

News Reach

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Forum: No MFAs For Pradan Page 2

D Narendranath argues that forming self-help groups with the help of local microfinance agents (MFAs) is out of sync with Pradan's model of livelihood promotion. He is based in New Delhi.

Lead Article: Society Savings Page 5

Sanjeev Kumar explains how there are lessons to be learnt from the indigenous savings and credit system practiced by the people. Sanjeev is based in Dausa, Rajasthan.

Profile: Linked to the Community Page 11

V C Nadarajan describes an initiative to link self-help groups and financial institutions to support community enterprise. He is a former Pradanite and is currently based in Chennai.

Report: Opening a Silk Route to Indonesia Page 13

Khitish Pandya reports on the Wild Silks Exhibition at Jogjakarta, Indonesia, where we exhibited Tasar by Pradan. Khitish is our tasar marketing consultant based in New Delhi.

First Person: Towards an Integrated Intervention Page 15

Anand Kumar delineates a personal voyage of a former Pradanite that led back to action on the ground. He is based in Lucknow.

Archive: In Memory of a Martyr Page 18

Deep Joshi recounts that the brutal murder of Mahadev, an activist for flayers' livelihood, and the assault on our colleague Anand was premeditated to stall our intervention in flayers' cooperatives in Uttar Pradesh. He wrote this article for NewsReach in 1994. Deep is based in New Delhi.

Book Review: Insights on Gender Transformation Page 21

Jui Gupta reviews *Building Women's Capacities: Interventions in Gender Transformation* edited by Ranjani K Murthy. The book makes interesting reading, particularly for organisations and development practitioners, academicians, researchers and students who work at the grassroots for women's economic or social development. Jui is based in Jamshedpur.

Letter to the Editor

Potential of Non-Wood Forest Produce

I would like to compliment Pradan for bringing out NewsReach with uniformly rich contents. I find them interesting not just for the descriptive material but also for the analytical writing. I was particularly impressed by Soumik Banerji's article *Forever Forests* (NewsReach May 2002). Anyone facilitating joint forest management initiatives anywhere in the country would profit by it. It brings out the importance of non-wood forest produce (NWFPs) in livelihoods and incomes of local communities.

In this connection I would draw attention to studies that have been done over the past decade and more. One of them was in a forest range in southwest Bengal by Dr K C Malhotra and a colleague, which found well over 200 products, of which local communities used about 170. Mark Poffenberger, who used to be with the Ford Foundation in Delhi, had also organised studies on the extent to which NWFPs could enhance incomes and livelihoods sustainably. These studies have demonstrated that over a period the total value of NWFPs could exceed the value of timber in the forest.

The conventional forest department practice has been generally to record only quantities and values that are of economic importance to the department. If this attitude can be changed by developing a comprehensive understanding of the NWFPs in terms of the biodiversity values and the contribution these products can and do make to enhance livelihoods of local communities, both the people and the departments would benefit. This approach should also cover the scope for processing of NWFPs for value-addition and the scope for trade in NWFPs that could be taken out of the hands of entrenched middlemen. The latter system tends to depress earnings of local people. Studies in Madhya Pradesh and in areas now in Chattisgarh, which looked at the impact of the changes in the collection and marketing system introduced by the state government a few years ago, provide clear pointers to the extent to which NWFP gatherers can benefit.

In villages where JFM is initiated, the experience described in Soumik's article and the studies referred to above should lead us to taking up a thorough survey of what different sections of a village community take from the forest for whatever purposes. One must recall that the 1988 National Forest Policy clearly said that the needs of local communities, consistent with ecological sustainability, should be the most important priority.

V B Eswaran, New Delhi

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

No MFAs for Pradan

Forming self-help groups with the help of local microfinance agents is out of sync with Pradan's model of livelihood promotion

D Narendranath

I read with interest Neelam's narration of the experiences that BASIX has had with their microfinance agent (MFA) programme (*BASIX Difference*, NewsReach September 2002). BASIX has very effectively used the services of local entrepreneurs in villages to form and nurture self-help groups (SHGs). The MFAs are local youth who are recruited and selected after a stringent screening process. They are trained in identifying clientele, forming a group around them and maintaining various systems in the group. The MFAs organise the groups and provide day-to-day maintenance support. When the financial transactions of the group have reached a certain scale, the MFA links the group with BASIX for further credit support.

In many of our projects we have indeed employed local people in spreading the concept of SHGs and initiating groups in new villages. Do we want to continue with this practice? And if so, why?

The MFA is actually a BASIX person. He promotes and supports SHGs on behalf of BASIX. He attends all meetings and ensures that the financial transactions take place as desired and also ensures timely repayment of the loans taken by the group. A group promoted and supported by him is for all practical purposes his group. There is no particular reason for either him or the group to see that the group actually transcends him. Thus, if in a few cases we see that the group has independently linked with the commercial bank, it is not because of the MFA but despite him. He would in fact discourage such display of autonomy.

Relevance to Pradan

Now the moot question is, how much of this model is proper for us to adopt in Pradan?

Neelam advocates utilising local youth in group promotion. In many of our projects we have indeed employed local people, mostly enlightened group leaders, in spreading the concept of SHGs and initiating groups in new villages. In some cases we have even utilised them to nurture the groups in the first 3-4 months. Our professional only steps in after that. Do we want to continue with this practice? And if so, why?

We need to take a stand on this issue. To help us take the stand we need to at first explore why we need to form SHGs at all. According to our work design, we begin our intervention in a village with SHGs not just because savings and credit is a good tool to bring people together and build peoples' solidarity.

The SHGs do facilitate solidarity. But what is more important for us is that the SHGs are institutions that will enable members mobilise much-needed credit from external financial institutions for enhancing livelihoods. The SHGs should be able to mobilise bank credit in a systematic and sustained manner, even when the Pradan facilitation is over. This is not as simple it seems. Merely saying that the SHGs that we have promoted are anyway being linked with banks now may not be enough.

It may be misleading to compare the present day situation with a scenario that we envisage in the future in which large numbers of SHGs independently negotiate and mobilise loans from banks. Today, most of the linkages are done because of the presence of the NGO. We are a party in negoti-

ating with the banks. Many a time the banks lend because of the informal assurances that we give and that too just to fulfil their internal targets.

But think of a free market scenario. There a SHG needs to be able to negotiate and mobilise loans on its own steam, when other incentives or pressures do not exist. At that point the SHG needs to be able to plan and prepare credible livelihood plans converted to credit plans and be able to present them sensibly to the banker. The group needs to be able to bargain with the bank based on the viability of the plans and based on its own internal track record of excellent financial performance.

What the banker is actually interested in is the extent of risk mitigation and reduction in transaction costs. The costs can be reduced only if the SHG takes up some important functions like credit appraisal, follow-up and enforcing repayment on behalf of the banker. For that the group should be able to demonstrate to the banker as to how properly are the loans appraised and vetted and how strictly the contracts are enforced. In short, they need to be assured on the trustworthiness of the groups to carry out tasks on behalf of the banker.

High Order Capabilities

These are high order capabilities that we are expecting from a group of illiterate poor women. These skills and attitudes are far more complex than what are required to run the group as an internally cohesive group that conducts its meetings regularly week after week. We are looking to build an internally robust group that is outward looking, with skills and capabilities of dealing with external institutions as partners.

Forming and nurturing groups of this calibre requires group facilitation skills, a deep understanding of group dynamics and an understanding of building institutional relationships. It is certainly nobody's case that we will find local youth in our project areas equipped with such capabilities. But surely, there would be rare exceptions.

If we find that in general the groups formed by a Pradan professional and a local youth are not much different then we need to examine the phenomenon as a staff capability issue and deal with it accordingly rather than surmising that people with low skill levels can form good groups.

This is not to say that local youth have no role in our scheme of things. They have. We do need to utilise more of them more systematically and fruitfully. But they need to be utilised for structured tasks in an entrepreneurial mode, such as keeping accounts, repairing pumps or setting up grainages. A lot of the tasks that we do are of this nature and would be better done by the local people in the long run.

But the important and crucial task of nurturing and facilitating groups is not one that can be devolved to the local village youth, however sincere they might be. They will set up groups, as they do for BASIX, which would meet regularly and also may carry out their financial transactions regu-

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larly, with constant support from them.

Mission Autonomy

If we expect the group to become autonomous of the promoter in a given timeframe and start dealing with banks on their own, then we certainly do not want MFA-

guided groups. The delicate yet complex tasks related to facilitation and group development must be done by the professional herself to give shape to a real autonomous institution. Therefore, we need no MFAs in Pradan to promote SHGs. We may need them for all sorts of routine tasks and may even utilise them to gain entry into new villages, but the task of group development will always be ours.

Institutions that have use for such intermediaries in promoting groups are either financing institutions or those who can afford to provide management support to the groups in perpetuity. We do not follow such a model. We do not want to

end up being group managers ourselves. We would like to see the groups free of us at the earliest and move on further to livelihoods-related issues.

Lastly, why do we need to use MFAs to promote groups? To increase the pace at which we are forming groups? Why? Let us not form too many SHGs that we cannot provide timely livelihood support within a given timeframe. We already have enough SHGs that are lagging behind in

setting up appropriate systems as well as providing livelihood support. Thus in any case we do not need to form new groups in a hurry. When we are forming new groups, we need to do so in sync with our work of enhancing livelihoods. Let us concentrate on forming good quality groups rather than focus just on numbers.

Editor's Note: We request all readers to share their views on this debate.

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Would you like to share your experiences with the writer?
Or ask her or him a question or two?
Send your responses to the articles in this issue to promote the exchange of views.

Society Savings

There are lessons to be learnt from the indigenous savings and credit system practiced by the people

Sanjeev Kumar

The Dausa district of Rajasthan was carved out of the Jaipur and Sawai Madhopur districts in 1991. The district headquarter is about 60 km from Jaipur towards the Jaipur Agra highway. Dausa has a high proportion (70%) of scheduled castes (mostly Bairwah and Koli) and scheduled tribes (mostly Meena). Rain-fed agriculture and animal husbandry are the main sources of livelihood for most rural people besides carpet (*dari*) weaving, which is restricted to scattered pockets of Koli and Mali communities.

Erratic and scanty rainfall in the past few years have caused extreme distress to the people. In recent times large numbers of people have been migrating seasonally to Jaipur and Delhi in search of work. Going to Arab countries to work is also prevalent in some communities in the district.

Like any other area, poor households save the surplus they generate out of wages and good harvests to access credit during hard times. People have different options for saving and accessing loans for family needs. Lending to and borrowing from neighbours, friends and relatives are the usual channels.

A characteristic feature of this district is the evolution of 'societies' in hamlets and villages as an alternate channel for savings and credit. For example, there are 23 societies in the 26 villages in Pradan's project area, with an overall membership of 1,000 families or more. Some villages have more than one society and some families are members of more than one society.

According to preliminary estimates, there are some 200 societies in Dausa block. Some of the societies have funds to the tune of Rs 2-3 lakh. They are an alternative to rural banks and are preferred by many villagers.

Sketch of the Society System

The local people variously call this indigenous system of savings and credit 'society' or 'committee'. Some 20 to 100 persons, predominantly men, from neighbouring areas (extending from a few hamlets to a few villages) save Rs 50-100 a month. Differential savings are not allowed but a member may save in the name of minors and family members. Women participate passively by sending their monthly savings through someone else.

All members of a society join either at the beginning or within a month or two of its initiation. The promoters fix the duration of the society at the time of initiation. It could range from 1-3 years at the end of which the accumulated savings and interest amount is equally distributed amongst the members.

Although there are significant differences between societies regarding administration of loans and interest rates, there are some common norms and rules that guide the operation of the system.

Most often an educated person efficient and

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A member may avail himself of only one loan at a time. The entire deposit in every meeting is usually loaned out and no cash is left with the accountant.

confident in writing simple accounts is selected beforehand to maintain accounts. This person charges Rs 2 per thousand of loans disbursed.

Often it is the accountant who initiates the process of forming a society by consulting interested persons

and setting a date for the first meeting. A date is fixed for the first meeting and the message conveyed to different families of the hamlet or village. Individuals interested in joining the society may attend this meeting or send their savings through someone else. The accountant buys the register and other stationery, the cost of which is collected separately from members.

The rules governing the society are framed to regulate meetings and loan disbursements. The rules to save and repay are very strict. A simple register with names of the members and meetings is maintained.

Although we have observed some variation in writing accounts, the basic system is to maintain one page of savings entries against each member for every meeting and one individual loan account book. Accountants prepare a trial balance at the end of every monthly meeting. Members present in a meeting may ask for any clarifications at this time.

It is not difficult for most members to understand the accounts as loans are repaid in fixed instalments and a member may avail himself of only one loan at a time. The total deposit in every meeting is usually loaned out and no cash is left with the accountant.

Loans are repaid in 10 instalments and 1-2 additional instalments are taken as interest after the principal amount is repaid. The way of charging interest varies across societies. The interest rates also vary from 2-4% per month. The decision of extending loans in case of shortfall of funds rests with the 5 or 6 people selected as the management committee. The decision of this committee is final and binding.

The penalty for defaulting is Rs 5 per Rs 100 per day in almost all societies. Discontinuation of saving is also penalised at the same rate. A member wishing to withdraw may sell his membership to a new member. Otherwise he has to wait till the dissolution of the society to get his deposited share. He is not entitled to the share of interest.

First time loans are given priority, followed by loans on prior application and need-based loans as in the case of marriage or social functions. Basically, it is the accountant who manages such decisions. The social credibility of a member is the main factor used to decide the loan amount.

Outsiders are also allowed to avail themselves of loans through members. Loan applications are submitted beforehand to the accountant anytime between monthly meetings. Often members distribute equal amounts to loan seekers.

Level of Sensitivity

The level of sensitivity towards the needs of individual demands varies from society to society. Some societies ask for the purpose of the loan to assess the degree of need. In one such society, we observed that members contributed additional savings towards a marriage loan taken by a member.

Attending meetings is not compulsory for members but saving on the predetermined date is essential. Meetings are usually held in the evening at a common place in the village or the accountant's house. Mostly it is members who wish to take a loan make it a point to attend.

At the last meeting before dissolution, the total funds accumulated are distributed amongst members. Most often a new society is formed when the earlier one is dissolved. Some persons might be dropped and some added and a new society starts functioning for a predetermined period.

Utility of Societies

The primary purpose of such an institution is to meet the savings and credit needs of participating members. As we have seen from our SHG (self-help group) experience, the credit needs of the poor are not met by formal lending institutions. People in Dausa have developed this informal society system to address this crucial need. But do these societies understand the credit needs of the poor? Since such societies are purely institutions of members, it would be instructive to look at their composition to understand its importance to poorer families.

Most societies we have observed are heterogeneous. Almost 30% to 40% of the members are from poorer families and the rest from higher economic strata. Overall management control lies with the relatively well-to-do families.

We have also observed that poorer families took higher loans than the better-off families. But if we take the interest rate and penalty they had to pay into account, the total money repaid was quite high, perhaps validating that the management of loans by

poor families was not good. They have paid interest to the tune of 5% to 10%, including penalties.

The poor need frequent, small and flexible loans that are disbursed timely with minimal formalities. The present society system provides only one loan at a time. The flexibility of repayment is to a large extent restricted. This is reflected in the frequent outside loans taken by poorer families to repay society loans. This additional loan usually attracts exorbitant rates of interest.

Lessons for Pradan

We need to understand the merits and obvious demerits of the society system. They are more popular than SHGs in our project area. We have tried to provide a comparative analysis of the structure, systems and design of societies and SHGs promoted in Dausa by Pradan (see table on pages 8 & 9). This might help us to understand the advantages of both systems for poor families.

In Pradan we look at SHGs as microfinance institutions that are managed by poor women at the grassroots level to leverage credit from mainstream institutions, particularly banks. We also promote SHGs as a platform for women to interact amongst themselves as well as with mainstream development and financial institutions.

Studying traditional and prevalent systems of savings and credit holds valuable lessons for us. A better understanding of the gaps in existing formal and informal institutions would help us design

Most of the societies we have observed are heterogeneous. About 30% to 40% of the members are from poorer families and the rest from higher economic strata. Overall management control lies with the relatively well-to-do families.

Parameters	SHGs	Society	Perceived Features	Remarks
Structure and meeting process	- Consists of 10-12 members from same village or hamlet selected through wealth ranking. - Members attend weekly meeting to transact business except emergencies. - Fixed date and time of meetings and transactions in meetings only.	- Consists of 20-100 members from different hamlets and villages by voluntarism or persuasion by initiator. - Members can save in monthly meetings in absentia and in the name of minors. - Fixed day of meeting with timings from morning to evening to reach savings to accountant.	SHGs have enhanced systems for transparency but less flexibility for migrating members. Weekly meetings are important for SHGs but most members prefer fortnightly or monthly meetings.	- Members need avenue for flexible savings. - Ownership of SHGs is with women whereas in societies, it rests with the accountant.
Credit Products and Disbursement Systems	- Small loans in beginning with 1-2 month repayment period and instalments with reducing interest. - Single or multiple loans can be availed in weekly meetings and emergency loan at any time. - Loan disbursed with participatory approach generating intense conflicts in early stages of the group.	- Loans for fixed term of 3 months in the beginning and larger loans to be repaid in straight 11 to 12 instalments with last 1-2 instalments as interest. - One loan at a time. - Loan disbursement through prior application to accountant, management committee decisions binding.	- Easy interest calculation comes handy in running societies. - In societies, resolution of conflicts has a set system that is binding on members.	SHGs need accountants to keep tabs on repayment and interest calculation, especially in multiple loans.
Saving Products	- Members save at flat rate of Rs 10 a week. - No savings in the name of minors or migrating members. - Savings cannot be withdrawn until group is older than 3 years.	- Members can save Rs 50-100 per month in the name of minors or anyone in the family. - As a society is dissolved savings and interest is disbursed to members.	- Poorer families sometimes left out of society. - Getting accumulated amount at a predetermined time acts as a driving force for families to carry on savings in societies.	- Both systems lack avenues for flexible savings. - SHGs need system of savings withdrawal as well as targeted savings system for loan redemption.

Parameters	SHGs	Society	Perceived Features	Remarks
As an Institution	- Regular meetings and interactions build SHGs as an institution in the village to address other issues. Women get a wider recognition. - SHGs have systems to enable them to link with banks.	- Sole purpose of generating credit for participating members. - It accepts the existing influence of the resource rich people as they are entrusted with power of conflict resolution.	SHGs try to build capacity of participating women members to resolve conflict, manage credit in family and inside the group.	- SHGs have an added agenda of building participatory women's institutions. - Understanding the importance of such involvement is time-consuming.
Loan Default	- SHGs evolve a lenient system to penalise defaulters. It should have capacity resolve conflicts. - Rate of penalty is usually Rs 2 per Rs 100 per week in addition to ongoing interest.	- Heterogeneity of members forces the system to have a high penalty rate to avoid default. - Rate of penalty is usually Rs 5 per Rs 100 per day.	SHGs give an opportunity to defaulting members to present their case in front of the group.	The fear of enormous penalty gives clear message to society members about non-acceptance of default.
Social Cost of Credit	- Members have to attend weekly meetings to avail credit. - Members have to involve themselves in conflict resolution to run groups. - Members need to invest time and energy to run the group, resolve conflicts as well as tackle male interference.	- Members need not attend monthly meetings to qualify for credit. - Conflicts are resolved by wider set of members. - All members do not invest similar time and energy. Well-off and influential people in groups are accepted as arbitrators.	The poor can be backbenchers and avail themselves of loans despite less direct involvement in societies.	SHGs need to be supported by external capacity building agencies and some leaders to address such issues.
Economic Cost of Credit	Effective rate of interest is lower in SHGs than societies but prima facie looks similar to members. Cost of stationery, accountant training and travel to banks is higher in SHGs.	Apart from 1-2 instalments of repayment, no other cost involved.	Many costs in SHGs are perceived as extra. Bank loans at lower costs reduce overall cost of borrowing in the long term.	Distribution of interest to members at regular intervals could ward off such misunderstandings about costs in SHGs.

Studying traditional and prevalent systems of savings and credit holds valuable lessons for us. A better understanding of the gaps in existing formal and informal institutions would help us design a more robust SHG programme.

a more robust SHG programme. Also, keeping tabs of informal credit systems would help us keep a finger on the pulse of credit-taking behaviour of the community and the role of various institutions in their lives.

The prevalence of societies in Dausa makes these women more concerned with financial issues rather than the holistic approach we wish for

them. The perceived advantages of SHGs are frequently compared with the societies. This provides both an opportunity and a threat for a promoting agency like ourselves. We have the opportunity of making the SHGs robust by building on the weaknesses of the society system.

As shown in the comparison table, our Dausa team has decided to include a system of flexible savings and targeted savings along with a savings withdrawal system to harness the advantages of the existing society system. With the advent of new microfinance software, the complexity of accounting can be easily taken care of. We need to balance our efforts between promoting microfinance and social institutions. Our team is now involved in designing and implementing some ideas built on this understanding. The societies are thus a blessing in disguise for us to broaden our understanding of the savings and credit needs of the poor.

Linked to the Community

An initiative to link self-help groups and financial institutions to support community enterprise

V C Nadarajan

Can the RRB (regional rural bank) and SHG (self-help group) linkage viably support community enterprises (CEs)? This has been a daunting question perhaps with all those who work with groups in the community to improve the financial and economic status of the poor. It is an important concern for us at Community Enterprise Forum India (CEFI).

CEFI has partnership with over 2,000 groups, most of which have savings bank accounts with commercial banks, cooperatives, RRBs and post offices. Many have also accessed loan funds from them (other than post offices). Yet the mechanism has not stabilised to cater to the genuine needs of the members as a continuously viable rural financial system.

Compatibility and Scope

Among these institutional linkages, we found better compatibility and scope for a relationship between the SHGs and RRBs, perhaps due to a range of factors including proximity, friendly business environment and culture, simple procedures, common purpose, etc. Consequently it has been our endeavour to further deepen this relationship.

We seek a substantive quality improvement in the RRB-SHG linkage related banking practices and the outcomes of such linkages. We propose to cover about 5,000 SHGs (with approximately 100,000 members) in the 3 years following the financial year 2002-03. In this linkage programme we aim to directly link 2,000 groups and provide indirect linkages to 3,000 groups in 10 locations in 3 to 4 states. The major

strategies for direct coverage include:

- Comprehensive training to existing and potential entrepreneurs in the SHGs in select CEs. Support service providers will also be identified and trained.
- Better learning environment through 10 NGOs and community based organisations. We will provide for innovative learning environment and incubator services for capability building in enterprise promotion and entrepreneurship development. The capacity in financial management will also be improved.
- We will establish linkage resource centres in 10 locations and create interactive facilities in the proposed centres.
- We will initiate a continuous evaluation process to make concurrent adjustments in the implementation of the programme.

The total loan assistance for the 3-year year programme will be around Rs 20 crore. This would consist of term loan assistance of Rs 50,000 each for 2,000 groups and cash credit assistance of Rs 1 lakh each to 1,000 groups. We expect that the 2,000 groups would have savings with RRBs to the tune of Rs 10,000 each, amounting to a total of Rs 2 crore.

While it is important to realise the envisaged out-

We seek a substantive quality improvement in the RRB-SHG linkage related banking practices and the outcomes of such linkages. We propose to cover about 5,000 SHGs (with about 100,000 members) in the next 3 years.

Mainstream financial institutions and donor networks are willing to support the production related financial needs of the SHG members provided the latter qualify on certain rating exercises.

tion and capacity building skills of NGOs would also be put to test.

Mainstream Support

There is an interesting dimension to this initiative. Mainstream financial institutions and donor networks are willing to support production related financial needs of SHG members provided the latter, along with their promoter NGOs, qualify on certain rating exercises. These institutions bring in credit in larger quantities and enable system building at the grassroots.

On the one hand, it is advantageous to encourage SHGs to mobilise credit from multiple sources, while on the other the NGO itself needs to metamorphose into a facilitating institution. CEFI does not envisage becoming a microfinance institution, nor is it keen on converting the partner NGO into one.

The option therefore is to primarily facilitate SHG-RRB linkage and enable a direct linkage building between the SHGs and external organisations. Temporary arrangements may have to be worked out involving the local community and the NGO representatives to fulfil the legal

requirements of funding bodies.

Our basic question, still remains unanswered. Is the SHG-RRB linkage a viable one to support CE? CEFI believes that it is a possible and viable micro level initiative in a few locations. There are already about 200 groups that have lending arrangements worked out with RRBs like Pandyan Grama Bank in Tamil Nadu, Maratwada Grammen Bank in Maharashtra and Cauvery and Malaprabha Grameen Banks in Karnataka.

CEFI has documented some of the experiences in the RRB-SHG linkage, which has prompted us to undertake action research in the above-mentioned states to understand the pros and cons of the linkage process. Our effort is to focus on specific CE activities that have business potential and scope for scaling up in each location so that we could provide adequate support. We intend to strengthen the base of business development services in these locations so that financial and non-financial inputs are available easily to community entrepreneurs.

Opening a Silk Route to Indonesia

A report on the Wild Silks Exhibition at Jogjakarta, Indonesia, where we exhibited Tasar by Pradan

Khitish Pandya

The 4th International Conference on Wild Silk Moths was held at Jogjakarta, Indonesia between April 23 and 26, 2002. A team from the Central Silk Board (CSB) and sericulture departments of various states participating in the United Nations Development Programme (UNDP) sub-programme for non-mulberry silk was selected to attend the conference.

Satyabrata Acharyya participated in the conference and I represented Pradan in the exhibition that was concurrently held at the same venue. The exhibition seemed to be a good opportunity to showcase wild silk fabric and products currently being manufactured in India. We (Pradan) wanted to generate wholesale business with local consumers of fabric. The stand was booked by CSB.

We prepared carefully before participating in the event. Our marketing team swung into action to prepare a new set of sample made-ups based on designs developed under the UNDP-CSB programme. We also reorganised our exhibition kit of yarn samples, brochures, photographs, writing and recording material and props.

We arrived in Jakarta on April 21 and then took a flight to Jogjakarta, about 600 km away. On the 22nd morning we checked the arrangements before setting up the exhibit. The stand allotted to us was at the rear of the hall. It faced the stage on which the fashion shows were held during the exhibition. It was in line of the natural flow of traffic and was sure to attract a large percentage of the people who visited the exhibition.

We arranged the display in such a way that it would encourage visitors to step into the stall. They would thus get an opportunity to handle the fabric from up close and see its unique texture that is the main strength of our wild silks.

We also displayed Muga, Eri and Tasar silks in separate sections so that the visitors could appreciate the products. It would also help to man the stand efficiently. I was manning the stand of Tasar while S N Mishra of CSB, Assam, was handling Eri and Muga silks. Since the local population did not understand English, we hired a few interpreters.

Marketing and Publicity

It was obvious from the very first day of the exhibition that the organisers had not used the format of a trade fair. It was more like a sales exhibition where all kinds of things were on sale besides silk. The flow and composition of visitors was not encouraging.

To remedy the situation, we went to the chamber of commerce and obtained a list of large textiles consumers such as factories manufacturing batik items. We also organised a list of fashion designers from our own contacts. However, some trade people like batik manufacturers, weavers and boutique owners did visit our stall. Most of the sale orders were generated from these visitors.

The orders were important even if they were small since fashion designers are the people who can set off a trend. If any of our goods are lucky to catch their fancy, the impact will be definitely felt in the long run. We also

went around to the stalls of other exhibitors and encouraged them to visit our stand since we felt that they could be potential buyers of our silks.

Huge Impact

Our stall made a huge impact as far as imparting awareness and knowledge of Indian wild silks were concerned. A large number of visitors came to our stall. On the last day, we even distributed some cocoons to interested visitors who were amazed at the size of tasar ralli cocoons. We must have had over 20,000 visitors in all. We generated

business worth \$ 1,600 at the exhibition. We did not sell anything at the stand as we were carrying only samples with which to book orders.

On the way to Jogjakarta, we came to know that Singapore was a transit halt. We decided to try and look up business

opportunities in both Jakarta and Singapore on the way back. I planned to stay in Jakarta from April 28 to May 1.

We also met a serious trader from Jakarta who visited our stall and was eager to do business with us. Thus the plan to check out the Jakarta market seemed useful. We ultimately booked two big orders worth \$ 11,600. Both customers are likely to buy large quantities if they are happy with our samples.

I interacted with a number of actors in the silk trade. I saw that most of the buying departments of international boutiques were not located in Singapore and found that large players in textiles from China and Taiwan dominate the local fabric market.

We were able to develop links with a supplier of contract fabric to hotels and large projects. They have kept samples and anticipate orders from their clients. I also met NRI textiles businessmen in Little India (the part of Singapore in which lots of ethnic Indians live). Many of them buy regularly from India.

Feedback and Learning

The conference was a good opportunity to share technical knowledge with non-mulberry silk industry players and scientists. Strictly from the marketing and sales promotion point of view, it was not an ideal exhibition as the turnout of business visitors was moderate. The business that we generated was a bonus, as we had to in any case participate in the conference.

The market in Indonesia prefers printed fabric and has limited inclination towards woven designs. Some orders were for coloured fabrics, which reinforces this observation. Singapore is more westernised and local tastes are favourable to our silks. Business there is mostly in the hands of large international chains and selling to them has to be via Europe. I am sure a more intensive sales trip would help unearth large buyers for Indian wild silks in Singapore, too. I could not manage it this time as my decision to work in the market was spontaneous and we had not done enough homework.

Journey Towards an Integrated Intervention

A personal voyage of a former Pradanite that leads back to action on the ground

Anand Kumar

What do you do if you are approaching the proverbial hump of 40, have been in development for close to 15 years (your entire career), are bored of 'micro-level work' (read grassroots action) and find 'development consulting' quite meaningless? I have been confronted with this set of posers for some time now. In this article I intend to tell readers what finally came of these musings and how it came about. I have used strong qualifiers for some types of work. These are valid for me and may not be applicable to others.

First, I would like to give readers a brief background of my wanderings. I left Pradan in 1994 after 4 years of work with the Barabanki project. This was a period of considerable growth in Pradan and I saw a lot of action, including a close encounter with death (see *In Memory of a Martyr*, page 18).

Mahadev, a local leader of flayers, who was riding pillion with me, and I were attacked. Mahadev died in the attack and I was left for dead. In my survival then, I experienced God. My subsequent actions at the attack site in the face of grave danger in trying to save Mahadev's life (my solitary achievement till date) have given me the confidence that I will not easily wilt under pressure.

Foray into Consulting

However, towards the end of my stay in Pradan, I felt that my learning had come to a halt. Out of Pradan, I was quite lost and did not know what to do. I drifted into development consulting to keep the home fires burning. I was still confused and undecided about what to do.

One thing led to another and I found myself quite deep into consulting. I continued in the consulting business and set up a proper consulting firm (a public limited company to boot). During the next few years, I expanded furiously and ended up a small sized consulting firm (3 offices, 9 professionals). However, all this time I was quite broke: the expansion was being funded internally and there was little that I could take out. The struggle for expansion and survival was quite intense. It all seems so hilarious now.

Some time early last year, we were finally financially comfortable. Now that the company was financially stable, I was left with no goal to pursue. The posers, with which I had set out initially, came back to haunt me. I took 2 breaks of more than a week each to find peace and finally ended up deciding that I should get back to action. Vijay Mahajan had once put it succinctly: Getting back to the world of actually doing things rather than writing about them.

Consulting had become quite meaningless for me. We often poured all of our creative energies only to find the client choosing selectively from the report. Worse, sometimes the priority of the client changed while the assignment was in progress. Then the submission of the report became a mere formality. The fact that we were not directly involved with the implementation of our recommendations (for better or for worse) added to the alienation.

Despite my griping, the consulting phase did add to my learning considerably. I learnt to view development action from a macro perspective - in the context of the economy, soci-

ety, governance, etc. - and understand its limitations, strengths and weaknesses. I also learnt from a wide range of examples and initiatives - government, non-government, private and individual.

Once I had decided on my return to action and what exactly I should be doing, I questioned myself on why I had not arrived at this decision when I left Pradan. Why did it take me more than 7 years to reach there, muddling my

way through? The answer lies in the value addition of the consulting phase to my professional life.

Once I had decided to get back to action, there were several things to do. The most important was to decide what I should do. There was no respite here in the form of readymade

solutions. I was sure about a couple of things, all learnt the hard way by making foolish mistakes. Decisions that look foolish on hindsight were at that time the outcome of some 'focussed management thinking'.

Hard-Earned Learning

Let me try to list out some of these hard-earned lessons here, even at the risk of sounding commonplace and elementary. In Pradan I was once told that I should learn my basics from the newcomers.

- Marketing is THE bottleneck where most livelihood support projects flounder.
- Quality control and quality assurance is not paid adequate attention.
- Practitioners shy away from operating on large volumes.
- Somebody has to bear the risk in enterprise projects. It is illusionary to expect the poor (or the not so poor) to bear the risk in a volatile and rapidly changing market.

● The product has to provide value (largely in terms of money, but also quality) to the consumer.

● Commercial operations have to be efficient and nimble.

To get back to my personal story: the first thing I was sure of was that I would get back to supporting livelihoods. There was no learning involved here, just plain lack of options (nobody was going to value my experience in any other field). The other thing I was sure of was that the intervention had to be market led, as against raw material led or skill led as is usually the case.

I wrote out a concept note on these lines and circulated it amongst friends and well wishers. The feedback support that I received was very encouraging. In the meantime, I had also been doing some reading and talking to other people. Gradually the choice became clear. I decided to lead an initiative to support livelihoods through the cultivation of vegetables and fruits.

The Initiative Outlined

In brief, we propose to organise co-operatives of horticulture farmers, provide technical inputs and market their produce, right up to the retail level. The basic propositions of the intervention are produce what is sold, work on large volumes, adopt an integrated approach and reduce wastage and intermediary margins.

Most marketing interventions in the livelihoods sector try to sell what is produced. Here we propose to identify the preferences and needs of consumers and then work with farmers to produce these. This would enable easier marketing and better prices for the produce.

Working with large volumes is essential to achieve economies of scale, both in procure-

ment operations (including transportation and storage) and distribution and marketing functions (including retail). This would also involve working with (including development of) clusters of producer groups, producing the same product.

The work will be done all along the vertical value chain. This will start from input suppliers and then farmers and would extend to final consumer markets. This is necessary for bringing efficiency operations of the sector (also sheer survival).

Reducing wastage and intermediary margins is the basic value proposition of the intervention. The phenomenal wastage and value destruction in the vertical chain of the sector would be significantly reduced. Excessive intermediary margins would be drastically reduced. Both these objectives will be achieved using technology and appropriate institutional structures. These, linked with efforts to raise productivity and quality of produce, will provide better value to farmers and consumers.

For those who are curious about the logic of the choice and the proposition, I can mail a soft copy of the concept note that I wrote in December last. I can be contacted at tcllko1@sancharnet.in.

The Strategy

We propose to implement the project through 2 institutions - an NGO and a commercial company. The NGO would mobilise the community and provide technical inputs. The commercial company would handle the marketing of the produce. I am quite clear that the commercial company has to be sustainable and profitable so that it can invest in its own growth.

I would also like to give you an idea of the

scale that we are thinking of. We should be selling through some thousands of outlets (of the kind of fruit and vegetable outlets of NDDDB that you see in Delhi) all across the country. These outlets may additionally be selling fresh fish, poultry and meat products. We would thus have opportunities for supporting additional livelihoods in these sectors. Right now all this is big talk and our timeframe is about 15 years. Let us hope my enthusiasm lasts until then.

Currently, the only thing to back up this idea is my credibility and my track record (not very flattering). Nobody is going to give us large sums of money just because of this idea. There is nothing new in it. Almost everybody is talking about similar things. Moreover, there is no dearth of ideas in this country - you ask for one and you get hundreds.

Our strategy is to fit the project or parts of the project in existing projects, schemes and funding agency preferences and get some pilots off the ground. We would be on a firmer wicket once we demonstrate success. I do not think that funds will be there for the asking even then. We will have to continue to fit our agenda in other people's agenda, but getting support should be easier.

We have named the NGO Krishi Bharati (courtesy D Narendranath of Pradan) and have been able to assemble a respectable governing board. The registration papers are in circulation for signatures. Once that is through, we would submit them for registration. People in several types of agencies have promised support. The challenge is now to translate these assurances into action on the ground. We are also scouting around for funding, both for the NGO and the commercial organisation. I invite ideas, suggestions and feedback from readers.

In Memory of a Martyr

The brutal murder of Mahadev, an activist for flayers' livelihood, and the assault on our colleague Anand was premeditated to stall our intervention on flayers' cooperatives in Uttar Pradesh

Deep Joshi
1994

Pradan has been working with flayers in Uttar Pradesh (UP) for about 5 years. Flayers remove hides from dead cattle. Although they perform a most useful service in villages by disposing off fallen animal carcasses, their occupation has traditionally been looked down upon and they have been consigned to the lowest rungs of the caste hierarchy. In recent years, these primary workers who supply the basic raw material to the leather industry have suffered a decline in their livelihoods despite the rapid growth in

the industry. The purpose of this project is to stabilise and enhance flayers' livelihoods.

Mahadev, a young dalit leader and president of a flayers' cooperative in Sitapur district in UP was brutally murdered on July 29, 1994 in broad daylight, right outside

his village. Anand from our Lucknow team, who was with Mahadev at that time, was savagely beaten. The murderers were animal hide contractors from the same village.

Mahadev's murder and the assault on Anand were clearly pre-planned as the assailants used a getaway vehicle and a wide array of weapons including rifles, country pistols, hand grenades, spears and laathis (sticks). The police have arrested the assailants on the basis of a first information report lodged by Mahadev's brother, who witnessed the gruesome incident.

Struggle against Exploitation

Flayers are from the scheduled castes (SC)

and have traditionally removed hides from fallen animal carcasses in villages. Notwithstanding this tradition, the UP government passed a law some years ago whereby the right to collect hides and other carcass products would be auctioned yearly by the *zilla parishads* (district councils).

The flayers neither had the means nor the savvy to bid for the license. As a result, the hide merchants moved in. As the license grants monopoly rights, flayers are compelled to sell the hides to the merchant contractors. The latter pay a pittance for the hides collected by flayers through extreme drudgery. The welfare state has thus turned a traditional occupation, already looked down upon by society, into a source of vicious exploitation. Mahadev gave his life at the altar of the flayers' struggle against this exploitation.

The struggle began over a decade ago when the flayers of Haddiganj in the neighbouring Barabanki district formed a cooperative and staked their claim to the license. The matter eventually went to the Supreme Court. The court upheld the *zilla parishads'* right to regulate carcass processing on grounds of public health but also directed the state government to form flayers' cooperatives and grant licenses to them.

The state government has since issued directives to *zilla parishads* and the Khadi and Village Industries Board (KVIB) to form flayer cooperatives and grant them licenses preferentially. Thus, while the court judg-

ment is being followed on paper, in practice licensing as originally intended has become a lucrative source of revenues for the *zilla parishads* in the guise of protecting public health and hygiene.

In the name of giving preference to cooperatives, the contractors' monopoly has been institutionalised. All they need do now is register benami (surrogate) cooperatives and the license is theirs for the asking. Almost all the cooperatives receiving licenses are benami entities. Haddiganj is one of a handful of exceptions.

Haddiganj Inspiration

Pradan's work with flayers in UP was inspired by the Haddiganj flayers' cooperative. As we began working with the Haddiganj cooperative, flayers from neighbouring districts came to seek our help. We began mobilising flayers to form cooperatives in several districts in central UP such as Barabanki, Hardoi, Lucknow, Fatehpur, Unnao and Sitapur.

The contractors actively spiked our efforts, using money and muscle power. Genuine flayers' cooperatives would be denied registration even as *benami* cooperatives would be registered overnight in the same territory, if at all they bothered registering. The flayers would be denied license by withholding information about auctions, cooperative members would be threatened and their leaders bribed to work against the cooperative and so on. The struggle thus remained stalemated for some time, the flayers winning a battle here, losing another there. That was the scene until about a year ago.

Things began to brighten up for the flayers when a *shivir* (camp) was organised in Sitapur last year following extensive mobil-

isation. It drew a large number of flayers from all over the district. This was followed by a state-level *shivir*, which also drew an impressive gathering. Mahadev was instrumental in this mobilisation, travelling to far-flung hamlets in Sitapur and neighbouring districts and inspiring flayers. Luckily for the flayers, the new chief executive of the KVIB was sympathetic to their plight, attended their *shivir* and promptly registered 25 cooperatives, including 17 in Sitapur.

The Struggle Continues

These developments literally took the fight into the contractors' camp. As expected, they quickly put their act together and obtained a stay from the Allahabad High Court against the registration of each of the 25 cooperatives. Although this put paid to the flayers' hopes of getting the license this year, they continued their struggle with Mahadev always in the forefront.

In many places they began to sell the hides to the highest bidder in an organised way, thereby undermining the contractors who had paid a license fee. The police normally take the side of the contractor in such situations. But thanks to the mobilisation, the flayers were able to ward off police threats as well. Consequently, hide prices in several blocks doubled and even the contractors were forced to pay more.

The last straw for the contractors came in the form of the High Court judgment

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vacating the first of the stay orders earlier granted against the registration of 25 cooperatives. The stay on the remaining 24 too would fall like dominoes, as the grounds for the stay were identical.

In desperation the contractors decided upon the extreme step of eliminating Mahadev, who had become a symbol of courage for flayers

from 6 districts. They seem to have pooled resources as their leader, a contractor from Barabanki district who enjoys political patronage from the highest quarters in the state, was in Mahadev's village the day before he was murdered.

Mahadev's Martyrdom

On the fateful day, Anand and Mahadev set out to go to Lucknow on a motorbike from Mahadev's village around 10 in the morning. Anand was driving. They had barely travelled a few yards when someone hit Anand on the forehead with the butt of a rifle. Another blow on the back of his head and a hail of *laathi* blows on his back felled him.

Contrary to the contractors' wishes, the flayers are not terrorised, least of all Mahadev's family. Pradan would of course stand by them. To do otherwise would be immoral, an insult to a colleague's valour and the memory of a martyr.

Mahadev was then shot twice and attacked with spears. As Anand dragged himself up to help Mahadev, someone hurled hand grenades at Mahadev. Eventually, Anand picked up his motorbike and as he was trying to put Mahadev on it, a truck began to reverse into him. For some reason it stopped halfway and sped off with the assailants. Anand managed

to note down the registration number of the truck.

The contractors obviously wanted Mahadev out of their way. It seems they also wanted to tell Pradan to lay off. Mahadev often used to travel around alone and would have been an easy target any time. The fact that they chose to kill him when he was travelling with Anand indicates deeper motives and wider organisation. This is confirmed by subsequent events, like the tailing of Ashok by contractor's men a few days later in Barabanki.

Contrary to the contractors' wishes, the flayers are not terrorised, least of all Mahadev's family, which consists of his young widow, 4 small children, middle-aged father and young brother. Pradan would of course stand by them. To do otherwise would be immoral, an insult to a colleague's valour and the memory of a martyr.

Insights on Gender Transformation

Jui Gupta

Building Women's Capacities: Interventions in Gender Transformation, edited by Ranjani K Murthy, makes interesting reading, particularly for organisations and development practitioners, academicians, researchers and students who work at the grassroots with women for their economic or social development. I do not think Ranjani needs any introduction as a dedicated development worker. She is an independent researcher and consultant now based at London, with grassroots working experience in a well-known NGO, MYRADA.

The introduction is clearly divided into 2 parts. The first part deals with the basic question of why build capacities of women. A reader who is not actively related to development work would get a clear idea on why we need to pay specific attention for the capacity building of women. The second part of the introduction deals with the different aspects of the challenges in the capacity building of women.

Being a development practitioner, I totally agree with the challenges she has laid out that we all are facing today. These include

- The gap between gender studies and gender and development practices.
- De-politicisation of capacity building of women.
- Ascendancy of capacity building of staff and the failure of trickle down of benefits.
- Inadequate insights on methodologies for grassroots capacity building.
- The politics of difference between and within gender experts and women.
- Locating men in women's capacity building.

The book's structure is one of its strengths. It is divided into 4 parts. The first part comprises 6 interesting case studies on building

capacities around specific issues related to their present context. All the case studies are written by eminent development practitioners based on firsthand experiences while in association with some NGO or attached to some specific studies.

The case studies encompass a wide range of experiences, starting from women's reproductive health to empowering women in gram panchayats through training. Nitya Rao, Frances Sinha, F Stephen, Ammu Joseph, Sabala and Kranti and a team of ADITHI, a NGO- operating in Bihar, wrote the case studies.

Each case study has a concluding chapter that deals with the lessons and conclusions arrived at from the training or experimentation. Many of these case studies are related to our work in Pradan. Ranjani has selected the cases in such a way that the reader gets a clear idea of various experimentation and trainings conducted by different agencies and persons.

The first case study by Sabala and Kranti highlights how the self-help methodology for training women can be used to increase the ability of women to gain control over their bodies, fertility, sexuality and their identities. The next 3 case studies by Frances Sinha, F Stephen and ADITHI highlight experiences in strengthening capacities of women to earn a livelihood for themselves and their families and retain control over the income generated.

Nitya Rao has documented her experiences in developing a training programme for women quarry workers in Tamil Nadu. The objectives of the training was to enable the women participants to retain control over the quarries they

have gained access to, expand the returns from the quarries and their labours and use all this to improve their well being. These case studies and the inferences drawn from them would be extremely helpful for Pradanites.

The second part of the book deals with gender training practices and highlights experiences in strengthening the capacity of women and men to understand the interconnectedness of issues as they affect women's immediate existence in the family and in the community.

The 2 training experiences collated here are by Asmita, a resource centre for women based at Hyderabad and DAWN, an organisation that works with poor women and girl children of scheduled castes and other backward caste communities of Tamil Nadu. I particularly liked the case study written by R Mohanraj and Lakshmi Raman entitled Enhancing the Negotiation Power of Women within Families through Process Work. The case study is based on an industrial suburb of Bangalore called Whitefield.

The third part of the book is probably the most interesting and enriching experience for us as it deals with case studies on non-training and institutional strategies for capacity building of women. The reader gets a clear picture of some of the experiments and strategies carried out by different NGOs and institutions. There are 6 case studies in this section.

One of the case studies entitled (Up) Lifting Water and Women or Lip Service only? The Gender Dimension of a Lift Irrigation Programme and written by Nelleke Van Der Vleuten of ICCO has a special value to us. This case study has been carried out at Barhi of Hazaribagh project of Pradan. There are many critical analyses that force us see our work and strategies more critically. As I was also present

there while Nelleke was doing the study with the help of our ex-colleague Mukta, I could associate myself better with this article. I feel this one is a must read for all Pradanites. A related article by her was published in the March 2001 issue of NewsReach.

Another interesting article in this section is by Shubha Chacko, entitled Being There was an Important Accident, which rethinks assumptions based on grassroots experience. Ranjani has selected each and every case study in such a way that the reader can have an overall view of different non-training and institutional strategies for capacity building of women.

The fourth part of the book documents lessons in capacity building for women's empowerment. Ranjani has written this concluding part of the book, where the lessons of different practices and trainings and strategies are discussed at length.

All of us in Pradan work with women. Very shortly we would all be participating in a workshop entitled Gender and Poverty Alleviation, specially designed by Ranjani and Barry Underwood, to have a clear-cut concept of gender. At this juncture I think that all of us should go through this book so that we have a better idea about building the capacities of women.

Building Women's Capacities: Interventions in Gender Transformation
Edited by **Ranjani K Murthy**
Published by **Sage Publications**, New Delhi
Price: Rs 280

Field Updates

UNDP Project Implemented in Chakradharpur

This year we successfully implemented the UNDP-sponsored Non-Mulberry Sericulture Development Programme on Tasar. Sixteen families have reared seed crops with 4,145 DFLs. The average income per family is around Rs 8,500 from 35 days of labour.

We are also conducting rearing of second crop with 60 families with 9,500 DFLs. Eleven grainages are going to supply DFLs for the second crop. The volume of work and spread is almost thrice as compared to last year. We are planning to implement the activity with around 2,000 families in 6 blocks in the next 2-3 years.

Kuroiler Initiative

The Lohardaga and Khunti teams have introduced poultry activities in their project areas using the Kuroiler breed. The present model has been designed so that a person can earn Rs 500-800 per month (Rs 6-7,000 a year) without much risk and without full time engagement. A mother unit will take care of the intensive part of poultry management (the first 21 days) for about 2,000 chicks. A family engaged in mother unit rearing would earn around Rs 2,500 per cycle of 21 days. This activity is a full time activity for 25 days a month (21-day cycle and 3 days for disinfections and preparation for next batch)

Since the start of this programme in November 2001 more than 23,000 birds have been reared in Lohardaga by about 35 rearers. In Khunti, 40 rearers have reared more than 12,000 birds since March 2002. Three mother units are operational in both places. We plan another 5 mother units by December 2002. About 80-85 families are

benefitting from this programme.

This programme will be expanded to Gumla and Saraikela (Rajnagar block) from October onwards. Gumla is starting with 1,500 birds with one mother unit and 15 rearers and Saraikela with 1,000 birds with one mother unit and 10 rearers. Both locations plan to expand the production to 4,000 birds per month by March 2002. The Barhi-Koderma team is also exploring possibilities to start the activity soon. In all locations rearers are being organised into co-operatives in line with the Kesla poultry co-operative.

Lac and Maize Intervention

Pradan and the International Lac Research Institute are working worked together to promote lac cultivation in Khunti. Our Khunti team is prepared to implement the project with 500 families and 8,000 kg of Brood lac. Lac inoculation starts in the first week of October.

The team is also planning cultivation of maize in 150 acres in Lohardaga and Khunti this Rabi season with 250 families as a pilot for a large-scale programme next year onwards both for Kharif and Rabi seasons. Initial visits by Godrej and Monsanto were followed by discussions with the community to launch the programme. Godrej is providing initial working capital, a buyback arrangement and a technical person to support the village level supervisors at their cost.

People, News and Events

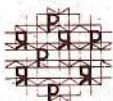
- Sa-Dhan's Governing Board met on September 2, 2002 in Delhi. D Narendranath represented Pradan.
- Tasar by Pradan participated in a sales exhibition in Bangalore organised by Dastkaar from September 26-30, 2002. It also participated in a trade cum sales exhibition of non-mulberry silks being organised by the Central Silk Board at the Aga Khan Hall, New Delhi from October 4-9, 2002.
- Ten apprentices and 2 executives attended the first of the 3-phase Process Awareness and Sensitivity Module during September 16-21, 2002. Deepankar Roy and Ramesh Galohda facilitated the programme.
- Thirteen professionals attended the final phase of the Training of Entrepreneurial Motivation Trainers at Kesla from September 2-6, 2002. Rita Sengupta of the National Institute of Small Business and Entrepreneurship Development (NIESBUD) conducted the programme. All the trainers are now formally accredited to NIESBUD.
- Thirty one apprentices of the 26th batch attended the Joint Organisational Orientation, Orientation to Village Study and the SHG Thematic Training at Kesla during September 23 - October 1, 2002.
- Eleven participants attended the training programme on Basic Accounting Skills and Financial Management during September 26 - October 1, 2002. The programme was conducted by Professor M S Sriram of the Indian Institute of Management at Ahmedabad.
- Bartika Sharma was erroneously reported in the last NewsReach to have resigned from Pradan. She is on leave and has joined the MBA Programme at Poona University.
- Kallol Paul, based at Balarampur in West Bengal, has resigned. He plans to go back to Assam to his hometown. We wish him luck.
- Zebul Nisha, based at Dausa in Rajasthan, has taken leave for a year. She has an assignment with the Swa Shakti project as district coordinator for Tehri Garhwal in Uttaranchal. Keep the Pradan flag flying, Zebul.
- Saroj Mohapatra attended a 2-day workshop on Policy Dialogue on National Water Policy-2002 held at Bhubaneswar on August 27-28, sponsored by Union ministry of water resources. Fifty one NGOs from Orissa, Jharkhand, MP and Chattisgarh participated in the workshop.
- Ritwik Adak dropped out from apprenticeship and Dipak Sahoo resigned from Pradan. Both were based in Chakradharpur in Jharkhand. Dipak has joined as Agriculture Development Officer at Rampurhat, West Bengal. Best of luck to both of them.

In Memoriam

We are sorry to inform readers about the death of Ram Bharose, a newly recruited contractual staff at Siddhi in Madhya Pradesh. A poultry supervisor and successful poultry producer at Kesla, Ram Bharose had recently shifted to Siddhi to help set up the Siddhi Poultry Samiti. His motorcycle crashed headlong into a bus at a bus station and he sustained head injuries. He has a young child and his wife is expecting a second child soon. We pray that she has the strength to support her family and to deal with this terrible tragedy.



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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