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Letters to the Editor



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Letters to the Editor

Commenting on the Road Ahead

I have carefully read the article on livelihoods by Sankar Datta (*The Road Ahead in Livelihoods*, NewsReach June 2004). I am glad a well-informed person like Sankar Datta is taking a close look at the issues involved in poverty reduction. I have a few comments. First, the Cultural Revolution in China did not in fact usher in a new value system. It was a disaster that disrupted the social fabric and resulted in an inefficient economic system. Secondly, sealing off China from the rest of the world led to its stagnation. It was only after liberalisation and opening up that the Chinese economy and society started moving. Third, I am surprised that Sankar Datta thinks that the significance of Shantiniketan's contribution was on account of isolation and functioning as an island of alternate values. My own understanding of Rabindranath is that what he sought to achieve for Shantiniketan was not isolation but the contrary. One can quote extensively from Tagore's writings that he never wanted India to be isolated and not Shantiniketan either. In fact, the very logo and mission of Shantiniketan is a 'nest where the whole world could gather' (quoting from memory). There was a China Bhavan in Shantiniketan. Tagore himself travelled extensively across the world to carry the message of India and to learn from what was happening in other countries.

Fourth, Sankar Datta wants to make people believe that hand-pounded rice is richer than mill polished rice by adopting the policy of coca-cola, which tried to make people believe coca-cola as a part of the body fluid system. Is what he is proposing true on merit or does he want to create make-believe? At least I would like to resist the temptation of inducing people to take to a product by adopting the make-belief route. Fifth, he has mentioned that the civil society is the 'eyes and ears of the state'. I wonder how many NGOs would agree to this description. They would rather claim that NGOs are the eyes and ears as well as conscience of society and not merely of the state.

The last point is about the value system, which is the central theme of his paper. Developing a value system that has elements of sustainability and compassion is always welcome. Gandhi worked for it through the programme of Khadi and the environmentalists have succeeded in popularising organic foods although they are somewhat expensive. However, I would be wary of large-scale propagation of a different value system in a campaign mode, which may have potential of doing good but far more potential of large-scale distortions of social and economic ethos as happened in China during the Cultural Revolution. Like Gandhi, those who want to change the value system should adopt the approach of compassion and sacrifice rather than running down and even penalising those with other values as happened in China.

Anil C Shah, Development Support Centre, Ahmedabad

More on Why Groups Drop Out

This is in response to Anagha Mitra's article (*Dimensions of Dropouts*, NewsReach August 2004). As I was with Anagha during the 3 days spent in the field and present during the discussions we had after the visits, I would also like to share some of my observations and understanding developed during this process.

Regarding Trinayani Mahila Samity, the viewpoint ascribed to Pradan professionals about improper financial management requires further elaboration. It was observed from the books of account that the group were giving loans without ensuring that the previous loan was repaid. So members ended up taking up to 3 loans. Usually the borrowing would be for medical purposes, which the other members found difficult to refuse. This led to accumulation of interest and principal amounts and the members became further burdened. The ill effects of cumulative loans are well understood and it is a concern we seek to address. But given the economic profile of our target population, some groups find it very difficult to adhere by the norm of not allowing a loan to a member unless the previous loan is repaid.

Regarding Saraswati Mahila Samity, Anagha mentions, "What was most striking in the case of this group is that they were not very keen to form the group voluntarily. The men of the village had to be convinced before the group was allowed to be formed." I would like to point out that normally during the group formation stage we conduct meetings with both the women and men. The chances of forming a self-help group (SHG) are very slim (let alone functioning) if the men are not convinced. What I perceived from the focussed group discussion was that one member whose father-in-law was an influential person and who took the lead in the village in promoting the SHG, took a considerable amount of money and was not repaying it while other members were not getting loans. This led to irreconcilable differences and the group collapsed.

On groups becoming defunct, I agree with Anagha that members usually cite their inability to save the decided amount every week as a reason. But I would also like to point out that on further exploration of reasons with the women, other major reasons do crop up. In Trinayani Mahila Samity loan refusal was a big issue. The cashier, a Santhal lady, took out Rs 2,000 for her husband's medical treatment after the group had stopped holding weekly meetings. But another member (of the Paramanik caste), who did not have any outstanding borrowings, needed some money for her father's treatment. She was refused the loan. This was a big grievance that came to light when we held the focussed group discussion and there were heated exchanges between the members. Although the cashier did repay the loan, she did not pay any interest on it, which led to further tension in the group. This is to some extent captured under the heading 'element of distrust' but as I have mentioned, the loan was repaid, contrary to what Anagha mentions in the article.

Finally, the point Anagha makes about poor record keeping needs further clarification. Since all the groups studied stopped normal functioning at about 2 years, my understanding is that poor record keeping after that was an effect of the group not functioning properly and not the other way round. For instance, in Banibandhono Mahila Samity, members who were unaware about which members have taken loans were the ones not attending group meetings. Therefore, their ignorance was due to non-attendance in meetings and not inadequate record keeping, for the outstanding borrowings of each member were well documented.

Avijit Choudhury, Balarampur, West Bengal

Embroidering Success

Udyogini's experience in Bikaner District of Rajasthan emerges as a model to promote business amongst disadvantaged women

Vanita Viswanath

Rekhi and Babboo are 2 women embroiderers of the Rajput caste who had never left their village Adoori in a remote corner of the Rajasthan desert, except to visit relatives in neighbouring areas. But they came all the way to Delhi on March 13, 2004 to participate in an Udyogini-organised event to honour one of their own, another Rajput woman called Suman. Suman, working in Barmer in western Rajasthan, had won the Anita Sen Memorial Award (instituted by Udyogini) for breaking the bonds of her own isolation in a highly patriarchal system and organise women into successful self-help groups (SHGs) for savings and credit activities and for literacy and advocacy work.

Adoori is in Pugal block of Bikaner district. The village comprises Rajput and Muslim communities. The Rajputs, like many others in the area, have come from Pakistan as refugees. Before they settled in India, they did not know what embroidery could yield to them. Only on occasion of marriages they gave gifts of embroidery as a token of love to their daughters. They had fertile lands in Pakistan hence embroidery was not a livelihood but a leisure activity.

After crossing the border into India during war, they were settled in desert land that yielded little. Pugal is inhospitable in many ways. The topography is arid and drought prone. The sandy terrain experiences hot storms in summer. Roads get submerged under the shifting sand dunes and communications and transportation are hampered. The villages are remote, with poor connectivity, and lie at a great

distance from each other.

The women of these communities started some embroidery work, handed out by the *kedars* (middlemen), as a source of livelihood. Poverty, illiteracy and patriarchal dominance characterise the women of villages in Pugal. Women from all castes are severely constrained and confined to their homes and villages. In particular, Rajput men, being from a warrior caste, are more fiercely protective of their women than men of other castes. Women are veiled when in public.

Fulfilling Embroidery

The women are not allowed to work outside the home and home-based embroidery work is their only source of income and self-fulfilment. They are mostly illiterate since the men do not allow them to go outside the village to attend school. But they have skills in embroidery and a sense of design and colour. Unfortunately, the immense difficulty in getting them out of their village to see and experience the markets where their products are sold has slowed their progress. Also, the government and NGOs had done little for Rajput women in particular to upgrade their skills.

Hand embroidery, as a cultural signifier and now increasingly as a livelihood generator, occupies a significant space for women in many rural communities across the globe. Traditionally confined to their respective households and communities, embroidered products of remote rural Rajasthan are increasingly finding a place in international markets (*Value Chain Analysis of the Hand*

Embroidery Subsector in Western Rajasthan, Vikas Choudhary and Bhawna Agarwal, Udyogini, New Delhi, June 2004).

Commercial hand embroidery provides women flexibility of time, convenience and security of being within the confines of the household. On an average, a woman working at home is able to devote 4-5 hours a day to commercial embroidery production depending on her age and number and age of young and old women in the household.

Embroiderers of the Rajput caste in Bikaner district are not favoured candidates for market support because their skills are of lower quality than the finer embroidery of the women of the Meghwal caste. Skills of Rajput women are considered more appropriate for the mass market. However, due to limited high-end market access, even highly skilled Meghwal women work with middlemen linked to the mass market.

Linking Women with the Market

Udyogini is involved in promoting business development services for women in states where women are particularly disadvantaged. Udyogini's support for business promotion among women embroiderers in Pugal is focused towards supplying products to the mass market in a sustainable manner. It had set out to identify markets with maximum benefit to poor women with a preliminary assessment that women will benefit if they are assisted to supply a high-volume, medium quality and relatively stable mid-range market segment in a sustained manner.

These women were already supplying this market through middlemen but the orders were ad hoc and payments delayed. Additionally, the middlemen who bought the

material from the women had cash flow problems and were only slightly better off than the women themselves. Women too lacked incentive and were casual about quality and schedules.

Udyogini had already undertaken marketing for products both from its own project area in Rajasthan and as part of its support to other NGOs through a retail outlet and exhibitions in Delhi and linkages with retailers in the metros. Costs, however, outweighed benefits and, in the case of the retail outlet, the costs were substantial.

The skill levels of women and design development to supply high-end clients served by exhibitions and retailers also needed continuous upgrading of products, requiring considerable time and effort by the women as well as Udyogini, with uncertain outcomes. These activities also distracted Udyogini from its core focus of capacity building that included enabling women to undertake the work of marketing and sales themselves rather than doing it on their behalf for the long-term.

Value Chain Study

To capture information and knowledge on the demand-side in order to guide its interventions in the mid-range markets, Udyogini conducted a detailed value chain study of the embroidery work in western Rajasthan. The detailed and informative study (mentioned earlier) has established that the market is large (Rs 150 crore annually in western Rajasthan) and has good growth potential.

Embroidery provides employment to approximately 60,000 women embroiderers in western Rajasthan. It is principally located in Barmer district and dominated by a few large manufacturers who source largely from producers in

Barmer. Pugal block also supplies Barmer manufacturers, accounting for only about 15% of the production. The remoteness of the area, the dispersed nature of production and poor infrastructure are contributory factors discouraging manufacturers from sourcing from Pugal.

It was clearly important to increase the share of Pugal in supplying the market if real benefits were to accrue to women in the area. There were other emerging market centres of Jodhpur and Jaisalmer with smaller manufacturers and retailers interested in expansion and exploring new supply centres. But this required facilitation to keep moving upmarket and for growth.

The middle market itself was a wide spectrum in terms of quality and products. Some manufacturers were supplying routine quality and variety products as also products of a higher grade and diversity to different clients. The scope existed to become more efficient and growth-oriented, both among women producers and small manufacturers, and for Udyogini's interventions at various points on the value chain.

Clear Understanding

Udyogini's intervention to promote entrepreneurship among women embroiderers is based on the embroiderers' acceptance of the following:

- Variability of demand in the market for their products;
- Variable wages based on quality and not on fixed rate per hour or per piece;
- Udyogini's involvement in making linkages and not in sales and direct marketing;
- Variable volume of production based on orders received and not on accumulation of stock that becomes Udyogini's responsibility to buy;
- Risk related to quality and poor schedule

and delivery is borne by women in terms of loss of wages or orders;

- Willingness to go for 'exposure' trips, and
- Willingness to be trained in management skills.

Udyogini's responsibility was building market linkages, building capacities of women including market exposure, facilitation for production, and intermediation to ensure that the men see this as a business promotion model rather than a welfare model.

Udyogini began with SHGs as an entry point to establish its work but the entrepreneurship promotion criteria were later applied to select only those women with a potential to become entrepreneurial in their attitude and functioning. Over 2 years of work in design, production, marketing and business operations training with women brought Udyogini to the stage of identifying at least a few women with potential to become business leaders, functionaries and trainers and a larger number to engage in production.

Some constraints remained, however. Lack of mobility of women outside the village affected their motivation to learn about the challenges of the market and experience it firsthand, even in a nearby location like Bikaner city. Production-related constraints including timeliness and quality threatened to compromise the market linkages negotiated by Udyogini.

The continuous distractions in villages, small children and curious, and sometimes hostile, men, affected the quality and learning in business training sessions. Nevertheless, 7-10 women committed themselves to continue to support the market-driven business strategy in a potential entrepreneurs consultation organised by Udyogini in mid-2004 in Pugal.

The Emerging Model

Udyogini found that providing support at both ends of the spectrum (women producers and small manufacturers) to ensure growth is likely to work better than working with the producers alone. This is the conclusion that is emerging from the assessment of the market and the producers' requirements in the Udyogini cluster of Pugal.

The strategy to address both production and market constraints to enable scale and growth is to

- Increase the number of producers who reach out to Udyogini (rather than Udyogini reaching out to them as before);
- Reach out to smaller manufacturers outside of Barmer interested in expanding their business and providing incentives for them to pick up their supplies from Pugal, and
- Ensure quality production in controlled conditions (establishing a production centre at the block headquarters of Pugal).

Udyogini's assessment of the middle market found that there is enough potential in this market to increase the share of supply from Pugal. As of now, manufacturers do not have an incentive to link with producers from Udyogini's cluster. While Udyogini will, in any case, address supply constraints as part of its direct support to producers, it is intending to provide information and facilitation services to manufacturers (such as for links with exporters, overseas markets and trade fair participation) to improve their growth, which in turn can help them provide more business to women in Pugal (and elsewhere).

Initial Linkages

Initial relationship-building efforts by Udyogini has enabled a linkage between the Pugal cluster and two small manufac-

turers in Jodhpur and Jaisalmer as well as a collaboration between them to share a stall at the Delhi trade fair in 2004 and on combining different art forms (appliqué and embroidery) on fabric. These manufacturers are willing to provide sustained orders to women in Pugal and pay more on condition of quality, schedule maintenance and ease of access for giving orders and picking up supplies.

The production constraints of quality, timeliness and physical distance to and between villages (requiring intermediaries, thus reducing the margins for producers) prompted Udyogini to favour a centralised production and business centre at the block headquarters where some women willing to put in longer hours than they would do at home (thus improving quality, productivity and higher individual returns) could work while others could still use it as a procurement and collection centre and undertake production at home.

Balancing Requirements

This dual facility at the business centre is an effort to balance the requirements of the market with constraints of women from the villages. Committed working hours for the few that come to the centre and setting up of systems will also lead to higher productivity, diversification into products that are not suitable for home-based work and greater reliability, thus raising incomes for these women.

Udyogini has drawn up a 3-year financial and operational plan for the business centre. It will be a training centre for design and management as well. The selected business leaders and trainers will be mentored on functional tasks in business operations for which they will be paid so that they

value themselves as leaders, functionaries and trainers.

Udyogini is also preparing an integrated design and management education course for selected business leaders and trainers, combining classroom instruction, market exposure and application in the operations of the business centre. The monitoring format, already piloted, includes ability to teach (not just ability to design) as a parameter for certification of these trainers at the end of the course. The trainers will later be paid for teaching other women and will be available as a resource for Udyogini and other agencies in Rajasthan.

Firm Principles

Keeping the principles of business promotion as firm as possible, the outreach strategy will not be SHG-based but will accommodate any poor woman with a skill base who shows interest and inclination to undertake production at the business centre. It will be a performance-based system and women who perform better will be encouraged and given suitable rewards.

There is already a demand from skilled women living in and around the block headquarters (which is also mostly rural) to work at the business centre. Udyogini hopes that motivated women coming regularly to the business centre will be an example for other women in the villages who cannot yet challenge patriarchal bonds. In any case, the dual facility at the business centre permits women to undertake production even at home while they gradually try to overcome their constraints.

A business association and trade network will be formally registered in Pugal where women producers will be the owners. At

least some of the potential entrepreneurs selected to lead the business efforts will be on the governing body.

Challenges Ahead

To sustain quality and efficiency standards and the motivation for entrepreneurship based on the principles outlined by Udyogini, even among the selected business leaders, is a challenge. A continuous reinforcement of the principles is critical. The men remain suspicious of the attempts to empower women through a business focus and would rather see women as only wage earners.

When asked (at the potential entrepreneurs consultation in Pugal) where she sees herself in the future, Luni, a young woman, and one of 7 selected to lead business promotion among women, said she hopes to run an embroidery shop in Metropolitan Mall in Gurgaon near Delhi!

Udyogini had earlier brought her along with 2 other women (none of whom had ever left their village) to the mall for an exposure visit. Needless to say, Luni was overawed by the symbols of modernity and it has left a deep impression on her. The expression of her aspiration was inspiring. The success of business operations in Pugal lies in the hands of women like Luni.

For more information visit www.udyogini.org

Group Dynamics for Livelihoods

We need to draw upon the strengths of self-help groups to promote livelihood activities amongst larger numbers of the poor

D Narendranath

I want to write about our self-help group (SHG) programme. Given that a lot of us keep writing about it, my article may not be all that original. I have written a couple of pieces earlier on the theme of SHGs and so have a number of others. I have watched with interest as the concept of SHGs evolved in front of our eyes through many wonderful contributions made by my colleagues on the pages of *NewsReach*. New ideas have emerged. My own ideas have grown. There have been a number of discussions where the concept and practice of SHGs have been discussed threadbare.

A number of wonderful ideas have been thrown up in these deliberations. Yet, not many of them have found their way into our day-to-day practice. We have promoted over 5,000 SHGs and continue to promote more. Why are we promoting and nurturing these groups if we are not keen to work with them more closely?

Do we continue to support these SHGs just because we have happened to form them historically? Or is it that somehow somewhere we do find it meaningful to promote these groups but are not able to put our fingers exactly on what it is? I think it is the latter. We have a very strong intuition that these groups are very useful but are not able to pinpoint the exact way in which they can be made more purposeful.

Challenging Linkage

Our major challenge is to find ways to link these groups with our livelihood programmes. It is a common question asked by a number of colleagues. Whenever I meet youngsters, this is one question I

hear most often being aired. Where do the SHGs fit into our scheme of livelihoods? It is something we are still to fully articulate since the way we currently practice livelihood promotion has little connection with SHGs.

In most places the connection that we have been able to figure out is that a livelihood activity participant should be a SHG member. In a little more evolved set of cases, the participants are selected at SHG meetings. In even better cases, SHGs also mobilise credit for the sectoral activities that we promote. In the last set, the activity is something we have introduced such as dairy or maize cultivation or reeling and spinning of tasar yarn.

The producers we support need credit for working capital. We therefore negotiate and mobilise loans from banks, which are channelled through the SHGs. These bank loans are provided to members that we select (opposed to the SHG choosing borrowers). In these cases we do not have much idea about what the other members do or how they mobilise credit.

In our MIS (management information system) format there is a figure that represents the percentage of SHG members in our sectoral livelihood programmes. Currently it is 34%. It means that 66% of the SHG members do not benefit from the livelihood programmes that we promote.

Given that the total number of SHG members is about 80,000, a huge number (more than 50,000) of them are left out of our livelihood programmes. It seems an extremely

difficult task to reach out to all of them with our sectoral livelihood focus. With this activity focus, it is also not very easy to see an organic linkage between the livelihood activities that we promote and the SHGs, other than in ways described above.

We are therefore not able to confidently state that we are involved in the livelihoods of 66% of Pradan-promoted SHG members. It is because we feel that we have not deliberately intervened in their livelihoods and made a difference other than organising them into groups. We certainly help the rest of the SHG members make credit plans and help them link with banks. It is important to note that most of the activities that the bank money is used for are directly related to income generation activities.

Reporting Credit Planning

Since we are only involved in credit planning, we do not want to report that they are participating in livelihood interventions promoted by us. This does not seem right to me. If we are helping them in any manner, we should be reporting that. We may need also to alter our MIS format.

More importantly, we first need to resolve this issue: why do we not feel confident to report our credit planning intervention? Is it not a serious intervention? Do we feel confident only when we have promoted a sectoral activity with a family? Is what we call sectoral interventions the only way to promote livelihoods? Or is credit planning serious enough to be called a livelihood intervention so that we feel confident to report it?

I believe that it is important that we review what we are doing in livelihood promotion. Is a sub-sectoral intervention the only way

to promote livelihoods? Are only those activities that we promote (maybe not sectoral but even seasonal activities such as paddy or vegetable cultivation) being called livelihoods? Or is there a totally new way in which we could engage with our target communities through the SHGs to promote livelihoods?

Serious Involvement Required

I think we are not seriously involving ourselves in the SHG programme to really explore the thousand ways in which it can serve a livelihood purpose, including mobilising loans for the sectoral interventions. For that we need to define what we mean by livelihoods. Livelihoods is the means of living that a person devises by putting into use a variety of livelihood resources (including her labour) in a variety of ways that appear feasible to her at any given point of time.

In Pradan we additionally desire that the manner in which she earns her livelihood is dignified and that she earns a decent income at the end of the day that helps her family eat 2 square meals a day as well as help meet other basic needs such as clothing, shelter and children's education.

We have to remember is that even in a sectoral intervention, we are only adding to that 'variety' of livelihood resources that a person utilises. It is one of a large number of options, albeit sometimes the most important one. The full livelihood value of that enhanced resource or opportunity becomes evident when it is used in combination with a variety of resources that are already available.

The income that the new activity adds to the family is not the actual income generated by

the activity. The actual income has to be calculated after we deduct the loss of income that the activity has caused because the family now has redeployed resources.

Adding Capacity to Juggle

Our livelihood intervention is complete only when we have been able to train the family to do this juggling. It is one thing to say that the family anyway is doing this but I believe there is a lot of value we can add to the process in which the family plans their livelihoods. Our colleagues in the field who have done systematic livelihood planning with the SHGs can vouch for this fact.

The process involves assessing present and potential livelihood resources (land that can be redeemed, son completing school, available bank loan, new Pradan activity, etc.). It involves assessing the present portfolio of activities and their risks and vulnerabilities, and analysing the level of deployment, quality of usage, and ways to minimise risks and optimise returns. It also involves planning (working out the actual permutation combination, amount of credit and other support needed, etc.). This is an intense process and requires support.

This is where the SHG can add great value. The group, as a set of well-informed peers interested in the person, can provide most valuable inputs in the livelihood planning process. The SHG, along with a Pradan professional, could become the guide, counselor and motivator for the individual member not only as a sounding board but also to go the last mile in planning out the details. The group then becomes a great support system.

While the technical inputs that the SHG provides is important, the morale boosting, the motivation and the assurance to stand in

that the other members offer is invaluable, especially when a family is planning to move into new activities.

How is the group able to do it? What is the inherent strength of the group that we can build upon? Behavioural scientists say that a group is a necessary condition for an individual to really bloom and discover herself. The ideal group is an extension of the self, and it is indeed difficult to get access to such a group.

It is the ambience of the group that matters: is she totally free there, is she able to be herself in the company of her group members and does the group accept her for what she is? Is she able to confide in her group members about her concerns and issues? Are the group members providing her the support she needs? An open offer of group support would make her take responsible decisions and also enable her to depend on the group for advice and support. Our aim would be to make the SHG the ideal group for each member so that she gets the support she needs.

Mutual Stake

The free and fair atmosphere in the group is a precondition for a member to take up reality-based livelihood planning. As mentioned earlier, the group has members who are interested in each other and are dependent on each other. They also have intimate information about each other. We need to train the groups in a manner so that this information is converted into insights. This information could be used freely for the best advantage of all. This process in which each one is involved in helping the other prepare her plan builds mutual stake and ownership.

Such an involved method of livelihood plan-

ning is also a matter of skill. Once we have facilitated a robust group with the required norms, values, systems and the free atmosphere, we have to train the group to develop processes and skills required for effective livelihood planning. What the group needs is vision and will, and a way. The role of the Pradan professional would be to create these.

Building Collective Vision

First we have to help build a vision for the group. The SHG members need to collectively have a vision of a better life. They need to collectively aspire for it and feel strongly motivated to work towards it.

A group is defined by its common purpose. What is the common purpose of the SHG? It is undoubtedly livelihoods. We have to help the group to focus its energy on livelihoods. This would result in a fundamental change in the level of discussions in all group meetings. The members will be concerned not only about savings and credit or about norms and systems but also about the livelihoods of each other.

Norms and systems are very important and will remain so, but they would become part of a routine after sometime. It would then be livelihoods that would keep the SHG engaged.

How can we facilitate a process of linking every little thing the SHG does to livelihoods? Each member makes a number of decisions each day, whether minor or significant, misplaced or strategic. To take these decisions the woman uses all available information and her perception of risk and availability of resources.

These decisions can be revisited, questioned

and analysed at group meetings so that an exchange of ideas and suggestions takes place.

The Pradan professional who attends a SHG meeting will have to constantly bring back the livelihood focus into the discussion in a manner that is reflective (and not prescriptive). She can facilitate visits to each member's household and resources and help members observe and comment in a manner that contributes to learning. Our Internal Learning System (ILS) designed for SHGs tries to do a lot of this with a focus on self-learning. Wider use of ILS can greatly facilitate this process of reflective learning.

One important realisation about livelihoods of the very poor is that they lack in risk taking abilities and motivation to achieve and excel. This is not a phenomenon related just to the absence of money but the result of being in a state of poverty and deprivation for a long time. The poor person finds herself in a negative loop where, in spite of her best efforts, there is no respite from hunger and misery. She very often gives up hope.

Changing this situation not only needs intervention on the economic front but also at the psychological level, where despair is converted to hope and fatalism to optimism and the will to break out. This is an extremely intense process at the level of the individual, where the role of the Pradan professional would be to help each person make that journey herself. This process requires close engagement over a period of time. Again the SHG is the best forum where such a process can be undertaken with the other members providing invaluable contributions to help a woman.

Important Livelihoods Role

Thus we see that the SHG can perform an important livelihoods role, even for those who are not directly participating in our sectoral livelihood programmes. On second thoughts, it is better more so for those who are not participating in our sectoral programmes, because there is ample evidence of many better off people (amongst the poor) benefit from our sectoral interventions, who are anyway capable of making better use of opportunities.

While it is nobody's case that these people too are quite poor, there are large numbers who get excluded because they are not confident enough to participate in a programme. This is something that we need to be aware of and therefore, address zealously. The SHG can be the forum where we address the issues such as motivation, livelihood vision and planning capabilities of individual members.

The bank linkage plans that the SHG makes after each member has undergone such an intense process of re-looking at her livelihood options would be richer in content, more practical and much more owned, both by them and us, and would therefore have a stronger chance of success. The linkage plan might even be a series of loans over a longer period of time, as part of a larger scheme. The short-term credit plans that members make might be a part of the longer-term livelihood plan that they collectively make.

The bank is a resource that the group should approach and use strategically. No loan application should be made unless serious planning has been undertaken. The livelihood value of the bank loan would surely increase if the families were able to visualise it in the

light of a carefully prepared larger plan.

For example, in one of our locations, we found that SHG members were so short of food during lean months that they have to go hungry or borrow at very high rates to buy food. Consciously using bank loans to extend food loans has ensured that they are much less anxious and more productive. This is a very significant livelihood intervention made possible only by close understanding of the women's concerns.

In some other locations, redemption of existing high interest debt itself may help release a terrible pressure on the families, or more substantially, free mortgaged assets (such as land, trees and so on) that will go a long way in stabilising livelihoods. However, these are not automatic results of SHG formation or even bank linkage. This calls for a much more intricate process at the end of which real livelihood results are obtained.

Credit Plus

Is credit the only important financial service that the poor require? Are there not other important financial services? Savings and insurance are said to be even more essential compared to credit where the poor are concerned. How do we improve the value of our SHGs with regard to these services?

In addition to savings withdrawal facilities in the SHGs, we also have to see if new products could be designed that suit the savings pattern of the women. Similar intervention is required for insurance. Poor women organised into SHGs give us a venue to offer insurance services in collaboration with insurance companies. There are issues involved here of product suitability and delivery mechanisms, which

have to be solved with patient and judicious designing.

Another major opportunity we have is that our SHGs are all women. These groups put us in direct contact with thousands and thousands of poor women whose concerns and points of view we would have ignored otherwise. Are we making full use of this opportunity? I have a feeling that we are not. We package activities and mechanisms for livelihood interventions and then inform the groups. They are rarely checked at the group level to understand whether there are any gender concerns.

If these activities and mechanisms had emerged at SHG meetings where gender concerns were given equal weightage as technical feasibility and market, we might have a very different mix of activities. What is being stated here goes beyond generating a list for a particular activity. In that sense, working with SHGs is to be viewed as an opportunity, not a constraint.

Plugging into Sectoral Activities

Am I saying that we need to scale down the sectoral approach to livelihood promotion? Not even once. We actually need to scale it up. It is undeniable that a sectoral approach provides the poor with opportunities and linkages. But it is not a sufficient condition for the very poor to plug into sectoral activities.

There are investments required at the basic human capability level that would awaken the poor to opportunities. Similarly, there are investments required at the SHG level to create a facilitating environment for the women. These investments in human and social capital are as important as investments in physical and financial capital. The

SHG provides us the opportunity to make these investments.

The main issue that we will face when we really want to go back to SHGs, so to say, is constraints of time and need for appropriate tools and methodologies. Tools and methodologies are now available in the form of the ILS and others such as PRA, EMT and so on. But how do we manage the time? This will require enormous creativity by all of us and reorganising of work among the professionals, the SHG women, the service providers and so on, which will free up professional time to revisit the SHG processes and deepen our livelihood interventions.

Present a New Idea for Peer Review

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

From a SHG to MY SHG

To gain ownership of a self-help group handed over by a colleague, a professional needs to cultivate sympathetic understanding based on personal interactions and thorough knowledge of all relevant data

Mohammad Amjad Khan

Whenever I use the word 'my' with a self-help group (SHG), it implies that I am the person who knows more than others about that particular group. What is it that makes it mine? Alternatively, how does it become mine? When a professional colleague hands over her or his group to me, I try to make it mine. What kind of information should I have? I sometimes reflect on these questions.

First of all, I must know the name of the group, name of the village, names of all members, day, place and time of a meeting, the accountant's name, etc. I could easily make a chart out of this information.

Questions on Group Formation

But what if I would like to know how this group came into existence? Why did my colleague select that village? How did she approach it? How did she form a group? Whom did she approach first in the village? How did she approach the women? What difficulties did she face while forming the group? How did she help them find solutions to their problems? What were these?

How did she motivate the women to form a group? Who was motivated first to be a member of the group and why? What were the collective motives of the members? What norms were discussed and why? How did the members adhere to those? What about the first meeting? How did she plan it? How did she prepare for it? How did she facilitate the first meeting?

I can seek answers to all these questions

from the person who formed that particular group. In case the professional who hands over responsibility of a group to me has not formed the group herself, I could get answers from a senior colleague. But most importantly, I need to spend time in the village getting to know the group members personally. Only then would I be able to understand their motivations and needs.

Second Set of Queries

Once I know the basic facts about the SHG, my second set of queries would be about the health of the group. This has now become relatively easy because we have computerised data on each group that tell me a story. My skills would lie in sorting, analysing and prioritising the data. I would like to know about the regularity of meetings, attendance, individual savings and loan data and about loan repayments.

Meetings are an important aspect of group functioning. I would like to know about when group has been formed, how many meetings were expected and how many were held. I would like to know if meetings were held regularly.

If they were not, I would like to know the reasons. Were the members not motivated enough or were they busy with something else? Was the accountant not cooperating or was he was not in the village? Did the group decide not to hold meetings at a particular time? What is the average attendance in meetings? Is there a pattern to the attendance? Is there any specific reason why a group meets less often than

desired? When do they meet regularly and why?

The computer cannot give some answers. I may not be able to learn from computerised data about which members do not attend meetings regularly. But as a professional responsible for a particular SHG, I would need to know why a member has not been attending meetings regularly. Has she been ill? Is she not motivated enough? Has she had an argument with other members? Why is she hesitant to attend meetings?

Whys About Savings

Getting information about savings seems easy because we can always assess data such as total savings of a group, and member savings. But to make it MY group, I would like to know more about group savings. How much did the group save, in how many meetings? Who saved how much? Who saved more? What is the average savings?

In order to analyse this, I would need to explore more. When do members save more and when are they not able to save? Why does one particular member save more than the others? Does she have higher inflows of cash or is she more motivated to save?

Does she save more in the group because it is her only means of savings or is her family more supportive? Is she saving more to dominate the group or because she wants to take more loans? Is she saving more simply because she is a senior member of the group?

In a SHG I will invariably come across members who are saving very little. I would need to ascertain the reasons for this. Why is a 'low' saver saving less? What is her pro-

file? Does she have fewer resources or does she have lower faith in the group? Does she have any other means of savings or does she have a lower need for loans? Is she in the group only to take loans? Is her family not supportive?

It is true that before going to a SHG meeting I will go through their RMTS (Regular Meeting Transaction Sheet) data on the computer. This will provide me information such as savings patterns of individuals, when members save more, when individuals save more or less, when everyone saves more, and when they all save less. It will provide me some indication of money inflows to the village.

But I have to keep in mind that the computer provides me data, and not reasons. I must visit the village and meet individual members regularly to satisfy my queries because without knowing this the group will not be mine.

Knowing About Credit

Along with savings, I also need to know about the credit activity of the group. What should I know about it? I would need to know the credit pattern of the group, and the number and amount of loans disbursed.

Our McFinancier software does provide some data. I will also get some data from the RMTS (green sheet). I will ask myself who has taken how much loan, for what purposes and when? I would also like to know who are the active borrowers.

Can I differentiate between a productive and consumption loan? What was the loan product? Why did she choose that product? What was the date of repayment? How had

she planned to repay? Did she follow her commitment? I will also try to know individual performance regarding loans and their purposes.

But there are answers that our management systems cannot provide. For instance, why could not she repay? Was she not able to? Does she think of repaying? How does she plan to repay? What about other borrowers? Do they have similar repayment records?

Who are those who differ from the norm? Why the difference? Do they have other sources of loans? What are the terms and conditions of those loans? When do they borrow from other sources? How do they repay those loans? To get answers to these questions, I need to meet the members of the group.

I know group members have very limited income. So what about interest payment? How much has the group earned? Have members distributed the earnings amongst themselves? Who gained and by how much? Why did a particular member gain more than others? What is percentage of interest payment? Why it is so? What do members think about the rate of interest?

Patterns of Repayment

I would also like to know whether there is a pattern to interest payment. Who is not paying interest on time and why? What do individuals feel about interest payment? What is their perception? Do they have different opinions? What are the differing opinions? Why is there a difference in opinion? What do they discuss within the group about interest payment on time? Do they think interest should be paid on time? Why do they think so?

I will be excited to know about any correlation between all this data. Does the savings pattern relate with attendance or loan or interest payment? Does attendance affect savings? What is relation between credit and individual performance? I will try to correlate the data with each other.

Observing Group Processes

I think most of the questions would be answered after I spend time with individual members in the village. I now have to turn my attention to my first meeting with the group. What will I observe and how? Should I go alone or should I take a colleague along who is familiar with the group? I think it is better that I take a colleague along.

In first meeting I will only observe. How are members conducting the meeting? What processes are they following? How does the meeting start? How do members save? How do they pay interest? What is process of getting loans? What do they ask a potential borrower and how does she reply? How do other members contribute to this discussion?

I would also like to observe whether there is any leader in the group. Is she a positive leader? How does she influence other members? Who remains quiet in the meetings? Who is in a hurry and why? What is the reaction of others to this?

I think I must write down all my feelings and observations so that I could discuss them with my colleagues. It is only after I know all this that I will be able to understand my group. How will they receive me? What if I get stuck in the process? Well, I would then share my experience with my colleagues and then work out a way.

About Decision Making

The most important aspect of a group is the decision-making ability of its members. It is also an important indicator of empowerment. We therefore need to understand how decisions are taken and by whom. Edgar H Schein has described this nicely in his article, 'What to Observe in a Group'. One can find his article in the thematic reading material on SHGs. I would try to test his views.

First of all, I should know what is meant by a decision? What is process of decision-making? What is a problem? What is a perceived problem and what is not? Before meeting the group to assist members to take decisions I would need to be clear about my role as a facilitator. There are various ways to arrive at a decision. A simple process is given in box 1. Let me discuss the steps in some detail.

Helping members to recognise the problem and the need for a decision: In this case, who should recognise the problem, the group or myself? I believe group members are quite capable in making decisions but I will help them in recognising the problem. The need for decision would depend on proper recognition of the problem.

Helping members to identify the objective of the decision: Once group members recognise the problem they would realise what could be its effect on their group. I will try to know how they perceive it. The objective of the decision will depend on the perception and realisation of problem.

I would try to ascertain their objective and then help them (if needed) in setting the objective of the decision by asking simple questions (and not by suggesting) that

Box 1: Decision Making Process

- Recognise the problem and need for a decision
- Identify the objective of the decision
- Gather and evaluate data and diagnose the situation
- List and evaluate the alternatives
- elect the best course of action
- Implement the decision
- Gather feedback
- Follow up

would help them in setting the objective.

Gather and evaluate data and diagnose the situation: I think it is very important to know how serious the problem is. Who will provide this data? Who will evaluate it and diagnose the situation? I think I can provide quantitative data. I will help them in evaluating only if they ask. I am quite confident that after gathering data and evaluating it, they can easily diagnose the situation.

Evaluating Alternatives

List and evaluate alternatives: Group members will then generate various alternatives. I may help them in listing these alternatives. I could also help them in evaluating options by asking simple questions such as why this alternative, how would this alternative solve the problem, etc. I think after this they will themselves be able to evaluate their alternatives.

Select the best course of action: Only after group members have evaluated the alternatives will they be able to select the best

course of action. My role will be only to help them to select the best course of action.

Implement the decision: Who am I to implement a decision within a group? It is the women's group and they have found the solution. It is they who have agreed to the decision. Therefore, it is natural that they will implement the decision.

Gather feedback and follow-up: I will of course try to gather feedback and remind them to follow-up.

After giving a lot of thought to this aspect of a group, I think my first task should be to observe the group closely because without knowing the existing decision making process, I cannot provide effective inputs

to the group.

Therefore, my first and most important step would be to spend as much time as I can with the group.

Understanding Group Functions

I also need to have a clear idea about group functions (see table 1). The core function of our groups is saving and credit. Numbers tell us a lot about the core function. These numbers then provide an insight to others (bankers for instance) into a group's health and functioning. But as a development professional I will try to know the 'why' factors.

A group that carries out its various tasks and functions successfully is able to ensure satisfaction to its members (see box 2). It

Table 1: Group Tasks and Maintenance Functions

Task Functions	Maintenance Functions
Initiating Activities	Supporting Others
Seeking Information	Following Others' Lead
Giving Information	Gate keeping Communication
Elaborating Concepts	Setting Standards
Coordinating Activities	Expressing Members' Feelings
Summarising Ideas	Testing Group
Evaluating Effectiveness	Resolving Conflicts
Diagnosing Problems	Reducing Tensions

Box 2: Characteristics of a well functioning and effective group

- The atmosphere tends to be relaxed, comfortable and informal
- The group task is well understood and accepted by members
- Members listen well to one another and participate in task-relevant discussion
- People express both their feeling and ideas
- Conflict and disagreement are present and centred around ideas or method, not personalities or people
- The group is aware and conscious of its own operation and functions
- Decisions are usually based on consensus, not on majority vote

is then able to inculcate team spirit in the group, which is vital for its effectiveness. A group that successfully fulfils these functions is able to do so through their members' potential for psychological intimacy and integrated involvement.

So I will try to be aware whether my group is taking care of these important aspects or not. Are they carrying out their task and maintenance functions properly? What particular function is not being paid enough attention? Does my group have all the characteristics of a well functioning and effective group? I will always be vigilant about these and intervene in a non-intrusive manner whenever required. Only by doing this can I make the group mine.

NewsReach Livelihoods Compendium

Are you a grassroots professional trying out new and innovative ideas in the field? Does your organisation work to promote livelihoods for the rural poor? Are you on the look out for tested and successful interventions for the poorest of the poor? NewsReach Livelihoods Compendium could deepen and broaden your knowledge about successful programmes implemented amongst the poor in the poorest states of India. NewsReach Livelihoods Compendium is a collection of cases, narratives and articles about Pradan's livelihood promotion programmes. Most of these have been documented by professionals in the field. For your own copy (Rs 80, postage extra) write to Smita Mohanty at 3, CSC, Niti Bagh, New Delhi - 110 049 or email her at smitamohanty@pradan.net.

Land Reforms Needed in Jharkhand

A Pradan commissioned study on land rights in Jharkhand makes several policy recommendations to improve access to land for the poor. The study was supported by the Ministry of Rural Development and the UNDP under the CBPPI (Community based Pro Poor Initiatives) project

Carol Upadhyia

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

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

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

This summary on land rights advocates changes in the legal and policy framework

that governs rights to land in Jharkhand and its functioning in practice, and assesses these policies and laws from the point of view of access to, and control over, land by the poor and by women.

The report on land rights first describes the agrarian and social structures and land-holding patterns prevalent in different regions of Jharkhand, in the context of which land rights and the functioning of laws must be understood. It then summarises the history of land tenure legislation and struggles over land in the region, culminating in the formulation of the Chotanagpur Tenancy Act (CNTA). Because contemporary land rights and conflicts are embedded in the land records that were created during the colonial period, the report also reviews the Survey and Settlement operations that were carried out in various districts and the kinds of rights to land, including community rights, which were created through that process.

The report highlights changes in land tenure laws brought in after independence, including amendments to the CNTA and land reform legislation. It details the system of land revenue administration that has evolved, highlighting various problems and conflicts, and describes the various struggles over land, primarily between the state and the people, that have arisen due to ambiguities in the law and the operation of custom. The question of women's land rights in Jharkhand is also covered in detail. Finally, recent policy initiatives

relevant to the land question are reviewed.

The major problems and conflicts with respect to land are summarised in the conclusion, and several policy recommendations to improve access to land for the poor are made. These include the following.

Anti-Poor Policies and Practices

Rampant corruption, virtual absence of basic social services in many areas, and lack of transparency on the part of the administration have produced an attitude of extreme apathy towards the state on the part of the people. Administrative reforms and freedom of information are essential prerequisites for any development or reform programme to be effective.

Creation and Maintenance of Land Records

In many districts the land records have not been updated since before independence, in part due to cumbersome and corrupt survey procedures, giving wide scope for litigation and conflicts. The survey procedures should be simplified and steps taken to make people aware of the survey process and their rights under it, and to involve the local people in the survey operations. Also, during the survey *gair mazarua* (GM) land that has been settled earlier or allotted by the government should be regularised by being entered in the *khatian* (record of rights). *Gair mazarua* land includes 'wastelands', vacant holdings, canals, roads and other common property.

Procedures should be instituted in the survey to identify illegally alienated land and record such lands in the names of the original owners, to avoid lengthy restoration cases. Subsequent to revisional surveys,

delegation of land record-keeping to local residents could supplement or replace the role of the *karamchari*, whose power has often been misused. Availability of records at the local level would facilitate the settlement of land related disputes at the village level.

Distribution of Government and Ceiling Surplus Land

Some ceiling surplus land and a large amount of GM land is still available with the government for distribution. The policy of distribution of land to individual households for cultivation or house sites needs to be balanced with the need to preserve common lands in each village and community rights in these. Local-level bodies and institutions such as the *gram sabha* (village council) should be given the right to decide how much GM land is to be allotted for various purposes, and to whom, and to oversee the use of common lands, as recommended under PESA.

Common Property Rights

Rights in common lands have been significantly eroded over time, mainly due to (apparently illegal) government measures, and struggles over GM land between local communities and the state, or between different actors at the local level, are common. The mandate of PESA should be followed and control of both *GM khas* (land where rights are shared by farmers and the landlord, often the government) and *GM aam* (village common lands controlled by the community) lands should be shared with local communities.

The user rights in GM lands that were recorded in the earlier settlements should be retained and freshly recorded in the revisional surveys, and should be revived in

districts where they were extinguished by not being recorded in the revisional surveys. A comprehensive land use policy based on a survey of GM lands needs to be evolved in consultation with local communities. Although a statewide land use policy is needed, control over *parti* land (common or grazing land) should be in the hands of the local communities.

Women's Land Rights

Women's land rights in the case of *adivasi* (tribal) communities is a complex and contentious issue that can only be resolved through a broad process of consultation. Although *adivasi* women in some areas are excluded from land ownership under the CNTA as well as by 'customary law' as interpreted by the courts, traditionally they did have certain usufruct rights that were sometimes recorded in the land records.

In the case of Hindu and women of other communities, there is a conflict between personal inheritance rights and the provisions of the tenancy acts, and rights already granted by law are rarely observed in practice. These problems are not specific to Jharkhand and require wider efforts and debate for solution.

In Jharkhand, a debate should be initiated regarding recording of women's names in the land records, at least for existing usufruct rights in the case of *adivasis*, and recording of wife's name (and other female family members) should be made mandatory in the case of Hindus and others.

Customary Rights and Law among Adivasis

Due to the extensive powers granted to the village headmen in some areas in the name of customary rights of *adivasi* communi-

ties, abuse of power by these officials and conflicts between officials and villagers over land are common. Community-level institutions are needed to reinstate the traditional rights of the community and to provide a check on the arbitrary use of power by headmen.

The legal status of *parti* and forest land in the *khuntkatti* areas needs to be clarified and local institutions put in place for management of these resources, in order to prevent the appropriation of common lands by headmen.

Dalit Land Rights

Dalits are probably the most landless community in Jharkhand, and alienation of dalit land is a major problem that has not been sufficiently recognised by law or policy. Steps need to be taken to prevent further alienation and restore land that was transferred in the past.

Land Reforms

Without a structural transformation in the agrarian system, any measures to reduce levels of rural poverty are unlikely to be successful. Existing land ceiling and tenancy reform laws, especially with regard to sharecropping rates and security of tenure, should be enforced through local-level institutions.

Judicial Reforms

Given the time and expense involved when land disputes and other land-related cases go to the revenue and civil courts, existing institutions and practices at the village level to settle disputes need to be supported and augmented. Authority should rest with the *gram sabha*, with provisions for an appeal process that is inexpensive and fast.

Correction of Anomalies in Land Tenure Laws

Certain categories of land tenure given in CNTA are archaic and do not correspond to the situation on the ground. The CNTA needs to be amended to remove these anomalies and to bring its provisions in line with the current situation, while preserving essence of the *khuntkatti* system and other *adivasi* rights preserved in the Act.

New Industrial Policy

The New Industrial Policy of the state is almost draconian from the point of view of land rights of the poor. A public debate should be initiated on this policy leading to its reformulation, to be carried out in tandem with formulation of land, agricultural, and other related policies. The views and needs of a wide cross-section of the population need to be taken into consideration and the policy should also conform to PESA.

Those interested in the detailed report can write to cupadhya@vsnl.com

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You are aware that NewsReach is a one of its kind monthly on livelihoods and development. We need your support to help us disseminate NewsReach to a wider audience. We request all readers to generate at least 3 subscriptions for NewsReach. We look forward to your support. For more information, contact us at 3 CSC, Niti Bagh, New Delhi- 110049 or email at newsreach@pradan.net.

News and Events

- The 3-year old Imp-Act action research programme to improve the impact of microfinance on poverty organised the last of its global meetings at the University of Bath, UK. Imp-Act partners across the world attended the 3-day event during September 27-29, 2004. The meet focussed on what programme participants have learnt over the past 3 years and deliberated on the challenges ahead. D Narendranath attended the event on behalf of Pradan. For more information visit www.ids.sac.uk/impact/events/activities/globalmeeting.html.
- Sasha Sarba Shanti Ayog (SASHA), a Kolkata-based organisation, hosted a workshop of the Livelihoods Learning Group (LLG) in October 6-8, 2004. Twenty-four participants from different organisations attended the workshop. The LLG is a Ford Foundation sponsored forum for sharing knowledge and information to improve the livelihoods and enterprises of low-income people in India. Sanjiv Phansalkar facilitated the workshop. Mala Roy from Jamshedpur attended the event on behalf of Pradan. For more information contact sasha@giasl01.vsnl.net.in.
- The Sa-Dhan subgroup on microfinance standards held its meeting at Delhi on September 23. The major agenda this time was to develop standards for self-help groups (SHGs). The Sa-Dhan standards for SHGs have been finalised and will be circulated for pilot testing in various organisations. D Narendranath from Pradan attended the meeting. For more information visit www.sa-dhan.org.
- Pradan's Gumla team has received an award from NABARD for promoting quality SHGs and strengthening SHG-bank linkages in Jharkhand in 2003-04. The team helped about 200 SHGs secure bank loans in the year and mobilised funds to the tune of Rs 25 million. Prativa Sundaray received the award in October on behalf of the Gumla team. Congratulations! The Gumla team has also been selected by NABARD to implement a project called *baari bagaan* (homestead orchard). The project is expected to benefit 6,000 families in the next 6 years starting from March 2005.
- A series of workshops are being conducted to launch the Internal Learning System (ILS) in Pradan field locations. Two such workshops were held in Lohardaga and Jamshedpur in October 15-17 and October 27-29, respectively.
- Pradan's Tasar team organised a 3-day workshop at Raksha village in Banka district of Bihar on September 17-19 to explore ways to establish crèches at tasar reeling centres. Resource persons from Delhi-based NGO Mobile Crèches conducted the workshop. Fifty-four women from Raksha and nearby Kurava village participated. For more information about crèches contact mobilecreches1@vsnl.net.
- The first phase of a comprehensive training module for tasar producers was launched in September 21-24. Twenty women from Bhusitari village in Banka district of Bihar participated in the training conducted by Rita Sengupta of NIESBUD (National Institute for Entrepreneurship and Small Enterprise Development). Seven members of Pradan's tasar yarn production team also attended the training. The training will be completed in three phases.



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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