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Equity of Benefits

Srilata Patnaik's article (*Varied Functioning*, NewsReach July 2003) raises a very important issue that has concerned me for some years. It also gives us data of a kind which has to my knowledge not been previously available, at least for self-help groups (SHGs) in India. The issue is the equity of benefits in SHGs and the data shows, for one SHG, how inequitable the benefits are.

Put simply, the data for Jyoti Mahila Mandal shows that the 7 'better-off' members have average savings of Rs 550 in the SHG and have on average taken loans of Rs 1,680. The 7 'poor' members (this excludes the one 'very poor' member for ease of comparison) have average savings of Rs 419 and have borrowed on average Rs 940.

The absolute amounts are unsurprising. We should expect better-off women to be able to save and borrow more than poorer women. The more important fact is that the better-off members have borrowed 3.1 times their savings and the poorer members have only borrowed 2.25 times their savings. It is some comfort that all the members have borrowed something and that they have all borrowed more than they have saved. But the better-off women have been able to 'leverage' a higher proportion of credit from their savings than the others and are to that extent 'riding on' the savings of the poor.

This prompts many questions. Is it not

inevitable and 'natural' that the better off should gain more than the poor, absolutely and relatively? Will the inequity not be reduced over time, as membership enables the poorer members to become less poor? Given the necessary and desirable autonomy of SHG member choice and management, is there anything that an agency such as Pradan or a bank can or should do about it?

If we believe that the inequity is inevitable and that it will be reduced as the SHG matures, there is no need for any action. If, on the contrary, we find the data worrying, I suggest that someone (? Pradan) should undertake a modest investigation of a representative sample of SHGs in order to obtain answers to questions such as: Is this inequity more pronounced in any particular types of SHGs than in others, such as in SHGs promoted by one type of organisation, by banks, NGOs, or government? I found some indication that there was more inequity in government-promoted SGSY groups than in others in a small study I did for NABARD last year but the evidence was inconclusive.

Is the inequity reduced, increased or maintained as the SHG matures and accesses higher total borrowings? Do the poorer members gain some other benefits, such as social status or help in making repayments, which compensate for their lower borrowing? Is the lower borrowing 'voluntary' because the poorer members have less opportunities to invest, or are less confident or do the poorer members

want to borrow but are discouraged by the better-off (as Srilata implies they may be). Are there any steps which SHG promotion agencies and lenders can take that reduce this inequity but at the same time do not significantly increase costs nor constrain the autonomy of SHGs? Maybe I am exaggerating the problem but I would welcome reassurance.

Malcolm Harper, London, UK

Sironj Rejoinder

This refers to Anirban's letter (*Nagging Concerns*, NewsReach September 2003) regarding the issues raised by Soumya (*Sironj Soliloquy*, NewsReach July 2003). Anirban has solicited explanations for the interventions of digging wells without rainwater harvesting and rearing goats through the free grazing method. The picture was incomplete due to our inability to inform Soumya fully about the nature of our interventions. I would therefore like to present the complete picture of our interventions.

Regarding dug-well irrigation, we are fully aware that sucking water from the ground without replenishing it would make the wells go dry. Therefore we are doing it in a phased manner. Farmers want irrigation first. Installing dug wells is a viable option. It is top priority for them. So we are doing it in the first phase. *Bunding* of their fields for rainwater conservation and recharging ground water comes next.

In the second phase we plan to take up water harvesting for which DPIP has provided adequate finances (30% of the total individual investment can be spent on common infrastructure such as dams,

land levelling and *bunding* of fields). The project is now two and half years old. The farmers who installed dug wells last year and the year before last have experienced shortage of water in their dug wells.

In Fazalpur, the first village in the area where we had intervened by digging wells, we have now installed an earthen embankment at the upper catchments. It will catch all the rainwater and recharge the 11 wells that have been installed in the village. We have also facilitated field *bunding* in 15 hectares of land in 4 villages. Our work on field bunding and dam construction will speed up after the rainy season.

Regarding goat rearing, Soumya is ignorant about the fact that goats are poor converters of feed, unlike broiler chickens and white pigs. Therefore, nowhere are goats reared commercially by stall-feeding for meat purposes.

Achintya Ghosh, New Delhi

We urge 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.

Trajectory with Gender and Development

A personal voyage through development and gender relations correlates with grassroots action in Pradan

Ranjani K Murthy

My entry into development was an accident but not my quest for gender equity. When I was around 11-12 years, I recall vessels being accumulated for my marriage and the anger at why my destiny was being planned and in different ways than my brother. When my parents built a house, the nameplate had the names of my father and brother since that was the social norm. It was changed when I questioned it (the house was called Prashanti). It had not simply occurred to my parents that it could be otherwise. With time, my parents have changed remarkably to accommodate my views on gender issues.

I joined IRMA by default. I wanted to be financially independent and hence decided that I should build a career. I wrote the entrance examinations for the IIMs, XLRI and IRMA and made it only to the last. It was only during the first field placement of IRMA that I got interested in rural development issues. The institute also enthused me with a commitment to bring about a change in society in favour of the poor.

After a 3-month stint in Karnataka Milk Cooperation Federation, I joined MYRADA, which was one of the biggest learning grounds for me, to test many management principles learnt at IRMA. Aloysius Fernandez and Vidya Ramachandran of

MYRADA played a key role in my learning and growth, as well as my colleagues and people in Talavadi block in Tamil Nadu.

By 1986 I moved to the head office of MYRADA at Bangalore, coordinating the in-house Development Professional Training Programme (DPTP) to strengthen the capacity of senior and middle level staff to manage the process of transition of MYRADA's mission 'from service delivery to fostering a process of self-managed change in favour of the poor'. Deep Joshi and Vijay Mahajan acted as sounding boards in shaping this programme.

Gender Concerns

My interest and commitment on gender issues was well known within MYRADA. We were trying to weave in gender concerns by organising all-women savings and credit groups and increasing women's representation in mixed livelihood oriented groups (watershed committees, farmer's groups, etc.). We were also trying to increase the proportion of women within MYRADA and at the leadership level. We also included women and development as a topic within the DPTP.

I felt that there was an intellectual vacuum in terms of understanding the condition and position of women, as well as how to

change it. I applied to the Institute Development Studies, University of Sussex for an M PHIL in Development Studies and got selected in 1988. Over the 2-year programme course work, I specialised in Gender and Development, and Rural Development. Although being in the UK was stressful (the course was exciting), I learnt a lot through the programme.

My lens for looking at development and gender issues widened. For the first time, I was exposed to the perspective of the 'Subordination of Women Group' (which was informally formed towards end 70s) that gender relations are social relations of power between men and women, which interlock with caste, class and other social relations to keep women in a subordinate position. These social relations are constituted in different institutions of society: household, community, markets and the state. My M Phil thesis was a review of gender training programmes in India.

On returning to India, I decided to shift my base to Chennai for a variety of personal reasons. I did an assignment with Pradan for a short time, during which I met Mustafa, whom I subsequently married. Negotiating gender concerns within the institution of marriage is not as easy task, but we have done pretty well and my ties with Pradan have strengthened through this marriage.

I joined Initiatives: Women in Development (IWID) in 1991 as the National Coordinator. IWID was a support organisation (at that time) involved in building capacity of NGOs on gender and development, strengthening the position of women within NGOs and conducting research on gender and development issues. I had immense

opportunity to share the knowledge gained at IDS and collaborate and learn from gender trainers in India.

Different Positions

While at IWID, I realised that there were different positions in gender training, from a liberal perspective (rooted in the framework of gender roles rather than power relations and roles as social difference between men and women acquired through the smooth process of socialisation), to Marxist perspectives (gender relations as emanating from class relations and capitalism) to socialist feminist perspectives. I belong to the last school.

There are 2 sub schools within the socialist feminist perspective to training, one that believes in the existence of 'global capitalist patriarchy', which is responsible for women's subordination in the South. The 'capitalist white men' in the North are seen as the perpetrators of oppression on poor men in the South (with allies with men from elite sections), as well as women in the South. The role of men in the South in subordinating women, as well as women from powerful sections in South and North subordinating men in powerless situations is not taken into account.

The second school is the 'social relations of gender' perspective firmly rooted in the SOW thinking on gender, developed further by Naila Kabeer internationally and Vasantha Kannabiran in the Indian context. Rather than viewing that all men are powerful in all contexts, it takes into account the interplay of caste, class, age and gender, which may privilege many men over women and some women over men. The need for context specific and temporal analysis is central to this perspective.

Sharpening Thoughts

When I took a sabbatical from IWID and went to IDS as a Visiting Fellow in 1994, I realised that I felt most comfortable with the last approach. During that period I worked with Naila Kabeer on a review of micro credit programmes of government and NGOs and my thoughts became sharper. I also realised that I felt distanced from my field experience and interest in issues of gender, poverty and livelihoods.

I left IWID partly for this reason but more because handling leadership role was not my forte. Giving up and going was not easy but looking back I am happy that I did so. Subsequently, I have been focusing on issues of gender and poverty, first within training and then more on institutionalising gender in policy, programmes, internal functioning and MISs. I began to question the actual impact of standalone gender-training programmes, as at times I met participants and visited organisations which had not changed much after going through trainings that we had facilitated.

After a short break when my child Armaan was born in 1996, I intensified gender institutionalising activities based on field based research, as well as review of literature. The Internet helped me keep in touch with changes in thinking on gender and development internationally, and my field-based research has helped me to accept, reject or build upon some of these shifts.

Registering Shifts

What are these shifts? The first shift has been in broadening the concept of gender relations from 'relations of power between men and women' to 'any relations of power where gender makes a difference' (See Andrea Cornwall's writing on this issue).

This deals with the complexity of the reality that while the relations between husband and wife and male employer is the primary (gender) contradiction in society, the relations between mothers and daughters, fathers and sons, mother-in laws and daughters-in laws, elder brothers and younger sisters are also power relations.

While the earlier SOW position grappled with the complexity of intersection of caste, class and gender, this widened the understanding of gender relations within the family. To me this shift is very important to bringing about actual change in society. While women may be dominating other women because of patriarchal norms, to bring about change in these norms it is important to work with women in powerful positions as well and bring about changes in their thinking.

Adding Men

Another shift has been the broadening of the gender and development agenda from 'women, gender and development' to 'women, men, gender and development'. A fair bit of writing has emerged from the 1990s onwards on masculinity and gender. The need for adding issues of masculinity has been argued from 5 points of view. The first point is that one cannot address women's subordination (violence for example) without addressing issues of masculinity. Secondly, addressing masculinity is important from the view of furthering child rights (parenting, greater literacy of fathers, greater male child soldiers etc.).

Thirdly, men, though overall advantaged, are in some respects disadvantaged because of social construction of gender (cannot cry, burden of running households, driving them to commit suicide in greater numbers in the event of crop failure). Lastly, some

men are disadvantaged because of their sexual preferences (homosexuals, bisexuals, transsexuals, etc.). Lastly, globalisation, feminisation of labour and the crisis of masculinity, viz, the tendency on the part of some industries to employ women more than men and make some male positions redundant, leading to stresses and strains in fulfilling social norms.

There has been lot of criticism of the new masculinity and gender agenda, especially those which want to move beyond the first rationale of rethinking masculinity to address women's subordination. I however feel that the time has come to address all these aspects and that one cannot isolate one rationale for working on gender and masculinity from the other, as they are inter-related.

Feminisation Of Poverty

A third shift has come with respect to the feminisation of poverty debate. In the 1980s and early 1990s, the popular view amongst gender advocates was that poverty is feminised and that development agencies should focus on the inter-linkage between gender, women and poverty. Towards the late 1990s this position started getting challenged by a section of researchers (Cecile Jackson of the University of East Anglia started the debate). They argued that the evidence on feminisation of poverty was weak and conflating gender issues with poverty, takes attention away from the broader agenda of women's empowerment.

My own view based on field experience in India is that poverty is feminised in India for a variety of reasons. There are more women in poor households than men; women-headed households form a greater proportion of poor when compared to men-

headed households (other than perhaps single men households which are very few in proportion); poor women and girls face poverty more intensely (lesser access to food and nutrition) and in gender specific ways (getting married to elderly men, trafficking of women); women and girls slip into poverty in gender specific ways (violence, desertion, etc.), and poor women and girls face greater hurdles in overcoming poverty (because of lesser ownership over land, lower wages, etc.).

Further, the gender specific causes and processes of poverty discussed above cannot be addressed without empowering women. There need not be a contradiction between gender and poverty agenda and agenda of women's empowerment, provided the gender specific causes and processes of poverty are addressed, which few organisations do. However, the gender and poverty agenda cannot address the concerns of women who are not economically poor (as they are often excluded from such interventions) but are yet oppressed economically, socially and politically. Thus a strategy of focusing the 'poverty dimensions' part of the interventions on poor women, but 'gender specific processes and causes' part of it on all women is essential.

Not so much a shift, but added depth (in understanding), is the realisation in the 1990s and 2000s that gender and development is a vast and complex field. It is important to understand the complexity of how gender relations interact in different sectors (health, education, livelihoods, violence, etc.), different contexts (what is true of one country, state, district may not be true of another), and the broader changes that are happening in the economic (globalisation) and policy environment (sector wide approaches, social sector reforms).

Relevance to Pradan

I personally have broadened my sectoral focus to gender, poverty and health and am present working to understand the intersection of social sector reforms with these and advocate policy changes where necessary. I think there are few ways in which my personal ramblings may be relevant for Pradan as it enters its 21st year of existence.

Given that our own lives are socially constructed since infancy (and in different ways), bringing about change in our own ways of thinking, working and doing takes time. It is hence important to expose all staff of Pradan to ways of thinking that challenge their socialisation but allow each person to evolve their own pace and trajectory of change in their lives.

Gender-training while necessary, cannot work miracles, and it may be hence important to push other processes of bringing about gender transformation within Pradan as an organisation, in particular, institutionalising gender within mission, perspectives, programmes, organisation culture and systems.

Given the vast canvas of gender and development, Pradan may need to reflect whether it is going to look at gender issues as related to its mission (livelihood strengthening of poor - income, assets, employment, capabilities, decision making space, basic needs) or broaden its mission to include all gender concerns.

Pradan, with an equal or greater proportion of male staff at the cutting edge, could consider developing a programme to work with men on gender issues. This could take the form of gender taskforce comprising men and women in each village to take on cases of violence, counsel husbands of pregnant

women on reproductive health of women, further fathers' role in parenting, sensitise groups in village on social construction of gender, counsel men facing crop failure or hugeloans to pay off and so on.

Given the diversity amongst women in the villages where Pradan works, it may like to examine which women are included and excluded from the groups and why. Often young women (above 18, less than 25) and the elderly are excluded. It may also like to work with adolescent girls and boys on gender issues, as well as mothers and fathers on their differential expectations of girls and boys. Whether it should work with women from better off sections on their rights to household resources is another issue for consideration.

PRADAN may also have to define where it stands vis-à-vis different perspectives on gender and development through a process of consensus building and define an organisation gender policy, spelling this perspective out as well as how it is going to work towards it

Working on gender within our lives and organisations is a complex issue, which challenges hierarchies within our self organisations and society. There are ups and downs and the process of change is never smooth. While I have shared my experiences and insights, each person within Pradan, Pradan as an organisation and perhaps each project may have to define where it wants to go, how and when. I am looking forward to see how this process which Pradan has embarked over the past few years evolves, and learn from it as much as all of you do.

Missing the Trees for the Wood

Foresters are increasingly objecting to tasar silkworm rearing in protected forests in the mistaken belief that this activity denudes canopy cover

Satyabrata Acharyya

Pradan is involved in the promotion of tasar sericulture based livelihood activities for over 15 years. The project was initiated in Godda and Dumka districts in the Santal Parganas region of Jharkhand and the adjoining areas of Banka district in Bihar.

According to the Central Silk Board (CSB) this area is home to more than 15,000 tasar silkworm rearers. The nearby town of Bhagalpur in Bihar is considered to be an important tasar-weaving centre. Our operations have since expanded to cover the districts of West Singhbhum and Saraikela, considered to be the largest tasar silkworm-rearing cluster in the country with an estimated 35,000 families involved in the practice.

People, mainly tribal, traditionally rear tasar silkworms on a range of host plants such as asan (*Terminalia tomentosa*), arjuna (*Terminalia arjuna*) and sal (*Shorea robusta*). These trees are found abundantly in the natural forests of Jharkhand. Almost all the rearers carry out tasar silkworm rearing in protected forest (PF) areas or on private revenue lands. People do not rear tasar worms in reserved forest areas.

Traditionally each rearer 'owns' his rearing field (locally known as *pahi*) consisting of 200 to 750 host trees that are protected and maintained by him for the purpose of rearing tasar worms every year. Upon his death, his successors would get their share of host trees to continue tasar rearing in the same *pahi*.

Each *pahi* is a continuous patch of forest that may cover private revenue lands and extend to PF areas. It is common to find the entire *pahi* of several rearers situated inside PFs, commonly observed in Sunderpahari, Kathikund, Shikaripara and Gopikander blocks in Santal Parganas.

Traditional Pruning

To rear tasar worms, people normally prune the canopy of host trees in the form of an umbrella to allow the sunlight to penetrate uniformly. They do not allow the trees to grow beyond the height of 10 feet as the worms are to be protected from different predators such as crows, bats and other birds that attack the worms from the top. Commonly people prune and lop the twigs and branches while rearing silkworms and during the harvesting of cocoons.

Pruning and lopping of branches have never created an issue with the forest department. Villagers say that in the past, the tree cover was very dense in most of the forested areas. Perhaps that is why operations like pruning or lopping during silkworm rearing never attracted the attention of foresters.

Now, with the decrease in the forest cover in the PFs, the forest department takes these operations seriously. It is usual for the *pahis* to look denuded immediately after the tasar harvest since the rearers prune and lop the trees. This is exacerbated by the fact that this coincides with the fall season, when the trees naturally shed leaves.

Natural Regeneration

However, host trees like asan and sal are known for their good coppicing (putting out new leaves) abilities. Pruning and lopping facilitates the growth of new shoots and result into enhanced production of foliage in the next season. This is how the forest is managed and utilised by the tribal rearers through the generations.

In heavily degraded PFs, it is very common to find dense canopy cover only in the *pahis* of tasar rearers as they carry out tasar rearing every year and therefore zealously protect their tree stock from unscrupulous tree fellers.

Pradan has been working with over 3,000 families in Santal Parganas and West Singhbhum. We follow an area saturation approach in tasar by which each and every rearer family in a given area is trained in scientific rearing practices.

We integrate this intervention by pro-

moting village-based enterprises to supply high quality tasar seeds to all rearers. Thus the scale of tasar rearing has increased significantly.

Pruning and lopping are done regularly as part of the overall technological package that is being developed by the CSB to enhance foliage production and thereby the rearing capacity of the *pahi*. Simultaneously, we are organising the community to ensure better protection of their *pahis* in the PFs, regularise intercultural operations such as hoeing, weeding and application of organic manures and creating awareness among the people to stay away from overexploitation.

Increased Income

All these activities have significantly increased their income from tasar sericulture. In the past 4 years, the average annual income earned by each family varied from Rs 7,500 to Rs 14,000. Given the profile of the rearers, such an income often constitutes nearly 50% of the total annual income earned by the family from all sources.

Increased awareness and community action have led to other outcomes, too. It is now not unusual to find large tracts of denuded forests turning to lush green since asan forests with dormant root stocks have started coppicing again as people have started tending to them again.

In all the villages in our project area, the so-called passive rearers are getting activated. For example, when we started our work in Mohanpur village in Sunderpahari block of Godda district, there were 9 rearers actively practicing

tasar sericulture. Today, after 6 years, there are 68 people actively into tasar silkworm rearing.

Foresters Objecting

Lately, villagers in both Jharkhand and Bihar are facing resistance from the forest department as the foresters are vehemently objecting to the practice of pruning and lopping in the PFs. Our professionals are verbally abused and threatened by rangers and forest guards on several occasions.

This year we could not enter into a new forest patch in Bhorsar Forest Range, which is a protected forest in the Katoria block of Banka district in Bihar. There were more than 150 families eager to work with us. However, the local forest guard has threatened to issue non-bailable warrants to anyone starting tasar silkworm rearing in the forest area.

If this continues and intensifies, it would be difficult for the people to carry out tasar rearing in the forest areas. People are requesting us to help them plant host trees in their private lands.

In the coming 3 years we will help them raise 2,000 hectares of host plantations in private lands. However, not many people own large areas (at least one ha) of land to sustain silkworm-rearing practices at the present scale. Thus, this might not offer an appropriate solution.

We need to understand the legal provisions in the forest acts or favourable clauses in the state forest policies that can create room for the traditional rearers to continue silkworm rearing in the PFs. I plan to meet the Conservator of Forest, Dumka in this regard. I am plan-

ning to invite him to our project area and have a dialogue with the community. I hope this will help to create a shared understanding about tasar rearing practices and how the practice is important for the livelihoods of the poor tribal people living in the jungle or its fringe areas.

I strongly feel that we need to suggest to rearers a legal framework that can enable them to exert control over their *pahis* and their produce and collaborate with the forest department to enhance the level of *pahi* protection and carry out gap filling and other intercultural operations on a participatory basis.



Saturating Palkot

Promoting a network of geographically contiguous self-help groups through an area saturation approach

Prativa Sundaray and Nirmal Beura

Palkot is a block of Gumla district in Jharkhand. It is situated on NH 23, which links Talcher in Orissa to Chas in Jharkhand. Palkot is home to 11,000 households of which 75% are scheduled tribes, predominantly Khadias. It has an area of 57,902 hectares (ha) of which 16,454 ha (28%) is forest. The block is flanked on the east and north by the Marda and Torpa rivers respectively and by dense forests on the west and south.

In January 1998 our Gumla team decided to start a lift irrigation (LI) project in Palkot since it had a lot of potential due to the presence of a number of rivers, rivulets and small streams. We facilitated the installation of 18 LIs in 1998-2000 in Palkot and nearby blocks, which were scattered over long distances.

In 2000 we shifted our focus to promoting self-help groups (SHGs), partly because district funds for LIs was not forthcoming. More importantly, we felt that SHGs would be able to fulfil the credit requirement of farmers in the area. We initially promoted 21 groups in different LI sites of Palkot. These SHGs were difficult to monitor as they were scattered over a large area.

We then took a strategic decision of

adopting the area saturation approach in promoting SHGs in Palkot.

It has been observed that livelihood system development and growth always happens in a geographically contiguous area. A successful system is adopted by a significant number of families residing in the particular area.

Characteristically, it has similar natural resource settings and environmental conditions that facilitate development of a particular livelihood activity. The geographical patch develops input and output linkages simultaneously in its phases of growth.

Natural Clusters

We identified 'natural clusters' around markets where people usually converged on market days. There were 3 medium sized markets, Palkot, Baghma and Pojenga, where people came regularly. We identified 3 big 'patches' around these markets where we could promote SHGs.

Apart from these 3 markets, there were clusters identified around small local markets (*haats*) at panchayat levels in the 3 patches. We observed that a lot of social interactions were centred on these

haats. These small clusters where people got together as a matter of course were our starting points. Later, these market clusters could serve as platforms for the promotion of similar kind of livelihood activities.

A village-wise census gave us a realistic figure of the number of families that could be included in the ambit of our SHG programme and the number of SHGs that could be formed in a particular 'patch'. There were 3 bank branches in the bigger markets: Bank of India at Palkot and a branch each of Ranchi Kshetriya Grameen Bank at Baghma and Pojenga. Each branch could cater to around 100 SHGs, a sizeable volume for a branch to take considerable interest.

Presently we are working in 16 such 'patches', each having 12-20 SHGs with 250-300 members. We have left out dense forest patches that were deemed inaccessible and patches where other NGOs are already operating. Through this area saturation approach we have been able to form 264 SHGs with a total of 4,187 members (See box 1).

We first formed SHGs in the Tengriya cluster, followed by forming SHGs in the adjoining clusters. All the groups have been promoted by picking up clusters one after the other in a contiguous geographical patch. The batch wise group promotion helped us in providing inputs, training and follow-ups in a systematic and efficient manner. It also helped in creating a healthy competition among groups within a cluster as well as helped in establishing faith, norms and values.

We did not leave out any hamlet or vil-

lage except in cases of extreme difficulty in mobilisation. When we opened groups in batches of minimum 20 members, we at least saturated 75% of the cluster. The remaining 25% was automatically saturated in a short period of time as the concept took root in the area.

Co-opting the Better-Off

Also, we did not differentiate between caste and class within a hamlet. We consciously promoted groups with members from the general (not-so-poor) category. We only considered 'social affinity' and all those who were interested joined the SHGs. If a group accepted a 'better-off' member, we did not object because her money would be available to the poorer people at a lower interest rate. Also, if such a person took major loans the poorer members profited by way of dividends.

We created checks and balances in the groups, divided responsibilities, built norms and made our monitoring system strong so that the better-off members could not dominate the group.

Although these SHGs are leaderless groups in principle, we have observed that they find it difficult to move forward without a good leader. The better-off people many a times provide good leadership either in the capacity of an accountant, group facilitator and auditors or as trainers and cluster leaders. So we did not avoid the better off as untouchables.

We tried to build good leaders out of them because they are educated, well informed and enterprising. At times, they have also taken forward and

Box 1: SHGs In Palkot

Month (Batch)	Clusters	No of SHGs
1998-2000	In LI groups	21
May 2000	Tengriya	26
Jan 2001	Malai, Gurgura	34
Oct 2001	Kaimba, Petsera, Lawakera	32
Jan 2002	Lotwa, Sijang, Kulukera, Gurma, Semra, Matimtolli, Karondebera, Umra, Koleng,	126
Oct 2002	Deogaon, Obira	25
Total		264

demonstrated our other livelihood programmes to other members. This orientation has helped us to build a good number of service providers for accounts maintenance and group promotion.

We have excluded the very poor from our programme because neither do they have a constant flow of income nor do they have assets upon which to build. They mainly live on wage labour and often migrate in search of wages. They do not have any investment opportunity. Since SHGs are not of much benefit to them, they do not obey norms. SHGs of very poor women either shut down or function without norms.

The inclusion of the better off in SHGs have at times contributed and at others proved harmful. If the better off woman happens to be a understanding person, then the group gets direction at the time

of decision-making. If the woman is not so wellmeaning, the group often suffers, as she is apt to financial manipulation. The situation becomes dangerous when the same person maintains accounts. When that happens, she starts feeling that the group is hers and she is doing a favour keeping the group afloat by her writing skills.

Professional Inputs

We did face this problem in one of the groups. But since then the problem has not recurred. The ill natured automatically leave if the norms are enforced strictly. Ultimately, it depends on the professional how she enforces the checks and balances while facilitating the group and how responsibility is shared within the group.

In the beginning we believed in leaderless groups. But we observed that in such groups, everyone passes the buck

to the other and nobody dares to confront other members. It was difficult to even introduce and implement the penalty system for coming late to SHG meetings.

Delegating Responsibilities

We gradually started delegating responsibility to different members to play different roles such as chairing every meeting, becoming a cluster member or a bank signatory, etc. We found that it builds confidence in a member and makes her assertive. Roles are clearly defined and responsibility properly shared. However, all such responsibilities are on rotation basis and not permanent in nature.

Since we insist on clean and correct accounts, groups generally start to depend too much on the accountant. Sometimes group meetings become accountant centred. In most cases, the accountant tries to finish the meeting as soon as possible and thus, there is a danger of him counting the cash. To prevent this we started a norm of making the cash counting member to be seated directly opposite the accountant. In such cases, verification of cash continued till it tallied with the cashbook.

We also observed than loan deliberations started to be a dialogue only between the borrower and the accountant. To prevent this we insisted that the designated chairperson of the meeting initiate proceedings regarding loans and savings.

Since good bookkeeping is the bedrock of the SHGs promoted by us, we have set up a rigorous system of selecting and

training accountants, and maintaining accounts. The system includes group accountant selection and training; cluster accountant selection; weekly consolidation; monthly audit and monthly inflow of audited data to office.

In fact group proceedings are not started at all till the group finds an accountant. Potential SHG members therefore look for an able accountant seriously to enable them to form a group. Aspiring group accountants have to first take a test on numerical ability after the groups have approved them as socially oriented persons.

After they clear the test, the accountants participate in a 2-day residential training. The training is carefully designed so that the accountants are able to maintain OTR sheets, passbooks and monthly trial balances. Since groups are promoted in batches, accountants are also trained in batches. The trainer to trainee ratio is strictly maintained at 1:4 so that all participants receive close attention.

We follow up this training with monthly accountant cluster meetings. In these meetings each group accountant get their accounts audited along with passbook tallies and OTR sheet checking. This has resulted in clean bookkeeping throughout the project. A cluster accountant is one who happens to be from the same area and represents a group from that cluster.

The cluster accountants are trained on a weekly basis at our office. The training includes making weekly trial balances and identifying and correcting mistakes. The dividend distribution of

all eligible groups is done with relative ease through these support accountants. Every month the project accountant fills up the monitoring sheet of all the groups, thus facilitating the action plan for the next month. Through this process we get audited accounts of 80% of the groups in the end of every month.

Therefore there are trial balances available at the group level made by group accountants and audited by the project accountant. We have initiated a process for getting members to contribute Re 1 per member to get their group accounts audited each month.

At the second tier, there are consolidated accounts maintained by cluster accountants from cash sheets coming to the office. They are paid Rs 2 per cash sheet by us for mistake identification and consolidation. We have also started training computer *munshis* for the third tier.

Although the system is running quite well, there are still some problems. Accountants have started dominating in some cases. In other cases they are asking for more service charges. The number of SHGs are increasing that make computerisation an immediate need. The charges for making computerised data available to the groups can be taken from members.

At present each member contributes Re 1 per month in the cluster for the charges of auditors. Total contribution from 264 groups adds up to more than Rs 3,000. This amount is given to the auditors. In future it would be given to the computer *munshi*.

Activating Service Providers

Although a group of stable and experienced professionals can lead a project to a growth path, they need to delegate routine tasks. For this we require a number of well-educated service providers who will assist in managing routine jobs like conveying messages to SHGs, data collection, dispatching letters, in short, performing well defined tasks.

In our SHG project, we have trained 25 service providers (SPs). Sixteen of these SPs help in group account maintenance and 8 help in maintaining group norms. Of these 25, 2 have become capable of providing training on their own.

Actively seeking out SPs early on was key to our handling such a large number of tasks simultaneously without compromising on the quality of the groups. We attend group meeting intensively in the first 3 months when group norms, selection of accountants, saving and lending norms, etc. are established. The SPs help us tremendously in this.

SPs complement Pradan professionals. A professional explores and selects new areas, does hamlet-level sharing, selects people for exposure visits, attends first meetings and selects accountants. The service provider follows up the norms in the next meetings, initiates credit activities, helps in bank linkages and initiates entry into clusters in the next 6-9 months.

Thus a professional attends 4 meetings before group initiation and 5-6 meetings in the first 6 months. The professional visits are need based after this. The SP provides all routine services.

Linking with Banks

After the first year of our activities we found that although most groups were well grounded there was credit scarcity in some whereas idle money in others. In the first year we opened 15 cash credit accounts, which increased to 30 in the next year. The groups borrowed more than Rs 75,000 in the first year and more than Rs 1,18,000 the next year, mostly for purchasing inputs for agriculture.

But in the third year loan disbursement reduced to Rs 20,000 only. This happened because of gradual increase in the groups' own funds. The savings in the banks also increased. Credit uptake from the banks is gradually decreasing because the groups are not getting proper opportunities to invest.

We chose to celebrate an annual meeting of group representatives to spread the message of SHGs. It was initiated when the project was entering into the second year. Since it was a costly affair we requested Bank of India to sponsor the programme, which they graciously agreed to do.

We distributed prizes to good groups, accountants, cluster accountants, group leaders, etc. The positive recognition helped in further spreading the message. We have had 3 such annual gatherings and it has yielded positive impact on both the local mainstream institutions as well as building solidarity among the members themselves.

We also conduct exposure visits of people in new areas to SHGs promoted by us in other areas. We arrange exposure visits for 6-7 contiguous villages

because villagers will draw support from each other and the message will spread to a large number of people. We take at least one male member from each village. Out of the 4 women we take, we ask the community to choose 2 smart or literate and 2 backward and illiterate members so that there will be equal presentation from all sections. These exposure visits have enabled us to convince large numbers of people to form SHGs.

When we started work, there was no office at Palkot. As workload increased we rented an office at the heart of Palkot market. We keep the office open on market days and make ourselves available to the people. One member from each group is responsible for dropping the weekly cash sheet to the office. Women from relatively far off come to our office on market days.

We have also fixed the meeting place for different villages in different places in the market. If we want to contact any particular villager then we go to that particular place in the market. We also conduct all residential trainings at our Palkot office.

Has SHG Promotion Helped?

One of the greatest impacts this programme has brought about is Pradan's wider acceptability in the region. The families of a particular patch are now more accessible to us. Simultaneously, we are more approachable and accessible by the people. Their understanding about us as stakeholders in development has tremendously improved in contrast to the initial start-up years.

The block, district and bank officials

recognise us as a social, grassroots based NGO working and capable of influencing a large mass of people.

The simplicity of the programme was such that it is being replicated on its own, complete with social and financial norms in its totality, in different far-off inaccessible hamlets without much of our support.

These SHGs promoted by us have served the purpose of accessibility and control of the rural families to 'small credit' adequately. Small credit refers to a loan size limit of Rs 2,000 catering to purposes like seasonal health treatments, expenditure on educational aids like books, fertilisers for Kharif crops, working capital for small petty businesses, etc. By the end of May 2003, these 264 SHGs with an average age of 18 months had generated a credit of more than Rs 79 lakh, benefiting 4,187 families.

The total common fund available with these SHGs is about Rs 37 lakh. Twice the fund is generated through credit rotation. There is a huge cash balance with the SHGs, to the tune of more than Rs 12 lakh. This cash available has not however prompted the SHGs to lend for investment loans. The creation of these institutions in itself has not led to credit investment in livelihoods. Significant challenge lies in finding economic opportunities or refining and improving the existing ones.

The SHGs has brought about financial empowerment at the individual member's level. The members now play an important part in their families' financial decision-making and have learnt to deal with banks. The women members

help the family in financial crisis tremendously. Their decision-making ability both in SHG meetings as well in the family has improved. Participation in mass mobilisation events has improved their self-esteem.

The ingredients of such intensified approach is the same for other livelihood generation. Scaling up prototypes of livelihoods would be better in such organised and coordinated setting. Presently, prototypes are being developed in vegetable cultivation, pigeon pea, maize and pigeon pea, mulberry sericulture and mushroom cultivation.



Enriching the Soil

Vermicomposting is a potential farm input for organic farming that could free farmers from the use of harmful chemical fertilisers

Murari M Choudhury and Susmita Layek

Alarm bells have been ringing for a decade or more. The soil of India is dying. Agriculture is becoming increasingly destabilised and farmers are becoming vulnerable and are being pushed to destitution from prosperous Punjab to semi-arid Andhra Pradesh.

Although a stress on rampant use of harmful chemicals to increase in agricultural productivity has made the country food sufficient, the food security level has adversely affected marginal and small-farm families. The process of green revolution has challenged the livelihood, nutrition and ecological security of the nation. The lethal effects of green revolution have made our small farm households that are large in numbers to leave farming.

Organisation Background

The Network for Enterprise Enhancement and Development Support (NEEDS) is a professionally managed NGO active in community capacity building and issue based networking. The primary focus of NEEDS is on the problems of the poor in their struggle to obtain a life of justice and dignity. Environment stabilisation, food security and empowerment of the community for self-governance are the most important components of its mission.

NEEDS believes in developing value-based communities of dignified and informed citizens comprising the erstwhile marginalized and the oppressed from the perennially unresponsive regions. Its mission is to promote sustainable household food and nutrition security for the marginalized, especially women and children, dalits and tribes, through environmentally sound interventions, while ensuring equity and human rights. The focussed programmatic areas of NEEDS include food and nutrition security, livelihoods and safe motherhood and child survival.

Under our livelihood programme we collaborated with UNDP to identify and promote local need based livelihood technologies under the Technology Resource Centre (TRC) programme. The livelihood technologies that are promoted by us, of which most important technologies which have also got excellent market linkages are sanitary napkins, vermicompost, herbal development and processing of a variety of horticultural products.

To sustain agricultural productivity, agricultural scientists prescribe the application of huge quantities of organic manure. Traditional composting techniques require 3 to 4 months, sometimes

even 6 months for the preparation of compost. Intensive cultivation systems do not allow for so much gestation time to fertilise the fields with compost. Scientists were therefore searching for a natural process that will quickly convert organic wastes into valuable nutrient-rich manure. Fortunately they found that some species of earthworm are very efficient in converting waste into high quality compost. This organic manure is known as vermicompost. Vermicomposting is a profitable activity if it is practised scientifically (see Box 1 on page 20).

Role of Women

Women can have a significant role to play in vermicomposting. NEEDS has facilitated the setting up of 79 vermicompost production units, most of which are run by women's groups. The women have formed block level cooperatives to take the organic business on board. Women's self-help groups (SHGs) are instrumental in each of NEEDS' programmatic interventions. They are emerging as resource managers in agriculture based livelihoods and natural resource activities. They control programme fund and execution and play an important role in decision-making.

Vermicomposting is one of NEEDS' interventions in which women groups are managing vermicompost production units. We have facilitated 67 production units spread over 17 village locations. These women, who live below the poverty line, are earning regularly by selling vermicompost.

Organic Solution

The word vermin is derived from the Latin word worm. Therefore, vermicompost is the compost mediated by the worm (earthworm). Earthworms are generally

categorised as epliec, endogiec and diageic. But all the 3 categories are not suitable for vermicomposting. Only earthworms that have the following characteristics are selected

- Surface feeder
- High reproductive rate
- High growth rate
- High organic content in the dietary requirement
- High metabolic activity
- Low retention in body
- Capacity to adjust under adverse conditions

On the basis of above characteristics, epliec earthworms are used as bioreactors in compost pits. Generally *Eissinia foetida*, *perionix exvatus* and *Edrulus euginae* are used for vermicomposting. Out of these, the best species of worms to produce vermicompost is *Eissinia foetida*.

For a successful vermicomposting project, farmers should emphasis the following 3 aspects:

- Vermiculture: Biotechnology with mass production of earthworms
- Vermicomposting: Production of compost mediated by earthworms
- Vermiconservation: Earthworm preservation

Vermiculture

Vermiculture is the scientific method of breeding and raising earthworms in controlled conditions. It aims at creating improved conditions artificially so that earthworms multiply in the shortest possible time and space. Earthworm is the worm of soil. So its multiplication and growth will be more in an earthen pot.

Commercially, vermiculture is practised in cemented or wooden boxes. A 1m X 1m

Box 1: Cost-Benefit Analysis of Vermicompost

Shed for 5 beds, size: 30'x 15' = 450 sq ft

Bed size: 10'x 4' x 1'

Input description		Amount (Rs)
Fixed cost		
Sl #	Item	
1	Shade	
1.1	Log for side pillar 6# @ Rs 150 per piece	900
1.2	Log for mid pillar 3# @ Rs 200 per piece	600
1.3	Bamboo for shed structure 50 piece @ Rs 30 per piece	1,500
1.4	Straw for shed (L.S.)	600
1.5	Locally available material for tying either GI wire or rope & nail (L.S.)	100
2.1	Worms for 5 beds @ 1000 piece per bed & @ Rs 0.50 per piece	2,500
	Total	6,200
Recurring Investment		
1	2.5 trailer cow dung @ Rs 400 per trailer & 9 cycles per year	9,000
2	Assuming 10% depreciation in the 1st year (20% in the second year & 25% in 3rd year) & assuming 4 yrs life of shed on fixed cost & 9 cycles per year	620
3	Total	9,620
Output description		
1	Avg. 210 kg production per bed & @ Rs 3 per kg (producer level sale price) = Rs 210 x 5 x 3 x 9 (cycles)	28,350
Profit per year		
1	(Output - Input)	18,730
2	Worm sell per year at least (5000 x 9) = 45000 piece @ Rs 0.20 per piece	9,000
Profit per year		27,730
Labour cost (self) @ 25 hrs/cycle i.e. 3.125 work day x Rs 50 / work day x 9		1,406
Net profit per year		26,334

X 0.5m pot is sufficient to raise 20,000 earthworms. First, the entire bottom of the pot has to be covered with 2" of sand. A 3" layer of FYM has to be placed over the sand. The pot has to be then filled up to the neck with dung and soil. Feeding

materials such as rice husk water, hyacinth dust, wheat bran, gram bran and decomposed kitchen wastes can be mixed with the dung. This base material (medium) is to be watered so that moisture content should be around 50-60%.

The earthworms can be released after watering the medium. The exposed surface can then be covered with a moist gunny bag. A temperature of 25-30°C in the medium favours the multiplication rate. The pots have to be kept undisturbed in a shady place. The farmer needs to occasionally put in feed and water in the chamber.

After a month or so cocoons and earthworms will be found on the surface of the medium.

The following factors have to be kept in mind while selecting the composting site:

- The place should be shady.
- The place should be raised to avoid stagnation of water.
- Water should be easily available at the site as sprinkling of water on the beds is required for moisture maintenance.
- Raw materials like biomass (semi-decomposed at 40-50%), cow dung (semi-decomposed at 50-60%) should be easily available.
- The location should be easily accessible to women (preferably in the homestead area).
- Sufficient space for storing raw materials and packaging and transportation of the finished product should also be provided to the site.
- Vermin beds should be protected from birds, hens etc. as they eat worms.
- The length and width of the vermin bed has to be 10 feet by 4 feet and its height should be 1 foot.

Vermicompost

There are certain steps to be followed carefully while preparing the vermicompost. They are as follows:

- Organic wastes are mixed with cow dung, live soil and FYM at the ratio of

6:3:0.5:0.5 on dry weight basis. A compost heap is constructed by using the above-mentioned materials and allowed to decompose at least for 15 days.

- For commercial purposes or large-scale production, composting is done in a trench. Generally a 20'-50' long, 3'-4' wide and 1.5' deep trench in a shady place is required.
- The entire bottom of the trench is covered with stone chips. A layer of sand is spaded over it to facilitate percolation of excess water. A permanent bed with unshaped paddy straw is constructed above where the partial decomposed materials obtained from first step are to be loaded.
- Pre-decomposed materials in the trench are watered sufficiently so that moisture content is around 50-60%.
- The entire exposed surface has to be covered with a moist gunny bag. Earthworms are allowed to multiply and digest the materials in an undisturbed manner for at least 60 days.
- The composting is considered complete when black and brown granules appear just below the gunny bag.
- There has to be no watering for 3-4 days.
- The compost can then be harvested from the surface after removing the gunny bag.
- The trench has to be then reloaded with pre-decomposed materials.

Vermiconservation

For seed, earthworms are conserved in a cemented or earthen pot. As multiplication is not expected in the conservation stage, reduced feed like stable dung compost is used as base material. As precautions a farmers need to be attentive that he uses the right worms, the appropriate organic wastes, maintain proper moisture

Box: Composition of Vermicompost

Ph:	6.8 to 7.2
Organic carbon:	4 - 4.25%
Organic Matter:	7.8%
Total N2:	0.6 - 0.75%
Available phosphorous:	120-140 ppm
Total phosphorous:	1.3 - 1.7%
Available N2:	380 - 410 ppm
Total potassium:	1.2 - 1.6%
Available potassium:	5100 - 5300 ppm
Available Iron:	20.5 to 22.0 ppm
Available Zinc:	6.2to 7.4 ppm
Available Mn:	16.2 to 17.1 ppm
Available Cu:	6.5 to 7.1 ppm
C: N	6.1
Moisture content:	8-12%

- Helps to fix atmospheric Nitrogen
- Helps phosphate slubilisation
- Fresh vermicompost increases worm population and ensures longer sustenance of soil fertility
- Improves water retention capacity
- Contributes to better marketable products by improving quality
- Releases nutrients slowly.



regime and protect the worms from ants, rats and birds.

Characteristics of Vermicompost

- Fully decomposed and matured organic manure with C: N ratio of about 15:1
- Granulated
- Contains essential plant nutrients
- Rich in secondary minerals especially calcium
- Rich in millions of beneficial bacteria, particularly N-fixer.
- Rich in humus
- Rich in vitamins and growth regulators
- In assailable form, suitable for any type of soil
- Non-toxic, environment friendly and ecologically compatible

Benefits of Vermicompost

- Increased growth, flowering and fruiting
- Develops soil structure for better root aerator
- Helps root elongation for better uptake
- Frees plots from weed growth and harmful pathogens

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SHG-Bank Linkages on a Growth Path

Micro-finance institutions (MFIs) need to address issues like interest rates, governance, and sustainability and delivery mechanisms in the long run. This was discussed at a conference on 'Convergence and collaborations: Scaling up financial services to the poor' organised by Sa-Dhan on September 12 in New Delhi.

The economic advisor to the Prime Minister, S Narayan urged MFIs and self-help groups to look closely at these concerns. Retracing the genesis of micro-credit institutions, Mr Narayan said the movement had succeeded in that it has generated employment, achieved growth and made credit available. Now they need to look forward to the options and opportunities. He called for upgradation, an external input of technology, integration and empowerment.

"Even today, interest rates charged by MFIs are not considered acceptable by many. In an era where interest rates are falling and banks are profitably lending to self-help groups (SHGs) at sub-PLR, MFIs are charging rates of 30-40 per cent," banking secretary N S Sisodia said. Citing international experience, he said even the Grameen Bank of Bangladesh was charging a flat 15 per cent when the cost of funds was only 2%. "Questions are therefore being raised about the efficiency of MFIs vis-à-vis banks," he observed.

However, he admitted that banks have failed to step up credit to the rural poor despite the 10 per cent credit limit towards the weaker sections. "The formal banking sector could cater to 64% of the borrowal accounts and 36% of the rural population still depended on informal sources," he added.

Banks were handicapped by the high transaction costs, inadequate systems and procedures and lack of focus on savings. In this context, Mr Sisodia lauded the role of 7.17 lakh SHGs in disbursing Rs 2,048-crore credit to over 116 lakh rural poor households. "This SHG-bank linkage programme has emerged as the largest and fastest growing micro business programme in the world," Mr Sisodia said.

Training at IVRI

Pradan's Sironj team members and 40 farmers (5 women and 35 men) underwent a training programme during September 18-21, 2003 in vegetable cultivation at the Indian Institute of Vegetable Research (IIVR) in Varanasi. The IIVR is a premier institute in vegetable research, which will collaborate with Pradan to provide field-training support in Sironj. The institute would also supply appropriate seeds for the region and recommend a package of practices.

PEOPLE, NEWS AND EVENTS

- Forty one apprentices of the 29th batch (July 2003) attended the Joint Orientation Programme. Deep Joshi, Soumen Biswas and Smita Mohanty facilitated organisation orientation, held from September 15-17. The Orientation to studying a village, held from September 17-24, was facilitated by Dinabandhu Karmakar, Asif Zaidi, Achintya Ghosh, Kashinath Metya and Nivedita Narain. Tamali Kundu, Nirmal Beurra and D Narendranath facilitated the Orientation to the SHG programme, held from September 25-28.
- Ten apprentices of the 25th (April 2002) and 26th (July 2002) batch participated in the life-planning programme from August 25-29, 2003. Deepanker Roy and Ramesh Galohda facilitated the event.
- Fifteen apprentices of the 26th (July 2002) and 27th (October 2002) batches participated in the life-planning programme from September 23-27, 2003. Deepankar Roy facilitated this.
- Nine apprentices of the 27th (October 2002) batch participated in the Village Study and PRA workshop at Jasidih from September 5-10, 2003. Resource persons were Ajaya Samal, Dhrubaa Mukhopdhyay and Avijit Mallik.
- Sarbani Bose, based at Godda, Jharkhand has been transferred to Chaibasa, Jharkhand.
- The Centre for Microfinance, Kathmandu organised a visit of 10 women from different women's cooperatives in Nepal to Pradan's work in Ramgarh and Kishangarh Bas on August 26-27, 2003. This was part of their visit to different micro finance organisations in India, e.g. CDF and SEWA.
- A team of fellows from the America India Foundation visited Pradan's team at Ramgarh on 10th September 2003. The America India Foundation is a donor agency based in Delhi, supporting development projects across India.
- The Development Commissioner, Small Scale Industries, Government of India, organised a consultative meeting on how micro-finance can help the small-scale industry sector in Delhi on August 21. D Narendranath attended the event.
- Dr Rohini Somanathan and Dr Jean-Marie Baland from the Department of Economics at the University of Namur in Belgium visited Pradan's teams at Khunti and Hazaribagh from September 16-18, 2003. The visit was a first step towards developing research collaboration with Pradan.
- Seva Mandir organised a workshop on sustainable land use and poverty alleviation from September 12-13 at Udaipur. Asif Zaidi from Pradan attended.
- Nineteen apprentices of the July 2002 batch graduated as Executives (Projects).
- Twenty apprentices attended the MBTI during August 4-8, 2003 and 10 apprentices attended the life-planning programme during August 25-29, 2003.



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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