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Assessing Credit Needs

A methodology to assess credit needs of self-help groups, as field-tested amongst Pradan-promoted groups in Alwar district of Rajasthan

Neelam Maheshwari

I describe here a methodology that I used to estimate the credit demand of a given population of self-help groups (SHGs) in Alwar. While I have used this for SHGs, it may be applied to any population with some modifications. I describe the process followed to estimate the total credit required by the SHGs in terms of the volume and nature of credit and the pattern of credit utilisation. The demand for credit comprises both met and unmet demand.

Why Estimate Credit Demand

Pradan recognises financial intermediation as one of the major objectives of SHG promotion. Pradan's approach is to ensure the timely flow of required amounts of credit from mainstream institutions to the poor. Those who promote SHGs thus need to make an informed assessment of the overall credit demand and the potential for credit absorption so that they may work with the banking system and SHGs to meet this need. Planning for any livelihood intervention also requires the practitioner to estimate the magnitude of credit required.

It is therefore important to develop an understanding of the credit profile of a community, and to get a handle on the nature of credit needs in the family.

Findings from this process of the demand for credit may also enable the practitioner to

- Document the credit profile of a given population to develop an appropriate savings and credit programme;
- Anticipate the demand for credit and work towards mobilising it from mainstream sources, and

- Map the existing savings and credit mechanisms in the community, identify vulnerable groups and understand the reasons for their dependence on exploitative credit sources.

At this point I want to emphasise that this methodology is just one of the ways to go about understanding the need for met and unmet credit. It is not an absolute formulation and is open to modifications and elaboration.

I now describe how I assessed credit needs:

- The steps and the rationale behind each one;
- How to go about implementing each step;
- What to expect on completion of the study, and
- Dos and don'ts learned from field experience.

Defining Objectives

The study was designed to assess credit needs of SHG members across varying ages of membership, to understand the impact of the SHG programme and to identify patterns in their demand for credit.

The broad objective of the study was broken down into specific smaller objectives (see table 1 on page 2). For instance, an important objective of this study was to assess credit situation of a SHG member in terms of

- Volume of credit required;
- Sources of credit available at what terms and conditions;
- Patterns of credit utilisation, and
- Unmet credit needs (expressed credit needs that are not yet addressed by any source).

Open Ended Field Exploration

Once my objectives were defined, the second step was to visit the field. The field visit helps us to develop a broad understanding of where credit figures in the community's life. We may get to know where a community goes for credit and its seasonality and terms. This helps to develop an appropriate design for sharper investigation and systematic data collection. Field exploration is likely to help clarify our assumptions and reveal some new insights and facts.

I also prepared myself with a checklist of areas

to be covered. This checklist helped guide the interaction with respondents (see table 2).

While conducting the open-ended field investigation, I was prepared for any kind of information. Any preconceived notion or biased opinion could have hindered the process and restricted the flow of information.

Tips for Interaction

Before field investigation, it is important to be informed about the culture of that area. During the interaction, make respondents feel comfortable before and during

Table 1: Objectives of the Study

To assess credit need of SHG members in terms of	Specific questions	Leading to an understanding of
● Volume	What is the existing volume of debt of a member?	Point-in-time credit outstanding across age of membership of SHG
● Credit sources	What are the sources a member depends upon? What are the terms and conditions of credit disbursement?	<ul style="list-style-type: none"> ● Sources of credit ● Terms and conditions ● Volumes ● SHG as a credit source vis-a-vis other credit sources.
	What is the volume a member mobilises from a source?	
● Credit consumption	What are the purposes a member spends available credit upon?	Exploitative pattern across age of membership of SHG <ul style="list-style-type: none"> ● What are the needs that a member takes credit for? ● Volume spent on identified purposes ● How does the SHG affect credit consumption in terms of its usage for consumption and productive purposes?
	What is the average size a member spends upon a purpose?	
● Unmet credit demand	What are the unmet credit needs?	What are the unmet credit needs? <ul style="list-style-type: none"> ● Nature of these unmet credit needs. ● The volume required to address these unmet credit needs. The unmet credit demand gives us an idea of total credit demand a member of SHG requires and thus anticipate the future credit usage and prepare a credit plan accordingly.
	What is the volume of credit required to address these unmet demands?	
	What are the specific purposes identified for future credit consumption?	

Table 2: Checklist of Topics to be Covered

General background about the family	Member's and husband's name, Number of family members, Earner vs. depend-ent ratio, Religion\caste, Date of formation of the SHG.
Occupation	Kind of occupation a person is engaged in (agriculture, forest collection, trading, salaried job, contract labour)
Consumption	How do they arrange for their daily needs like groceries, food grains, milk, and other commodities? How much this is arranged in terms of debt?
Crisis and coping mechanisms	Did they face any major crisis in last year? If yes, had they borrowed money to cope with the emergencies? (Details: illness, etc.)
Investment opportunities	Did they buy any asset in last year? Did they borrow money for that? (Details: shop, livestock, buffalo, jewellery, etc.)
Building assets	Did they construct or repair house last year? Did they buy more land or redeemed it (with borrowed or own money)?
Savings and credit mechanisms	Are they saving any money? Where? Have they borrowed money from any source in cash? How much and from where?
Social consumption	Any major social spending in past one year (marriage, other social gathering)?

the interaction; for instance, with a starter like, "All of us take credit from people. Even the richest do it. So let us talk about ourselves." Do not challenge whatever a woman or man says.

If the respondent is reluctant to say anything, we must not force her to do so. It is important to include both husband and wife but ensure she does not become a passive listener. It is important to remember that the process is not a question-answer but an interactive session. It is okay to let respondent digress a bit but remember to focus back. The process for the most part requires the respondent and her husband to recall and bring together scattered information. There should be proper space and appropriate ambience to facilitate that.

One of the foremost tasks is to tell the respondent clearly the purpose of the survey and make it clear that no profit or loan is going to follow the exercise. It is important that the

exercise is done with only family members inside their home and no outsider or stranger is present as they may not like strangers to know about their situation and might feel restrictive to share all family realities.

Many of them might not know the exact interest charged from them and the term for which the credit is being taken. Whatever is told should be noted. At no point of time she should feel that information is being extracted from her. The possible outcome from the open-ended investigation is an estimation of the total debt situation of an SHG member (see table 3 on page 4).

Sample Selection

A stratified, proportionate random sample was selected for the purpose of this study. The sample was selected across membership age in the SHG in order to understand the impact of membership of the SHG and look at the relationship between credit needs with age of SHG membership.

SHGs were categorised as follows:

- 8-11 years old
- 5-8 years old
- 2-5 years old
- 0-2 Years old

We wanted to look at the groups closely since there is an implied assumption that after 5 years growth is rather slow in comparison to the initial few years. All respondents belonged to SHGs formed by Pradan in Kishangarh Bas of Alwar district in Rajasthan, which was selected since Pradan-promoted SHGs are as old as 11 years here.

The steps followed to identify sample were:

- Obtain lists of SHGs with date of formation and members' names.
- Categorise SHGs in the abovementioned 5 categories and calculate 10% of the total SHGs in the category.
- Prepare a list of the members' names in selected (functioning and approachable) SHGs within each category.
- Two members from each category in the list are selected for random sampling. Write

members names on chits of paper, fold these and pick out two chits.

Formulating a Questionnaire

The main objective to carefully design a questionnaire is to procure the desired information most authentically. This is possible when respondents are allowed to express the information that they want. The steps followed to formulate the questionnaire were:

- Open-ended exploration;
- Questionnaire formulation;
- Field-testing;
- Modification;
- Retesting and
- Finalisation.

Significant time was spent in designing the questionnaire. The more appropriate the questionnaire, the more authentic the responses.

Our questionnaire went through many changes. We realised in the field that instead of recalling debt amounts from mentioned sources, respondents found it easier

Table 3: Investigating Total Debt Situation

Source mentioned	Range of amount of credit received (Rs)	Purposes stated for credit consumption	Terms and conditions
Moneylender	400-10,000	Marriage, food grain, crisis, don't know,	36% or 48% interest
SHG	500-10,000	Grocery, food grain, illness, agriculture	24% interest and equal instalment
Dudhiya (milk vendor)	600-5,000	For buffalo related expenditure e.g. for fodder. Kerosene oil, in emergencies	No interest but supposed to sell milk to him only at a Lesser price available in the market
Relative	300-20,000	For marriage, illness, to buy land, etc.	No interest and no time limit
Tractor owner	250	To get the land work, for water pump	No time limit set
Grocery shop	2,000	Year long arrangement for groceries and etc.	Hidden interest, accounts are kept by shopkeeper only.

to recall their expenses and consumption and then, their debt from different sources.

We also found that while discussing general consumption people just mentioned that they get things from the shopkeeper throughout the year and pay off at the end. After we explored further, they revealed that this shopkeeper charged certain interest on the total amount.

The questionnaire is supposed to capture actual responses and not what an investigator feels or assumes should be the answer. There could be a separate space for her to record subjective statements in a specified form. The idea is to get a sense of the reality and if we find something peculiar, we can always go back to that person.

Needless to say, the questionnaire should be clear and simple and in the local language and should not be too long. It should also have clear instructions written on the last page.

All responses were coded. There was a separate sheet to explain these codes. There was no scope to write in words (subjective things). 'Not known' and 'missing data' were coded, for instance, as 99 and 88.

Field Investigation

Field investigation started once the questionnaire was finalised and respondents were selected. It required meticulous planning. First I looked at a map to locate all the villages, how they were connected through roads and which clusters of SHGs they belonged to simultaneously. I also trained field investigators. The time for field investigation was decided keeping in mind availability and accessibility of respondents.

The I worked out a detailed time plan, allot-

ting time for each respondent and to each field investigator in a start-to-finish module.

The time for investigation was chosen carefully. The sample was large (132 in this case) and all respondents had to be surveyed within a specified period of time. Thus the survey had to be conducted with the help of local people. Local field investigators were well trained and supervised closely by me. The selected respondents were informed in advance and the time selected for the interviews was according to the respondents' availability.

It is important to note that the survey was not done in phases, as that would have altered the data. For instance, a study done before the harvest and after it could have different sets of data. There will be cases when the selected member might not be available. In such cases another member could be chosen keeping in mind that the parameters of the selected member and the new person should be the same.

Selecting Field Investigators

If the sample size is large and it is difficult to personally interview each respondent, we need field investigators who are skilled and willing and capable of field investigation with assistance from the coordinator.

Selecting field investigators was crucial. The following skills and qualities looked for were:

- Good writing skill
- Already familiar with the area and Pradan's work
- Efficient communicator, must know the local language
- Have formed SHGs and interacts with the community
- Basic values of empathy and respectful treatment are important for field investigators

- Should not have personal relationship with the respondents.

It was important for investigators to remember that responses would be in the people's language and not in standard units as desired by the questionnaire (*bighas* and not hectares, for instance). This was noted down and converted later.

They also had to be alert to the fact that the investigation was very personal to the respondents and must not be done in front of outsiders or other members of the SHG. Only when the respondent is at ease would she answer. There were cases where the respondent was just not ready to talk or did not know much about the credit or debt situation. In such cases she would not be forced to say anything and the interview should be discontinued as naturally as possible. Otherwise the data would not have been authentic.

Data Collection

Preparation for data collation starts before the field investigation. We can gather extensive data but can use it only if it is collated properly. In this case I prepared spreadsheets to collate the data. The data collection included coding all the variables, preparing the spreadsheet, collating the data in the spreadsheets and cleaning the data (see tables 4, 5, 6 and 7).

Once data was collated, it had to be cleaned. For instance, data was sometimes not properly filled up or needed to be verified and corrected. Even after the variables are all defined, it is quite possible that we may need to add new variables in the data spreadsheet. The data was then properly sorted.

After collecting the data in the light of the

defined objectives, one has to select the variables. In the current study, one of the objectives was to find out the credit consumption pattern. Broadly, we separated the usage in 2 kinds: consumption and productive purposes. But our main objective was to gather deeper understanding of the credit usage pattern. We therefore identified 5 categories (see table 8). All responses were clustered under the identified categories and then analysed.

Analysis

The data can be run on a research package such as SPSS, which is the most appropriate for such analysis. I used SPSS. It is important to keep the focus on objectives. In the assessment of credit needs, we are looking for pattern of usage so that we get an insight into the credit need of the community. The results would give us pointers towards certain trends and that would require us build assumptions and require us to explore further.

In our attempt to understand the credit situation, we may find facts from our assessment that requires further investigation to complete the picture. In the assessment done on the pattern of the credit usage, some noticeable facts were found. These facts were further explored. For instance, it was found that the SHG was providing an alternative to other exploitative sources of credit. But we also noticed that the women members were becoming members of 'committees' (a form of credit source popular in the area). We thus carried out a detailed study of 'committees' to understand the rationale behind such a trend.

I also found that apart from age-wise membership of SHGs, occupational categories of the family (agriculture labour, landed families, livestock-based family livelihoods, etc) were strong intervening variables affecting

Table 4: Data Collection Format

Code	Case	Formation date	Village	Name	Category	FSBNKPRP	FSBNKINT
	01	13.Feb.91	Ismailpur	Gyanbati	A	3800	12
Explanation	Serial number of the respondent	Date of the formation of the SHG	Name of the village the member belong to	Name of the respondent	As per the age of the SHG. This SHG was formed between 91 and 94.	Amount of the loan received from SHG-bank linkage	Rate of interest charged by the bank

Table 6: Pre-coding Data Collection

PRP (purpose)	Code
Marriage	1
Grocery	2
Food grain	3
Health	4
Shop	5
Buffalo	6

Table 5: Pre-Coding Data Collection

SOCGRP (social group)	Code
Scheduled caste	1
Scheduled tribe	2
Other backward class	3
Others	4

Table 7: Pre-Coding Data Collection

S.NO.	Formal sources	AMOUNT	PURPOSE	INTEREST	TERM
1	SHG-bank linkage	FSBNKAMT	FSBNKPRP	FSBNKINT	FSBNKTRM
2	Bank linkage	FBNKAMT	FBNKPRP	FBNKINT	FBNKTRM

Table 8: Categories of Credit Consumption

Social consumption	Consumption	Debt redemption	Investment	House
<ul style="list-style-type: none"> ● Marriage ● Celebrations ● Public gathering at home 	<ul style="list-style-type: none"> ● Food grain ● Groceries ● Clothes ● Milk ● Health related 	<ul style="list-style-type: none"> ● Repay moneylender and banks 	<ul style="list-style-type: none"> ● To set up shop, business, trading ● Buffalo, cows, camel cart ● Agricultural input 	<ul style="list-style-type: none"> ● Repair old house ● Build new house

credit demand. I thus analysed the data across these categories.

Findings

I found from the survey that members of SHG of different ages depend differently upon the various credit sources (see tables 9 and 10). I also found that dependence upon moneylenders reduce over time. A surprising percentage of the families' savings went into 'committees', which required further study. I needed to understand how committees work and how they are different from SHGs. I also wanted to find out why people become members of committees although they were already members of SHGs.

I therefore sorted out respondents who had reported to receive loans from committees. I then selected different villages and the members to talk to. Then I held individual and group meetings on the subject. I thus collected data and reported the trend in the survey report. Such information fills in up gaps and makes us understand why a particular phenomenon is happening and what to do about it.

The exercise and assessment throws up lots of data. It is up to us analyse it appropriately. This information would be crucial for any further intervention. The report must give us an idea of the role credit plays in a poor person's life. The detailed data analysis enables us to draw significant inferences. The underlying pattern of credit consumption is to be interpreted and understood.

Data provides us with strong facts, which combined with our existing knowledge of the community, helps us to draw a picture.

In conclusion, assessing credit exercises address important questions and point to

Table 9: Sources of Credit of 11-year old SHGs

SHG-Bank	16%
SHG	10%
Co-operative	13%
Moneylender	13%
Committee	16%
Relative	17%
Non-cash Credit	15%

Table 10: Sources of Credit for 2-year old SHGs

SHG-Bank	8%
SHG	6%
Co-operative	0%
Moneylender	48%
Committee	1%
Relatives	22%
Non-cash Credit	15%

the salient aspects of the issue. These include:

- What are the existing mechanisms for credit and savings?
- An individual of the identified target group operates in what magnitude of credit volume?
- What is the nature of credit needs in terms of seasonality, time period, purpose and abilities to repay?
- What is the unmet credit demands?
- What are the productive purposes a community has identified to make investments?
- Pattern of credit usage, the availability of sources and terms at which credit is available.
- Who are the vulnerable strata and why are they forced to depend upon exploitative sources?

The study I conducted will soon be ready for dissemination and discussion. It revealed that availability of credit itself has some implications on the credit behaviour of a borrower. The overall credit absorption has increased among the members of the SHG. The study reveals that the average loan size of an older membership is 38% more than a new SHG member.

Availability of user-friendly sources of credit also affects consumption patterns. While general consumption purposes get smoothened out, people tend to diverge their spending on social consumption (marriage or other social ceremonies). Surprisingly, contrary to what we thought, 'access to credit' does not translate automatically into more investments until there are deliberate and organised efforts initiated to generate livelihood options.

High to Low Debt

There is an overall shift from high debt sources (moneylender) to low debt sources (SHGs) but not as much towards the formal sources (banks). Findings show that where formal sources are ready to service short-term relatively safe investments, the informal sources are tending to address risky ventures and large consumption needs. Thus members make strategic choices and approach sources of credit accordingly.

Just as there are varieties of credit needs, a borrower also wants a variety of features in the credit source. The borrower likes to depend on multiple credit sources. What she expects and would like to change is that she should be able to make these choices of sources and not be forced to go to any source out of compulsion. The most important factor is not the cost or rate of interest she pays.

Broadening Credit Choices

SHGs as a mechanism have successfully able to broaden credit choices of people. They look for or themselves create similar mechanisms as an alternate to high debt sources. 'Committees' are one such adapted mechanism that are initially a traditional savings and credit mechanism and have borrowed various features from SHGs over the years.

The borrower has a variety of credit needs while asking money for emergencies. The priority is instant delivery of desired credit volume. While borrowing for general consumption or for day-to-day daily consumption needs, one requires a system that allows her to borrow as and when and a convenient repayment schedule. Thus they require sources that are more in tune with their life cycle needs.

An ideal source for a borrower would be the one that accommodates her life cycle needs and her income flow. For instance a farmer would want to repay at a time that coincides with the harvest and a daily wage may like to repay every fortnightly in installments. Thus the former would approach a source that allow her to do so and later would want a monthly or bi-monthly repayment plan.

Quite predictably, people want more user-friendly credit sources like SHGs but they are also looking for flexible terms and conditions for loan disbursement. Thus, there is a lot left to be done with informal credit mechanisms.

On the other hand, the observations show that 'people oriented banking' makes financial institutions more accessible. It has been observed that the physical distance to a

bank is not such an important factor in this regard. SHG members are ready to spend money and time to borrow from a far off bank that promises a 'willing to serve' attitude and promises to deliver.

There is much need for flexible savings mechanisms. Poor people want to save according to their convenience both in terms of the amount and time to save. SHG members who are also saving money in 'committees' expressed satisfaction in it as it allows them save according to their work schedule and income flow. It is possible to save Rs 50 at one time and Rs 10 at another in 'committees', where meetings can also be rescheduled according to working schedules. This is particularly useful in the case of migrating members.

Ways Ahead

The study also shows that there is a huge amount of unmet credit demand. It is clear that lending agencies (banks) and SHGs promoted by NGOs like Pradan have not been able to leverage this credit although these are good business opportunities to invest in.

There is also need to create not just reasonable sources of credit but also design a variety of products and services that not only satisfies the poor people's immediate needs but also facilitates investment in innovative ideas.

It goes without saying that, finally, stimulating increased credit demands and enhancing livelihoods remains an un-addressed agenda. It would require banks to provide easily accessible finance to SHGs. SHGs also need to be institutionally strong, vetting loans, ensuring repayment and meeting members needs. NGOs like Pradan would need to focus energies on expanding sec-

toral livelihood opportunities and helping poor women invest in these.

Pradan, too, needs to help SHGs to meet the changing savings and credit needs of its members. This needs to be meshed into the process of institutional development of the SHG to ensure that its relevance and centrality in its member's lives is maintained.

Share New Ideas in NewsReach

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.

Training Woman Leaders

Conducting a 3-day training for woman leaders to address issues of gender and women's health

Jui Gupta and Maitreyi Shankar

This training finds its roots in the chicken and egg tale. What takes precedence: livelihoods or capacity building of self-help group (SHG) members? Can we carry out one in the absence of the other? While focusing our attention on livelihood activities, we realised that our links with the primary group were weakening.

This reduced contact with the women caused us a lot of discomfort. As numbers of SHGs and women we work with grow, we are not always familiar with the lives and homes of all the individuals and families we work with. Minor problems that some of the groups face (requiring moderate facilitation) are not always addressed at an appropriate time. The professional steps in when there is a breakdown or the problem reaches an extreme stage.

Disturbing Trend

This struck us hard when we were involved in raising lists of SHG member families for the agriculture programme in the Kharif season. The number of interested families fell short of our expectations. We spent a little time dwelling on the reasons why some SHG members came forward while others did not. Why is it that our Pradan professional spends more time with the people who come forward, perpetuating the neglect of a majority of people in each group? Even more disturbing was the fact that very few people were forthcoming to try out high yielding varieties of paddy even though each and every home is involved in and dependent on its cultivation in some form or the other.

We found that we were stepping into the

field with a fixed plan and not starting where the women and their families were. A disturbing trend was also that quite a few women members registered their names with us to try out the improved package of practices for paddy but ultimately backed out of the programme. We later learnt that the men in their families were not ready to participate.

Looming Questions

Questions loomed in front of us. What was the stake or say of the women members of SHGs in their families? Is our predominant work through SHGs isolating the men in the family? What is the way forward? Is the decision making power of women increasing (at least on the home front) with SHG membership?

Another problem we noticed about the area (especially with our women members) was that there were many deaths while giving birth or during pregnancy. In our area family planning is a taboo. While talking with SHG members we also learned that most of our women members suffer from some or the other gynaecological problem.

This was a grave concern for many of us. While we knew we could not really address these issues directly, we thought of networking with some organisation already working in this field. We were not sure of the outcome but thought of talking to concerned agencies and people.

This led to a degree of introspection where each of us in the team started to reflect on the kind of time we were spending to build

people's stake in all that we were doing. How far were we ensuring that systems would be sustainable? Were we putting the people's need before ours or working towards achieving targets? These needs could be related to livelihoods, and also to broader issues of their well-being.

From this churning emerged the concern that we seldom have time to go deep enough into such matters. The team has been constantly facing a lack of personnel vis-a-vis the number of families we are working with.

Including More People

We wanted to develop a module to build a shared vision with the people we work with and take them along with us on the journey down the path of development. Our first task was to identify a few people and take them to a heightened level of awareness surrounding such issues. This training was experimental. We would replicate it if all worked well those 3 days.

There was some dissent in the team regarding the timing of this training (June 1-3, 2004), right at the onset of the paddy season. Also, each of us were looking at this training with different lenses. A considerable amount of time was spent on arriving at a consensus in designing this 3-day residential training.

The objectives of the training were to:

- Help participants identify their role and the role of the SHG in the overall development of a village.
- Build women leaders from each cluster of SHGs for greater stake in the work.
- Give the participants a brief overview of the meaning of gender disparities.
- Create awareness about the importance of reproductive health in a woman's life.
- Create awareness about Panchayati Raj

Institutions and other government administrative structures.

A total of 25 participants from 5 different clusters (associations of SHGs) were invited for the training. The names were nominated from the clusters when we shared the idea of this training with all cluster members in the monthly cluster meetings. We fixed some criteria for the participants: someone who is accepted in her village, who has strong analytical ability, who has some time beyond her household chores, and who belongs to a mature SHG. Literacy was not a criterion for this training.

Day 1

We were hoping to achieve the stated objectives through the following themes and methods. We thought that visual media would be an effective tool given the background of the participants and therefore planned for the screening of a film that deals with the social and economic potential of organizing women into SHGs.

The next session was to help the women identify certain positive or negative changes in their lives or in their villages since the formation of the SHG. The concluding session for the day was to share the vision and goals of Pradan.

We opened the training with a song from the women's movement called *Tu Zinda Hai* (You are Alive) to enthuse and involve the participants. This song also set the theme for the training where we were saying that the onus of action was on the women.

After initial introductions and sharing of the objectives of the training, we had planned to show a film called *Ubharti Umang* that deals with the impact that an SHG has on its village

vis-a-vis caste disparities, economic disparities and the Panchayat. It captures the journey of a women's group towards creating an identity for itself and bringing about economic independence in their village. The film was set against the backdrop of a drought-prone migratory rural village in Gujarat.

We thought that this film would help the participants visualise the strength of a united group. Unfortunately, we faced audio difficulties and decided to screen another film, *When Women Unite*, which was scheduled for a later session.

Based on the anti-arrack movement in Andhra Pradesh, this film captures the growth of a movement that took the state by storm, ultimately leading to prohibition of liquor in the state. The essence of this film lay not in its anti-alcohol pitch but in the fact that a group of 22 women from a night school in one village decided to change their fate when they saw that alcoholism was ruining their lives. Their determination mobilised as many as 50,000 people in a rally carried out throughout the state and culminated outside the state legislative assembly.

Against All Odds

The power of the film lies in the fact that these women stood up against all odds for what they believed in and took on the state, the police, the excise department, and the liquor mafia. This film is extremely powerful and the discussion that ensued revolved around the importance of unity in any village. The film is rather long (1 hour 40 minutes) and made heavy going. Perhaps it is unsuitable for the first day of such a training exercise.

The discussion that followed dwelt on the following issues:

- What was the incident that triggered the struggle in the village? The discussion brought to the fore the reasons for the beginnings of this uprising. It began with an incident of rape of a 12-year old girl by a father after he had consumed more than his fair share of arrack. When the matter was brought up in the night school, the women realised that they all shared a common fear: it might be the turn of one of their daughters next.

- How did the movement expand? The women approached the arrack shop, which was being taken care of by a woman at that time. Stating her dependence on the money earned from its sales, she asked the women to understand her situation. She said that she was also concerned about her children. So the women got together and started a common pool where each of them contributed a small amount to feed the family of the arrack shop owner. But that did not put an end to the flow of alcohol. The uprising began with night patrolling in one village. This was soon taken up in neighbouring villages. The movement then spread like a forest fire in the state.

- What were the facilitating and hindering factors to the struggle? The participants said that the fact that all the women were united was the biggest reason for the success of the movement. The night school that the women were a part of acted as a solidarity forum. The support given to the struggle by the press played a crucial role in publicising the movement. The movement also had the support of the local district collector.

- What did the women have to give up for the sake of the struggle? In many cases, the women had to go against the will of their families (especially their husbands). They

had to suffer physical hardships, often having to walk up to 15 km to meet a government official. There were scenes of women fainting in the fields.

● What happened in the end? The last scene shows the protagonist filing her papers for the post of sarpanch. In real life, she went on to become an MLA, and that really impressed the participants of the training.

The participants could relate to the issues raised in the film as well as the discussion as these were issues they had to deal with in their own homes.

Life After SHG

For the next session the participants were divided into subgroups of 5 and were asked to share 2 experiences (positive and negative) that had an impact on their personal life since the formation of the SHG in their village. The responses of the participants were tabulated (see table 1).

The participants then elected a representative who presented the shared experiences in the plenary. The women found it easier to share their positive experiences with the subgroup, unable to articulate a specific incident that had impacted them negatively since the formation of the SHG. The time spent on sharing 'negative' experiences became a redressal for the things still lacking in their lives. The responses largely stayed at the superficial level, contrary to what we had expected (reflecting on the changes in their lives as a whole).

The last session for the day was about familiarising the participants with Pradan's work and its goals and vision. Everyone was asked to share her perceptions about Pradan. Some of the responses were '*gram vikas ka kaam*'

(development of rural areas), '*grameen logon ka utsah badhana...mahila mandal banane ke baad grameen log apna vikas khud se karen*' (enthusing rural communities towards self-development by forming women's groups) and '*desh ka vikas*' (development of the nation). They were introduced to Pradan's mission, working area and its different livelihood interventions. This was followed by a sharing of the development apprenticeship programme and Pradan's philosophy behind building professionals for grassroots developmental work.

This session was integrated into the training exercise so that the participants could relate with the organisation they were associated with. While evaluating the sessions after the training, we thought that this session could be dropped. We felt that the participants found it hard to relate with the organisation beyond the team that they were familiar with. In fact, women tended to associate the organisation the professional they were in touch with on a regular basis. We had thought of screening the Hindi version of *Reaching Out* (an introductory film about Pradan). It might have been a more effective way to get the goals of the organisation across.

The subgroups were given some homework for the day. Each of them was supposed to prepare a skit to be presented the next day on 'their dreams'.

Day 2

The second day was to begin with the participants enacting their skits before the plenary. The next session was to deal with the depiction of the individual's dreams in the subgroup. The post-lunch session dealt with introducing the concept of gender and the sexual division of labour in socie-

Table 1: Positive and Negative Experiences

Positive	Negative
Access to credit at nominal interest rates: 5 women	The SHG does not meet all credit needs such as for marriage
Ban on alcohol: 1 woman	Four people said that there had been quarrels in the village over the group
Motivation to educate their children: 2 women	
Livelihoods (increased opportunity): 5 women	
Curbing domestic violence: 1 woman	
Health: 2 women	
Increased unity: 2 women	
Increased capabilities (skills, self-worth): 3 women	
Increased mobility: 1 woman	
Increased recognition: 1 woman	
Cultural:* 1 woman	

* The participant said that the members had started worshipping the goddess Saraswati as a celebration only of the Mahila Mandal.

ty. At the end of the day, 2 films were screened: *Gaon Nahi Kinhi Paanch Ka* (a story of a woman sarpanch) and *Abki Baari Hamari* (on a conclave of women sarpanchs in Gujarat).

We began the day by again singing *Tu Zinda Hai*. This time around, the participants were more familiar with the lyrics and tune and were ready to proceed to the second stanza. The groups then told us that none of them had prepared the skits, since everyone was too tired by the end of the day (including the team of facilitators).

So we moved into the next session where

each participant was given a chart paper and 30 pictures (well-being pictures taken from Internal Learning System modules) to choose from where she would have to paste any 5 and prepare a poster depicting her dreams.

Each person shared their dream in subgroups of 5. Once all the members had shared their dreams, the groups were given another chart paper and were told to carry out a SWOT (strength, weaknesses, opportunities, threat) analysis of all the posters as a whole and present them in the plenary (see table 2). Following all the presentations, the participants were facilitated to discuss ways of

Table 2: SWOT Analysis

STRENGTHS: unity, confidence, desire	WEAKNESSES: lack of confidence, illiteracy, fear of public speaking, household work
OPPORTUNITIES: the SHG as a platform, education, the support of some women	THREATS: lack of support from family, lack of contact with government officials, the fear of strained relationships in the village

changing their weaknesses into strengths and converting the threats into opportunities. After lunch, the participants reassembled for the session on gender.

Gender Roles

To introduce the participants to the concept of paid work and sexual division of labour, we played a game on word and role association. At each corner of the room was a live model (pictures could also be used) of a man and a woman. Different words were announced to the group and the women were asked to run towards the corner that they associated with that word. We got a variety of responses (see table 3).

People who have started small shops by taking loans from the SHG were standing at the 'male' corner of the room when the word

shopkeeper was announced. It was the same with the words labourer and farmer. The discussion circled around paid and unpaid work and how it affected their lives.

We then dealt with gender as a social construct and the establishment of a male-dominated society. The participants localised the issue by talking about the roles of women in tribal and non-tribal societies. The essence was to make the distinction between biological differences and social roles allocated on the basis of those biological differences.

Making the participants realise that the women themselves are responsible for perpetuating this construct, thus increasing their own vulnerability, carried this thought forward. The discussion revolved around the present situation of women and the causal effects on their lives. We also discussed the social pressures that men have to face as a result of this social slotting. This entire discussion was backed by the historical evolution of gender.

Table 3: Roles of Women and Men

Role/ Emotion	Woman	Man
Doctor	6	12
Nurse	17	1
Farmer	1	17
Teacher	13	5
Cook	1	17
Dai	18	0
Driver	0	18
Tailor	12	6
Labour	4	14
Shopkeeper	4	14
Priest	3	15
Anger	6	12
Strong	5	13
Service	16	2
Weak	15	3
Tears	18	0
Prayer	16	2

Intense Participation

The level and intensity of participation in this session was very high. We were apprehensive about tackling an issue as complex as gender over a time span of 4 hours with the fear that we would create an atmosphere of unrest and not deal with that discomfort. However, those fears were unmet.

To bring in the theme for the third day, the participants were shown 2 films on women sarpanchs and their struggles. The first was a 50-minute film called *Gaon Nahi Kinhi Paanch Ka* that deals with the life of a proxy woman sarpanch. In the film, an SHG helps her develop an identity and identify her role as the sarpanch and execute it with confidence. The second film, *Abki Baari*

Hamari, documents a statewide conclave of women panchayat members and sarpanchs from Gujarat that was held in Ahmedabad. It documents the achievement of 1,000 women who have achieved minor victories after being selected as the representative of their areas.

Day 3

On the last day, the administrative system and bodies of local elective representatives (Panchyati Raj Institution) was dealt with followed by a session on reproductive health.

The level of awareness about administrative boundaries and the panchayats and blocks was dismal as we learnt from the little 'quiz' while leading up to this session. The administrative structures were then explained to the women and the different posts in the block office and the responsibilities of different officials at the block office. The Jharkhand Panchayati Raj Act, 2001 (effective from May 2001) and its importance in scheduled areas were then elucidated with the help of flip charts prepared by UNICEF.

The Panchayati system and its role in area development were explained to people by constantly linking it with the existing *Maanki-Munda* system still in operation among tribal communities. Since the formation of Jharkhand, the state government has been promising elections and though repeatedly put off, they will be held someday. We thought this was a good time for the people to be introduced to the system.

This was also an opportunity for the women to realise that this is a domain where they can be active participants and contribute to the

development of the area as the Mukhiya or Sarpanch or ward member. This was the first step to motivate people to realise that they have a role to play as leaders in their area. If we have to pursue this dream in a whole-hearted manner, there will have to be follow-up trainings in the future specific to leadership with the women we envision as leaders of this area.

As in the other sessions where information was shared, the involvement of the participants was moderate. They found it hard to relate to the state, district and block offices, perhaps due to the distance of these institutions from their small worlds. However, when the facilitator started dealing with the village Panchayat, there was an immediate curiosity amongst the participants.

Health and Women

The resource person for the next session of the day works for the Centre for Family Initiatives (CFI), a division of Tata Steel Rural Development Society. She talked about the importance of health in the lives of the women and the impact it has in their lives. She began with some of the myths and beliefs people hold regarding reproductive health of women.

The participants were extremely attentive during this session and opened up with surprising alacrity. Perhaps the taboo surrounding the discussion of such matters in the past made them talk about it the moment they were presented with the opportunity to do so. She also dealt with the factors determining the sex of a child and different family planning methods.

The time slotted for this session was extremely short and we were overwhelmed

Table 4: Action Plan

Family	<ul style="list-style-type: none"> ● Sharing this training with the husband ● Paying attention to the upbringing of the girl child ● Involving their sons in some household work ● Maintaining own personal hygiene ● Being sensitive towards male members of the family ● Talking about reproductive health, personal hygiene and family planning with daughter-in-law, daughters
SHG	<ul style="list-style-type: none"> ● Ownership to strengthen their SHG, sharing training design ● Sharing their own vision ● Understanding the problems of a deviating/ defaulting member and would try to help her out ● Focus on livelihoods by talking about bank linkages ● Bettering agricultural practices in their village ● Sharing the Panchayati system in formations with flip charts
Other SHGs in the village	<ul style="list-style-type: none"> ● Strengthening group norms ● Increasing unity with other groups
Village	<ul style="list-style-type: none"> ● Basically dealt with increasing infrastructure in the village and unity. They wanted to keep tabs on the development activities of their area by participating in villages meetings ● Keeping vigil on the ongoing developmental activities in villages (about quality of the project)
Cluster	<ul style="list-style-type: none"> ● Sharing training, keep tabs on the development activities of their area by participating in <i>Aam Sabhas</i> (general meetings), they would also give time to other groups in case they need any help

by the response of the participants. The resource person said that what she was trying to deal with in 2 hours what actually took her team an entire day along with all the aids they have. Based on the demand of the people present at the training, dates were fixed for the same session to be conducted in different clusters. At present talks for training local resource persons for reproductive health and family planning are on and this will be carried out in collabora-

tion with CFI soon.

At the end of this session, each participant was asked to make an action plan for their family, their SHGs, other SHGs in the village, the village and the cluster (see table 4). In the cluster meetings for the following month, the participants conducted the cluster meeting going over all that they had learnt from the training and what they wanted to do in their villages and clusters.

Beyond the Training Hall

When one of the professionals went to conduct a cluster meeting, the women just back from the training told him that they would conduct the day's training. They shared the design and all that they had learnt from the training. In one cluster where cluster meetings were not being held, the members took an initiative to restart the meetings.

In 2 clusters, women for the first time attended the *Aam Sabha* (general village meeting). Men at the gathering, who told them that women were not supposed to be present at that setting, taunted them. One of the women was quick to retort that they had taken the responsibility to develop the area and hence they are an integral part of the *Aam Sabha*.

The women have drafted a letter to the Block Development Officer for a training hall and a drinking water well. They also demanded an invitation from the Panchayat Sevak for all the SHGs at the *Aam Sabhas*. At present, talks for training local resource persons for reproductive health and family planning are going on and this will be carried out in collaboration with CFI soon.

In another cluster some of the members have taken on the responsibility to monitor the work of the watershed committee that has been slack in its functioning.

The design of this 3-day exercise is not a final blueprint. It needs some reworking. A few sessions can be dropped and others might need more emphasis. What does stand is the fact that investing in building people's capacities through such training is a long-term investment for the existence and growth of the groups we work with. It acts as the first step in building the people's stakes developing sustainable livelihoods.

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Tackling Social Barriers

Promoting plantations in Poraiyahat in Jharkhand provides insights into social and gender dynamics

Binod Raj Dahal

Powell Kisku is a resident of Satbhanda village in Poraiyahat block of Godda district in Jharkhand. Sitting on his charpoy, he seemed quite indifferent while talking to Sushil Soren, a local grainage owner. Sushil and I were on an exploratory trip to find new areas to set up plantations of host trees for tasar silkworm rearing.

Our team planned to cover 200 hectares (ha) with tasar host plants during this season. Of this, I am responsible for promoting nearly 120 ha of plantations. Initially I wanted to select only villages where we have promoted self-help groups (SHGs). The ground realities (of the availability of private wasteland for plantations) however compelled me to also look at villages with no Pradan-promoted SHGs.

People's Interest

An important criterion was the interest of the people who had asked us to visit their villages to look at possibilities of starting a plantation. I therefore explored all areas where a suitable plot was available while visiting the villages.

To me every village in Poraiyahat was new and all the *didis* (women) were not forthright because of a new face. I first visited some of the villages with my colleague who has been promoting SHGs in the area.

On the next occasion I decided to visit areas with Sushil Soren, who knows Pradan for the past 12 years. Although there is plenty of land available for plantations, building consensus between men and women from the same village was an uphill process.

There were many apprehensions among the people while talking about the plantation in *tandi* land (degraded upland) irrespective of who they were. The primary concerns were the number of years it would take for the plants to be ready, the nature benefits that would accrue from it, grazing problems, employment opportunities from the programme, etc. I mainly encountered 2 contrasting situations described below.

Social Interaction

Powell Kisku was listening half-heartedly to Sushil Soren. The *didi* sitting in front of him seemed to be merely present during the conversation. Few other *dadas* (men) were part of the conversation. But it seemed that Powell was one of the village leaders, a key person for any decision.

Satbhanda village consists of 7 *tolas* (hamlets) with abundant *tandi* land that can be utilised for plantations. Powell Kisku enquired into many aspects of plantations while listening to Sushil. I was sitting a little apart from the group on the charpoy.

Sushil was trying his best to convince Powell in a smooth manner. It appeared that Powell's main problem lay in free grazing of livestock on these wastelands. When Sushil was asked about the solutions to this problem, I felt it was the right time for me to intervene.

I picked up the queries in a way that Powell would understand it in a pragmatic manner, without magnifying the problems he had pondered over for so long.

Keeping aside the grazing problem for the

moment, I asked him instead about problems he frequently encounters. I asked, "What would you do once a thief intrudes into your house?"

He responded right away saying, "I try to nab him and once he is caught, I will produce him before the village Panchayat. He will be punished with heavy fines for the crime."

Powell was confident to catch anyone who trespassed into his home. He agreed that he would catch him and, with help from all the villagers, would penalise the trespasser heavily. I immediately acknowledged his idea and took him to the plantation site where free grazing was a problem.

Exactly!

I then related the intruders into his house with the cattle and goats on the plantation land. Before he could respond, the *didi* who had been sitting passively till now exclaimed, "*Bakhaido* (exactly)!" The other men in the group also agreed.

This might not be a big deal in day-to-day social interactions with the community but the environment created in such a situation could be a lesson for further use. Having compared the cattle in the plantation site with a thief in the house, no further statement was required to stir up the interaction.

The people then had no difficulty in deciding to convert their wasteland into plantations. Surprisingly, they also promised to look after their plantation area on their own, which we have found is difficult among tribals in these areas because ownership is developed very slowly among them. Also, breaking community traditions

such as free grazing is not easy.

In Matiyani, another village in Poraiyahat block, I had a revealing experience showing the difference in understanding between the sexes. Despite being there for the first time, I found a majority of the SHG group members were present whereas very few male counterparts came for the meeting to discuss about the plantation.

After I explained the concept, there was big difference of opinion between men and women participants despite the fact that they belonged to the same families with a common plot. The men, who are generally believed to be superior to the women, were not convinced about the value of plantations.

The men even refused to show us the land. Moreover, they commanded the women not to interact with us any more about plantations and warned them not to show us the proposed plantation field. The women continually tried to persuade the men of their families about the benefits the community would reap in the long run.

Gender Dilemma

I was caught in a strange dilemma. On the one hand, I was extremely happy to see the enlightened and empowered attitude of the women. On the other, it was sad to see them trapped in such a family situation. The women ultimately decided to defy the men. Talamaya Soren, a member of Shanti Mahila Mandal, sat inside our vehicle with two other *didis* to take us to the proposed field.

Our patriarchal Indian society is biased towards men, expecting their superiority in each and every aspect of life. Working with

women, particularly at the grassroots through SHGs, has given me a contrasting insight into the responsibilities and the crucial role of women in developing their families and society as a whole.

The shortsightedness of the men was disheartening. Despite being fully aware of the non-utilisation of the land, the husband of Talamaya *didi* was ready to leave the land fallow rather than to get it planted with trees.

Was this difference in understanding because the *didi* was in the *mahila mandal* for the few years and regularly attended the weekly meetings and occasionally went through the training programmes for members? How do such perceptible differences with the men, who are perceived to be congenitally superior, take place within such a short span of time?

I conclude that it is because the *didi* was a regular participant of the saving and credit activity for the past few years. She had a chance to explore her vulnerabilities in society, and her role and potentiality to safeguard the family and the community as a whole. The men had not been through this process.

I found that no single man present over there was in favour of the activity despite their education and higher exposure to the outside world, leave alone their equal responsibility in playing a constructive role for the well being of the community. In striking contrast, no single *didi* opposed the idea or did not comprehend the opportunity.

There is a little doubt that strong social inequality in the communities we work with is a fundamental hindrance to start

empowering the *didis* on the path of development. There is a wide gap between the men and women in this long inherited patriarchal society where the men take every decision.

To decrease the inequality, men's perceptions about women need to be drastically changed so that they accept women without much friction. Access and control to family and community resources is considered only the men's domain. The women are only meant for reproduction and to take care of the children and the family.

Family Centered

But my concern here is more towards promoting gender equality from both sides rather than pushing from one side only. The already busy schedule of Talamaya Murmu of Jubabaha Mahila Mandal in Sundarmore village will be further burdened if rearing techniques are imparted only to her without considering her husband Munilal Kisku. Similarly, in other livelihood interventions, the family has to be in the centre of a livelihood plan rather than only the *didi*.

The positive part of Talamaya *didi* can be better understood in consonance with her husband Munilal. Since Munilal sits with the *didi* and chalks out a plan considering her household chores, he helps her in a way that no work is disturbed in the process.

I have felt many times that just motivating the woman is not enough for her empowerment. It would be much better if her spouse is equally persuaded.

Any developmental intervention should also be with the people's institution, par-

ticularly SHGs and other associate organisations like clusters, cooperatives, federations, etc. through the involvement of long neglected women. Capacity building of women and their ability to have more control over resources for the significant social and economic contribution they make should be the ideal state of our intervention.

On Motivating Men

Men could be a positive help, and play a more constructive role in this process. When Talamaya *didi* is unable to attend meetings in time due to household work, her husband works as a substitute, thus supporting her to attend the meetings.

It cannot be generalised that men are the barriers to women's empowerment and they will continue to be so. This might be true to a large extent but to counteract it, we need to motivate and include them in our common mission of empowering women.

From the entire developmental spectrum, it has been strongly proved that women are the developmental catalysts, particularly in the arena of rural development. Realising their involvement, developing countries have started recognising them as the primary component of development. The strong model of men's superiority over women in every aspect of life is a challenge that we need to help the women and men to deal with.

To counteract this and to balance the developmental equation, women need to play a significant role in social as well as economic life, which is taking shape at least in the areas where Pradan is working.

But over a period of time, my experience to

further speed up the process teaches me to co-opt the men in the process instead of considering them only as a hindrance.

It would rather help the *didi* in her positive thinking by the value she gets from her supporting husband in the overall development of the family, which all Pradanites dream of.

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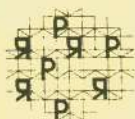
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News and Events

- A third and last in the series workshop to launch SafalNet was held on July 30-31, 2004 in Ranchi. Pradan team members from Jharkhand participated. For further information about Safal Solutions and what it does contact safalsolutions@sancharnet.in.
- Bindrai Institute of Research Study and Action (BIRSA) organised a workshop on the Government of Jharkhand's forest policies and civil society concerns. Soumik Banerji from Godda participated in the 2-day workshop held at Ranchi on July 17-18, 2004. NGOs, officials from forest department and other stakeholders participated. The participants deliberated on forest policies in the light of ground realities to identify areas where there is scope for change.
- India Canada Environment Facility (ICEF) has sponsored a study in 7 states to understand processes of watershed development in India. The inception workshop was held at Hyderabad during July 1-4, 2004. Achintya Ghosh and Manas Satpathy attended the workshop. For further information write to wassan@eth.net.
- The United Nations Development Programme (UNDP) organised a workshop during August 18-21, 2004. The agenda was to develop a common logical framework for analysis for the social mobilisation programme of the UNDP. The programme is centred around generating sustainable livelihoods for the poor based on their natural resources. Project participants collectively identified outcome indicators, outputs, and targets. Pradan is implementing this project in 5 districts of Jharkhand in Gumla, Ranchi, Lohardaga, Dumka and Godda districts. Anirban Ghose, Rajesh Mit, Binju Abraham, Yoganand Mishra and Sameer Bhattacharya participated in the workshop on behalf of Pradan.
- The National Institute of Rural Development (NIRD) in Hyderabad organised a 4-day workshop on Participatory Monitoring and Evaluation in August. Mousumi Sarkar from Raigarh presented the Internal Learning System (ILS) as a mechanism for participatory monitoring and evaluation. NIRD is playing an active role in bringing best practices and systems together so that they are available to the wider development fraternity. Pradan is invited to a number of such workshops to contribute.
- The Energy Research Institute (TERI) and the World Business Council for Sustainable Development (WBCSD) organised a workshop entitled "A Dialogue on Sustainable Livelihoods". Participants from the development and corporate sectors came to share their experiences and explore ways for the corporate sector to engage in development. Neelam Maheshwari from Pradan attended the event. For more information visit www.wbcsd.org.
- TACET, a leading organisation that promotes transactional analysis in India organised a workshop on 'emotional literacy' on September 2 and a public lecture on the same topic on October 3. The workshop was conducted by Dr Claude Steiner, a student of Eric Berne, best known for his work on 'emotional literacy'. Nivedita Narain, D Narendranath and Smita Mohanty attended the event. For more information visit Dr Steiner's website at www.claudesteiner.com.
- Thirty-one development apprentices of the 29th and 30th batches attended the Process Awareness and Sensitivity Module (PAS-II) during August 9-13 and August 16-20, 2004. Deepankar Roy and Ramesh Galodha were resource persons.



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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