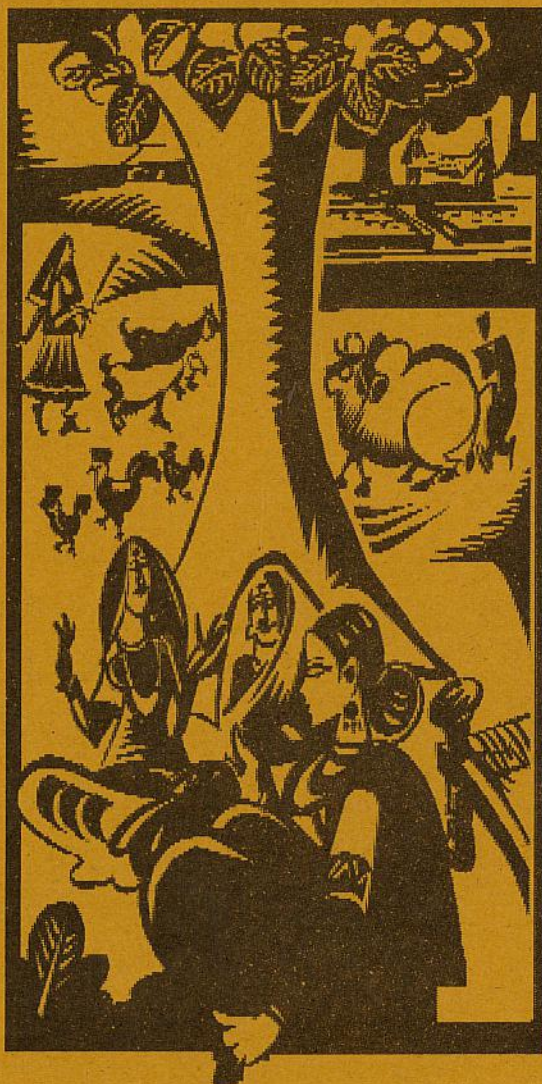


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Long-term Impact Assessment Continues

A survey conducted in 2004, as part of the long-term study of poverty and Pradan's intervention in Jharkhand, has revealed several interesting facts

Rahul

This report summarises evidences from a baseline study conducted in Pradan's project areas in 9 districts of Jharkhand. Part of a longitudinal study to assess the impact of self-help group (SHG) memberships, this report provides comparison in various aspects between households who are members of Pradan-promoted SHGs and those who are not. There are two groups of non-member households: non-members from villages where Pradan operates and 'control' from neighbouring villages.

The objective of the longitudinal study is to compare the economic standing of those who joined SHGs with the other poor to assess the ability of the programme to alleviate poverty in rural areas. The survey indicates no great differences between various categories of households regarding average amount spent on various consumption goods per month. The results, however, also show that SHG members borrowed more frequently and were more aware of their rights than non-members.

The foundation for this project was laid by a much smaller study done in 2002-03. It looked at Pradan's poverty targeting effectiveness and was sponsored by the Consultative Group to Assist the Poorest (CGAP) at the World Bank. On the basis of a sample of 576 households, it was concluded that participants to SHG were not substantially different on average from non-participants.

Impact over Time

This conclusion gave rise to the following

question: would this absence of difference prevail over time? In other words, would future performance of SHG members and non-members remain similar? To answer this question, it was decided to follow households over several years through a longitudinal impact study.

The research was designed by Professor Rohini Somanathan of the University of Michigan and Professor Jean Marie of the University of Namur in Belgium. Later, a doctoral student of Namur University, Michel Tenikue, joined in to help the work at different levels.

The purpose of the survey was to arrive at a socio-economic index for households, which would allow for comparisons in the standard of living and some other aspects as well like empowerment and health factors of member and non-member households. The survey of 2004 was held for groups not more than 2 years old. It focused on assessing the impact of Pradan's intervention on a large and varied set of household outcomes: income, employment, credit, schooling, maternal health and female empowerment.

The questionnaire for the survey included questions from the CGAP study and the experience of Jean Marie and Rohini Somanathan from their various research activities. It has 15 sections with various subsections. The sections have questions with basic information like family characteristics to participation in Pradan programmes.

The questionnaire also included questions on economic characteristics like income, expenditure, savings, loans, etc. The questionnaire has questions on other aspects of human life including empowerment, health etc. Overall, the survey found that there is no great difference between members and non-members, except on credits behaviour and female empowerment.

Extended Sample

The sample of this survey is an extension of the sample of the survey of CGAP study in 2002. The entire initial 576 households were retained and additional ones were selected to provide a balanced representation of members and non-members in each village and to create the 'control' group.

The sample was chosen with a stratified design. The state of Jharkhand was divided into 4 geographical clusters: Santhal Parganas in the northeast, Hazaribagh and its surroundings in the north, the Ranchi-Lohardaga area in the southwest, and Singhbhum in the southeast.

For each cluster, a simple random sample of 6 villages was chosen from the set of all villages with at least one SHG formed between April 1, 2002 and June 30, 2002. A total of 36 respondents were surveyed from each of these villages. Among them, 18 were members of SHGs in the village and the remaining 18 were randomly selected non-members from the same village.

In addition, 3 control villages were included in each of the 4 geographical clusters. 18 households were surveyed in each of these villages. The control households were included because it was possible that the programme, by influencing both village incomes and its social organisation, might

affect households that are not directly part of an SHG. These external effects could be estimated by including control households.

The sample size of the survey was therefore 1,080 households in 36 villages: 40% SHG members, 40% non-SHG members from villages with groups and 20% households from villages with no SHGs. Pradan professionals supervised the survey. Local investigators, trained by the professionals, travelled to various locations to conduct the survey.

Household Backgrounds

Many household characteristics of member households are found to be similar to those of non-members. This is true both with regard to non-member households in the same villages and controls in nearby villages. The average family had between 5 and 6 members and was composed of 3 adults. The average age of the heads of households in all types of households was a little over 40 and about three quarters of children in all groups are enrolled in school. It is found that member households cultivate a little more land than the others.

It is also found that the members have household heads slightly more educated. This is also true of their fathers and fathers-in-law. The average number of rooms in the dwelling is 3 with very few households having electricity and toilets.

The analysis of housing occupancy status provides information regarding ownership status. Being a rural area, it is no surprise that almost all households own their dwelling. This is irrespective of membership status. One out of 5 households in the sample is connected to the electricity net-

work and has private well and pipe water. This, too, is not related to SHG membership status.

Housing comfort is further measured through cooking fuel used and sources of lighting in the household. More than 75% of the households use cow dung cakes or collected wood for cooking and kerosene for lighting.

Food Situation

Food is scarce and a persistent problem for the people surveyed. Food consumption is therefore a key indicator for impact investigation. Respondents were asked about their food basket, diversity of diet and their experience of food shortage.

The bottom 25% of the members surveyed spent Rs 112 per family on grains and cereals while the bottom 25% of the non-members spent Rs 98 the week before the survey. More than 70% of the total households surveyed (across categories) did not spend any amount on eggs, fish or meat the week before the survey. The average spending on these for the rest 30% of the households was Rs 82 for members and Rs 65 for non-members.

Very few households consumed milk or any milk product in the week before the survey. There were only 11% of members consuming milk or milk products, 9% non-members and 7% control households. The average amount spent by the members on milk products over the week prior to survey was Rs 53.

However, the consumption of pan, tobacco and intoxicants is more frequent than anything consumed, save for grains and pulses with the average amount spent even more

than pulses. Around 85% of the total households have weekly expenditure on these items. Among these, the most frequent expenditure is tobacco and tobacco products.

There are many households (698) consuming beverages and snacks. Expenditure on tea is the most frequent followed by biscuits. Less than 50% of the member households bought tea leaves compared with around 40% among control and 38% among non-member households. The overall average expenditure is a little less than Rs 4 a week. The average expenditure on biscuits is more than tea leaves but there were fewer households consuming biscuits.

Food Security

Food security has been interpreted broadly to include access, availability and utilisation of food. Is food insecurity a symptom or a cause of poverty?

It is suggested that hungry people are so focused on getting their next meal that they cannot take advantage of many traditional routes out of poverty, such as education and alternative agricultural techniques that would, over the long term, help them attain food security. The role of Pradan is to develop livelihood activities to help people in such conditions.

In the survey almost half the households across categories experienced food shortage over the year prior to the survey. The association with Pradan does not have any impact on this front maybe because they are newly associated. The average number of months for which people had enough food varies slightly. On an average, people had 10 months of food in the year before the survey.

Energy

Firewood remain the main source of cooking and heating. Little is spent on firewood. Mainly the women and children collect it. It is a laborious and precarious means of fuel because of extreme man-made pressure on fragile and often degraded natural environments. On an average, members spent Rs 18 on firewood and the others, too, spent similar amounts. The second most important source was coal. Members spent more than Rs 130 per month on an average in consuming coke, coal and charcoal whereas control households spent Rs 164 on an average.

Income

The survey provides details on several sources of household income. They include: income from farm produce, rental income from draft animals and agricultural machinery (thresher, pump, tractor, power tillers, etc.), income from renting land, transfers and income from individual activities (wage income, self employment outside agriculture and livestock).

Over the month before the survey, the average total income for members was Rs 1,002 while for non-members it was Rs 1,125 and Rs 1,061 for control households. Transfer payments was a common scene throughout. Annually about Rs 3,500 per head on an average came in through transfer payments for those who earned income from outside.

Agriculture is the main activity of sample population. 79% of the households in the sample are engaged in farming. The average area cultivated is 2.36 acres per household for members, 2.07 acres for non-members and 1.67 acres for controls. Income from farming amounted to Rs 3,573 in the

last year for members, while for the overall sample it was Rs 3,557.

Livestock produces several benefits for the poor besides providing food directly. The poor consume some of this but sell more for cash, which is then used to buy staples. Livestock manure can be used as fertiliser or fuel. Livestock embody saving in a poor way; yield is extracted largely by labour such as milking. Animals can be sold in times of need; many are kept with this in mind. Selling livestock in hard times acts as a buffer against loss of other assets.

98 households (9%) in the sample generated income from livestock and forestry products the month before the survey. They sold cow dung (35%), firewood (19%), milk (15%) and others. The average annual income they earned was Rs.5925.

Rental income is often not a main source of income for the rural population. This was also visible in the survey where few households in the sample were involved in renting activities. 54 households (5%) rented out draft animals and agricultural machinery for average annual revenue of Rs 592; and 69 households (7%) rented out land, receiving on average Rs 2,061 last year.

In the survey, wage income data was collected for individuals of 12 and above. Wage earners are of 2 types: casual and monthly. Data indicates that only 2% of the total population of 3,958 in the survey who are above 12 had earned permanent wages and 3% had earned casual wages the year before the survey. Average annual earnings are Rs 14,185 and Rs 4,443 for permanent workers and casual wage earners, respectively.

At times, some households have income generating activities other than agriculture and livestock. These businesses include brewing liquor and small retail shops as the most frequent practices. 9% of individuals above 12 were involved in such activities. They earned annually an average of Rs 7,025. 44% were from SHG-member households and 30% from non-member households.

Micro-finance caters to multiple needs of poor to enable them to raise their income levels and improve their standards of living. It also includes support services where they open up channels for thrift, market assistance, technical assistance, capacity building, insurance and social programmes. It is not the lack of skills that makes poverty continue. It is lack of opportunity and lack of planned credit.

Borrowing Behaviour

Significant differences are observed in the borrowing behaviour of members and other households. Households were asked whether and how many times they were in urgent need of cash in the calendar year prior to the survey. About 40% of households in each of the three categories reported such a need. While only 9% of these households could not find funds to meet these needs, this was true for 21% of non-member households and 15% of the control group. It appears that the SHGs did provide their members credit to meet emergencies and that those households who did not have access to such credit often had their needs unmet.

The proportion of borrowing varies significantly with SHG membership. 87% of the member households took a loan in comparison with 52% in non-member and 50% in control households. This highlights one of

the direct benefits of SHG membership.

Medical emergencies were by far the most important reason that families were in urgent need of cash. For member households, the next most important urgent need was for farming expenses, whereas for other households it was for food purchases.

The most striking difference between members and non-members is related to the frequency of borrowing and the size of loans. Members borrowed more frequently. Monthly interest payments were much lower for members. The average monthly interest rate paid by member households was 3.6% per month. For non-members in the same village and for control households in villages without SHGs, it was roughly double that.

Access to credit is also facilitated for SHG members as they can get a loan within a day and without collateral. Time elapsed between asking and getting loans is 2 days for non-members. The main reason could be because members borrowed mainly from SHGs while others borrowed mainly from traditional sources. We do observe some loans taken by non-members from SHGs, but these are infrequent.

The loans taken from outside the SHGs reveal some interesting facts. If the loans were taken from traders or moneylenders, they were mainly for medical reasons. Around one third of total loans taken were for such reasons. But if the loans were taken from relatives, then family events became an equally important reason. Food consumption remained an important reason and for non-members, even buying consumer durables became an important reason to take loans from friends or neighbours. The

average amount of loans is highest in case of loans taken from relatives, save for the loans taken from banks by a few households.

Assets

For all households in the sample, the average amount of land owned is 2.19 acres. This average does not vary much when computed across categories. Member households owned 2.33 acres while non-members owned 2.21 acres. This includes owned land, leased in land, encroached land and family land to which they had 'use' rights but had not yet inherited.

Most of the households having lands are in the category of 0.5 acre-3 acres. Only 16% of the total households have more than 3 acres. Most of the lands located in the villages were used for agriculture. A majority of the lands are non-irrigated and a few are pastures. This is true across categories.

Most households own livestock primarily as an important secondary source of income. In this sample, 3 out of 4 households had at least one type of animal. 49% had poultry or pigeons and 68% had either cows or buffaloes or bulls. SHG member households own more livestock. 73% of the members had at least one cow or one buffalo compared with 65% of non-members.

It is worth observing that we cannot discriminate households with respect to SHG membership status based on purchased livestock over the year before the survey. Very few households purchased any livestock over the year. Livestock markets were not very active as there were not many who either sold their livestock or purchased them.

There was an attempt to assess all other

types of assets holding at the household level. The questions were asked to know whether the households own any asset including bicycle, trunk, bed, chair, suitcase, bullock cart as well as car, television, and motorcycle. Every 2 out of 3 households of the total households surveyed have a bicycle. Around 70% of the members had a trunk as against 63% non-members.

A few households (less than 70) bought a sewing machine the year before the survey while some households (less than 50) bought a bicycle the year before the survey. In all other cases the distribution of assets was almost similar across categories.

Living Spaces

Only 15% of the households among members have their houses built under the Indira Awaas Yojana in comparison with 20% non-members and 10% control households. In 60% of the cases the houses are without fencing. The floors of the dwellings are made mostly out of mud, branches and twigs. Only 7% of the members and 5% non-members have floors of stone or brick with cement. Roofs made up of local brick tiles are common in the villages. Around 75% of the total households have tiled roofs. Electricity is still not a major source of lighting. Around 85% of the total households use kerosene oil.

Education

The survey provides data on 1,642 children of schooling age. 77% of them are enrolled at school but have not completed the primary-education level. One might expect SHG membership status to influence willingness of families to send their kids to school and their plan for future education. The school enrolment rate is 78% for children of member households and 4% less for

non-member ones.

There is no difference between SHG members and non-members in actual and planned education. Actual education is the number of years the children have studied so far while planned education is the plan of parents regarding how many more years they want to send their children to the schools or colleges.

Enrolled students went to school on an average of 5 days a week and their parents planned to keep them in school for 7 to 8 more years. School expenditures were reported for around 1,220 children. They include tuition fees, books, uniforms and private teacher expenses. On an average, Rs 297 was spent the year before the survey for each child at school. Data shows that member households seem to invest more for their kids than non-members. The former spent Rs 309 per child and the latter, Rs 269.

There are around two-third households where children (16 years and below) are involved into agricultural and non-agricultural activities.

Health

16% (967) of the individuals in the households surveyed are reported to have been sick in the year before the survey and among them 98% went for the consultation. The quacks are most frequently visited followed by witchdoctors. Around 37% of those who went sick consulted quacks and around 27% went to the witchdoctors. Membership status does not influence this result. The households used on average Rs 522 to cover part or total expenses required for medical treatment on the occasion.

The types of diseases people suffered from mainly include malaria, a common disease in the locality. Other diseases like typhoid, viral and other fevers are also very common since 20% of the people suffered from them.

High incidence of chronic illnesses shows the lack of proper medical facilities and lack of resources. It also shows lack of ability to bear the expense burden and lack of awareness to affectively fight against such illness. Asthma and arthritis are the main chronic diseases. Out of total chronic diseases, 16% of the members and non-members suffered from asthma and 36% control households suffered from arthritis.

The government's intervention towards immunisation has been fruitful to a large extent. Around 90% of the total population of children (below 6 years of age) is immunised for at least one disease. This is the case with 95% of the population under the control category. Immunisation against polio is the most successful government campaign, with more than 95% of the immunised children are immunised against polio.

Women's Empowerment

Members appear much more aware of public health issues and of laws related to female empowerment. The fraction that can sign their name, know the legal age of marriage and the size of a widow's pension is much higher among members than other women. Members are also more aware of the causes of malaria and diarrhoea and the need for immunisation of children.

In 14% of the cases among the total households surveyed, the head of the family is female. However, there do not seem

to be any significant correlation between being a female head and her awareness level. The total awareness level and the awareness level when the head of the household is a lady remain similar across categories.

There seem to be small positive correlation between literacy of parents and awareness of the respondent. The respondents with literate fathers are more likely to sign their names than those with only father-in-law as literate. Otherwise, there is little correlation between the literacy of parents or in-laws with the awareness level of the respondent. This is the case across categories.

Some people participated or were involved in several committees including Gram Panchayats, forest committees, etc. It is found that only around 3% of the individuals participate in any of these committees and there is no difference among member and non-member households.

Questions were also asked to ascertain the people's interest in meeting government officials. Very few people approached government officials for land related issues, obtaining certificates or for subsidised loans, or for any other matter. Less than 3% of the total people surveyed participated in any committee and less than 11% of the people went to meet any government official. The low rate is across categories and it will be interesting to see how the membership status influences this decision in the times to come.

There are 29 households that are involved into different activities promoted by Pradan that include tasar silkworm rearing, arhar pulse cultivation, etc. There is only

one household involved into more than one Pradan promoted activity. More than 50% of the households involved into Pradan activities were engaged in agriculture like pulse or vegetable farming and around 20% were into tasar silkworm rearing.

Migration

The survey provides information on 2 types of migration: long-term (6 months or more) and short-term (less than 6 months). Long-term migration was reported for 317 cases. For more than half of the cases, it is children of the head of households who migrate. If the head was an old person, he does not migrate with the children and their spouses. In many cases they migrate with their spouses and children. 9% of the migration among members happened for siblings of the household head. In some cases when the head is very old, he is left behind and only the grandchildren who are old enough migrate.

In most cases people work as casual agricultural labourers. Among members who migrate, 10% of them went for study. Among non-members 20% went for study purposes. 3% of total migration among control households is for various self-employment activities.

Migration to towns and cities within Jharkhand remain the most attractive destination for long-term migration. Neighbouring West Bengal and Maharashtra are other attractive places.

Short-term migration (less than 6 months) was reported for 275 cases. In most cases it is the head of the household who migrated. In 30% of the total migration among members, the children of the head migrate while it is the case with 23% for control

households. Migration to West Bengal is the most attractive destination for short-term migration followed by migration to towns and cities within Jharkhand.

The average earning is between Rs 50 and Rs 60 per day. Members earned Rs 54 on an average during their period of migration while the people among the control category earned an average of Rs 59. For the people who brought back some money, the average amount for members was Rs 3,459 and for non-members Rs 3,542.

Conclusion

Other differences between members and other households are also observed, but it is difficult at this stage to attribute them to membership or to analyse them as they are. For instance, 374 member households had agricultural expenses with the average amount being Rs 1,084 last year while 255 non-members had expenses of Rs 1,098 and 181 control households had expenses of Rs 965 over the year. Ideally, it will be better to compare expenditure on major categories in subsequent rounds of surveys to be followed for member and other households. There are several other variables that need to be addressed in subsequent rounds of surveys.

Poverty level in Jharkhand is among the highest in India with about half the population below the poverty line. More than one third of the population in the villages of Jharkhand is tribal and more than half of the population of Pradan villages is tribal. What is the impact of Pradan's intervention at different levels is worth special emphasis because the Indian population of scheduled tribes is extremely poor as well as socially isolated. The 3 categories of selection (members, non-members and controls)

will help in analysing the impact of Pradan's interventions not only at member and household levels but also at the village level. The panel data, which will be created after many rounds of surveys with this round as a baseline, will enable the comparison that will serve the purpose of the long-term impact study.

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When Men Migrate

Women face social abuse when men migrate to cities and are ill treated by their husbands when they come home on leave

Sabita Parida

Recently, *Prabhat Khabar*, a daily newspaper published in Jharkhand, evoked the issue of increasing cases of AIDS in Barsot block of Hazaribagh district in Jharkhand. The increasing trend of migration at an early age was described as the cause of such plights. The newspaper only focused on one block but in many of the blocks of Hazaribagh and Koderma districts migration is one of the major earning sources.

The increase in migration in recent years makes the situation alarming. Increased number of AIDS patients is one facet of this malaise; it has several other impacts upon the lives of migrants and people who are close to them.

It is not too difficult to ascertain the rate of migration from villages. In this region one needs only to look at huge numbers travelling by general class by the Mumbai Mail or the Purusottam Express during festivals like Holi and just after sowing paddy. For young and middle aged men, and even young boys of 13 and 14, migration has become a lucrative option. In this area it is really difficult to find a young educated boy either as group accountants or service providers. They migrate to Mumbai, Delhi or Dehradun after studying 7th or 8th standard.

Migration cannot not be seen merely as an earning option because it has deeper impacts. There are several people who pay for this, mainly the wives and the children, who are brought up under the guidance of a

single parent. The wife suffers the most, financially, mentally and physically.

Categories of Migrants

The impact of the migration depends upon the categories of migrants that can be distinguished by age, place of migration, employment, etc. The first category consists of teenagers. They migrate to earn their bread and butter after studying up to 7th or 8th standard.

One of the main reasons behind such migration is often the influence of a next-door boy who has already migrated. The latter's lifestyle influences other boys to emulate him by migrating to cities and towns. The other main reason is the lure of cash income. There is also parental pressure to earn money.

The second category consists of men who migrate after marriage at 24 or 25 years. The need for a livelihood drives them.

The migrants can also be distinguished by the places to which they migrate. Some migrate to metros like Delhi, Mumbai and Kolkata. Others migrate to places like Dehradun and Andhra Pradesh. I have found that people who migrate to metros wish to lead a life strongly influenced by the urban culture. I have also found that people who have migrated to southern India come back to try their hands at new and innovative ways of cultivation or are inclined to do some developmental work.

Migrants can also be distinguished by the nature of their employment. It has been my experience that people who work as waiters in hotels or as drivers have the most difficulty to adjust to rural life.

Impact on Women

Chanchala Devi of Kandadag, mother of 5, is married to a migrant worker. Her husband sends no money home. She has to earn on her own at a brick kiln or a stone crusher. When her husband came back after a year of absence, he brought back a meagre sum of Rs 5,000, which was barely sufficient to meet his own demands of liquor and good food.

It is hard life for Chanchala. She is always working, at home or outside. She has no helping hand. Her in-laws live separately. Her routine was hectic with household work, going to the Padma market 2 km away, collecting firewood from jungles 4-5 km away, and then going to work at the stone crusher to earn daily wages.

She has a small piece of land, which her husband refuses to cultivate after being used to the city life of Dehradun. So she has to cultivate the land (except ploughing, which she might also have had to do if women were not restricted from ploughing).

She gets a little physical relief now that some of the children have grown up a bit. But mentally she has to cope alone. It was difficult for her to remember moments when her husband was beside her during a difficult period. Her husband could be present even during the times she gave birth (except for the fourth child). Her husband's role was to get her pregnant (she has 5 children) during his sojourns at home.

Unreasonable Demands

When men come home on leave from city work, they bring an urban attitude with the bags and baggage. Sometimes they do not like the simple, homely looks of their wives and often demand that the poor woman (on top of her numerous duties) also dress up like film actresses. The men also often create fuss over the food that is served to them.

For the wives born and brought up in the rural environs, it is sometimes impossible to meet husband's unnecessary demands. The men never try to understand how difficult it is to beautify herself with doing household chores. She has to prepare and serve food, clean dishes, maintain the cattle, collect firewood and do agricultural work under the scorching sun.

But the men would always compare them with city girls. What is worse, these comparisons make them frustrated and angry. They would then beat up their wives. I came across several such cases in Dahuatola village of Jainagar. Every day 2-3 women would get beaten up by their husbands. It is such a regular thing that villagers just take it for granted.

Several years ago during my month long village stay as part of my apprenticeship, I found that Shanti Devi, newly wed daughter-in-law of Kalasari Devi, was beaten several times for different reasons by her husband. Sometimes she was left bloody and senseless for hours. He revealed to me that that he was not happy with his wife and her look. He was working as a cook in a restaurant. According to him, his wife should be smart and beautiful like the girls who frequented the restaurant.

Radha Devi of Bhandra village of Padma has

no financial problems as money arrives by draft at regular intervals. But the suspicious nature of her husband made her life miserable. He always doubted her character and fabricated stories of her extramarital affairs. He beat her like an animal when he found her talking with any man. According to Radha Devi, his suspicious nature aggravates after his visits to Mumbai. Whenever she tried to prove her innocence he narrates stories of betrayal in films and the city and remains adamant in his suspicions.

Sexual Abuse

On top of being tortured by migrant husbands, women also have to cope with social abuse. Often close relatives sexually abuse them in the absence of their husbands. Marriage at an early age is common in this area. Teenage newlywed girls are the prime victims of such cases. After her husband leaves, every other man in the family (father-in-law, brother-in-law, etc.) harass her sexually.

One such case came to light in Manjhlitarn village of Padma block when the daughter-in-law tried to raise her voice. Her husband left for his workplace after the marriage. When her mother-in-law was absent, her father-in-law forced her into a sexual relationship. When she resisted, her father-in-law beat her head severely. The lady tried to get justice from the panchayat. But her own parents, husband and community pacified her in the name of home prestige and social status.

Daughter-in-law of Khemni Devi is another such victim. After 2-3 months of marriage her son, who is working as a driver, returned back to Mumbai for 10-12 months. In that meantime the young girl was sexually abused several times by a close relative of her in-

laws. She hesitated to complain in the new environment. Things came out in the open when she gave birth to a child. Although her in-laws accepted her due to the intervention of the village women's groups, she was compelled to commit suicide due the behaviour of people around her.

In both the cases, the main culprit went scot-free. They were beyond the clutches of any societal rule and regulation. In most of the cases, it is the women who are victimised. Most family members are aware of such incidences, but family prestige and social status make them blind, deaf and dumb. The woman has to bear the harassment like a plastic doll.

It is not the end of her story; it has another cruel aspect. Different types of sexually transmitted diseases also came to them as a 'gift'. Recently during a credit appraisal of a women's group, I was astonished at the amount of loan taken by a member for medication. After asking her several times she revealed that her son was suffering from a deadly disease. With very difficulty she spelled the name of the disease, AIDS, which made me speechless.

After that incident, I found 4 such cases in the same village within a year. According to doctors of different blocks of Hazaribagh and Koderma districts, such cases are increasing day by day at an alarming rate though till now we do not have exact data.

People's Indifference

The main area of concern is the indifference of the people towards the problems women face when their men migrate. Instead of seeing the other side of the coin, which is really ugly, people view it only as a good earning option. Parents encourage their teenaged

male children to migrate and earn money. The scarcity of working opportunities in the village is not always the only reason.

Migration ensures ready cash in hand in a chunk, which cannot be had by people who are engaged in agriculture or daily wage labourers. According to the people over here, the opportunities to save or constructing a pucca (brick and mortar) house, which is an obsession here, are more for migrants as they get the money in a lump sum. People who work in the fields get their returns either in terms of food grains or very little amount of cash, which is generally spent on a daily basis on food, clothing, etc.

Also, besides the money, the migrants are getting special social status as a knowledgeable person having good knowledge regarding the 'outside'. When they come after 6 or 8-month stay 'outside', they get a royal treatment that attracts the next-door boy to follow the same path.

The migrants' social worth can be guessed from their demand in the marriage market. Generally, dowry given to a person working in Mumbai, Delhi even as a driver ranges from Rs 1-2 lakh whereas for a person doing agricultural work, it ranges from Rs 10,000 to Rs 60,000 according to landholding and house status. The bride's parents also feel proud to get their daughter married to a person working 'outside'. Who will not prefer to migrate to enjoy such social status?

How to Address the Problem?

The first roadblock is that the victim herself often does not realise the problem. Wife beating is taken for granted. It is taken as the right of the husband. They generally do not value this as a problem. How could one sort out this out without making them

realise that this is wrong? Social acceptance is also an obstacle that covers its negative sides.

As Pradan professionals engaged in livelihood promotion, we rarely attend to these social issues. We are engaged so much in promoting dairy, poultry and agriculture that we forgetting the real life of the people we work with. We are more concerned about the lives of cattle and poultry birds.

It is really a cause for concern that the self-help groups (SHGs) that we promote is not providing a platform to our SHG members to share their problems. They hesitate to discuss their family issues, though they discuss agricultural development or the urge for reeling yarn. If a member does discuss her problems, other members try to avoid, dismissing them as a personal matter instead of solving the issues.

When I tried to highlight such issues in general body meetings, I met with a very cold response. But the members discussed late fines, absent fines, credit linkages, etc. very vibrantly.

There must be some problem in our grooming process, otherwise how can our members be blind to such sensitive issues? They may be able to earn money, but without the awareness of their own rights, they will not be able to own the money. We have to re-look whether we are merely promoting enterprises to be run by rural women or are we really interested in changing their lives for the better.

Livelihoods from Eggs

A pilot project of promoting egg-laying chickens in Kesla could pave the way for a lucrative livelihood option for the poor

Madhu Khetan

Pradan has been working in Kesla in Hoshangabad district of Madhya Pradesh since 1986. Rearing broiler chicken has been a successful intervention of Pradan in this area. The Kesla poultry cooperative of poor household rearers has become a model that can be implemented in other poverty-stricken areas.

Pradan's Kesla team now proposes that poor women in Kesla rear chickens for eggs. There are several reasons to promote egg-laying chickens (called layers) as a livelihood activity. The intervention easily builds synergies with existing broiler farming intervention.

Eggs have a shelf life of 15-20 days and thus can be easily transported to long distances. There are important cities within 200 km of the project. Itarsi, Betul, Hoshangabad, Bhopal and other mofussil towns are deficit egg markets. In eggs market fluctuations are low. They can even be stored in cold storages in times of rare surplus.

Through this intervention the team expects an increase in annual income of a participant family by Rs 13,000 to Rs 16,000, which compares very favourably with other livelihood opportunities in the area.

Piloting the Intervention

The team has decided to set up a pilot project that intends to examine issues of size, technology and returns from layer farming for a smallholder farmer. The project intends to establish 10 layer units and

would innovate

- To accentuate the advantages that a small-holder unit can enjoy on husbandry;
- Reduce capital costs by working on shed design, and litter removal and egg collection systems;
- Create a risk mitigation system;
- Introduce systems to provide energy without dependence on electricity.

A poor woman would start a unit of 300 birds in her backyard. The initial riskier stage of 18 to 20 weeks (when the chickens are growing) is done centrally under close expert supervision. The less risky layer stage will be maintained in decentralised conditions in the backyard units.

The layers start yielding eggs in a week's time so producer interest is sustained and working capital requirement is minimised. Initially, the entire out-of-pocket investment would be provided to the farmers by way of a returnable grant.

The entire pilot would be carried out in a village within 15 km radius of the project office at Sukhtawa with all-weather road connectivity. 10 members from Pradan-promoted self-help groups (SHGs) would be chosen for the activity.

One trained layer supervisor would be located in the village to provide the round-the-clock paravet support for the entire laying period of 1 year. The producers would be linked to the broiler poultry

cooperative KPS for all the input and output linkages.

The veterinary doctor at the cooperative would provide referral and logistics support. The costs of providing logistics support would be met through surplus generation in a cooperative system of fixed input-output prices. However, the additional costs of travel by doctor need to be subsidised.

Investment

Each individual unit would be supported to create the required infrastructure and working capital requirement for one month (see table 1). The accounts of individual units would be settled every month and the working capital would be ploughed back. The farmers would take the surplus.

Table 1: Investment in One Unit

Infrastructure (Shed & Cages)	30,000
Layer birds 300 birds @ 80 / bird	24,000
Feed + Medicine for one month	6,000
Total	60,000

The pilot programme would be implemented under close supervision. Therefore the costs for a supervisor based in the village and costs incurred on extension of veterinary support are included in the budget (see table 2).

Benefits

Each participant family would earn between Rs 9,000 and Rs 15,000 per annum. The activity is expected to meet all

Table 2: Pilot Investment

Particulars	Amount
Investments for 10 layer units @ Rs 60,000 per unit	6,00,000
Egg trays, vaccinator, sprayer, flame gun, etc.	40,000
Trained layer supervisor @ Rs.4000 pm for 12 months	48,000
Charges for cooperative vet @ Rs 1,000 pm for 12 months	12,000
Total	7,00,000

its costs after one year. The net productive value of livelihood returns from the investment for the 10 units for an economic life of 15 years is Rs 9.1 lakh.

Once the activity is adequately demonstrated, the team expects that 300 such units can be promoted in the area itself. The prototype so developed would have generic applicability in egg-deficit, poor areas of the country.

The Livelihood Challenge

Layers are the table egg segment of the organised poultry industry. India ranks 5th in the world in terms of egg production. The sector is growing at 8% per annum. This continued growth and relatively stable output market presents good opportunity to create livelihoods in villages with poor people, particularly women.

However, the wage component in the activity is quite low and thus the industry over the years has become highly organised (see

Table 3: Comparison with Organised Layer Farmer

Parameters	Big Organised Layer Farm	Proposed Smallholder Farm
Unit size (Layers)	Minimum 25,000	300
Rearing of 0-18 weeks	Linked with layer	De-linked and 18-20 week chicks procured from outside
Layer sheds	Raised platforms	Ground cage
Margin per bird	Rs 80 / bird	Rs 50 / bird
Birds per unit labour	1,500	300
Input distribution cost	Nil	Significant
Output marketing cost	Urban proximity - easier	Difficult, collectivisation costs
Self employed labour	No advantage	Advantage but low in layers as labour component is low

table 3). The increased mechanisation in feeding, watering and litter has reduced the husbandry component and the human element has significantly reduced. In this

Table 4: Cost in Layer Unit

Particulars	Amount (Rs)	%
20 week bird	80	22.2
Medicine	5	1.4
Vaccine	5	1.4
Feed	252	70.0
Mortality risks	18	5.0
Total	360	100.0

situation creating a production model, which could allow smallholders to produce eggs at competitive prices as also provide for remunerative return per day is a challenge. The cost-benefit analysis is given in tables 4 and 5.

Table 5: Return in Layer Unit

Particulars	Amount (Rs)	%
Eggs @ Re1.2 for 300	360	88.5
Culls @ Rs.40	40	9.8
Manure	4	1.0
Gunny Bags	3	0.7
Total	404	100.0

Box: Critical Parameter Analysis

Laying Efficiency and Hen House Production

- Farmer's inability to maintain feeding-watering schedule for 365 days without fail
- Impact of temperature rise in summer on production
- Leakages from the farm
- Mortality and morbidity in the flock
- Flock shocked on account of platform to ground cage shift and intermittent wild and domestic animal scare

Action Points:

- Selection of highly motivated farmers
- Round-the-clock back-up support
- Strong MIS generating daily feedback
- Weather management

Mortality and Morbidity

- Farmer's inability to ensure high phyto-sanitary measures
- Horizontal disease spread from the local flock
- Vertical disease transmission from a pullet flock of unknown source

Action Points:

- Efforts to procure best quality pullet from reliable source
- Weekly flock monitoring by vet
- Stringent bio-security

Price of Input-Output Markets

- Drop in egg prices
- Rise in ingredient prices

Action Points:

- Link with Kesla Poultry Samiti and introduce de-linking of production and enterprise risks
- Piggyback on the supply networks of KPS

Table 6: Input-Output Price Fixed by Kesla Poultry Samiti for Layer Unit

Material	Per Unit	10 Units	Coop Price	Fixed Price	Risk Mitigation Margin
20 week bird	300	3,000	78	80	6,000
Feed	12.6 tonne	126 tonre	5.9	6	12,600
Medicine	At cost				
Eggs	87,600	87,600	1-1.25	1.15	+87,000
Manure			1.5	1	
Gunny bags			4	4	

Table 7: Estimated cost of 20-week layers

Parameter	Data per chick	Remarks
Space in Chick House (0- 8 weeks)	0.5 sq ft	In deep litter
Space in Grower House (8-20 weeks)	1 sq ft	In deep litter
Space in Grower House (8-20 weeks)	0.5 sq ft	In cages
Equipment Cost per Grower	Rs 7-8	
Each Chick	Rs 17.5	
Feed per chick	2.5 kg	@ Rs 8/kg
Feed per grower	4.5 kg	@ Rs 6/kg
Medicine per bird	Rs 3	
Vaccine per bird	Rs 3	
Litter per bird	Rs 1	
Energy per bird	Rs 2	
Misc cost per bird	Rs 2	
Mortality	5%	
Total	Rs 78 per bird	

Table 8: Financial Analysis of Layer Unit of 300 Birds

Technical Parameters					
Laying Period	52	Weeks	Cage space/bird	0.8 sq ft	
Hen House/Egg Production	300		Average cull weight	1,600 gm	
Liveability	95%		Average egg price	1.2/egg	
Feed consumption per bird	42	Kg	Feed Cost per Kg	Rs 6	
		Unit	Unit Price	Physical Units	Amount
Fixed Capital					
Production Shed		Sq ft	70	200	14,000
Cages		Number	50	300	15,000
Small equipments					1,000
		Total			30,000
Inputs					
Layers		Number	80	300	24,000
Feed		Number	6	12348	74,008
Medicine + vaccine		Number	5	300	1,500
Misc + energy		Number	2	300	600
Insurance		Number	1	300	300
Vet services		Number	2	300	600
		Total			1,01,008
Outputs					
Eggs		Number	1.2	85500	1,02,600
Culls		Number	40	285	11,400
Litter + Gunny Bags					2,058
		Total			1,16,058
Gross Margin					15,050

Incorporating Women's Issues into Pradan's Work - III

Experiences of various organisations would help Pradan to integrate women's issues while promoting livelihoods for the rural poor

Jui Gupta

Vist to SEWA Ahmedabad

The Self Employed Women's Association (SEWA) was established in 1972 to organise poor women workers in the informal sector of the economy. It is the single largest labour union representing the informal sector workforce in India. Today SEWA has 7 lakh members.

SEWA tries to achieve goals through the formation of following institutions:

- SEWA Union (Swashree Mahila SEWA Sangh) recruits and organises SEWA's urban and rural membership and organises campaigns around issues of concern to its membership.
- SEWA Bank (Shri Mahila SEWA Sahakari Bank Ltd) provides financial services.
- SEWA Cooperative Federation (Gujarat Mahila SEWA Cooperative Federation) is responsible for organising and supporting women's cooperatives. The federation comprises 86 formally registered cooperatives.
- SEWA District Associations provides services to SEWA organised village groups and link members to SEWA for other services. The district associations comprise village groups and self-help groups (SHGs) in each rural district where SEWA works.
- SEWA Social Security provides healthcare, childcare and insurance services.
- SEWA Academy provides research, training and communication services.
- SEWA Marketing (Gram Haat and Trade Facilitation Centre) helps women producers

through their cooperatives, associations and groups to directly reach local, domestic and international markets.

- SEWA Housing provides housing and infrastructure services.

Out of these 8, the first 4 are based on membership and the last 4 are service units.

SEWA has total staff strength of 677. 80% of the staff is among the members. Almost more than 90% of the staff is women.

SEWA is a very big organisation with a huge number of memberships but the kind of structures they have made to support the work is very strategic. What I like about the organisation is the multi-pronged approach for the complete empowerment of women. The organisation deals with both urban and rural mass and provides the services to both communities equally. The special insurance programmes and the community health programme run by the organisation are benefiting thousands of women.

Visit to KMVS, Bhuj

The Kutch Mahila Vikas Sangathan (KMVS) is a collective of women from over 150 villages in the Kutch district of Gujarat. The area of operation of KMVS is very dry as this area is slowly turning into desert. The population density area is very low. There are lots of degraded grasslands, locally known as rann. A lot of industries are there

and many more are coming up.

In this region, women are traditionally skilled to do embroidery work. Such embroidery was part of the trousseaus they gave to their daughters. This craft was never used for earning money for a livelihood, but as the situation changed due to lack of employment opportunities, they started earning from embroidery.

The women used to get very low wages for their work as the middlemen used to exploit the artisans. KMVS tried to eradicate the exploitative middlemen by providing fair wages to artisans. Women were organised to increase their bargaining power, enhance their skills for the globalised market and providing other services related to health, drinking water, etc. It is a collective of self employed women, who are able to continue their traditional art forms, and making and selling their beautiful crafts.

The intervention of KMVS has resulted into a more favourable condition for earning and empowerment. The women work under fair working conditions for living wages, while also being close to their families. When the women join the collective, they are ensured a stable wage for a definite time period which allows the women and their families to break out of the pattern of subsistence living.

The collective gives them strength in numbers, allowing the women bargaining power to market and sell their goods. By gaining control over their lives, they are also gaining a voice in the local community. Through their efforts, the women of the KMVS have begun forming social and political organisations in their community. KMVS put a lot of effort in setting up the market channel, their

own showroom and external linkages for the export market.

After the initial goal of ensuring income to the women, KMVS tried to focus on women's issues and put a lot of effort in sensitising women on their low status, the reasons for that and how to come out of that situation. They tried different methods and communication media to convey the messages to women for their betterment.

One such innovation was starting a radio program called UJAS, which captured the rural women's fancy and became a big hit. This programme was so successful in conveying important messages in their own language that KMVS set up their own studio. The people identify the organisation with this famous radio programme, where a swan brings information from the outside world. This programme was funded by UNDP and is still running well.

Lessons learnt

From these visits I realised that local capacity building is very important. Pradan has an acute manpower shortage. In every team, people are stretched, fighting endlessly. One may argue about planning and efficiency, but this is happening everywhere across the locations.

All the organisations I visited in Uttar Pradesh and Gujarat mostly recruit staff from the local area. In fact, in Vanangana, Mahila Samakhya, SEWA Lucknow, SEWA Ahmedabad, and KMVS have core team members from local area. No doubt they have invested immensely to groom this local cadre. They are given extensive exposure and training on various issues and networked with many organisations for up-to-date support.

As we are grooming service providers for our livelihood programmes, it is worth trying out identifying, training and building local women to provide leadership in various women issues. The work that we feel we will not be doing directly but will affect the lives of women can be designed and implemented through these local leaders. The local leaders would be more permanent in nature and they would be more committed to their own issues.

Capacity building of local people, especially women, is not an easy task. It involves a lot of planning, training and commitment. I have my own apprehensions whether it is humanly possible to give time for capacity building of women over and above our livelihoods work. We may have to do some brainstorming if we can spare and depute some professionals (maybe one person from small teams and 2 from bigger teams) for this purpose.

Investing quality time for capacity building of the women is extremely important. We have observed that increasingly our professionals are getting so pressurised that they are not able to give time to community capacity building. I am not sure how but something has to be done so that people can focus more towards community dealings and capacity building of the primary members of SHGs.

There is a myth that if the women gather to conduct savings and credit meetings, they would discuss their own issues. In reality it is a farfetched dream. The way forward has to be demonstrated. We have to motivate the women to think seriously about their own life and motivate them to work towards a better life.

We also need to concentrate on grooming

local people's organisations. Forming and grooming people's organisations is the key component of sustainable development. Till now we are forming clusters, and in many places, the meetings are quite regular. But there is a dilemma regarding the role of this forum: whether it is our requirement to have information of all the groups in a cluster in a day (as we do not have time to visit the groups on regular basis) or the need of women. In many projects, we continue this forum for our own purposes of getting some firsthand information about the groups. In one or two places where Pradan has promoted a women organisation or federation, we are not very clear as what this body should be doing.

Providing opportunities to women to opt livelihood options is only part of the answer. Till now it seems that our livelihood programmes are very activity specific. We plan and raise funds depending on the kind of livelihood activities we would be doing. This creates a concern for those who do not participate in our activities.

Maybe they do not have land for agricultural activity, or cannot take up poultry and dairy due to the fear of the high investment cost. What about those women? It is usually observed that the people who get left out of the activities are very poor or belong to special categories like women-headed households, wage dependent or destitute. We need to think about them. May be some brainstorming is needed to broaden our livelihood activity so that more women can participate.

We also do not look at health, education and many more essential services, which are to be delivered to the rural community, women and children. Despite spending

money on services like health, education, etc., our communities do not get the proper benefit due to them. This also impacts our livelihood work. On one hand people earn money and on the other, they spend it on healthcare. We could consider taking up community health programmes. If we want to start a community health programme, SEWA Ahmedabad would be a place to seek help from.

There may be some senior people in Pradan who are extremely sensitive about poor and disadvantaged women. But it may not be the case with all professionals. We therefore recently started a gender awareness and sensitivity training program for all the professionals in the organisation. Initially all senior people went through the training. Later it was decided to introduce a similar kind of module for new entrants during their organisational orientation period. But there is a large pool of professionals who are working for 1-3 years in Pradan who are yet to undergo this training. This creates a difference in understanding in the organisation.

When this training was conceived, it was decided that all Pradanites would undergo 2 phases of this training, the first one being sensitisation and the second being more on how to incorporate gender issues into our work and developing indicators. It was later decided not to continue with the second training. We have to take some decision as how to take forward this method of integrating gender issues into livelihood work. This includes indicator development and organisational consensus on how to proceed in this direction. The present training emphasises more on gender relations and their relation with caste, class and religion, etc.

Earlier, lots of Pradan professionals were encouraged to see and understand the working of other organisations doing livelihood and other kinds of work. There has been a slow decrease of such visits. Some planned exposure could be thought of for key people of the teams who can take the initiative to integrate the best practices of other organisations.

One of the most important things is the organisational decision as how to design the reporting system so that the gender issues are taken into consideration. Right now our reporting and monitoring system is mainly based on the achievements on additional income added to the family interventions.

There is a need to design some critical indicators as how our interventions are bringing qualitative changes in the life of women and their families. How are our interventions affecting the life of women in relation to access and control over the benefits (infrastructure, profits, etc.) generated through our interventions? We need to address these issues urgently.

Concluded

News and Events

- S Tripathy, Secretary, Water Resource Department, Government of Jharkhand, and Chief Engineer, Minor Irrigation Department, Government of Jharkhand, visited Pradan's watershed projects at Ramsai and Sasopi villages of Tonto block of West Singhbhum district on September 5, 2005. They interacted with members, received detailed briefing on the planning process and visited various alternatives structures like the 5% model, seepage tanks, paddy intervention, etc. They appreciated the quality of work and also the nature of understanding of the villagers about resources and livelihoods, and participation of villagers (especially women) in the entire planning process.

- Jan Meissner from GTZ and NABARD consultant Ajit Kanitkar visited Pradan's projects at Chaibasa and Jmashedpur in Jharkhand and Purulia in West Bengal to observe the computer munshi system as a part of a study on self-help group (SHG) accounting systems. The objective of the study is to document best practices in order to arrive at a set of recommendations for practitioners on setting up quality accounting systems for SHGs.

- A project monitoring and evaluation (PME) workshop organised by an international group of PME facilitators was held during September 20-23, 2005 in New Delhi to discuss a book being prepared on the experiences of PME facilitators in the field. An important characteristic of this document will be to customise PME facilitation in different types and kinds of organisation. Anirban Ghose from Pradan attended the workshop.

- The Foreign Policy Centre, London, organised a conference on Banking the Missing

Middle: Strategies for Expanding Micro-credit on September 8, 2005 at The Oberoi in New Delhi. The conference was held in collaboration with the Standard Chartered Bank. The focus of the conference was to find ways of overcoming challenges faced by the 'missing middle' (small and medium enterprises that are often excluded from conventional microfinance initiatives) as well as mainstream commercial bank lending. D Narendranath from Pradan attended the conference.

- The third meeting of Livelihood Learning Group (LLG) took place between September 15 and 17, 2005 at The Heritage Village, Gurgaon. The LLG, a group of livelihood practitioners, is organised by the Ford Foundation and consists of grassroots organisations like Pradan, BASIX, SEWA, DHAN Foundation, HLWDS, NEED Lucknow, SASHA Kolkata, NEDAN Patna, SEVA MANDIR, EDA Rural Systems, etc. D Narendranath attended from Pradan.

- Pradan's Executive Committee met on September 16-17, 2005.

- Pradan's Consultative Forum met on October 4-6, 2005.

- A meeting was held to discuss issues related to accounts and administration during August 25-26, 2005 in Ranchi. Programme Directors, Team Leaders and Accountants of Jharkhand, Raigarh, Purulia and Keonjhar teams attended the meeting. Deep Joshi, Thomas Mathew and Anirban Ghose also attended the meeting.



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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