago farmers used to cultivate Kharif crops such as jowar and urad, and Rabi crops like wheat, gram and masoor. Most of the land used to lie fallow during Kharif and farmers depended mainly on an early Rabi crop. Farmers then started cultivating soybean during Kharif, which gradually became the most important crop in this season.

Although soybean has emerged as an important cash crop in the region, we found that farmers were not investing enough in inputs that would ensure better harvest. They felt that the risks were too high because of doubtful quality of seeds, weed and pest attacks, diseases the crop is vulnerable to and erratic rainfall. On further interaction and analysis, we found that the erratic rainfall was the main deterrent. The average rainfall in the area is about 900 mm but for the past 4-5 years about 600 mm of rain

has been recorded. We then spoke with agriculture experts to understand the effect of erratic rainfall on the soybean crop.

The cultivation period of soybean is between 98 and 102 days. There are 5 important stages during cultivation when erratic rainfall can cause havoc (see table 1). Out of these the pod filling stage is of prime importance. Failure of required rainfall at this stage may result in a 40% to 60% reduction in the harvest.

Rain Management

Essentially a soybean farmer needs to manage the soybean cultivation based on rainfall. A few examples will make this clear. A farmer is ready with prepared land, seeds, fertilisers and agricultural implements by June 16-18. Once it rains (say roughly 100-50 mm within 2-4 days), he starts sowing.

If it does not rain, he keeps waiting till the first week of July. He then has no option but to sow since he has already invested in various inputs even if the rains arrive on July 15. But by now he knows that he will be lucky to have recovered the seed for the next year.

Again, if he has managed to sow by June 21 and there is no rainfall for the next 15-20 days, the germination will be badly affected

Table 1: Phases of Soybean Cultivation

Sl No	Critical Stages	Ideal Start Date	Ideal End Date
1	Sowing	June 20	June 30
2	Germination	June 27	July 6
3	Flowering	August 1	August 25
4	Pod filling	September 1	September 25
5	Maturity	September 25	October 15

and sapling production will be sparse. In that case he would fill the gaps in the field by sowing either soybean or jowar or maize.

Once the farmer crosses the hurdle of sowing and germination, he has to battle with weeds. Manual weeding is not possible if it rains continuously. In that case he has to arrange for herbicides, which he has to apply at a very short notice. If there is low or no rainfall, he is able to go for manual weeding and also to break the capillary of the soybean plants (this retains soil moisture).

It is therefore clear that a farmer needs to manage the crop depending primarily on rainfall. Even excess rainfall spells doom. The farmer is not successful or lucky every time. In fact most of the time, the resource-poor farmer fails to take home a reasonable harvest. In such a scenario it was important that we looked for some support in terms of crop or weather insurance cover.

We learnt in 2002 that BASIX was engaging ICICI Lombard, a private sector insurance company, to insure 200 groundnut farmers in Andhra Pradesh. They also referred us to ICICI Lombard for insuring the soybean crop. Representatives of ICICI Lombard visited Sironj in 2002 and we started talking about piloting a weather insurance package

for soybean. In principle, weather insurance has certain advantages over traditional crop insurance (see table 2).

Last year (2003) ICICI Lombard contacted us again regarding their pilot weather insurance project. They visited Sironj and shared the concept with our team. We organised a meeting with soybean farmers to bring both parties on the same platform. The farmers were very enthusiastic about the concept.

However, by the time the discussions started, the crop was already 30-40 days old. So we agreed upon covering against dry spells in the first half of September. The insurance covered the period between September 4 and September 20 (see table 3 on page 4). The product provided insurance against rainfall less than 75 mm during this period of 15 days.

Fifty farmers of Bamouri Houj and Kankerkhedi villages participated in the project. The minimum unit for calculation was agreed upon at 0.25 hectare (ha) per farmer. The premium was Rs 100 per farmer. The product thus worked out to be able to settle a maximum claim of Rs 7,400 per ha.

Recording Rainfall

Initially, representatives of ICICI Lombard said that they would settle claims on the basis

Table 2: Crop versus Weather insurance

Traditional Crop Insurance	Weather insurance
Coverage for extreme situations (drought and floods) and for pest attacks	Coverage for deviation in temperature & rainfall, compensation for economic losses due to less or more than ideal temperature and rainfall
High administration costs, high loss ratios	Low or negligible administration costs
Claim settlement basis is not transparent	Calculation of rainfall index is transparent and fully objective
Lengthy claim settlement process	Immediate claim settlements

of recorded rainfall data of Vidisha district. The farmers however pointed out that rainfall differed area to area and requested them to record rainfall data at the village level. After a lot of negotiations, we agreed that ICICI Lombard would install 2 rain gauges at Bamouri Houj and Kankerhedi and Pradan will help in recording daily rainfall data. The actual rainfall during the insured period in Kankerhedi was more than 75 mm. Therefore no farmer qualified for placing claims. In Bamouri Houj, however, the recorded rainfall was 57.5 mm during the insured period. Thirty farmers in the village therefore placed claims for this rainfall deficit of 15-20%.

We sent records of rainfall data to ICICI Lombard and asked for the settlement of claims on behalf of the farmers. But the agency insisted on making payments based on Indian Meteorological Department (IMD) rainfall data based at Vidisha or Bhopal. After much tortured negotiation we were

able to secure payment for the claims.

In 2003, the issue of place of collection of rainfall data emerged as the main hindrance since using district data for the claim settlement did not make much sense. Vidisha district headquarter is 80 km away from the Sironj block headquarter. The rainfall is not evenly distributed in the region especially for small periods crucial for the different stages of the soybean crop.

If we had agreed for claim settlement as per rainfall data of Sironj block, which was 113 mm between the September 4 and September 20 period, none of our project area villages would have qualified to place claims. Therefore, many farmers who had actually suffered losses might have failed to derive any benefit from the insurance cover.

This year we again started negotiations with ICICI Lombard. We had a target of cov-

Table 3: Weather Insurance Product

Mean rainfall index: 75 mm				
Premium	Maximum Claim	Actual rainfall index (mm)	% Deviation from the rainfall index	Claims to be settled per hectare (Rs)
Rs 100 for 0.25 hectare	Rs 7,400 per hectare	68	-10%	0
		64	-15%	150
		56	-25%	450
		53	-30%	600
		49	-35%	750
		45	-40%	900
		38	-50%	1,200
		30	-60%	1,600
		23	-70%	2,000
		15	-80%	2,400
		8	-90%	4,900
		0	-100%	7,400

ering 600 farmers cultivating soybean in 300 ha of land. This time round rainfall data again emerged as the main issue. The agency insisted on only accepting IMD data. Since the nearest IMD station was at Bhopal (110 km away), this was not acceptable both to the farmers and us.

When we compared the rainfall data from the revenue department at Sironj with the IMD data at Bhopal, we found that the rainfall did not vary much. But we found the distribution varies widely. In the case of soybean, it is the distribution of rainfall that really matters.

ICICI Lombard and we approached MPDPIP (Madhya Pradesh District Poverty Initiatives Project) for support. ICICI Lombard then came out with 2 products: Composite and MPMP (multi-phase multi-payout). As the names suggest, Composite would settle claims at the end of the season and MPMP had provision for calculation and claim settlement at different crop stages. We decided upon 5 crop stages and the premiums were kept at Rs 650 per acre for MPMP and Rs 400 (approx) per acre for the Composite package.

Discomfort in Product Design

We were again uncomfortable because the cost for insurance was almost equivalent to the cost of seeds and was increasing the cost of cultivation by about 20%. The cost of cultivation of one acre of soybean is around Rs 3,000 and the expected harvest is around 6-7 quintals. This translates into about Rs 7,000 to Rs 8,000.

In the MPMP product, the premium was Rs 600 (average of 3 variations) for one acre. This would have increased the cost of cultivation to Rs 3,600, a 20% increase. Farmers found it difficult to digest since the premium was equal to the cost of seed for an acre.

In MPMP the lower limit of rainfall was very low. For example, in Phase 1, it was 40 mm. We have found that soybean requires not less than 70 mm of rainfall before sowing. Another example was Phase 4, where minimum limit is 30 mm. According to experts, at least 100 mm is rainfall is required at this stage.

In the composite package the premium was set around 10% of the cultivation cost but the risk coverage was much lower. The claim settlement also depended on the total rainfall of all 6 phases. There was a chance that the rainfall was deficient in any one phase but above average in other phases. In such cases no claims would have been settled even if the crop were damaged. This might have happened despite the fact that there were weights for different phases. In such a scenario, it was difficult for us to convince farmers. The negotiations were thus discontinued.

Conclusion

Our team at Sironj feels that weather insurance is necessary but there are a number of issues that need to be dealt with seriously. Soybean farmers have suffered huge losses time and again due to erratic rainfall. They are in need of insurance cover against these risks.

In our meetings with farmers of different villages, everybody welcomed the concept and was eager to participate. But the complicated nature of the products and the issue of recording rainfall data have discouraged them.

But that does not mean we do not need such products. We have to have products designed appropriately for our poorer farmers and are ready to negotiate with insurance agencies on this. We are also planning to include farmers' representatives during product design.

Poultry Power

Rearing broiler chicken is emerging as a viable enterprise amongst tribal women in East Singhbhum district of Jharkhand

Mala Roy

Pradan's team in Jamshedpur works in 3 blocks of Potka, Ghatsila and Jugsalai in East Singhbhum district and the adjoining block of Rajnagar in Saraikela-Kharsawan district in Jharkhand.

Despite significantly high level of urbanisation and industrialisation in East Singhbhum (TISCO, TELCO, Hindustan Copper Limited and the uranium plant at Jadugora are among the larger industrial establishments in the state), poverty in rural areas is stark. About 52% of the rural population is below the poverty line (1998-99 enumeration). More than half the rural population is tribal, mostly (88%) Santhal and Bhumiz.

Pradan set up a field team in 1997 and began work by promoting women's self-help groups (SHGs). It has organised more than 6,000 families through SHGs. The team's present focus is to enhance the livelihoods SHG members.

We are focusing on developing irrigation potential and utilisation of available irrigation opportunities to create clusters of irrigated improved farming. We are also utilising the SGSY (Swanajayanti Gram Swarajgar Yogana) programme to increase flow of bank credit to SHGs.

Another significant activity has been promoting poultry chicken rearing by tribal women. We have initiated poultry rearing with 53 women rearers, who are earning an average of Rs 8,000-10,000 in a year. We have also set up a producers' co-operative for this purpose.

Why Poultry?

We have started to promote broiler chicken rearing keeping in mind the inherent limitations of agriculture for landless and marginal farmers. It is capable of providing a stable and regular non-farm income. There are good growth opportunities in this sector. Nationally, the poultry sector is growing at 15% per annum compared with about 2% annual growth in agriculture.

Rearing broiler chicken is particularly suitable for the poor. It requires small initial investment and low skills and ensures quick returns. The sector has the potential of generating more than 50,000 livelihoods.

In Pradan we follow the enterprise model to promote poultry, which involves training producers, monitoring production systems, mitigating risks, promoting efficient financial management and strengthening market linkages.

Poultry has significant growth potential in East Singhbhum. About 53% of the population lives in cities where chicken is preferred to red meat. At present only 40% of the demand is met through local production and the rest is procured from the neighbouring state of West Bengal. There is therefore a huge deficit market.

Promoting poultry rearing blends well with Pradan's primary focus of enhancing rural livelihoods. It ensures a regular income of Rs 1,300 to Rs 1,500 at an interval of 32 to 35 days. Many families are able to earn an annual income of Rs 8,000 to Rs 10,000 in a year. Needless to say this inflow of cash

plays an important role in poor families. Such enterprise also reduces distress labour migration and generates employment not only for rearers but also for others in the chain such as service providers.

The SHG Advantage

Our strategy of promoting women's SHGs before intervening in livelihoods has worked well in this regard. Many of these SHGs have availed bulk loans from local mainstream banks. Each SHG pays an accountant to properly maintain financial records.

A SHG consists of 10 to 15 members (all women) who meet every week to save and discuss issues of village development, conflicts among themselves and other personal problems. Initially they take loans mostly for consumption needs from their accumulated savings. As the group matures members tend to take loans for productive purposes.

It is an elegant but simple way to connect with poor women. The SHG enables them to gain an identity as individuals, and to realise the power of mutual aid to deal with petty financial contingencies with dignity. It is a platform that enables women to access resourceful others such as banks to begin with but also, potentially, other public services. It is a platform for learning and thus, potentially, a platform to spearhead larger changes that affect them as women. Potentially, it is also a platform to learn through practice the ideas of democratic governance.

We witness and encourage each of these even as we mainly engage with them about livelihoods -- to learn about their context so that we may be better able to help

them, to help them articulate a new vision for themselves and their families to help them make and carry out concrete plans to realise that vision.

Rural poor women carry out the rigorous husbandry routines required to rear broiler chicken and work in a cooperative. All the women are selected from various SHGs. The cooperative provides them the following services:

- Ensure hands-on training where women rear a batch of birds for 35 days under close supervision and guidance;
- Assistance to obtain the required finances from banks and government programmes to build a poultry shed and to rear about 300 to 400 birds;
- Procure and supply inputs like feed, medicine, and vaccines;
- Schedule production and sell the birds;
- Train rural youth to provide veterinary care and manage linkages in the local area;
- Ensure constant technical support by a veterinarian, and
- Ensure constant price to the women producers round the year irrespective of market fluctuations.

Tested Model

This model was tested this year during the bird flu scare in Asia. While many poultry units were wiped out, the Pradan-promoted cooperative in East Singhbhum weathered the crisis.

Although large units dominate the broiler chicken industry and the trend is towards vertical integration, tiny, decentralised units owned by poor people have a niche, as rearing requires husbandry that an owner-operator is better able to provide.

Also, the growing small town market that

prefers live birds is best served through decentralised production to minimise transportation. By working together, the women realise the economics of scale critical in poultry and at the same time carry out the enterprise in a decentralised system. Presently Pradan deputed a professional to manage the cooperative.

Other impacts

The experience of rearing poultry has had other positive impacts. The self-confidence of the rural tribal women has increased by successfully running an enterprise. The technical resource has been upgraded in the area.

It has also provided employment to local youth who provide ancillary services. It has reduced migration. The regular incomes from poultry have enabled poor families to reduce food insecurity. This intervention has also enabled women to contribute positively in their respective families, villages and local area economy.

Issues

There are however several issues that require constant attention. We have to watch against variation in production performance and profitability. We need to ensure quality inputs and integrate operations to reduce costs.

We have to contend with large overhead costs due to the decentralised nature of production and at the same time compete with larger private enterprises. We also need to set up other institutions like hatcheries, and feed and processing units.

Another major problem we face in East Singhbhum is that all government programmes are targeted at families living

below the poverty line (BPL). It has been our experience that not all poor families are included in the BPL list. Thus sourcing of funds remains a constant worry.

We have also not been able to include the very poor while promoting poultry. The reasons are:

- Poor research and extension;
- Little policy protection, unlike in promoting dairy;
- The activity is organised on corporate lines in semi-urban areas as compared to dairy's cooperative organisation in villages, and
- Fears of the very poor in making the initial investment.

Challenges

Enhancing production efficiency to compete with the organised corporate sector is our main challenge. The poultry market of East Singhbhum district is regulated by the large organised poultry sector of West Bengal. The cost of production of small producers is higher compared with the bigger players because of the high labour intensive and non-integrated activity.

We also need to increase scale of the activity for cost efficiency by integrating the hatchery, feed unit, and marketing system. Our marketing plans have to take into account not a specific local market but the entire Bhopal-Jabalpur-Singrauli-Raipur-Ranchi-Bokaro-Tata belt.

Promoting poultry is not a government priority as it does not include poultry promotion in any of its poverty alleviation programmes, unlike dairy, which has government policy backup like subsidised loan for the poor, lot of government aided and supported institutional support like artificial

insemination centres, chilling plants, research centres, etc.

In India the government largely regulates the insurance sector. None of the nationalised insurance companies have policies that would encourage this activity. Most poultry farms suffer from 2 major viral disease outbreaks. Although some insurance companies cover fire and theft, they exclude these outbreaks.

Weak Infrastructure

In Jharkhand, the required infrastructure is very weak compared to other states. For instance, water, light and heat play vital roles in the growth of the birds. Heat and light are managed by kerosene oil, which is expensive and difficult to procure. There is no government initiative to provide electricity to the poultry belts.

Water is scarce. There is no government department that supplies potable water in rural areas. Thus managing water for the poultry birds is difficult, which a demotivating factor for encouraging poultry industry.

Good roads are an important factor for market connectivity and other linkages. Most of the rural areas in this state is poorly connected by roads and remains cut off for a considerable period in a year.

Sourcing credit also remains a big challenge. The government is the biggest source for channelling credit for rural areas. Some subsidised funds are required but there is no special subsidy provision to encourage poultry activity. Accessing credit for this activity from other sources is very difficult since it is a high-risk activity.

Managing Change

Pradan is mainly engaged in livelihood promotion for the rural tribal poor. The tribals are usually peace lovers and live a self-contented society. They shy away from high-risk activities like irrigated agriculture, dairy and poultry. They generally think that poultry activity is very risky, capital intensive and technical enterprise.

Pradan is trying to build women managed enterprises. Involving women in this type of activity is difficult as they resist change due to traditional beliefs and the present workload. Tribal women are usually the main bread earners for the family.

We are trying to tackle these issues by registering a cooperative for the activity. The cooperative provides the required support to sustain this intense activity for women engaged in poultry. It also takes care of the fluctuating market price. Presently Pradan has deputed a professional as an honorary board member of the cooperative. This professional looks after the external linkages and marketing. Our major challenge is building skills in the community so that the community itself manages these activities in the long run.

Planning Livelihoods in Kandhamal

Self-help group members develop a 3-year livelihoods plan with their spouses to optimally utilise bank loans

Srilata Patnaik and Amulya Khandai

Kandhamal in Orissa is one of the poorest districts in the country with more than 80% percent of its population living below the poverty line. Of the total population, 52% are scheduled tribes and 18% scheduled castes. Kandha is the major tribe in the area. The terrain is highly undulated and the climate is cool. Literacy in the district is 43% according to the 2001 census. Average landholding is only about one hectare. Landholding amongst scheduled castes is meagre.

The tribal economy revolves around income from forest produces like mahua, sal and siali and kendu leaves, firewood, charcoal, and jackfruit and other fruits. The people also cultivate spices such as turmeric and ginger and rear livestock such as goats, pigs and poultry. Besides these, they widely practice shifting cultivation in reserve forests and harvest produce such as black gram, paddy, millets and pulses. Organically grown ginger and turmeric of this area are well known. The cash income of villagers largely depends on this.

Moneylenders extend loans at exploitative monthly interest rates of 5% with gold as mortgage and 10% with silver as mortgage. However, the widespread practice is that moneylenders provide loans to farmers for 2 to 6 months at a flat interest rate of 50%, with the condition that the farmer has to repay by selling turmeric or ginger to the moneylender. In this credit-linked purchase, the poor have to sell all their produce at the time when the price is at its lowest, even though the outstanding credit is only a small part of the value of the sale.

Under such circumstances women's self-help

groups (SHGs) are playing a vital role in meeting the credit requirement of the poor. Women are now able to meet emergency needs, and other consumption as well as productive needs through SHGs without much trouble. SHGs have also helped members to develop a habit of regular savings.

We have found that when a SHG is able to avail a bank loan, it can absorb around Rs 15,000 to Re 25,000 on an average. Its capacity to absorb credit goes up to Rs 35,000 to Rs 50,000 when it borrows from the bank a second time.

Members utilise the money from both the first and second loans to meet consumption needs (buying rice, repairing houses, etc.) and make productive investments (buying goats, pigs, bullocks, etc.). A group goes through only a credit appraisal exercise to avail these bank loans.

A SHG is ready for a third bank loan when it is around 3 years old. The credit requirement usually goes up to a lakh. We felt that only a credit appraisal exercise will not be of much use before borrowing such a large amount. We also

noted that only the women members were involved in utilising the first and second bank loans.

Family Centric Planning

Our livelihood planning exercise evolved at this point. The idea was that both wife and husband in a family would be involved in the process. The spouses will set a vision for themselves and will jointly plan to reach that level based on their experience,

resource base and skills.

The spouses would jointly plan investments in such a manner that would ensure an incremental income. Based on our experience we assumed that a member needs at least 3 years to bring about a positive change by utilising the higher amount (around Rs 10,000 per member) and repay the loan on time.

We conducted a livelihoods planning exercise with 6 SHGs. Out of the 6, 5 had already taken loans from ICICI Bank. The 6th group was in the process of getting a loan from Orissa Scheduled Caste Finance Development Corporation (OSCFDC).

This family centric exercise generated a lot of interest amongst the people, so much so that they made the exercise their own. We took the help of PRA (Participatory Rural Appraisal) techniques, EMT (Entrepreneurial

Motivational Training) games and the ILS (Internal Learning System) workbook. The people owned the livelihood plan that emerged from the exercise because it came from their efforts rather than we foisting a plan on them.

We studied the pattern of loan utilisation for all the 6 groups (see table 1) and found that there was a high demand for credit to invest in existing livelihoods rather than investing in new activities.

Module Particulars

The objective of this exercise was that all participant families would come up with a 3-year livelihoods plan that was based on their present situations (see table 2 on page 12). Both the wife and husband of a family participated. One Pradan professional and a local resource person facilitated the exercise. The time required for the exercise was 2 and half days.

Table 2: Credit Utilisation Patterns

Purpose	Susila	Maa PathKhanda	Maa Brudabati	Maa Gramadebi	Tulasi	Aparajita	Total	%
Bullock	48,000	20,000	6,000	13,000		43,000	1,30,000	18.6
House construction	11,000	3,500		19,000	15,000	12,000	60,500	8.6
Loan Repayment	2,000	8,000	23,000				33,000	4.7
Land release	16,000	5,000		500			21,500	3.1
Business	13,000	23,000				44,000	80,000	11.4
Agriculture (paddy, turmeric, land repairing, pump)		10,500	20,000	25,000	50,000	10,000	1,15,500	16.5
Goat		4,000	2,000	2,000		83,000	91,000	13.0
Rice		29,000	29,000	33,000	39,000		1,30,000	18.6
Other consumption (medicine etc.)		12,000		9,500	16,000		37,500	5.4
Total	90,000	1,15,000	80,000	1,02,000	1,20,000	1,92,000	6,99,000	100.0

Table 1: Livelihood Planning Module

Steps	Process & Content	Expected Output	Required Material	Time
Day 1				
Introduction	Showing the 7-rivers chart	Icebreaking as well re-looking at the participants' present situation. Initiate thought about future.	Seven rivers chart	10 minutes
Introduction to the event	Sharing by the Pradan professional	Participants are clear about the objectives of the event		10 minutes
Symbolisation	Various pictures are shown and members assign a picture to self	For the 2-day event members are identified through these icons	Pictures on chart papers, safety pins	10 minutes
Wealth Ranking	On the basis of baseline data	Assessing present living condition and forming subgroups based on wealth ranking	Marker pens, gum, cards, drawing sheets, and formats	1 hour
Subgroup discussion	Subgroups discuss different sources of livelihoods, their benefits & constraints and their dependence on these sources	Assessing different sources of livelihoods across different subgroups	Chart paper, marker, format, cards, and seeds	2 hours
Lunch				
Tower building game	Subgroups comprising 4-5 members are formed. Members play different roles in a family	People understand the importance of joint planning, decision-making and implementing in a family	Bricks, chart paper, and marker	2 hours
Income and expenditure tree	Demonstrating income and expenditure calculation for a family. This is given as a home task to individual families	Clarity about income and expenditure calculation	Income and expenditure chart	1 hour
Day 2				
Completion of income and expenditure format	Discussion on the filled formats with each family	Income and expenditure tree for each family is prepared. Each family takes a look on its income and expenditure pattern. Discussion also takes place on how to enhance income		1 hour

Steps	Process & Content	Expected Output	Required Material	Time
Visioning exercise	7-rivers exercise, to mark where they are & where they want to go after 3 years, is done with each family	Each family thinks about its present status and visualises the future	Seven rivers chart, cut outs of members identification, tape, etc.	30 minutes
Larger group discussion	Discussion on major activities, evolved in the previous day subgroup discussion, Discussion also involves around any new activities people are involved in	People to come out with the constraints that are being faced in the present livelihood options. SWOT analysis of new activities is also done	Chart papers	2 hours
Lunch				
Joint activity plan	Wife and husband sit together and discuss their plan	Women & men come up with their family plan	Format, pencil	30 minutes
Game	Ice and sun	Unity		10 minutes
Livelihood planning	Livelihood planning for each family. Feasibility of each plan is also discussed vis-à-vis family and group	Tentative 3 years plan of each family along with credit and repayment plan	Format, pencil	2.5 hours

Before conducting the exercise it was important to collect baseline data from each participant. The data included caste, religion, type of house, and number of members (working and non-working) in each family. It also included the level of food insecurity, landholdings, ownership of cattle or buffalo, radio, cycle, and mango and jackfruit trees.

The exercise was conducted intensely for 2 consecutive days. The last part of the exercise (half day) was conducted after a gap of a week. This time gap was necessary for a family to be able to rethink on the plans they had developed during the exercise.

The participants in the last part were exclusively the particular group members and the concerned professional. Individual plans

were discussed again and finally approved by the group after looking at the credit worthiness of each member. The groups also prepared their repayment plans at this time.

Follow Up

The Pradan professional needs to maintain a schedule of following up after the exercise is conducted. These include:

- Facilitating the process of getting the bank loan;
- After the loan is secured, immediately check the utilisation (within a week) and another follow-up within the same month;
- Regular follow-up of the groups in cluster meetings, and
- Carry out an income and expenditure exercise once a year to assess the impact of the loan.

Roping in Poor Farmers

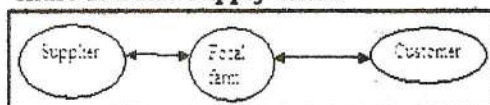
The farm market could tap into a huge manpower pool by including small and poor farmers in an appropriate supply chain

Shubhankar Chatterjee

I went to attend a management development programme on supply chain management at IRMA (Institute of Rural Management at Anand) almost a year ago in December 2003. My primary objective was to visit the Mecca of the Indian co-operative movement and see Amul from close quarters. Supply chain management, the course I was going to attend at IRMA, sounded interesting but I was not too keen on it initially. It was all to change.

I learnt that supply chain management (SCM) refers to managing a set of 3 or more organisations. These organisations may be directly linked in one or more of 4 ways - the flows of products, services, finances and information. This flow is usually from a source to a customer. A basic supply chain is depicted in chart 1. A more evolved supply chain is shown in chart 2.

Chart 1: Basic Supply Chain



Traditional approaches to supply chain management have been the materials flow approach and the manufacturing and market-oriented approach. In the materials and manufacturing approaches, the responsibility for the various segments is fragmented and relegated to functional areas such as manufacturing, purchase, distribution and sales.

Viewing the supply chain as an integrative

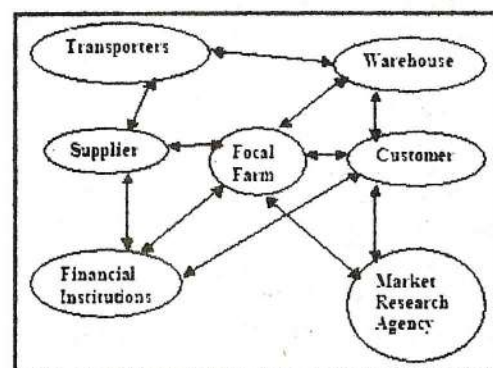
process, however, calls for more strategic decision-making. Supply is a shared objective of every business function (purchase, manufacturing, distribution, etc.) in the chain and is of particular significance because of its overall impact on costs and market share.

Linking through Supply

As markets mature, technology advances and farm production capacities grow, immense competitive pressures are created in the farm market, resulting in fierce competition. In such a scenario, supply chain management plays a vital role by stressing more on integrating the various links on the business chain rather than interfacing with them.

Let us take the example of the poultry business chain. We have observed that every one in the supply chain tries to extract maximum benefit at one go while dealing with the tiny players (small producers). The companies supplying chicks, chicken feed and medicine charge the small producers exceedingly.

Chart 2: Evolved Supply Chain



Perhaps they do not envisage any long-term benefit from the small producers.

For instance, the big 'ready bird' suppliers often keep the price of the birds almost at the cost of production or marginally below the production cost just to suppress the small fry. In this kind of transactions, one's sense of benefit interfaces with the other's opportunity to exploit.

Worrying Trend

While I was learning about these aspects of a supply chain, certain things struck my mind. As a development professional I am always worried about the competitiveness of the marginal farmer with his tiny production capacity, and his ability to compete in the market economy. Alarming, as more and more of the bigger farmers opt for scale, the cost of the produce is falling below the cost of production for a small farmer.

SCM seemed a solution to this because it is integrative and has the potential to include smaller farmers if proper linkages are established. For instance, in Torpa Grameen Poultry Co-operative Society Ltd in Jharkhand, we achieved these linkages partially. We created the linkages by bringing all small producers under an umbrella cooperative. These producers understood that their coming together helped them extract a better deal from the suppliers in terms of price and quality.

Now, if we can convince some more players (for instance the chick and feed companies) about the benefits of being together for a longer time, they might bring down their profit margin, and thus prices, for bigger benefits on the longer term. Otherwise, the cooperative on its own will have to get into chick and feed production to survive by low-

ering production costs. Economic logic tells us that one organisation cannot specialise in all aspects of production. So involving specialised players through a supply chain seems to be a better option.

The key to any successful business includes efficiently managing costs, responding quickly to market changes and providing high value to customers at all times. One way of doing this is to occupy and own the entire supply chain, commonly called vertical integration. There could be another way.

We could try creating a supply chain where each component in the chain, despite keeping its identity, behaves in favour of the welfare of the chain. It could be an almost symbiotic relationship between the supply chain and the small farm, where the chain helps the farm and the farm helps the chain. Supply chain management would then create an enabling environment of mutual help and sharing between all the actors and motivate them to perform well.

Mainstreaming Livelihoods

I was thinking about all our interventions on livelihoods and Pradan's mission to impact the livelihoods of the poor. It seemed to me that a significant intervention would be to strengthen the supply chain network of rural products by bringing in more actors while including small farmers in the chain.

The farmers I meet in the villages are relatively isolated and require a conducive environment like the supply chain to be able to concentrate on production. Pradan could intervene by playing the role of a focal farm on the chain or by promoting good focal farms. A focal farm is an entity that takes the pains to maintain the chain and keep all the players in the chain tuned so that

the chain operates efficiently.

Pradan can bring in appropriate actors to bridge the missing links in the existing supply chain. For example, in poultry we find that necessary linkages need to be established between the farmers themselves, the transporters, the market, the financial service providers like banks giving prompt credit support to the enterprise, insurance services to support against calamities, etc.

These players in the local area (dealing in inventory, transportation, facilities, information, etc.) will then deliver the required services to the small and marginal farmer that are not available till date. This means that Poulina Horo of Kudri village in Torpa will be able to get credit, feed, chicks, medicine and other inputs at his doorstep. She would then be able to concentrate on producing chickens efficiently. She will not even have to worry about selling the produce, as the focal farm will buy it at a fair price.

The idea of mainstreaming in livelihoods actually pertains to creating linkages

between the appropriate actors of the supply chain and small farmers. It involves establishing and strengthening the relationship between them. Any farmer, to produce a crop, requires a business chain (see chart 3). Pradan could play a role by changing this business chain into a supply chain by devising new roles for the existing actors and also by bringing in new actors.

Today, all these actors are present and numerous farmers are available. But like-minded institutions and farmers have to come together to form a supply chain. Tremendous efforts are required to create such a supply chain. The returns are admittedly long term for the focal farm.

The entire supply chain would take some time to get tuned and start operating at optimum efficiency. The focal farm therefore has to be capable enough to shoulder these growing pains. There is also a cost (and time) associated with skill building but the returns will definitely be higher sometime down the line.

I hope there are organisations that might invest in this and give our poor and small

Chart 3: Farm Business Chain

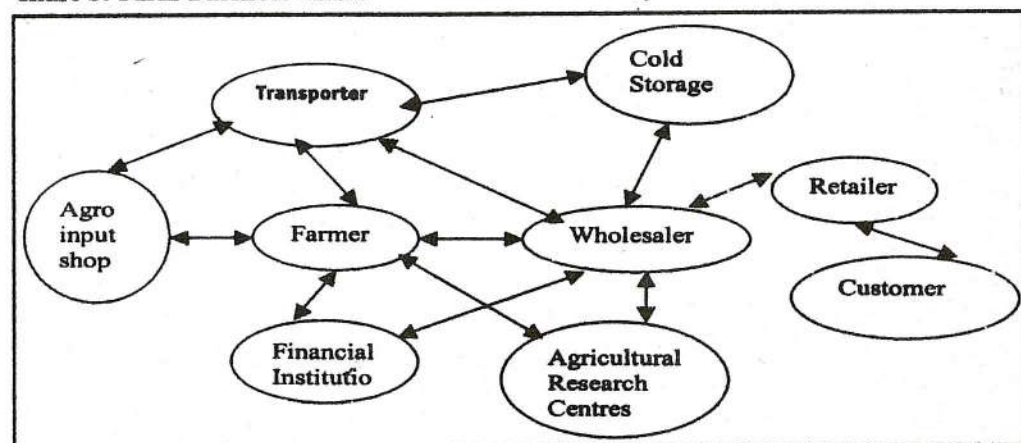
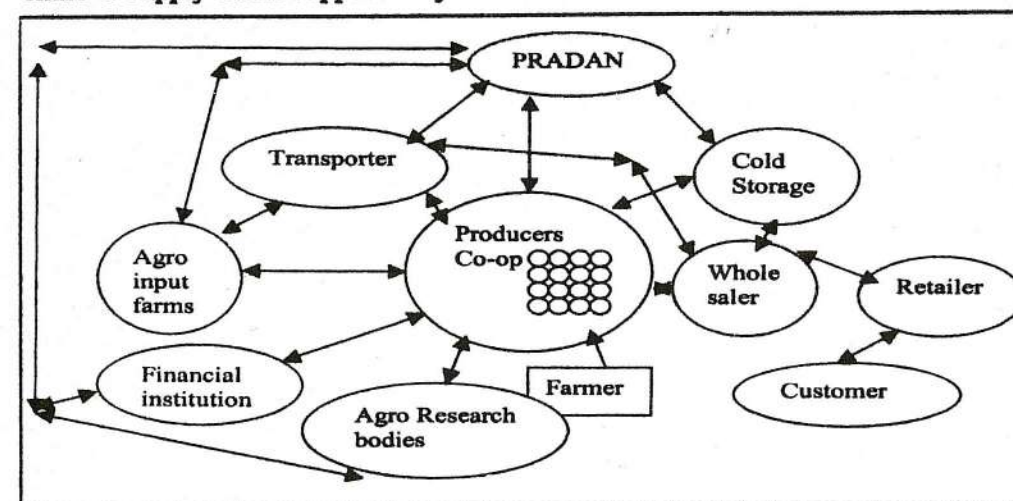


Chart 4: Supply Chain Supported by Pradan



farmers an opportunity to be a part of an efficient supply chain. I have tried to visualise a supply chain facilitated by Pradan (see chart 4).

Benefiting from Inclusion

The key to success in the supply chain is a meaningful collaboration between the appropriate actors. The development part of it probably would be to include the poor in the chain. But the chain has to derive some benefit out of this inclusion, which would be reaching out to the vast human resource that is available in our country.

To include the poor we would need umbrella institutions like cooperatives that will aggregate the tiny droplet like farmers into a sizable lake. This will enable a more level playing field for business negotiations with the other actors on the chain.

I think the collaborations that we have achieved are not like a supply chain. Mostly, we have a relationship with the government system. But there are a few players in the

corporate world who might like to invest in creating innovative supply chain models and reap the benefit of including the huge manpower resource that we have in our villages. I think we should start looking at these options.

The boarding and lodging facilities at IRMA was exceptional and I had the opportunity to meet Mr Verghese Kurian. It was a memorable occasion of my life. We also had the opportunity of visiting Amul milk processing units. It was a dream come true for me.

Towards an Equitable Forest Regulatory Framework

A Pradan commissioned study on forest rights in Jharkhand proposes some immediate measures that would lead towards a sustainable and equitable forest regulatory framework that benefits the poor. The study was supported by the Ministry of Rural Development and the UNDP under the CBPPI (Community based Pro Poor Initiatives) project

Sudha Vasani

The Union Ministry of Rural Development and the UNDP had asked Pradan to organise a study on pro-poor laws and policies in Jharkhand. Pradan in turn contracted a team of researchers to undertake different aspects of this multidimensional study. The study was co-ordinated by Nandini Sundar from the Centre for the study of Law and Governance at JNU and Nivedita Narain of Pradan. The researchers included Carol Upadhyaya (land), Sudha Vasani (forests), Videh Upadhyaya (water), Ramesh Sharan (land alienation), Nitya Rao (Santhal land rights), Ajitha Susan-George (mining), and Nandini Sundar (PESA and overview), with Madhu Sarin as the overall advisor.

The researchers decided to focus on natural resource management and the functioning of PESA (Panchayat Extension to Scheduled Areas Act, 1996). The research involved:

- A study of all the different rules, laws, policies, regulations that govern particular sectors;
- An attempt to understand the manner in which they make it difficult for the poor to gain access to resources or control their own lives, and
- Suggestions on the ways in which people can assert their rights within the current framework or the point at which they need to mobilise against existing laws.

This summary on forest rights in Jharkhand (laws, policies and practices) focuses almost exclusively on the concluding section of the

main report that proposes some immediate measures that would lead towards a sustainable and equitable forest regulatory framework. Some of these are short-term policy changes, others require fundamental changes in law, and still others demand political will and popular support.

Given the complexity of the forestry issue and the context of power relations in which laws and policies are created and implemented, simple legal measures are unlikely to achieve fundamental changes such as empowerment. However, these suggestions are made as a beginning to a process of widespread and wide-ranging discussions among people who wish to move towards such change.

These suggestions have to be placed in the context of the discussion in the main report on the history of forest regulation in Jharkhand and the reality of current practice. Hence reference to the main report becomes essential for contextual description, discussion of the existing law, policy and practices, nature of the problems identified, logical and situational relevance of some of the proposals, and elaboration of some of these suggestions.

The main report is divided into 15 sections besides the concluding section. The introductory first section of the main report discusses the objectives, framework and methodology of the study. Nine major concerns of forest law

and policy that directly affect the poor are highlighted: customary practices and their relationship to law, community-based forestry, role of state and legislation in non-timber forest produce (NTFP) use and trade, forest species composition and plantation activities, human-wildlife conflicts within and outside protected areas, forest villages and villages within forests, encroachment and eviction, relationship between forest policies and other state policies, and gender concerns in forest management.

The second section of the report discusses forests, forest management and forest laws in detail. It begins with a description of the forests of Jharkhand, their legal classification and a discussion of the structure and functioning of the forest department. It is worth noting that much of the state protected forests in the state were created after independence from areas used extensively by communities.

The significant role of forests in the livelihood of local people, both in economic, social and cultural terms, is discussed next. Emerging from this close linkage between forests and tribal livelihoods are the varied social movements in Jharkhand where forests have remained a contested resource. Through a discussion of these movements, the gradual alienation of local people, particularly tribal groups, from forest management is discussed.

The third section provides a descriptive catalogue of the major laws and regulations that affect local peoples' use of forests in the state. The forest-related components of tenancy Acts, and national and state forest legislation are highlighted. The Chota Nagpur Tenancy Act (CNTA) and the Santhal Parganas Tenancy Act (SPTA) provide the

legal space for recognising community rights, customary tenures and practices within the framework of modern law.

However, the actual utilisation of this space provided under these Acts is open to interpretation and has resulted in different degrees of curtailment of local rights. The survey and settlement reports and the local revenue records that are produced under these Acts are useful sources today for the legal establishment of at least some customary rights.

The fourth section discusses documents that are crucial in recognising and establishing customary uses and practices under current legal frameworks. The survey and settlement reports, khatian records (record of rights), and forest working plans are highlighted. The fifth section is devoted to discussion of joint forest management (JFM) and community forest management. Historical and current examples of community forest management are described and JFM documents and practice are critically analysed. The case of Bagodhar in Godda district where villagers assert de facto community ownership right in reserved forest areas is discussed.

A major area where legal reform is critical is the regulation of NTFP trade. This is an area where state intervention for market regulation is welcomed yet the current structure of intervention is found to be lacking. Regulation of NTFP cultivation and trade are discussed in the sixth section, taking the case of kendu leaf trade and tasar and lac cultivation and trade.

Further sections in the main report deal with human-wildlife conflicts, forest villages and villages inside forests, forest cases,

encroachment and eviction, right to information, forest plantations and species composition of forests, relationship between forest policy and other state policies, the influence of violent political activity on forest rights and management, and women's forest rights.

Based on these discussions, some suggestions are made below as a starting point for discussion on moving towards a sustainable and equitable forest regulatory framework.

Information Access and Control

Confusion and misinformation regarding the status of particular forests, boundaries, rights of different people and changing policies provides considerable scope for harassment, insecurity, and threat of disempowered groups. There are multiple causes of this problem discussed at various points in the report: surreptitious changes in records, laws and policies, absence of communication between the state bureaucracy and local people and power structures that have a stake in such confusion. The following legal and policy actions are suggested as means to improve access to information for the poor.

Legal action suggested: A Right to Information Act specific to Jharkhand is essential for making law, policy and practice pro-poor.

Policy and practice: Clarify, simplify, and disseminate existing laws and policies that provide or restrict forest access to the poor. A standard legally accurate guide specific to Jharkhand and to each region within should be freely available in vernacular. Copies of legal guides could be made available with *mukhiyas* (village headmen), panchayat *sarpanches*, women's groups, etc. The

sources of such information in case of dispute at the field level should also be widely publicised.

Community Forests, Customary Rights and Forest Management Rights

The legal foundation of large areas of state forests is suspected to be unsound. The rights of local people in several earlier forest categories such as private protected forests (PPF), Mundari Khuntkatti (MKK) forests, *saranas*, *jhanti*, *sakhu* and *jhadi* jungles have disappeared in practice without appropriate legal procedure for their acquisition by the state.

Legal action: Legal reinstatement of rights in forest categories such as PPF, MKK forests, *saranas*, *jhanti*, *sakhu* and *jhadi* jungles. The provision in Indian Forest Act (IFA) and PESA 1996 for creating legal village forests should also be utilised to create legally secure tenures for community forest management.

Tenancy laws provide a degree of support to customary rights but laws that only indirectly deal with community rights such as the Bihar Private Forests Act of 1947 and Bihar Land Reforms Act of 1950 have managed to de facto 'erase' community rights. Another mechanism through which local rights have been encroached upon is through the revenue and forest survey and settlement process. Although in law both processes are expected to record rights recorded in previous settlements and the existing situation on the ground, they are found lacking on both counts.

Policy and practice: The accurate and unambiguous recording of existing rights to forests, forest products and services, including customary uses and community rights,

should be made a priority in both revenue and forest records. Customary practices that have emerged since the last settlement also need to be considered on a case-by-case basis.

Following PESA 1996, the role and powers of the forest department in managing community forests should be restricted to technical support, monitoring and advise on demand. While land ownership in community forests could still nominally remain with the state, the forest department should cease to have jurisdiction for forest management in these lands. While the Forest Conservation Act (FCA) and subsequent court orders present several obstacles for such a process, it should be possible through the creation of public opinion and political will.

These recommendations are made while fully recognising the unequal power and economic relations in many local groups or communities and intra-community conflicts. However, in the current situation, local management of these forests is recognised as relatively less oppressive and more responsive to local needs than management by a centralised state forest department.

Forest Department

Policy and practice: Jharkhand needs to seriously consider the transformation of its state institutions so that they are more representative. The absence of tribals and women among higher-level officials as well as field staff of the forest department are most obvious and needs to be remedied. Lack of transparency, trust, and accountability, relatively rare presence in rural areas except for collecting fines and bribes, and ruthless power to withdraw livelihood resources, were common perceptions and discourses about the forest department

among the poorest groups.

Not all these discourses were supported by direct experience, and people in many villages identified individual members of the forest department as helpful and considerate. Members of the forest department also identified various reasons for such misperceptions. However, the policing powers of the forest department and the procedures for dealing with forest cases need urgent review. There is considerable level of harassment for relatively small legal infringements.

Legal action suggested: It is recommended that certain issues be tackled on a priority basis. They are as follows:

- The forest department has to be made accountable for search, arrest or detainment of villagers, particularly tribals, scheduled castes, and women.
- The non-bailable nature of forest cases also needs to be re-examined.
- Forest cases have to be discriminated based on the scale and motivation of the actions that are considered illegal. Petty cases should be entirely under the jurisdiction of local bodies such as the *gram sabha* (village council), and in case of policing action by the forest department, the department should also be bound by the decision of the *gram sabha*.
- The issue of burden of proof in forest cases and the time taken in bringing these cases to court and decision-making needs urgent re-examination.
- Neither the forest department nor the police department should have any powers to forcibly or physically evict any villager. In rare cases where eviction is publicly established as necessary, the process should be entirely under the supervision of the *gram sabha* and the courts. No forest or police personnel should be legally allowed to enter

a tribal house for any purpose without the presence of a minimum number of *gram sabha* members.

These measures - reducing forest department jurisdiction in community forests, restricting their policing functions, simplifying forest case procedures - would also reduce the work pressure on the severely overstressed personnel resources of the department. The field strength of the department is considerably inadequate for the effective performance of its current functions. Both the refinement of functions and increasing representativeness would address this problem.

Non-Timber Forest Produce Regulations

One area of forest management where there is widespread consensus on the need for state intervention is the trade in non-timber forest produce that critically impacts the poorest sections of society, including tribals, scheduled castes, and women.

Legal action suggested: In the current situation, it is recommended that nationalisation of NTFP trade needs to continue but requires several changes.

The legal reforms recommended earlier as well as PESA 1996 will also have an impact on NTFP. For instance, access and control over NTFP collection and use will remain with local people for the vast majority of forests near villages.

Policy and Practice Changes: Certain changes in policies and practices are suggested. These include:

- The legal implication that local people have clear and unambiguous rights to collect

NTFP needs to be popularised, leaving no room for illegal harassment of local people collecting NTFP.

- The state government should continue to play a role in NTFP trade to prevent exploitation of the poor. However, instead of creating a monopoly, the state should intervene using price mechanisms and setting a minimum standard price below which the produce cannot be bought in the state. The minimum standard price should be continuously monitored and revised. The price of NTFP should be fixed according to clearly defined criteria for quality and quantity that are given more local publicity. Although some of these already exist in policy, their practice needs to be monitored and made more effective.

- This information on price details and the criteria for rejection of produce or fixing of the price should be widely disseminated through gram sabhas and other organisations at the local level.

- Collection should be organised at local haats (markets) rather than only at government depots.

- The possibility of employing local tribals and members of gram sabhas for collection work, rather than forest department employees or traders need to be explored further. The cooperative model used in neighbouring states, if implemented carefully, would also be beneficial to the poor.

- The legal authority to monitor the purchase of these produce at haats should be given to the gram sabhas or peoples collectives.

- Royalty for NTFP trade both from private

lands and state controlled forests should be paid to the gram sabha. This is also in keeping with the decentralisation initiatives envisaged under PESA.

- Timely buying and prompt payment are essential since the poor are immediately dependent on this money. A revolving fund could be set up by the state government to ensure that state buying or payment is not delayed due to lack of immediate cash flow. If buying or payment is delayed for any reason, the state should be compelled by law to distribute distress money immediately as compensation and also pay a high interest penalty for the delay.

- Villagers should be allowed to plant host trees in degraded protected forests for the specific purpose of rearing tasar and lac insects. Inheritable and transferable rights to cultivate lac and tasar should be given to the person who plants and maintains the host trees. The exact number, area and species and the distribution of this right among different villagers could be decided at public meetings of the gram sabha. Minimal restriction on number of trees a single person can plant and own, and the area in which a person may plant such trees on protected forests should be specified.

- It is also suggested that NTFP rights be given specifically and separately to women since their ownership of land is otherwise restricted.

Conclusion

Other specific suggestions such as making the payment of wildlife damage compensation legally time bound with interest penalties for delay, inheritable non-alienable rights for land cultivated in forest villages and villages created within forests after a

specific period of time are made in the main report. Wider proposals for discussion include a review of national forest laws to include community forests as a legal category on par with reserved and protected forests, redefining the structure and functions of state involvement in forest management, planning more optimal use of severely degraded forest in all tenurial categories, redefining encroachment and discriminating between different types of encroachment, making land distribution irrevocable in law and providing specific and separate legal rights for women in forests.

It is hoped that this report will serve as a useful compendium of the existing situation on forest laws, policies and practices and a relevant discussion of the major challenges faced by local people, particularly disempowered sections. The suggestions are made as a starting point for discussion. Comments, suggestions, support and disagreements that would strengthen this process are welcome.

This summary has been excerpted from the report submitted to Pradan

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News and Events

● The Chief Minister of Jharkhand, Mr. Arjun Munda, the State Welfare Minister, Sudarshan Bhagat and the Joint Director of the Central Silk Board, Mr. Khanna, inaugurated the SGSY special tasar project in Pradan's Chaibasa project area. The project is being implemented in Rajnagar block of Sarikela-Kharsawan district with 1,500 tasar cocoon producers.

● WASSAN (Watershed Support Services and Activities Network) is conducting a process study of watershed development programmes in 7 states in India. WASSAN organised an inception workshop for the study at Hyderabad during August 1-2, 2004. Manas Satpathy, Yoganand Mishra, Alak Jana and Achintya Ghosh from Pradan attended the workshop. In Jharkhand, Pradan has been selected to undertake the study in 8 watersheds implemented by various agencies. Alak Jana and Yoganand Mishra will also be trained by WASSAN to conduct the study.

● IWMI (International Water Management Institute) organised an international workshop entitled Watershed Management Challenges: Improved Productivity, Resources and Livelihoods during November 3-4, 2004 in New Delhi. Dinabandhu Karmakar from Pradan had attended the workshop. For further information contact B.Sharma@cgiar.org or visit www.iwmi.org.

● PRADAN organised a regional workshop to launch ILS (Internal Learning System) was held at Sukhtawa in Madhya Pradesh during November 8-10, 2004. Professionals from the Kesla, Siddhi, and Vidisha teams

attended the workshops. The ILS has now been launched in all project areas of Pradan except Balliguda in Orissa.

● The HRD Unit organised a joint orientation programme; orientation to village study; gender, poverty and development, and SHG thematic training at Kesla between October 30 and November 10, 2004. Thirty apprentices of the 32nd batch participated in the programme. Resource persons included Deep Joshi, Achintya Ghosh, D Narendranath, Tamali Kundu, Jui Gupta and Avijit Mallik. Abha Bhaiyya from Jagori was resource person for the gender programme.

Nominations Invited for the Anita Sen Memorial Award

Udyogini, a leading NGO based in New Delhi, is inviting nominations for the Anita Sen Memorial Award, a national award established in memory of Udyogini's Program Coordinator, the late Anita Sen. The award is given annually to a disadvantaged woman or a group of women in rural or urban areas who have overcome odds to build a group, enterprise or other activity that is of direct benefit to poor women and who have consistently displayed the values The last date for receiving nominations is January 7, 2005. For further details and nomination forms, contact: Vanita Viswanath, CEO, Udyogini, B-5/158, Safdarjung Enclave, New Delhi - 110 029. Tel: 91-11-26166272 and 26171438. E-mail: udyogini@touchtelindia.net.



PRADAN (Professional Assistance for Development Action) is a voluntary organisation registered under the Societies' Registration Act in Delhi. We work in selected villages in 7 states through small teams based in the field. The focus of our work is to promote and strengthen livelihoods for the rural poor. It involves organising them, enhancing their capabilities, introducing ways to improve their incomes and linking them to banks, markets and other economic services. PRADAN comprises professionally trained people motivated to use their knowledge and skills to remove poverty by working directly with the poor. Engrossed in action, we often feel the need to reach out to each other in PRADAN as well as those in the wider development fraternity. NewsReach is one of the ways we seek to address this need. It is our forum for sharing thoughts and a platform to build solidarity and unity of purpose.



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