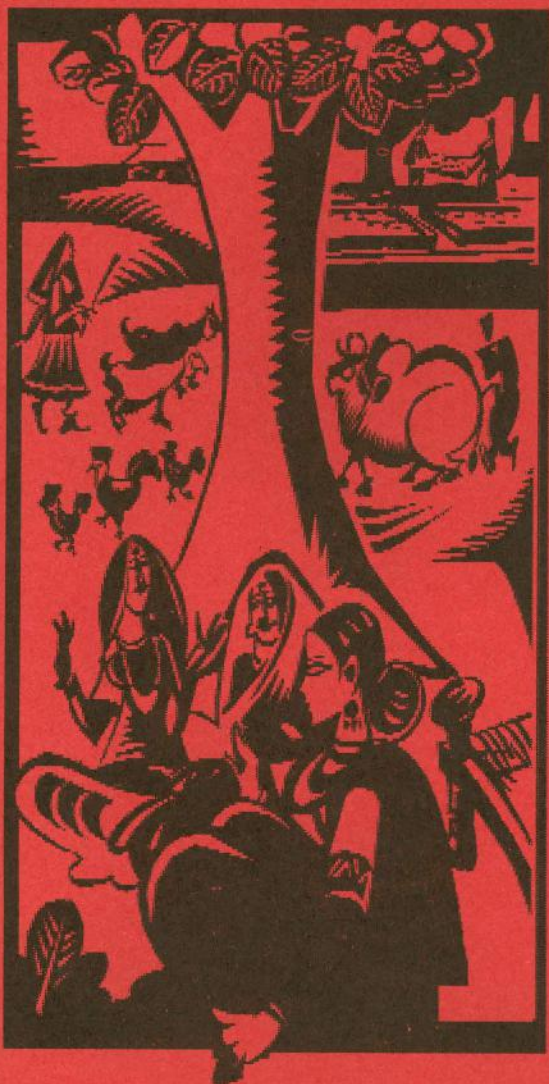


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Letters to the Editor

The Immediate Frontier

I read Mousumi Sarkar's article *Cluster Facilitators to the Fore* in NewsReach April 2006. It was terrific! It brought before my eyes my first experience of a true development professional working with people almost exactly 29 years ago — that inspired the idea of Pradan. This is what Pradan should be doing — developing people's capabilities to build their own capabilities so that they solve their problems. There are many things we do that people can do better, freeing us to do other things that add value to people's lives and efforts. That is the immediate frontier for us. Keep it up, Mousumi.

Deep Joshi, New Delhi

Ability to Feel and Reflect

Mousumi Sarkar's *Faces of Grief* was a good inclusion (NewsReach, July 2006). The cases are not unusual: the difference is that Mousumi acknowledges that they pose a dilemma to her. There are not very many people who choose to pause and reflect. The elite amongst us is not only shortsighted; it also sees things only in black and white while 'the frog beneath the harrow knows exactly where each tooth point goes.' Letting the tooth remain is pain, but who knows, pulling it out may mean death. Whether her choice has been right or wrong, one thing is clear — each woman had made a considered choice. You may not have the answers Mousumi, but hang on to your ability to see and feel and reflect.

Vidya Ramachandran, MYRADA, Bangalore

Engaging for Transformation

It is important to understand the stages of being of different categories of poor people in order to help them appropriately

Dinabandhu Karmakar

Livelihoods promotion entails a great deal of capability building of poor people who face difficulties in engaging themselves in meaningful activities that help them to earn adequately to meet their daily requirements and generate surpluses to meet their future growth needs.

We understand that poor people (normally identified as 'target people' or 'beneficiaries') themselves are both the entrepreneurs or managers and the workforces required to run any system that provides livelihoods. They also supply the leadership for extending support to others.

Generally people apply themselves either to create new opportunities or to exploit existing opportunities to earn their livelihoods. Communities have moved forward over the ages on their own. Of late, particularly over the past 50 years, the speed of development has hastened with the advancement of technology and spread of infrastructures (especially roads). As a result, some people even in remote areas have become aware of the outside world and are able to draw benefits from such development.

But everyone cannot do so for a number of reasons. They continue to live in abject poverty. We are working to find ways to help them come out of poverty. It is, therefore, critical to understand the factors and circumstances that facilitate or hinder these people to apply themselves.

There are many examples that positive changes in environment create large-scale

livelihood opportunities. Creation of irrigation infrastructure, supply of electricity, land reform, establishment of industries, breeding of new high yielding crops, establishment of market linkages, etc. are some well-known examples. At the same time, there are big populations who are not able to utilise these opportunities created to their advantage and are left to lead lives under grinding poverty.

Pradan's Strategies

Pradan's livelihood intervention strategies primarily revolve around:

- Land and water resource development to improve farming
- Organising self-help groups (SHGs) to meet their credit needs
- Training people to transfer skills and know-how to enhance productions (grains, vegetables, poultry, tasar, etc.)
- Creating market linkages to ensure better returns for their marketable commodities

We have approached poor people with more or less standardised packages formed by permutations and combinations of these sets of interventions. The more we have detailed out our inputs, the better we have been able to transfer (help people to adopt) new practices.

Our techno-managerial training and grooming help us analyse various situations and then suitably design interventions. We have been able to bring a high degree of objectivity at the task level (establishing input-output equations). Simple (single point) interventions like providing assured sources of irrigation do

help thousands of small and marginal farmers to come out of poverty. Similarly, availability of good high yielding seeds has made significant improvement on food availability to many smallholders.

We have also realised that there are also situations when multi-point and more complex interventions are required to help people harness opportunities (for example, irrigation plus credit plus draft power plus information and so on). A failure to meet any single element of these either renders all other investments futile or the interventions have very little impact.

It is generally assumed that once the gaps are addressed, people would invariably engage themselves in meaningful activities. However, such an assumption does not hold good in many situations, particularly with the poorer and isolated communities.

Special Inputs

Despite all our efforts, there are some people who have failed to respond to positive changes in the environment. Such people are in need of different kinds of inputs, which we have failed to analyse objectively to establish an input-output equation. When people do not respond to our techno-managerial inputs, we find ourselves at a loss.

We expect people to go through a moderately regimented process to draw benefits out of our interventions. Those who fail to go through such regimented processes are left out. In other words, we expect a minimum level of capability in people to meaningfully participate in and draw benefit from our interventions.

For example, a family should have invest-

ment opportunities to benefit as a member of an SHG. We have found that only those SHGs members made best use of their loans who either had a piece of irrigated land or an enterprising member in the family who could take the risk of starting a grocery shop or vending vegetables in the local market. Those who did not have such 'qualities' remained onlookers.

Similarly, landed families with no access to quality credit and access to quality farm inputs could earn very little out of their lands. Complexities of this sort need identification. We can then design appropriate integrated interventions. Some have already been tried and have yielded promising results.

But we have found it unmanageable when each intervention is required to be calibrated till some people respond to those. In other words, interventions needed to be qualified to be accepted by the people.

For example, people required irrigation but at free of cost. Some people manage manual scoops and dug wells but not a diesel operated lift irrigation (LI) system, even if the cost of irrigation by diesel operated LI is low and the business is viable. Some SHG members may think of taking loans to buy paddy to start a trading business but only when the rate of interest is low even if the business is viable at higher market rates of interest.

Additional Handholding

These people might need 'additional handholding' to break the inertia. In our efforts to promote vegetable cultivation, we have found some people opted for leafy vegetables requiring very low input cost rather than 'high return-high risk' tomato or

potato or cauliflower. We saw that it required a great degree of flexibility and diversity even in a 'single intervention' situation (for example, stabilising Kharif paddy) to make it adoptable to different categories of people.

As we tried to qualify and calibrate such 'single' or 'simple' interventions to make them adoptable to all categories of farmers (poorest, women headed, sharecroppers, enterprising smallholders, etc.), the intervention no longer remained single or simple. It became unmanageable. We have realised there are limits to the 'techno-managerial' approach of redesigning interventions to meet an inclusive 'profile of farmers'.

On top of all this, there is also a very high degree of bondage with traditional vocations (which conditions peoples' mind), creating a great deal of inertia against any change. Wage earning is preferred to small scale vegetable cultivation with assured irrigation even if returns against labour are higher in vegetable cultivation. Such families need 'additional support and confidence building' to transit those hurdles and inhibitions.

'Homogenous' SHGs

We generally consider that Pradan-promoted SHGs are socio-economically homogenous. But when we try to develop and implement livelihood enhancement programmes through SHGs, it becomes evident that they are no longer 'homogeneous' in making livelihood choices. There are significant differences in livelihoods-related decision-making. The factors influencing decisions goes beyond access and ownership to resource base or information or linkages.

Thus, when we went ahead with broadly

designed 'technological-gap-filling' type of interventions, we saw some people either not participate at all or drop out after the 'handholding' phase is over. Every time we pick up the cases of left outs and dropouts, we observe that they need individual attention and the process is time consuming.

There is nothing new in this realisation. Some people take time to respond to changes and opportunities available. We therefore find that our target people comprise different profiles behaviourally (mindset, experience, etc.) and are in need of different kinds of interventions.

I strongly feel that there is a need to understand livelihoods related behaviours, decision-making proclivities, etc. in an objective manner so that 'required help' (in terms of developmental interventions) could be designed more scientifically. We believe that if people were systematically helped to an expected level of homogeneity with respect to livelihood behaviours, the probability of replicating standard 'designed interventions' would be high. This would increase the probability of success and reduce the rate of dropouts and left outs.

Way of Being

To understand and study people and to look for patterns in people's way of being, we generally follow the views of sociologists, anthropologists and policymakers who have tried to categorise people based on lineage, heredity, culture and other criteria and have found patterns in behaviours of individuals and grouped them differently (see box 1). These groupings have historically conveyed their broad images to society and formed bases of our knowledge rather perception about them. Those

Box 1: Categorising People

There are several conventional ways of categorising people based on:

- Lineage: Mongoloid, Aryan, Caucasians, Negro etc
- Caste- SC/ ST/ OBC/ General
- Class- poor, not so poor, better-off, rich
- Religion - Hindu, Muslim etc.
- Sex - male / female
- Gender - men / women (based on perceived role in the society, masculine / feminine)
- Holding size - marginal farmers/ small farmers/ big farmers
- Entrepreneurial ability - innovators, early adaptors, late adaptors, laggards
- Attitude to investment in livelihoods - IRS (Immediate Return System), DRS (Delayed Return System)

knowledge or perceptions often hinder us to take a fresh look to understand them better.

All these categories indicate homogeneity of certain kinds and have significant meaning in the context of society. However, these make limited sense in understanding livelihood behaviours and practices of their members. Each of those 'labels' creates an image about that category of people without getting into the 'self' of the individuals.

I think there is need now for development professionals to demystify 'handholding, motivating, inspiring and confidence building' inputs.

Some of us are born 'motivators' and some are 'de-motivators'. Some can enter any

household and come up with meaningful options to help the poorest in the community. Others us feel lost if the people say 'no' to the programme on hand. There is a high degree of subjectivity in the way we conduct ourselves in playing our roles in communities to produce some 'developmental support' in terms of motivation and mobilisation.

Here I have tried to build a kind of framework based on my exposure to world of 'mind-science' through our in-house training programmes.

Indicative Framework

This is an attempt to share an indicative framework to get into the 'self' of the individuals to understand their 'livelihood behaviours' and then come up with an understanding about our role if we are interested to initiate 'graduation and transformation' in the 'self'.

The following assumptions are made to develop the framework:

- Each individual's livelihoods practices are at different levels of transition
- Lower the individuals' aspiration (for quality life with reference to specific direction set by themselves or by others but accepted by them) lower the degree of transition
- A family shows greater transition (and sustenance) only when there is significant enhancement in their aspiration
- Aspiration could be enhanced or induced from outside by working systematically with individuals and families and their environment

To begin with I am looking for some diagnostic tools that would give us clues to identify what kind of aspiration the person has and at what level of intensity. My

Box 2: Things to Look For

Step 1: Look for indicative overt behaviours relevant to livelihoods

Step 2: Look for interactive indicators

Step 3: Apply tools to generate data to understand reasons for overt behaviours

Step 4: Recognise critical support she needs

Step 5: Identify opportunities for 'collaboration'

objective is to develop a tool to design and initiate developmental interventions.

It is possible to categorise the people we work with according to their stages of transition along a progressive livelihood-transition scale. Each stage has its distinct overt behaviour and interactive cues. It accordingly needs appropriate diagnostic tools, has specific support needs and specific opportunities for collaboration (see box 2). Box 3 summarises the seven stages of livelihood transitions.

Stage of Resignation or Withdrawal

Observable Behaviour

- Families stop making efforts to enhance needs at a very low level of consumption.
- When traditional occupations fail to meet their needs, people might be forced to resort to begging, engage as bonded labourer, skip meals, or adopt other degrading means of survival.

Interactive Cues

- They may deny or hesitate to seek or accept help to make changes.
- Investment needs to initiate any new venture, which they think are meaningful, are generally low.
- Their ability to respond to 'small assis-

tance' (in terms of external inputs) is high.

Appropriate Tools

- 'Revisit family history' through systematic attending and listening to understand the individual better and discover her basic strengths (through mapping past successes).

Critical Support

- Recognise her small needs as significant (instead of ignoring those just because they are small).

Opportunities for Collaboration

- Jointly exploring areas to design 'help', be with them to discover at least one thing they are good at and helping them do it better.

Categorisation: Such individuals and families could be categorised under survival or resignation or withdrawn stage. (Personally, I do not believe that anyone is completely resigned until they decide to die).

Stage of Articulation

Observable Behaviour

- Unhappiness with present level of consumption, a dissatisfaction that may well

Box 3: Stages of Livelihood Transitions

Stage 1: Resignation or Withdrawal

Stage 2: Articulation

Stage 3: Active Exploration

Stage 4: Expressing Hope and Fear

Stage 5: Generating Possibilities

Stage 6: Growth and Demanding Help

Stage 7: Taking Charge and Reducing Dependency

be induced by from outside through exposure to instances of better life.

Interactive Cues

- May cite several reasons for their state of affairs.
- May share several experience of what they have.
- Would display active interest to engage in analysing their situations.

Appropriate Tools

- Scanning of seasonal and annual cash flows, activities engaged, understanding diverse portfolios of income and the gaps between expenditure (including what they wanted to make but could not) and income.

Critical Support

- The gap identified from the above exercise define critical support needed for the individual or family. This has to be adequately quantified and checked whether this meets their existing and (projected) growth needs.

Opportunities for Collaboration

- Understand 'whys' (factors/ dynamics / decision making) through systematic attending and listening and with judicious confrontation.
- Confrontation to be used when one is sure that some degree of mutual trust has been established and the individual is prepared to seek help. Otherwise, confrontation could be counter-productive.

Categorisation: Following those indicative behaviours and the treatment they require to go through transition, such individuals and families could be categorised under stage of articulation of why they are where they are.

Stage of Active Exploration

Observable Behaviour

- People engaged in action (mental or physical) on whatever option they think feasible to earn better livelihoods. These actions may lead to success or failure unless all the required inputs are ensured.

Interactive Cues

- Wrong analysis of situation may result in futile actions.
- They might have seen consequences of taking risks of 'high order'.

Appropriate Tools

- Detailed mapping and analysis of ongoing efforts.
- Detail mapping and analysis of ongoing efforts and acts (in terms of skills, knowledge, resources, etc.) in ongoing efforts to make changes in existing livelihood practices.

Critical Support

- The gaps that are hindering progress (or changes that need to be made) has to be addressed adequately to meet peoples' expectations.

Opportunities for Collaboration

- Help them to properly explore and analyse the exploration.
- Short list the potential ventures (considering all kinds of support they can mobilise including yours).
- This needs adequate thematic and sectoral knowledge to do proper exploration and analysis.

Categorisation: Following those indicative behaviours and the treatment they require to go through transition, such individuals and families could be categorised under

the stage of (active) exploration.

Stage of Expressing Hope and Fear

Observable Behaviour

- They have already initiated risky (in their terms) ventures.
- Might eagerly or actively look for some support and assurance.

Interactive Cues

- Efforts leading to success enhance hopes for future.
- Failure leading to despair discourage foreseeing the future. It draws people back into the gloomy past.
- A positive balance of the two helps individuals to undertake new initiative with a lot of care.

Appropriate Tools

- Revisiting recent past of the family through systematic attending and listening.
- Taking stock of initiative already made by them.
- Observing cycle of failure, despair and alienation, and success, hope and integration.

Critical Support

- Empathy with the emotions.

Opportunities for Collaboration

- Building a vision founded on hope (this is a deeper mental and emotional process and is guided by exposure and ability to see potential of resources one has access to, confidence in self and supportive environment).

Categorisation: Following those indicative behaviours and the treatment they require to go through transition, such individuals

and families could be categorised under the stage of experiencing hope, despair, fear as a consequence of an on-going effort.

Stage of Generating Possibilities

Observable Behaviour

- Aware of the possibilities to meet the challenge (gap between expenditure and income and meeting enhanced consumption and saving needs, etc.).

Interactive Cues

- People have the ability to (more or less) realistically evaluate the potentials of opportunities around them.
- Raise doubts over possibilities of success.
- Ask specific questions.

Appropriate Tools

- Take stock of the current situation or the situation in the recent past.
- Explore if they did piloted their efforts or tested their initiatives at a small scale and note its results.

Critical Support

- Identifying the specific areas of doubts that can then be addressed with right information and exposure.

Opportunities for Collaboration

- Ensure that the full package (resource, knowledge, know-how, linkages) is available at their disposal. Strong thematic knowledge and information plays very important role at this stage. Any weakness on these aspects will limit exploration of real potential and could lead to weak decision-making.
- Generate motivation for learning new things.

- Conduct sub-sector study.
- Evaluate options critically.

Categorisation: Following those indicative behaviours and the treatment they require to go through the transition, such individuals and families could be categorised under the stage of awareness of possibilities and weighing the possibilities with suspicion and doubts.

Stage of Growth and Demanding Help

Observable Behaviour

- Individual will have sharp vision and clearly defined goals.
- Individuals who have thought through plans.

Interactive Cues

- Demands or seeks help.
- Can use available help.

Appropriate Tools

- undertake stocktaking of input-output linkages.
- Identify gaps and highlight the diverse linkages needed.
- Conduct risk analysis.

Critical Support

- Such individuals want to grow and therefore ask for concrete inputs.

Opportunities for Collaboration

- Make it known that we are available.
- Ask for their plans.
- Link with the relevant sectors and market.
- Set systems to ensure services (service providers, extension workers, etc.).

Categorisation: Following those indicative behaviours and the treatment they require

to go through transition, such individuals and families could be categorised under the stage of growth and demanding help.

Stage of Taking Charge and Reducing Dependency

Observable Behaviour

- At this stage the family comes to realise that it is both able to and has to take charge of its affairs and reduce its dependence on outsiders.
- The individuals acquire confidence.
- They are well versed with the operational details.
- May show willingness to extend help when others need.

Interactive Cues

- May show interest to promote local organisation to deal with other agencies for better services.
- Exploring the advantage of scaling up.

Appropriate Tools

- Share idea of withdrawing support and map gaps they see in absence of the intervener (Pradan).

Critical Support

- Building confidence to sustain the relevant activities in absence of intervener.

Opportunities for Collaboration

- Delineating tasks required to be performed to sustain the venture.
- Delineating support needed by the people or their organisation in absence of the intervener (Pradan).

Categorisation: Following those indicative behaviours and the treatment they require to go through transition, such individuals and families could be categorised under the stage of taking charge (might show

interest in helping others).

When significant numbers of families reach this stage, the project moves to scale up phase based on capacities built at the local level. To help each category of people successfully pass through their stages of transition requires skills, knowledge and attitudes. While designing interventions on scale, deployment of family and staff need to take care of these issues.

This does not mean everyone passes through all the stages. People are already in different stages. They need help according to their specific stage of transition.

In Pradan, when we think of peoples' organisation to delegate certain tasks, we need to keep these in mind. This will be discussed in detail in another article on promoting peoples' organisations.

Present a New Idea for Peer Review

Pradan has always been in the forefront in innovating on new ideas that could be implemented at the grassroots. **Concept Papers** in NewsReach are a way to share and air new untested ideas to solicit peer feedback. If you have a new idea you would like to test before implementing, send us a 2,000 word **Concept Paper**. If you have experience or views on any **Concept Paper** that would help the author, email us at newsreach@pradan.net.

Devising Ways to Manage Risk

A study in Hoshangabad and Betul districts of Madhya Pradesh shows various ways to manage risk for the poor

Sonu Agarwal

The object of the exercise was to structure a community risk management programme for poor families Pradan's Kesla field team in Madhya Pradesh works with. The exercise was spread across four development blocks of Hoshangabad and Betul districts of Madhya Pradesh. The blocks in Hoshangabad were Kesla and Sohagpur, and the blocks in Betul were Shahpur and Ghodadongri. The four blocks are adjacent to each other and lie in the catchments of the Tawa River.

The broad programme design was divided into two main components: risk assessment of sample population in the project area, and design and evaluation of appropriate risk management instruments.

Field research was undertaken to gather relevant understanding about the risk profiles, risk cultures and prevalent risk management systems in the area of study. To gain a macro-level perspective about the area of study, analysis of secondary information, predominantly collected from government sources, has been carried out. A couple of focus group discussions were also conducted to ascertain the level of validity of secondary data and to gain an understanding of the variability that can exist across relatively proximate villages.

Based on the macro-level perspective, micro-level research was conducted, predominantly through a household-level questionnaire survey accompanied by informal interviews of village-level resource persons like local shopkeepers, self-help group (SHG) accountants, Panchayat members, etc.

The sampling plan of the risk assessment study was based on two variables that can be believed to have significant impact on the economy and the risk profile of a village in the project area. These factors are access to the village and level of irrigation.

After the identification and assessment of key risks, an exercise to map these risks to appropriate instruments was undertaken. The scope for these instruments ranged from an insurance-based product and community fund to a restructuring of the supply chain.

The risk assessment study was subdivided into three components that included macro-level analysis, microanalysis, based on key findings from the field survey, and risks and implications.

District Level Analysis

Cropping Pattern

The cropping in Betul is highly skewed in favour of Kharif crops whereas Hoshangabad shows a more equitable distribution of cropped area during both Kharif and Rabi seasons. The apparent reason is the availability of irrigation to the farmers of Hoshangabad for Rabi crops. Even within the Kharif crops, there is a marked difference in the choice of crops. Unlike farmers in Hoshangabad, who mainly prefer to grow non-food crops like soybean, the typical farmer in Betul displays a pragmatic approach by equally preferring food and non-food crops in terms of cropped area.

Dependence on Rainfall

The correlation of rainfall with average productivity of select Kharif crops like tuar, maize and jowar yields a correlation of 95.6%, 72.8% and 65.6%, respectively. Although there is scope for improvement of these correlation values by comparing block level rainfall with block level yields, yet these values by themselves denote a substantial dependence of productivity on rainfall.

Food Preferences

As indicated by key resource persons at Pradan's Kesla team, the signs of shifting food preference towards finer food grains like rice and maize are fairly evident in case of Betul. The area under these crops seems to be increasing at the expense of traditional coarse food grains like kodu, kutki, sama, etc., which are sturdier and require less effort as compared to crops like paddy and maize.

Worker Population

A glance at worker population statistics for Betul reveals a disconcerting spurt in the marginal worker population during 1991-2001. This may point towards an intensification of marginal labour that is possibly characterised by a high degree of seasonality in labour availability.

Although this may make the employment statistics look respectable, it could be making things worse off for almost all the stakeholders since it increases fluctuations in income and induces a depression in the prevalent wage rates on the lower end. The underlying factors responsible for such a phenomenon need to be examined extensively.

Health

Despite the well-known shortcomings associated with government health services, its

pivotal role in creating access to low cost healthcare in the most far-flung areas of rural India cannot be undermined. However, the good or bad performance of the public health services is not uniform and varies from location to location. Considering the paucity of qualified health practitioners to work in small towns and villages, public healthcare facilities continue to be best option available for reliable medical consultation and prescription.

It can be seen that the state of health infrastructure in Madhya Pradesh is deficient in terms of the average number of villages covered by a primary health centre and a child health centre when compared to states like Kerala and Maharashtra.

Communicable Diseases

In order to gain an appreciation of the pattern of communicable diseases, the monthly outpatient records of the last 24 months for Hoshangabad were analysed. The data for both male and female outpatients revealed predominance of cases of Acute Diarrhoeal Diseases (ADD), including gastroenteritis and cholera, and Acute Respiratory Infections (ARI), including influenza and excluding pneumonia, in addition to cases of 'all other diseases' (AOD).

The combined total of the cases under these three categories constituted almost 98-99% of the total OPD cases in public health institutions of Hoshangabad. The break-up of cases within the heading AOD was not available. However, on further probing, it was found that it was largely a general (or miscellaneous) category that comprised all common diseases, pregnancy, malaria, skin disorders, problems related to vision, etc., including medico-legal cases.

Village Level Analysis

Landholding Pattern and Family Size

The average landholding size in the sampled villages is between 3-5 acres with certain outliers in the range of 0.5- 1.5 acres. The landholding pattern with regard to the family size largely remains unexplained in the first two categories. However, in the category of seven acres and above, the size of family has direct correlation with the size of land.

The findings indicate many undivided large families have large holdings in range of 10-15 acres. Large families, irrespective of landholding, however, have good income levels due to income from wage labour and NTFP (non-timber forest produce) collection.

Income Profile of Families

The village economy largely operates on barter system in the area. Even for retail purchases within the village for products like soaps, oil, groceries, etc., the villagers exchange farm produce to buy such daily needs. The average income levels indicate the average economic output valued at the appropriate prices for agriculture (procurement price), labour (average wage) and NTFP (sale price at the local store).

In the medium and large landholding segments, the availability of irrigation facilities shows a marginal increment in the agricultural output. The difference in agricultural economic output between irrigated and non-irrigated large landholding segment is mainly because farmers in the former case are able to grow high commercial value crops like soybean, wheat, vegetables, etc.

The land utilisation level in irrigated category is close to 80-100%, while in villages with low irrigation, it is between 60-70%. Even in villages with good level of irrigation facilities, there are patches of dry land, which are unutilised. This could be close to 20% of the total land in many cases.

Labour

There is heavy dependence on income from wage labour across all groups. On an average, two members in the household (maximum 4-6) work as wage labour sometime or the other during the year. Findings from study indicate 50% of the respondent households were engaged in agricultural labour. The villagers primarily work in the regions surrounding Hoshangabad and Itarsi.

On an average, a person gets 16 days of employment every year with a maximum of 50 days. The employment is mainly during the harvest months of October, November (Kharif) and March, April (Rabi) with an average wage of Rs 45 (high) to Rs 32 (low).

The average annual household income from agriculture labour is Rs 950-1,300. Dependence on wage labour is higher in villages with low irrigation levels compared with villages with a fair level of irrigation. Accessibility does not seem to determine the level of economic output from labour.

The labour in this area is largely non-migrant in nature. Hence the risks faced by them are largely specific to issues like health and fluctuation in wages.

Livestock Rearing

Rearing livestock as a secondary means of income generation seems to be relatively under-tapped in the project area. Tribal communities like the Korkus and the Gonds

predominantly rear milch animals for self-consumption of the produce whereas the Gawalis harness the livestock produce for commercial ends.

The average productivity values for milch animals on the basis of the survey data come to around 0.1–0.3 litre per day for cows and around 0.5–2 litres per day from buffaloes. The low productivity for milch animals is attributed to the generally dry vegetation in the region and the lack of grazing lands with green fodder. Even on visual examination, most of the cows and bullocks in tribal households appeared to be emaciated.

Although a number of households admitted the loss both on account on mortality and morbidity of livestock, the specific causes of morbidity and mortality could not be determined. Since the veterinary service infrastructure does not reach most villages, treatment of livestock is generally not undertaken except in the case of health camps and other special drives.

Risks and Their Implications

Based on the information gathered on land productivity, sown area, crop types, food requirements, labour, NTFP, expense profiles, etc., an income statement for various category of farmers (small – large landowning, small – large families, across irrigated and un-irrigated lands) was simulated.

While preparing the simulation model, wherever we felt that the data collected from our research was inadequate, we used the data from more credible sources. The simulation provided interesting insights into the household economics.

It was found that financial condition of a

household improves with landholding, availability of irrigation, and number of adult working members. We also found that food security is a prime concern for most households, especially the marginal landowners in un-irrigated areas. Food security drives households to engage in other productive activities such as agricultural labour, casual labour (construction, digging, forest cutting), and NTFP collection.

Households can cope with marginal distress situations (such as temporary food deficit) by putting extra effort in casual labour of various kinds. In distress situations, higher the number of adult working members in a household, the better is the ability of the household to cope with distress. More members can earn from diverse sources. Applying the same logic, small families with low landholding may be more susceptible to risks.

Food Security

Households frequently grapple with food deficit on account of variations in rainfall, substandard farm practices, soil conditions, etc. The deficit situation aggravates in a drought year. While a moderate drought (less than 20% of the average annual rainfall) occurs once in six years, an extreme drought (less than 40% of the average annual rainfall) occurs once in 30 years (based on last 30 years daily rainfall data of Betul and Hoshangabad). There has been an instance of successive moderate drought for three consecutive years in Betul (between 1977-79). The effect of such successive moderate droughts can also be severe.

Our simulation exercise suggests that when faced with moderate drought situations,

households can overcome the distress without much difficulty. This is possible on account of additional income from casual labour, possibility to collect higher NTFP in the months of February and March, easy loans from the community and local shopkeeper, and ability to cut on food and non-food expenditure.

Our simulation exercise suggests that in moderate drought situations, income from casual labour is sufficient to overcome the distress in most of the cases, although smaller families may find it more difficult to cope with drought related distress than larger families. However, drought accompanied with a major illness, disability or death to an adult working member can have a severe impact on households, especially on the small and marginal land owning households. Further, successive 2-3 years of drought can have a severe impact.

Droughts may also result in opportunity losses. For example, a household may need to sell its NTFP collection early in order to pay off its drought related debt. Excessive rainfall can also cause temporary food deficit. Excessive rainfall instances have occurred once in six years (based on last 30 years daily rainfall data of Betul and Hoshangabad). Excess rainfall of this magnitude can cause a deluge, although its impact may be geographically limited as compared to that of a drought.

Health

Incidences of untimely deaths due to accidents, animal attacks, disease in Betul is not significantly higher than the national rural average. However, impact of untimely death may differ across segments.

Our simulation exercise shows that untimely

death of a working member may not cause significant impact on surviving members of the large families (especially if there is large landholding). Untimely death without prolonged illness is not a drain for larger families as expenses reduce proportionately to the economic output.

Incidences of diseases such as malaria, gastroenteritis, viral fever, other water-borne diseases are much higher than the national rural average. It is not uncommon to find 3-4 members in a family suffering from malaria and diarrhoea during the rainy season.

Generally, major illness, unlike untimely death causes relatively more distress across various segments of households; although as in other risks, the impact is more severe on small and marginal landowning families. Major illness to an adult working member followed by death has severe implications for small and marginal land owning families.

Most of the marginal and medium landowning farmers engage in subsistence agriculture, leaving only the large landowners (especially in irrigated lands) to engage in commercial production. As a result, a large portion of the households remains immune to fluctuations in food grain prices.

Miscellaneous Risks

There are other minor risks highlighted by the households that include storage of NTFP produce. Households lose a portion of the NTFP collection on account of termite attack. This largely happens when appropriate moisture proof storing bins are not used. We feel that though termite attack may be a risk, which occurs almost every year to most of the households, it has lim-

ited implications on a household's financials.

This is because in most of the cases, NTFP is sold at the time of collection. Further, it was also seen that the households who processed NTFP were more careful in storing and lost a marginal amount of mahua on account of termites. This leads us to believe that the reported losses due to termite are more on account of lack of adequate care rather than due to some unmanageable risk.

Risk Management Solutions

Risks related to agriculture and disability (caused by illness or accident) are the main risks, as these affect livelihoods. Accordingly, we have primarily focused on these two. Even among these two, we believe agriculture is the main risk, as a viable agriculture ecosystem would reduce casual labour and in turn susceptibility to disability risk.

As discussed in the previous sections, major agricultural risks encountered are as follows:

- Delay or deviation in rainfall from the optimal schedule or requirements
- Risks of pests, wild animals and other untimely weather events like hailstones
- Storage risks compounded by an aversion towards use of fumigants and chemicals
- Price risks due to lack of access to more transparent markets (mandis)

These risks are primarily rooted in factors such as:

- Unavailability of a water harvesting or irrigation mechanism
- Lack of technical expertise especially in terms of commercially viable farming techniques

- Unavailability of adequate capital to venture new farm based projects like plantation farming

The region due to its geographical location has several advantages, some of which are as follows:

- The region receives plenty of rainfall (average 1,100 mm)
- The soil type is black alluvial and has great potential for financially viable farming
- The terrain makes it suitable for non-traditional farming activities like horticulture, floriculture, plantation farming, etc.

The above advantages can be harnessed for better agriculture risk management adopting the following concepts and practices.

Tripartite Land-Labour-Company Contracts

The interests of various stakeholders (landowners, labour and capital providers) can be realigned and a win-win situation created for all by adopting the following methodology.

- A company to be formed to promote commercial farming
- The company to enter into contractual arrangement with group of farmers in the regions for a specified period of time. Tripartite arrangement between the company, landowner, labour groups (SHGs up to 20 members each)
- Landowning farmers to pool in their land for commercial farming without transferring land titles. Landowner paid a land user fees, can receive a small percentage (approx 1-2%) of the profit made out of his land

- Farmers to provide agriculture labour for commercial farming on the pooled in land. Farmers to be organised into SHGs and members paid according to labour person hours (depends on crop to crop). Extra salary support to SHG leaders for the extra administrative work. Approx 10-15% of the profit earned by the company to be shared with SHG members. SHG peer pressure to discourage non-performance. A representative of the local community to be on board.

- The company to invest in land development, water resource management. It would provide agricultural inputs and technical know-how to the farmers. It would collect the farm produce and sell it in the market

Captive Production using Technology

Captive production on a large scale facilitates efficient use of technology, which can lower cost of production. For instance, higher yields (5-6 times than normal) bring down farm-gate production cost by more than 50%. The reduced production cost not only has its own benefit, but also reduces the downstream costs of storing and grading.

Trading Capacity

Trading with backup production facility gives competitive edge. It is a known fact that commodity traders manoeuvre markets to control prices. Several production interventions facilitated by the government and multilateral agencies to enhance livelihoods have failed due lack of control on markets. With a large production base as backup, the disadvantages created by traders can be turned on its head and the system can be used to the farmers' advantage.

The leverage through trading can enable more efficient procurement of commodities from other smaller farmers, thereby enhancing overall supply capacity. Trading capability can result in other advantages as well. It may enable introduction of new varieties in the domestic market. For example, new fruits and vegetables from abroad can be introduced early, tested and if found viable, domesticated in the captive production base.

Proposed Project

The above concepts can be used to create a financially viable agricultural ecosystem, especially for small and marginal farmers, which raise agricultural income and at the same time give the wherewithal to technologically manage the risks associated. A pilot project scheme based on the concept outlined above can be implemented in the study area and scale up if found viable.

About 500-1,000 farmers from the villages of Kesla block, with an average-landholding size of 0.5-1 acre, could pool in approximately 500 acres of land for commercial cultivation. A company could be formed with investors and technical consultants as the principal shareholders. The company would enter into a tripartite contract with the farmers. Participating farmers would contribute land initially for a period of 1-2 years. Each farmer family would be paid at the rate of Rs 32 per person hour for agricultural labour rendered per acre of land, subject to satisfactory fulfilment of labour term conditions. Initially, vegetables and herbal crops could be grown.

Considering availability of groundwater, vegetable cultivation is viable. With capital expense of approximately Rs 55 lakh and working capital expense of Rs 40 lakh for

cultivation of tomato, returns of about Rs 20-28 lakh per season can be reasonably expected.

Insurance Mechanisms

We also explored ways to address rainfall related risk for Kharif crops through insurance mechanisms such as area yield and rainfall insurance. However due to lack of adequate weather and crop yield data, and a very low-end agricultural production economy incapable of sustaining the upfront premium, the insurance mechanisms may not be scalable. However, a rainfall insurance product may work for certain pockets where commercial crops are grown and block wise rainfall data is available.

Disability Risk Management

Disability risk is inversely proportional to income. At low income levels, the population is susceptible to all kinds of illness and accidents. The solution lies in reducing the incidence of diseases by creating a better liveable habitat, which is possible only if the means of income improve (maybe by way of commercial agriculture).

Improved income will help create a better healthcare ecosystem and a denser network of functional health centres. A health and accident insurance product based on the income and disease profiles can be then sold and serviced. However, it will be unwise to scale up any other disability insurance (other than accident and life) at this stage.

NewsReach Livelihoods Compendium

Are you a grassroots professional trying out new and innovative ideas in the field?
Does your organisation work to promote livelihoods for the rural poor?
Are you on the look out for tested and successful interventions for the poorest of the poor?

NewsReach Livelihoods Compendium could deepen and broaden your knowledge about successful programmes implemented amongst the poor in the poorest states of India.

NewsReach Livelihoods Compendium is a collection of cases, narratives and articles about Pradan's livelihood promotion programmes. Most of these have been documented by professionals in the field. For your own copy (Rs 80, postage extra) write to Smita Mohanty at 3, CSC, Niti Bagh, New Delhi - 110 049 or email her at smitamohanty@pradan.net.

Training Cluster Facilitators

A rigorous grooming process carried out for a year to ensure cluster facilitators are able to fulfil their role in a proper and efficient manner

Mousumi Sarkar

Pradan has been promoting self-help groups (SHGs) for several years. As a result, the SHGs are of different ages and stages of growth. They need time from field professionals for different purposes. These purposes include:

- Performing routine tasks like checking accounts, opening bank accounts, distributing dividends, generating credit demand, etc.
- Arranging trainings for skill development (accounts and leadership training) and motivational trainings (membership training, livelihood visioning, SHG concept through ILS, etc.).
- To solve conflicts that arises in SHGs.
- To arrange for exposure visits of members for livelihood activities.

Pradan professionals have learnt a lot of tools and techniques in different training programmes, which may be helpful to deal with these issues, such as attending and responding, motivation and achievement dialogue, identification of hybrid and honey-bee activities, risk calculation, addressing gender issues, and ILS, etc. But all this is difficult to apply in our work context in a systematic way mainly due to lack of time.

In such a scenario it is pertinent to think of some capable individuals who are able to support and take over some of our roles in the community (*Cluster Facilitators to the Fore*, NewsReach April 2006). But there are several questions attached to this. Who would be these persons? What would be their role vis-à-vis the role of the professionals? Who will pay them? Where will the revenue come from?

Some of these can be addressed by careful selection and grooming of these people, which would be supplemented with regular meetings and trainings. It would be crucial to transfer proper values and norms. We could then introduce them as facilitators in community, group, cluster or panchayat meetings in a regular basis. The grooming will have to be in a way the community would accept them in place of Pradan professionals. This means that this person should not become an active problem solver instead of listening to the needs of the community before addressing them.

Keeping this in mind, we followed a systematic process to train and groom people as cluster facilitators (CFs). Initially we selected a few SHG members and persons associated with SHGs for a long time based on our impressions. At that time, developing people from the community to perform some tasks was an urgent need at our project area. Our experience with CFs has been encouraging. In this article, I will try describe the inputs we provided to groom them.

Initial Orientation

At first we arranged for a 2-day residential training and orientation programme for the 13 selected persons. The purpose of the programme was that the participants would be able to clearly articulate the purpose of SHGs and SHG clusters, be aware of their role and be able to decide whether they could perform the role.

On the first day the participants introduced each other by their names, SHG, time they have been associated with the SHG and the

roles they performed. We shared with them our reasons of selecting them (their performance in the SHG) and the roles we expected them to fulfil (attending cluster meetings as facilitators, auditing and distributing dividends in the SHGs, etc.).

The participants then raised queries on the role they would have to perform as a facilitators, the number of clusters each would handle, the number of times they have to audit the groups and on the audit process. Although we noted all their questions, we deferred detailed explanations for a later session.

The participants were then formed into three subgroups. One subgroup discussed the need of SHGs in villages, the second discussed the main problems faced by the groups and the third subgroup discussed the need and role of SHG clusters. The participants then presented the results of the discussions in the larger group.

We then held an entertainment session entitled *nadi-pahar* (river-mountain). The day ended a task set for participants to fill out account sheets of an SHG.

On the second day we started with micro-lab (walking in the morning to greet each other, and sharing experiences of the previous day) that the participants found interesting. Each of them spoke about their understanding of SHG and cluster based on what they had learnt on day one. This helped us understand their clarity and capability to articulate.

Once this was done, we held exercises in writing in Hindi and practices in accounting. We then explained to them what was expected: the number of clusters they would have to attend to, how frequently they would have

to audit accounts, how they have to go to the villages on their own, etc.

Based on our evaluation and responses of the participants, we selected eight from the original thirteen. These eight persons subsequently attended all cluster meetings with Pradan professionals where they were introduced with the cluster members. It also gave them a chance to gain confidence.

Training After One Month

We again assembled the eight CF trainees in the second month after the initial orientation for one and a half days. At the end of the training we expected that the CFs would feel confident of conducting meetings with a structured design. They would also be able to monitor the cluster structure such as who the members are, keeping track of attendance of cluster members, and how to develop agendas for discussion. Additionally, they would be able to conduct games in the cluster meetings and understand the underlying values of the games.

During the training all eight participants shared their experiences of attending cluster meetings as observers and not participants. We then discussed on how to set the meeting going by relay introduction and matching pairs. We also showed them how to conduct oath taking in a cluster meeting and forming inner and outer circles. The participants then demonstrated the techniques after we have shown them.

We also instructed them how to form subgroups and select topics for subgroup discussions. As demonstration we selected a topic entitled "what is a cluster and why do we need it". We also demonstrated the lion and lamb game, which led to an animated discussion on the message it conveys to participants.

We instructed them on how to generate agendas from cluster members. This included explanation of agenda, how to select a cluster member who would write them down on a chart paper and how each group would share their agenda for discussion.

In this training we also decided that the CFs would meet on the first week of each month. A Pradan professional would also attend this meeting.

Observation and Action

After this training programme, Pradan professionals conducted cluster meetings with each CF as an observer and learner. In the subsequent cluster meetings, the CFs conducted the proceedings and the professionals attended as observers. This process helped the CFs to gain in confidence. It also helped both professionals and the CFs to understand the areas where there was scope for improvement.

We then organised a meeting with the CFs in the third month. The objective of the meeting was to arrive at an understanding of their experiences. We also expected that the CFs would have a clearer idea about facilitation. We also instructed the CFs to conduct portfolio analysis in the cluster meetings. We also thought the CFs will be at ease if they required to conduct numerous games if the situation called for it in a cluster meeting.

The CFs shared their experiences of conducting meetings such as whether they felt scared or felt good when the member accepted them, etc. We then conducted a session to discuss the types of participants in the meetings. The CFs were divided into two sub-groups and points discussed they discussed were consolidated by a Pradan professional.

This was followed by a participatory discus-

sion. The CFs had divided the participants into four types: active (those who were good listeners and participated actively in the discussions), silent (those who listened well but did not participate actively in the discussions), indifferent (those who were inattentive in the meeting), and dominant (those who talked frequently, interrupted others and otherwise tried to dominate the proceedings). There was a lively discussion on how to tackle all types of participants in a meeting.

Since repayment of loans is an agenda in most cluster meetings, we held a discussion with the CFs on portfolio analysis. This included how to look at portfolios and how to then discuss it in the cluster meetings.

We also demonstrated to the CFs the rope and bricks game and discussed the values attached with it. We also taught them a few songs that could be sung at the cluster meetings.

We also decided in the meeting that we would develop a format to easily enumerate the attendance in a cluster meeting, the meetings agendas, the tools used and the discussions that took place. Subsequent to this meeting, the CFs conducted the cluster meetings independently. Sometimes Pradan professionals were present to observe and evaluate the proceedings.

Fourth Meeting

In the fourth meeting with CFs our objective was to derive an idea about the experience of the CFs who were now conducting cluster meetings independently. This would help us to learn from each other. We also intended to finalise the format we had discussed in the previous meeting. Finally we wanted to further discuss way to tackle various types of participants.

After the CFs shared their experiences, we found there was greater clarity of their role. Issues such as whose cluster, who should come up with a cluster plan for livelihood activities, who should represent the cluster at the district collector's office and whether the CFs should be accompanying the members were discussed in detail. We also discussed responsibilities in solving problems that crop up and how these could be shared between Pradan professionals and CFs.

We then discussed the finer nuances of conducting meetings such as making eye contact, restating statements made by participants, listening and responding, addressing the participants by name, etc. There was also detailed discussion on the various types of participants.

We then demonstrated the *nadi-kinare* (river and riverbank) game. The meeting concluded after detailed discussion and finalisation of the reporting format.

Fifth Meeting

In the fifth meeting (lasting for one and a half day) with the CFs, we expected to discuss the problems faced by them while filling up the reporting format. We expected that they would have more clarity about their role. We also expected that they would henceforth be able to audit SHG accounts and would have a preliminary idea about the ILS (Internal Learning System) group diary.

Finally, we had observed that cluster members were raising a number of social issues faced by them. We therefore wanted to discuss the role of CFs and Pradan professionals would need to play in this regard.

The CFs shared the experiences about their last meetings with help of the developed format. Regarding social issues raised in the

cluster meetings, we decided that the CFs with the help of Pradan professionals would provide information on where to go to deal with social and village issues.

We then conducted a lecture and demonstration session on how to involve the different types of participants in the discussions. We emphasised that identification of these participants was very crucial. Some criteria were noted on the chart papers through a participatory interaction. We then demonstrated how to involve them. This included situations such as addressing a member by name if she was feeling sleepy, stopping a member from talking too much in subgroup discussions without humiliating her, encouraging a member to talk if she was keeping silent during the deliberations, etc.

We then devoted an entire day on processes to check SHG accounts with the help of trial balance and member balance sheets. We also held a subgroup discussion on the ILS pictorial book and the ways it helps SHGs.

Sixth Meeting

In the sixth CF meeting we wanted make sure that the CFs were confident enough to audit SHG accounts. We therefore conducted a full day's training on accounts and auditing. We also expected that the CFs would successfully convey the message that all services like audit, distributing dividends, cashbooks, passbooks and documentation for bank linkage would be available at the cluster level. We distributed the required registers, passbooks, etc, to the CFs to this end.

We also wanted that the CFs would be able to use the pictorial method to evaluate the groups. To this end, we conducted a lecture and demonstration session on how to use ILS as a tool. This was followed up in cluster

meetings, where Pradan professionals demonstrated how to use the ILS books.

Seventh Meeting

In the seventh meeting with the CFs, our objective was to develop their confidence in using the ILS book at the cluster level. We therefore deliberated on their use (how to prepare the chart paper, how the cluster members will do it, how to raise discussions on various issues, etc.).

We also wanted to instruct the CFs on some more games to convey the message of importance of SHGs and its norms. We demonstrated a number of games, which were followed by lively discussions on the values attached to them. We also conducted a session on attending and responding (nodding the head, smiling, restating, not interrupting, etc.).

It was expected that in this meeting the CFs would be able to develop norms for the cluster meetings with the help of cluster members. We conducted a demonstration session on how to involve the cluster members to develop norms for the cluster. In this session we called some members who were not CFs. One of the Pradan professionals played the role of a facilitator. We demonstrated through the subgroup method on how to develop the norms for the cluster with the full participation of the cluster members.

They would also be able to convey the message that the SHGs would have to bear the costs of all the services they get. It was decided that each SHG member will contribute Rs 25 a year and CFs will arrange for a special meeting to convey the message. Professionals and CFs attended the special meetings of the representatives of the cluster. After long discussions, the cluster repre-

sentatives reached a consensus that each member will contribute Rs 25 a year.

In the eighth CF meeting our objective was to finalise the norms of the cluster meeting that was developed in every cluster meeting. We also expected that the CFs would be able to identify the main problems or issues of the cluster meeting and will be accordingly able to generate the ideas through the cluster members to solve the issues or problems.

All the cluster facilitators came with chart papers that were generated in the individual clusters. We then applied the fish bowl method (an inner group and an outer group) to finalise the norms. Professionals undertook the responsibility to prepare the computerised form and CFs took on the responsibility of distributing them to individual groups. The CFs also developed the skill to apply the fish bowl method in the cluster meeting to arrive at a consensus.

We received feedback from the CFs that it was difficult for cluster members to decide on the topic they would discuss. We therefore arranged a group discussion where we asked the CFs about the main issues or problems in cluster meetings. They generated a list. We then asked them to find out what are the main issues in the discussion. They did it jointly. It helped them to have an idea about how to identify the main issues in the discussions. We then held another round of group discussion on ways to generate options to solve the issues.

Ninth Meeting

In the ninth meeting our objective was to arrive at an understanding of the learning of CFs. To this end the CFs demonstrated the use of various tools. This included

demonstrating a game with subsequent analysis, forming subgroups and involving the different types of members in the discussion, using ILS as a tool for evaluating the groups, etc. This exercise helped us to find out the strengths and weaknesses of different CFs.

Tenth Meeting

In the tenth CF meeting we wanted to make sure that the CFs were able to fill up bank documents with zero defects. We also wanted to make sure that they were capable of using the subgroups discussions, the fish bowl method, ILS, games, etc. They would also be able to identify the different types of participants and deal of issues and problems accordingly.

To these ends, we asked the CFs to generate lists of discussion topics. We also held refresher sessions on subgroup discussions, the fish bowl method, ILS implementation, games, etc. We also conducted training on filling out the bank documents.

Eleventh Meeting

In this meeting our objective was chart out a path for the CFs so that they are able to handle the overall responsibilities of the groups in her cluster.

These responsibilities included monitoring the flow of discussions from the cluster level to the SHG level, periodic audit, dividend distribution, ensuring inflow-outflow of the accounts sheets (RMTSs), regular training of accountants, ensuring norms in the groups, ensuring proper entries in all the record books, periodic discussions through the ILS book, bank linkage documentation, writing application for the social issues or village level issues, listing the names for different sectoral activities, etc.

Finalising Structures

In the twelfth meeting our objective was to find out a structure so that the CFs can address these responsibilities charted out in the previous meeting. We also wanted to decide on the number of groups an individual CF would be responsible for. This had to be a number so that they were able to do justice to each group under their care.

We also wanted to find out the number of CFs we would require to cover all the cluster and groups. Additionally, we wanted to decide on the selection procedure and whether the existing CFs had to go through the process. It was decided that everybody (including the existing CFs) would go through the same selection process.

We prepared and distributed letters containing the criteria on who can apply from the clusters to each SHG in our project area. We distributed about 300 forms and after going through the responses selected about 90 persons for a written test. Based on the results of the written test, we invited about 35 individuals for group discussions. We then interviewed 21 members and selected 15 who would then be trained as CFs.

Now we are thinking of an orientation programme for the selected members so that they can have an overall picture of our activities. We are also thinking to groom them in such a way that they can also be utilised for the livelihood interventions.



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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