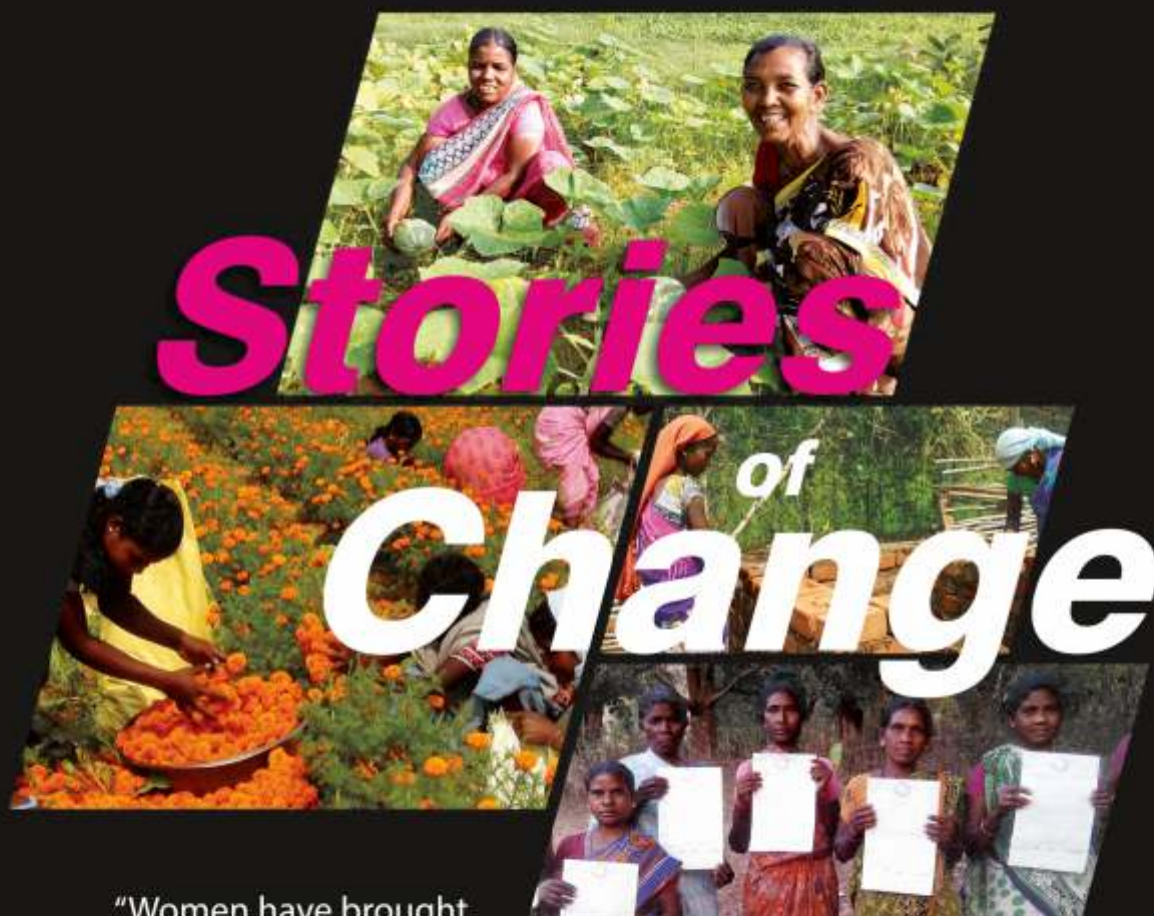


"When the whole village cultivated tomatoes the entire landscape turned red! When we brought in vehicles to take our produce to the market, even the District Collector came to see the convoy. For the first time in our lives we have earned almost a lakh of rupees from these uplands."

—
Hariaren Toppo
Gumla district, Jharkhand

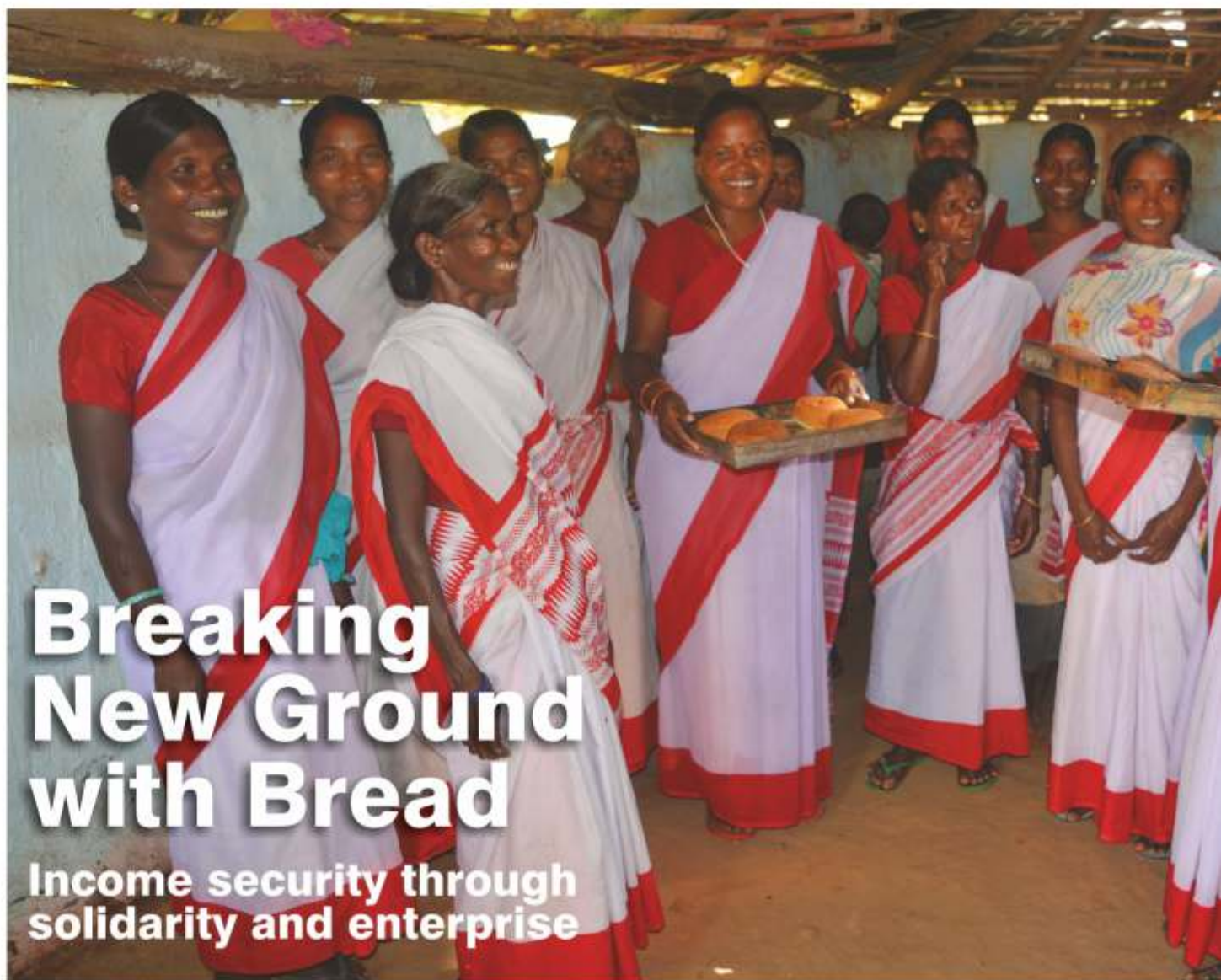


"Women have brought so many jobs under MGNREGS where both men and women are now working. Some self-help group members are also working as supervisors while women from other groups are earning extra income."

—
Mausumi Patra
Midnapore district, West Bengal

"I have found financial, emotional, social, and political support by being a part of the self-help group movement. I can even fight to get our entitlements."

—
Shanti Tekam
Balaghat district, Madhya Pradesh



Breaking New Ground with Bread

Income security through solidarity and enterprise

Injot Mahila Mandal (self-help group)
Gurma village, Gumla district, Jharkhand

We were so engrossed in our everyday struggles that we could not even imagine there could be a way out of this dark, miserable world.

But look at us now.

We are proud of how much we have accomplished.

We want every woman in every village to experience what Injot Mahila Mandal has experienced.

The story of Injot Mahila Mandal (IMM) began in 2002 when 17 women from the village got together to start a self-help group. Help was something they needed in earnest. Earnings for families came from cultivating paddy during the monsoons. For the rest of the year the community eked out a living by selling dry wood from the forest.

Most families lived on one meal a day, the women sometimes less.

The foundation to a self-sustaining, empowered rural community is the development of its weakest. Its individual women, who gain strength by congregating into self-help groups. Once every woman is a part of this

collective, they begin to address their basic needs, often financial to begin with, through small savings and credit.

For the first three years, members of IMM focused on savings and credit to help each other. Being part of a group and trusting each other with their meager savings was a big leap of faith for the women. A leap they took only after persistent efforts of PRADAN's professionals on the ground. These years helped each member discover a meaning for herself as a part of the group. She found solidarity



and realized she was not alone. This brought immense confidence to the members.

By 2005, the group was exploring opportunities that delivered more than basic sustenance. They wanted a better quality of life for their families. They negotiated a bank loan with which they set up the Gumla Grameen Self Supporting Poultry Cooperative with members of other self-help groups from neighboring villages.

By 2006, the members had constructed sheds to rear 300 poultry birds each. Many expanded to 500 birds. Poultry brought additional incomes of INR 35,000 to 40,000 to each member. And immeasurable confidence. It inspired them to push the envelope. They began collective cultivation of tomatoes and other vegetables, which brought an average profit of INR 9,000 to each member.

Number of Women's Collectives Functioning Overall

No. of self-help groups	46,416
No. of village organizations	3,685
No. of Gram Panchayat level federations	545
No. of block federations	90
No. of business organizations	99

Each accomplishment spurred their progress. But they soon realized that their hard work needed formal knowledge of methods and practices to increase yield.

In 2014, under the National Rural Livelihoods Mission (DAY-NRLM), they received INR 15,000 as a revolving fund to which was added another INR 75,000 in the form of community investment fund (CIF). The IMM decided to invest this money into more income earning opportunities. Marigold cultivation seemed to be a lucrative option. The return from marigold that year was INR 20,000, which added to the families' incomes.

The women now began exploring enterprise options that would give them year-round income. After a lot of research, discussions and arguments, they zeroed in on the idea of baking bread and cookies to cater to the local market. A frenzy of activity followed. Developing the business model, mobilizing investments, sourcing technology, equipment, raw material, training, organizing production, setting up market linkages, and putting in place adequate systems saw every member take up multiple responsibilities. And here they are, baking and selling bread and cookies in the local market. These freshly baked

Each accomplishment spurred their progress. But they soon realized that their hard work needed formal knowledge of methods and practices to increase yield





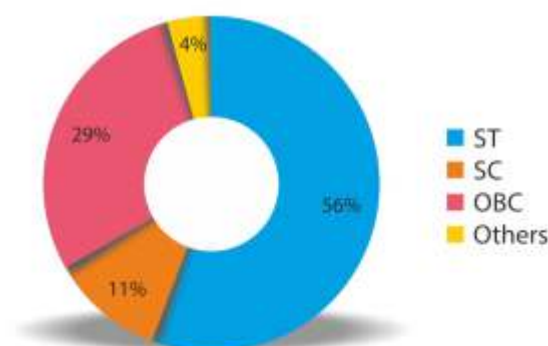
These freshly baked products have become so popular that the group is unable to meet market demand

products have become so popular that the group is unable to meet market demand!

They have now decided to mobilize other women in their community who have not joined the group yet.

There are 46,416 self-help groups like IMM across the 37 low-income districts PRADAN works in. They are fully functional and are driving change in their villages.

Overall Outreach and Social Composition (no. of women)	
ST	330,168
SC	65,869
Other Backward Classes (OBC)	169,708
Others	23,084
Total	588,829



Overall Outreach and Social Composition (percentage of women)

Systems and Finances Mobilized by Self-Help Groups and Their Associative Tiers Overall

Net owned funds (NOF) (in INR million)	1,740
Cumulative credit disbursed till date (INR million)	2,755
Loan outstanding (INR million)	1,080
Number of self-help groups with savings bank accounts	31,380
Cumulative number of self-help groups that are credit linked (CC or term loan)	9,571
Cumulative number of self-help groups that are linked to NRLM and received revolving fund	18,085
Cumulative number of self-help groups that are linked to NRLM and received CIF	11,872
Self-help groups whose accounts are audited annually	26,166
Self-help groups that prepare trial balance at least once in a quarter	22,141
Self-help groups with data entered in HISAB* / McF	12,506
Self-help groups with up-to-date data entered in NRLM software	14,456

Vulnerable No More

Repelling violence through gender training

**Shanti Tekam, Gond tribe,
Member, Narsingh Paat
Self-Help Group**

Lohari tola-Amoli village,
Paraswada block, Balaghat
district, Madhya Pradesh



In a small community of 25 families it is hard to miss the cries of being beaten. It is also hard to cross traditional lines and speak out.

Laxmi, the new bride, at Lohari tola (hamlet) desperately needed help, but neighbors held themselves back from intervening in her 'domestic' situation. Running for her life, one day, Laxmi fled to a person whose name she had heard women mention many times. Shanti *didi* (elder sister).

Fifteen years ago, Shanti Tekam was another Laxmi. She was forced to drop out of the school she loved when her mother died. She was then married off against her will at 15, and soon became a battered wife. Shivcharan, her husband, worked for a police constable. Perhaps that emboldened him. He did not want Shanti because she was 'dark'

complexioned. He had not chosen her. His parents had. It was a marriage of pressure. Both for Shanti and him. While she bore him four children, and hoped he would change. He stayed away, beat her whenever he was home, and after 12 years of marriage, he married again.

Shanti Tekam had had enough. She walked out on him with her four children.

Her mother-in-law was Shanti's refuge. And for nine years she struggled with pitiful daily wage earnings and sporadic rice yields from her mother-in-law's land to feed the six of them. Soon, as it had happened with her, Shanti's children too had to drop out of school. There was little money for food as it is. And no help was forthcoming from Shivcharan.

PRADAN began work in Amoli village around 2008, meeting and convincing

women to get together for support and to begin their own savings group. Shanti became an enthusiastic participant attending every workshop and training. Soon the women got together and set up the Jai Narsingh Paat self-help group with PRADAN's help.

"For the first time in nine years, I sat with women, listened to them and shared my story. It felt like I had friends again. I began learning about the world around me... I was reliving my school days."

Driven to make life better for herself and her children, Shanti was there for every

self-help group meeting and training - be it about gender biases, entrenched patriarchy within structures and societies, or the procedure of book keeping and administering self-help groups, organic farming, or water saving irrigation techniques. Her appreciation of knowledge and her appetite to learn saw her being elected as the self-help group accountant.

Building local governance capabilities at the grassroots has been a priority of PRADAN's outreach efforts for the past three years. In this time we have begun

Self-Help Groups Fostering Social Equity Overall

Number of women and men from community acting as 'change agents'	24,415
Number of community data collectors (CDCs)	1,158
Number of self-help groups discussing and/or taking action on women's participation and engagement in public spaces	11,549
Number of self-help groups discussing and/or taking action on gender, caste, class issues	4,030

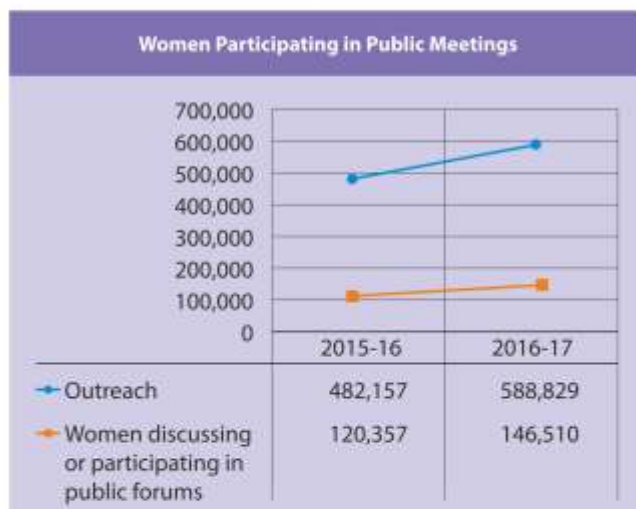
facilitating women's collectives and their members to participate in public spaces such as the Gram Sabhas, the Yogana Banao Aviyan I (village development planning process), at different village level committees, etc.

Soon, Shanti became the federation representative of Nari Shakti Mahila Sangh, Paraswada block and later its Secretary. The federation was registered in 2014 with over 6,000 women as voluntary members covering over 142 villages in Paraswada block, Balaghat district.

Shanti also trained to become an *Ajivika Sathi* (livelihoods guide), a *Pashu Sakhi* (livestock guide) and a *Gender Sathi* (Gender guide).

"New ideas and different thoughts take time to be accepted. Before I attended the sessions on gender and women's rights I was afraid to send my daughter to the district for higher studies. But I realized investing in her education is a must, just like that of my son. I suffered tremendous indignities in the name of society. I don't want our daughters to face the same."

Her growing involvement with the community and the women saw Shanti being elected Ward panch from her village, uncontested. Women of the self-help group campaigned for her and helped her with her duties. She traveled, met more women like herself, spoke at public forums, met government officials, and



stood up for women's rights, livelihood choices and rightful entitlements.

"I even found the courage to stand up and fight against my husband. I demanded money from him for our children's education and to run the household. He threatened me when I was working in the field and raised his hand to hit me. I stopped him and asked if he had lost all his shame. I also warned him against his second marriage. Gender training

has made all of us aware of our legal and constitutional rights."

Shanti called for a meeting in her village where it was decided Shivcharan would have to provide money for their children's education. Since then he has been regularly paying child support. Shanti's older son, Rajeshwer, is studying BE and preparing for competitive exams now. Her daughter, Rajeshwari, has completed a course in nursing and has found herself a job.

"I have found financial, emotional, social, and political support by being a part of the self-help group movement. I can talk to the District Collector now. It is something unimaginable for us women. And I can even fight to get our entitlements."

Shanti stepped up to fight for Laxmi when the latter escaped to her house from her in-laws. She took up the issue of Laxmi's life and safety at the Village Level Committee, where the entire village; men and women gathered. And here it was publicly decided that a police complaint would be filed against Laxmi's in-laws if the violence against her did not stop immediately.

This was a momentous day at Lohari tola. Because its men and women jointly resolved the dispute. That the decision was made in favor of the woman was another milestone. Earlier,





Shanti receives the 6th JSW and Times of India Earth Care Award on 11th September 2015 in "Community Participatory Approach Category" by Honorable Minister of Environment and Forest, Shri Prakash Javdekar in Delhi

it was always men who, at the *Samaj ki baithak* (caste panchayats), took these decisions. And they usually favored the man.

Shanti *didi* stands out as a beacon of empathy and confidence to women beleaguered and oppressed. She is the role model of the transformation that can change India's villages. PRADAN intends to see more Shantis in the making through the support and capacity building roles it plays in the lives of poor women every year.



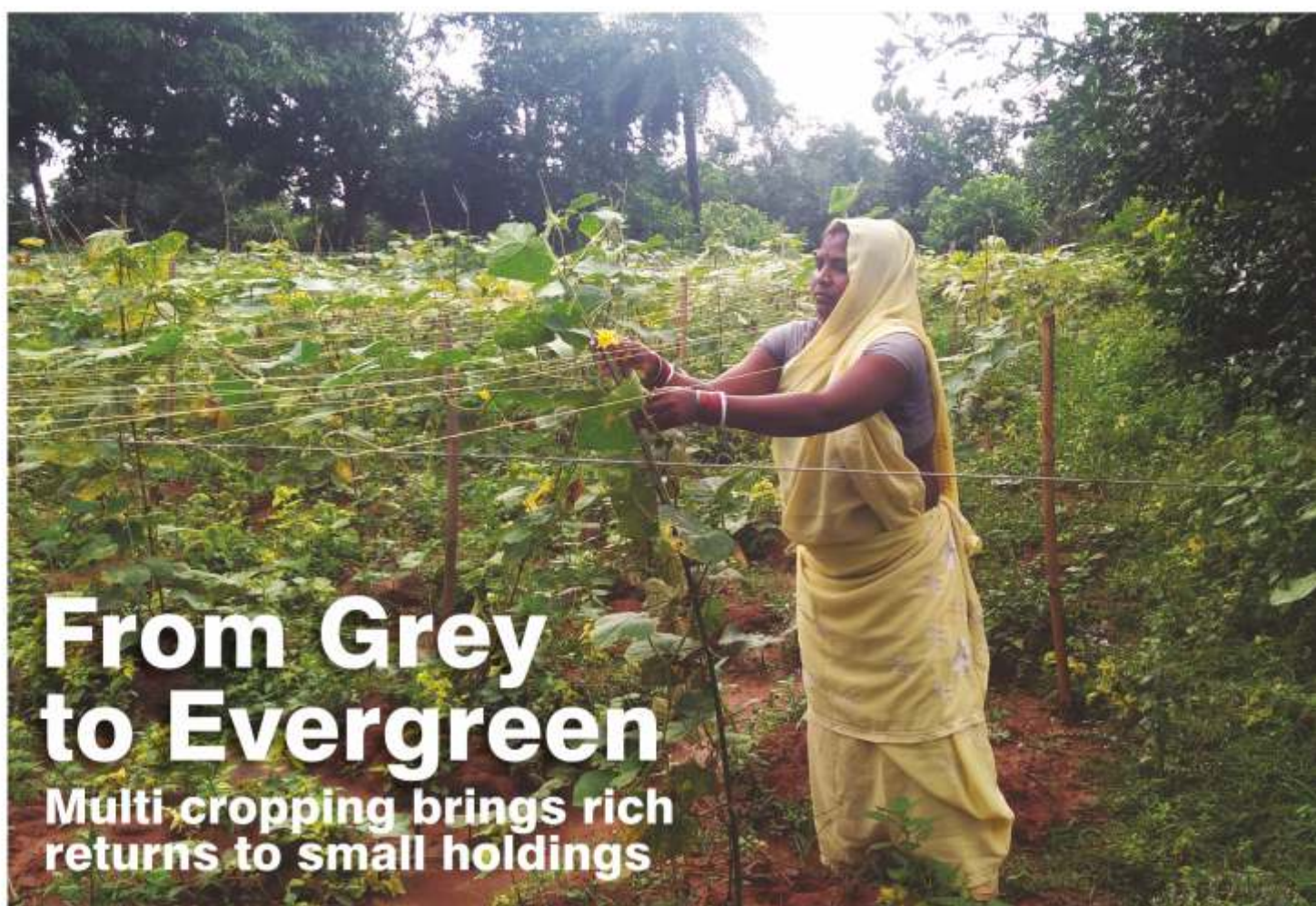
Humbled by the clarity of vision, organizing power and the voice of these women

"Working with PRADAN, women from communities have demonstrated transformative leadership and paved the way for long-term change in their lives. Be it to challenge social norms, enhance mobility for themselves and their daughters, or to build skills as front-line workers to provide services around ending violence against women.

The use of compassionate and educative approaches has enabled PRADAN to work both within families and with the government and other partners. As a training partner on gender equality, we at Jagori, are humbled by the clarity of vision, organizing power and the voice of these women."

Suneeta Dhar, Senior Advisor, Jagori

Jagori for women is partnering with PRADAN to develop and conduct gender sensitivity discussions and trainings to build gender perspectives among women in self-help groups.



From Grey to Evergreen

Multi cropping brings rich returns to small holdings

**Sangita Kol, Santhal tribe,
Chameli Mahila Mandal (self-help group)**
Baghjhopa village, Dumka district, Jharkhand

2017

"Hamar sapna to bahut bada hoailo dada...ye sara jameen hara bhara rakhbo aur baad me yeko ghar bhi banabo aur rahbo." (I have big dreams brother. This land of mine I want it to be evergreen. And I want to build a house for all of us)
- Sangita Kol

three farmers willing to try it. Sangita is one of them.

The family plants bitter gourd. And for the first time, farmers are able to produce enough to sell at the local market, the *hatia*. They earn between INR 10,000 to 30,000 in one season.

2015

Sangita's family of seven lives in a two-room hut. Their 1.5 acre, rain-fed land yields less than subsistence paddy. Her husband migrates in search of work to make ends meet.

In the same year, PRADAN begins encouraging self-help group members and farmers to cultivate cash crops to supplement their incomes. There are only

Inspired, Sangita increases the cash crop area for the next season. But needs irrigation to grow a second crop. The family spends INR 24,000 from their agricultural earnings to dig an irrigation well. The water helps them double the cultivated area to 40 decimals. So they include bottle gourd to the cropping mix. That crop alone earns them INR 35,000.

2017

Sangita and her husband (he's back home now) cultivate chili and tomato on the same land after the harvest of the first crop. They earn approximately INR 66,000 from multiple harvests. With the money they buy an electric motor to pump water, and a distribution pipe for INR 10,000. The rest they save in Sangita's savings bank account for boarding school fees for their three children.

Sangita's story encourages more self-help group members to introduce cash crops on their lands

Gross Annual Income Across Households Overall

	No. of households
Less than INR 40,000	229,752
INR 40,000-80,000	183,404
INR 80,000-120,000	73,055
More than INR 120,000	26,655

Sangita's story encourages more self-help group members to introduce cash crops on their lands.

With more crop cycles and irrigation facilities small land holdings are once again becoming viable enabling men to stay and work on their fields rather than migrate to cities.

During the annual self-help group cluster celebrations, in recognition of her efforts to keep her land

productive Sangita received the Best Farmer Award from Honorable Minister - Women and Child Development and Welfare (including Minorities Welfare and Social Welfare), Jharkhand, Dr. Louis Marandi.



PRADAN's ability to work with the people, rather than for them gives them an added advantage

"Agriculture continues to remain a critical backbone of India's economy. Women farmers play an increasingly important role as the custodians of this important sector. They are taking on leadership roles as farmers, cultivators, livestock holders and voices at the village level. PRADAN's initiatives focusing on women farmers endeavors to capacitate the rural women by empowering them with better knowledge, better agency, a better realization of value of their farm produce and, thereby, a better society. PRADAN's ground level presence and ability to work with the people, rather than for them gives them an added advantage of making the change at the grassroots level and creating a pool of change agents by cultivating leadership qualities among communities."

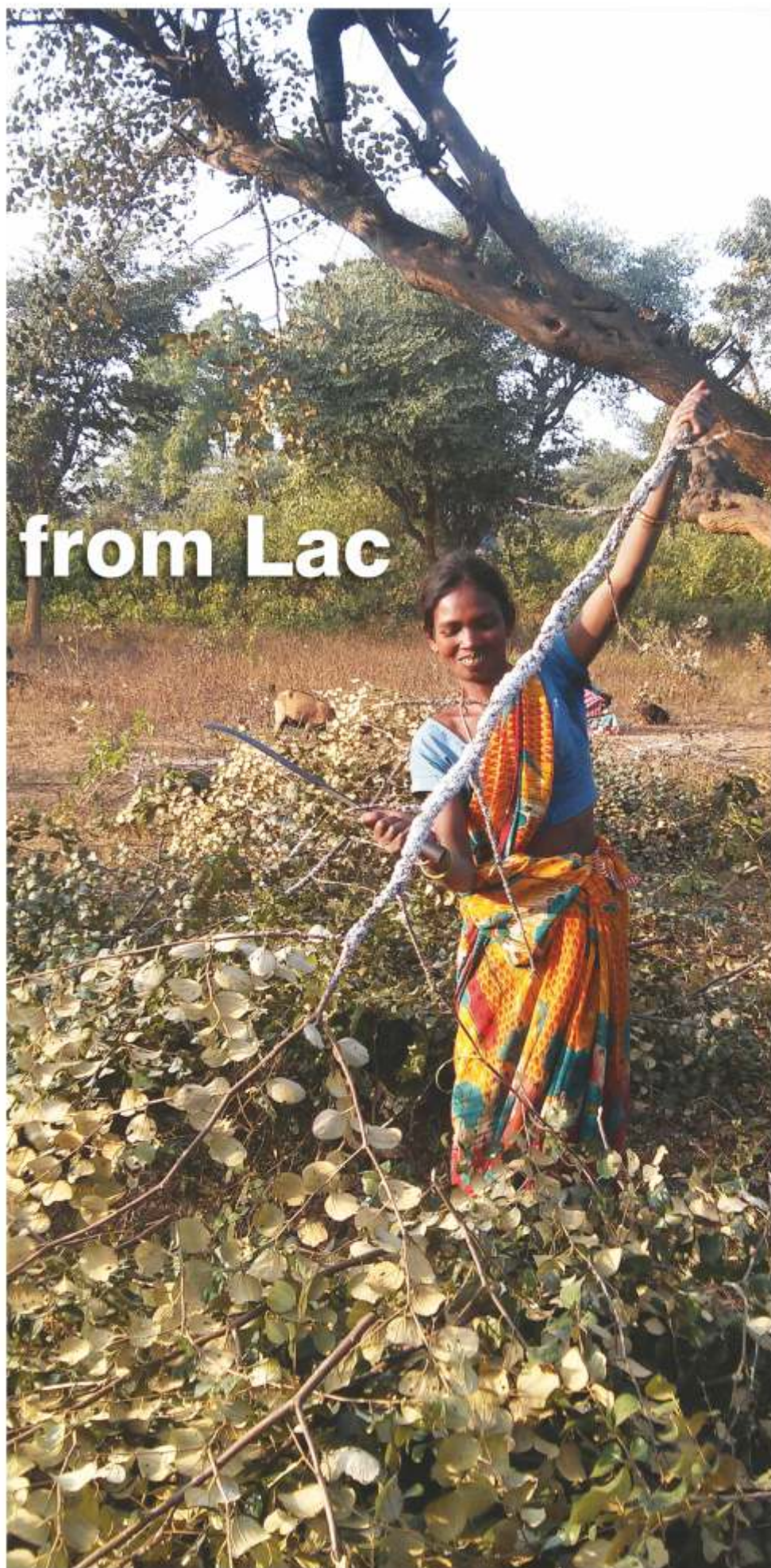
Dr. Purvi Mehta-Bhatt

Senior Advisor and Head of Agriculture for South Asia
Bill & Melinda Gates Foundation, India

Lakhs from Lac

**Best
practices
multiply
returns**

**Fulmani Tirkey,
Munda tribe,
Member, Chameli
Self-Help Group**
Bhandra village,
Khunti district,
Jharkhand



*A new motorcycle.
A pair of oxen.
A private school education for children.
Savings to build a concrete house.
Money for medical emergencies.*

The Tirkey family is enjoying a windfall from lac resin cultivation this year. They are no more below poverty line.

Trees that would once yield 150-200 kilograms of lac have now produced a record 540 kilograms. "Who would have thought my trees could yield 540 kilograms of Kusumi lac? And that I would see with my own eyes what a lakh of rupees looks like."

Fulmani Tirkey lives with her family of four in one of the most unconnected remote rural pockets of the state. Surrounded by forests, Fulmani has been cultivating lac for decades. Lac cultivation is something many tribal communities take up, relying on forests, using basic techniques. It adds a few thousands to their incomes during good years.

For Fulmani too lac was 'side' income. It would fetch her INR 12,000 sometimes. Some years there were only losses. It was hard to imagine that rearing lac would one day become a life-changing experience for her family.

The change began with discussions and trainings at the self-help group meetings. During workshops conducted by PRADAN's livelihood specialists, Fulmani realized that Rangini lac – the lac strain she used on *Palash*

trees was not suited to *Palash* trees at all. This was why she often suffered losses.

As the trainings continued, lac rearers learnt that indigenous plum (*Ber*) trees were a better host for lac. Workshops introduced farmers to a package of best practices to rear lac. This included pruning, brood/seed lac selection, scientific inoculation, removal of the funky lac within the stipulated time, timely application of fungicides and insecticides, etc. Lac rearers were also advised to switch over to Kusumi lac as it gave much better results when cultivated on *Ber* trees.

Kusumi lac belongs to a superior lac strain. It has better color vibrancy, and fetches twice the price of Rangini lac in the market. It is far more climate resilient and has less morbidity compared to Rangini. Kusumi can also be reared on shrubs, allowing for its domestication unlike Rangini, which can only be grown on trees.

Fulmani began Kusumi lac cultivation on *Ber* trees in 2014. Continuing with the best practices she learnt, the lac yield reached 540 kilograms this year and earned her a lakh of rupees at the market. She bought a motorcycle for her younger brother-in-law, who lives in Ranchi, and a pair of oxen to help plough the field. She also got her

"Who would have thought my trees could yield 540 kilograms of Kusumi lac? And that I would see with my own eyes what a lakh of rupees looks like"

son enrolled in a private school.

Next year, she wants her daughter to join the same school. Fulmani is also saving a little bit of her earnings to build a *pucca* (concrete) house for her family someday.

Her plan is to cultivate lac on 30 *Ber* trees with more than 100 kilograms of brood (twigs bearing lac colony of mature mother insects) lac. She expects more yields in the coming years.

Following her example, her neighbor too invested in lac rearing though at a larger scale. She invested 200 kilograms of brood on 78 trees, which she had taken on lease. A massive task, but Fulmani happily lent her neighbor a hand. Because as she says "that's what self-help group members do for each other!"

Taking a moment, Fulmani adds "We have always lived in fear of getting sick as we had little money and little access to treatment. But now I have the money. I am prepared. I can get my family treated from a good private doctor in town in case a medical problem arises."



The Sun Shines on Marigold

Market research points the way

Jhariya Mahila Sangh Block Level Federation

Murhu block, Khunti district, Jharkhand

It is hard to imagine a festive occasion in India without the bright, saffron marigold.

There is a thriving market across the country for marigold flowers August onwards. And as the festive season lasts quite a few months you see garlands of marigold of all shapes and sizes adorn homes, temples, entrances and social events.

Even though it is extensively grown in Khunti district, there is always a demand for marigolds by the truckload.

Members of Jhariya Mahila Sangh, a block level federation in Murhu block observed the marigold

market for some time and decided they would only gain if they took up its cultivation. Not individually, but together, on a mass scale.

It was an ideal crop for the women. Low maintenance and easy to market.

Federation members took charge of spreading the word in their respective areas and mobilizing more women to participate.

The federation sourced 118,000 marigold saplings from West Bengal (it is regarded as the flower hub





The marigold fields of Murhu block brought their families a total of INR 200,000. The Mahila Sangh is now exploring ways to make marigold cultivation a year-round activity and reach markets as far as Kolkata and Kerala

of the country) for its 180 member families. Members were then trained in methods and procedures to plant, protect, and harvest the flower. And also to make varieties of garlands.

During July in 2016, despite heavy rains the women managed to plant the saplings following every procedure, and on time. After planting, women also took turns in the fields to guard the saplings.

The first crop was harvested in September before the festival of Dussehra. It was sold at the flower market of the block. The next phase of sale was during Diwali (October-November) to meet a bigger demand.

From the flower sale each woman farmer of the Jhariya Mahila Sangh earned INR 10,000-12,000. In all, the marigold fields of Murhu block brought their families a total of INR 200,000. The Mahila Sangh is now exploring ways to make marigold cultivation a year-round activity and reach markets as far as Kolkata and Kerala.

Livelihood Support Provided Overall	Total Women
Agriculture and horticulture	271,007
Forest-based activities	16,482
Enterprises	8,190
Livestock rearing	39,618
Net participation	281,624
Grand Total (with overlap)	335,297

Outreach vis a vis Livelihood Support to Families





Enterprising Solutions by Small Farmers

Agriculture Production Cluster, Raidih block

2,561 marginal farmer members

Gumla district, Jharkhand

Tribal communities comprise 65 percent of the Raidih block. It has a per capita income of INR 54,140 (Jharkhand Economic Survey 2016-17) against the national average of INR 93,231. The region is covered with dense forests and hills. And agriculture is the main source of livelihoods for 80 percent of the families here.

Undulating terrain, rain-fed agriculture, lack of technical knowledge, and endemic poverty had become Raidih's identity when PRADAN began working here in 2003. The focus initially was to help families achieve food security. Soon after, they were encouraged to start small-scale vegetable cultivation to increase cash incomes.

As cultivation interventions intensified, an agriculture production cluster (APC) emerged in response to the needs of the farmers. The

APC provided infrastructure and services to increase cash incomes of poor farmer families.

An APC to be set up needs individual farmers to be collectivized so that the agriculture from which they are to earn cash incomes can be supported by aggregating and providing essential services and structures required pre, during and post-harvest. When farmers collectivize into an APC they identify three to four crops which become the focus crops for the entire block. PRADAN supports them in understanding market demand, cost of cultivation, the value chain of each crop, etc. Farmers collectively decide which crops they will take up on a commercial basis.

At the Raidih APC, the crops that were selected season-wise were tomato and chili during *kharif* (monsoon period); cabbage/cauliflower and

garden pea during *rabi* (winter); and cucumber and bitter gourd during summer.

To avoid a glut of produce at the local market, the APC was linked with the regional markets of Ranchi (Jharkhand), Rourkela (Odisha) and Ambikapur (Chhattisgarh). A few young, business-oriented villagers were selected by the villagers and trained as marketing entrepreneurs by PRADAN. The sales commission for the entrepreneurs was decided at INR 0.50/kilogram of produce sold. Twenty six marketing entrepreneurs worked throughout the seasons and successfully earned INR 60,000 on an average.

Incomes of individual farmer ranged between INR 35,000 to 120,000. And an APC farmer-member earned an average of INR 58,000 from vegetable cultivation.



"When the whole village cultivated tomatoes the entire landscape turned red! When we brought in vehicles to take our produce to the market, even the District Collector came to see the convoy. For the first time in our lives we have earned almost a lakh of rupees from these uplands.

I bought a tractor with the help of a bank loan and sent my daughter to Ranchi for her education. I feel extremely happy that my family is managing to come out of poverty." **Hariaren Toppo**, Mariam toli village. She earned INR 80,000 this year from vegetable cultivation

With the creation of APCs, the agricultural development of an area becomes holistic as it aggregates input-output services, linkages, infrastructure and human resources conducive to agriculture. Infrastructure such as grading-sorting centers, lift irrigation



systems, wells, net houses, a farm-equipment bank, and drip irrigation systems start getting built. This creates an ecosystem that helps the small farmer regain the viability in farming.

"Once I lost a foot I thought I could never do vegetable cultivation again. However, since we've started farming together with others, I manage to get seeds, and my vegetable produce also gets sold off in the market. I have started vegetable cultivation again and am earning money from it."

Chotua Gope,
Sipringa village.



APCs of farmers are also being actively supported by the Agriculture and Rural Development departments.

With incomes increasing in Raidih, we are beginning to see more changes taking place in the health, education, water and sanitation status of families. Parents have begun sending their children to private schools; they now

have money to access private doctors. Families are also building big, spacious toilets with bathrooms by adding their own earnings to the government subsidy of INR 12,000.

There are 85 APCs functioning across our development clusters with 9,700 farmer families involved in cultivation and marketing together.



Rescuing the Rural Employment Guarantee Scheme from Middlemen

Action against corruption

**Banphool,
Chameli Baha,
Guj Ghat Dadi
Ghat, and Suraj
Level Self-Help
Groups**

Balkami village,
Boarijore block,
Godda district,
Jharkhand

Balkami is situated up in the Rajmahal hills. It is isolated. It has no roads leading to it, nor communication facilities. But it has four self-help groups of women - Banphool, Chameli Baha, Guj Ghat Dadi Ghat, and Suraj Level who are keen to make a change.

As in many villages in tribal areas, the National Rural Employment Guarantee Scheme (MGNREGS) here too was controlled by middlemen contractors. During an interaction with self-help group members, it became apparent to the

PRADAN team that there were gross irregularities in the employment provided and the compensation paid. Villagers were losing out substantially on wages. While the contractor was getting them to do work worth INR 500 he was paying them only INR 250.

The members realized they needed to know more about the Scheme to prevent others from duping them. So a detailed orientation on the MGNREGA was conducted for all self-help group members to familiarize them with the Act and the

Scheme. Its provisions regarding the process of demanding work, daily wage rate, the payment mode and other features were discussed in detail. All 49 self-help group members attended.

A better understanding of the MGNREGA and its provisions led to an upswing of expectations and a positive momentum in the village. Villagers decided not to work with the contractor rather confronted him with questions based on what they had learned about the MGNREGA. The conflict

escalated and the contractor threatened to withhold villagers' wages that were due until they finished the work. But the residents of Balkami did not relent. They approached government officials raising their concerns about the contractor, and malpractices in other schemes. They demanded a status report of the ongoing and completed schemes at the village to check the ground reality for themselves. The Block Program Officer (BPO) shared the details of nine ongoing schemes with the villagers.

A community meeting was called by the Gram Pradhan (village headman) and the reports discussed. While records showed that wages had been drawn for nine completed schemes, in reality, only two to three feet of digging had been done in three schemes and six schemes had not even begun.

After a long debate the villagers decided to send a complaint letter to the Block Development Officer (BDO). It was sent through WhatsApp for quick action. This resulted in the BDO, the BPO, the Panchayat Mukhiya (head), the Gram Rozgar Sevak (village employment assistant), and other officials such as the Panchayat Secretary and Junior Engineers (JEs) reaching the village. The BDO assured the villagers he would take quick action and all pending work would be completed within the next seven days.

All it took was an awareness of their



entitlements and the confidence that they should demand what is rightfully theirs. The self-belief and motivation of Balkami's self-help groups and its villagers triggered a change far greater than the release of stopped wages. The community stopped seeing itself as beneficiaries of a scheme. They considered themselves empowered citizens with the right to know. Citizens who could speak up, raise issues, and question concerned functionaries.

Today, the community demands work through the Gram Rozgar Sevak, they work on their own village development and get wage payments on time.





The community stopped seeing itself as beneficiaries of a scheme. They considered themselves empowered citizens with the right to know

Ministry of Rural Development (MoRD) Officials Visit Chhattisgarh Project to See Best Practices

A team of 30 senior officers from the MoRD, responsible for integrating the National Rural Employment Guarantee Act (MGNREGA) from eight states (Andhra Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Telangana, Uttar Pradesh and West Bengal), visited Nagari block in Dhamtari district along with Joint Secretary, MoRD as part of an inter-state exchange program.

The purpose of the visit was to understand the best practices of the block triggered by the involvement of women's self-help groups. And to observe the impact on life and livelihoods of the community through the MGNREGA.

The officers also visited Bhotapara village to see a 50 to 60 acre patch of land where area planning was following INRM approaches. Thirty three farm ponds had been constructed to arrest water and check soil erosion. The women's collective interacted with the officers and presented their INRM-based convergence planning for all families in the village. They spoke of how small farm ponds and land development work helped them grow more crops and irrigate land during the dry spells after monsoons by maintaining moisture. The convergence with the fisheries department to rear fishes in the ponds also helped them to enhance their income and knowledge.

The women's federation, Sakshi Mahila Sangha, in the meantime continues to network with officials of the block and the Panchayat. They attend weekly co-ordination meetings with block officials where members from the federation raise issues related to the execution of MGNREGS.

Seeing the active participation of federation members, the officials have

provided an office room and helped the federation set up an MGNREGA Sahayata Kendra (help center) in the block premises.

A large number of contractors, however, continue to function in the block in connivance with the authorities. The self-help group federation is raising this issue continuously at different forums.

Overall Finances Raised from Government Grants/Subsidies by/for Communities for Livelihood and other Activities - Breakup Source-wise (INR Million)

Grand Total	992.7
MGNREGS, IWMP	413.4
MKSP	34.8
WATSAN	37.3
NRLM (RF/CIF/any other)	393.3
TWC / ITDP / MESO	1.4
NABARD	17.5
Agriculture Department	24.1
Others, i.e. Integrated Action Plan, Animal Husbandry Dept., Odisha Lift Irrigation Corporation Ltd, Integrated Tribal Development Agency, OTELP Plus, Swachh Bharat Abhiyan (SBA), etc.)	70.9

Number of VOs/ Village Level Committees (VLCs) Involved in Governance and Citizenship Action Overall

Gram Sabha participation	1,873
Integrated Child Development Scheme (ICDS)	794
Public Distribution System (PDS)	643
MGNREGS	1,498
Health / National Rural Health Mission (NRHM)	623
Education / Right To Education (RTE)	209
Social Security Programs (National Security Assistance Program - NSAP)	277
Others e.g., roads, etc.)	226



Bringing Water to Parched Fields

Building water harvesting structures through MGNREGS

Birsa Munda Sangh Women's Federation
Sijua Gram Panchayat,
Binpur I block,
Midnapore district,
West Bengal

Bandhgora village faces scarcity of water during the agriculture season every year. Agriculture here, like in most villages of West Bengal, is dependent on monsoons. And crop failure is common during the ripening stage of paddy if there are no rains.

Lokkhimoni Kisku, a farmer and member of the Kiou Jharna self-help group discovered—when she met other self-help group members—that villagers of Kumarbandh (they belonged to the same Panchayat as her village) had constructed water harvesting structures (WHSs) in 2015 to overcome water scarcity.

This had happened through the collective action of Kumarbandh's Gram Panchayat, PRADAN's team and the cluster facilitation team

(CFT) who assisted self-help group members and the community in claiming their rights under the National Rural Employment Guarantee Act (MGNREGA). They also helped in integrated natural resource management (INRM) planning, work supervision of plantations, and in land development.

While the Block and Gram Panchayat (GP) helped by extending monetary support from the National Rural Employment Guarantee Scheme (MGNREGS) fund; PRADAN and CFT members ensured proper planning of activities to be carried out

and the creation of good quality assets such as big ponds, farm ponds, plantations, farm wells, etc.

The Kumarbandh transformation extended to Bandhgora this year. While working on the INRM plan for the village, Lokkhimoni along with five other women farmers of the village decided to construct WHSs in their lands through the MGNREGS. The Gram Panchayat, which was initially skeptical about women leading the process of managing earth work as well as coordinating with officials of the MGNREGS, gradually understood the

Families Involved in Natural Resource Management Activities Overall

Irrigation (number of families)	35,603
No. of irrigation infrastructure / schemes created	16,121
Irrigated command area created in ha	7,297
Land improvement (area treated in ha)	7,738
Land improvement (no. of families)	14,845

need for WHSs and supported the women.

WHSs are extremely useful during the monsoons as they harvest and store rain water to provide irrigation for farm activities during dry spells.

Lokkhimoni's rain water harvesting pond is not only providing water for irrigation, but also enabling her to cultivate fish and snails. These her family consumes and the surplus she sells at the local market. As the pond is near home it also reduces the hardship of having to walk long distances to wash utensils and fetch water for household cleaning.

As the construction of WHSs is taking place through the MGNREGS many people in the community, apart from the self-help group members, are being assured employment on a daily



basis. This is earning additional income for both self-help group members and non-members in the village.

The success of building water harvesting structures at Kumarbandh and Bandhgora has inspired all the 10 booths (a booth comprises one or two villages where electoral processes are carried out) of Sijua Gram Panchayat to

plan for theirs. One hundred and forty WHSs have been planned for 2017-18.

There are other implementing agencies such as the West Bengal Accelerated Development of Minor Irrigation Project, through which more funds are being mobilized for many more schemes. The Gram Panchayat is now laying emphasis on the

construction of personal farm ponds to conserve rainwater, for agriculture, and to rear fishes in it as an alternate means of livelihood.

Mausumi Patra, a member of the CFT says "Women are definitely growing confident now. Earlier they did not know what to do. With what they learnt (about rain water harvesting), they went to the Panchayat and the block office. Without courage how could they do so and get the schemes sanctioned? Women are capable of doing everything themselves now and there is definitely a financial benefit. Women have demanded and brought so many jobs under MGNREGS where both men and women are now working. Some self-help group members are also working as supervisors while women from other groups are earning extra income."



The success of building water harvesting structures at Kumarbandh and Bandhgora has inspired all the 10 booths of Sijua Gram Panchayat to plan for theirs. One hundred and forty WHSs have been planned for 2017-18



This Land is My Land



Land rights for single women

**Nirvay Mahila Mahasangh
Women's Federation**

Kolnara block, Rayagada district,
Odisha

Every second person in Rayagada district belongs to a scheduled tribe. Landlessness is common with 39 percent of households having no land to their name.

Since 2014, PRADAN has been studying prevailing land insecurity issues and building the capacity of women's collectives to fight for secure land rights. LANDESA (LANDESA Rural Development Institute works on land rights) is partnering with PRADAN in this effort.

Having secure land rights comprises three things; one, the *patta* (legal papers) in hand, two, the land has to be under possession of the *patta* holder, and three, the *patta* has to be reflected in government records.

Having participated in numerous trainings on

gender, patriarchy and its manifestation in societal structures such as in land rights, the members of Nirvay Mahila Mahasangh, the women's federation, were keen to utilize this learning to better their conditions.

So, when a circular from the Department of Revenue and Disaster Management, Government of Odisha was issued to enumerate 'homestead less' individuals, the women went to the *Tehsildar* (land officer) and shared their willingness to be involved in the process. PRADAN and LANDESA took this opportunity and called for a joint workshop of Nirvay members and the Revenue Department officials to understand the scheme and its provisions.

In the block 38 percent are single women* who have no land to their name to

This transparent collective process where actual landless were selected has boosted the confidence of the women's federation and opened the door for more community involvement in the governance of land issues



depend on.

** women can be legally single, socially single, or personally single, like unmarried, widow, abandoned, separated etc.*

The members of Nirvay wanted to identify single women separately in the enumeration of 'homestead less' families to focus on this vulnerable section of women. The *Tehsildar*, who is a woman, refused. According to her "Single women should not be enumerated. If they are enumerated it might

encourage more and more women to separate from their husbands, get land and marry other men."

However, with PRADAN and LANDESA's facilitation and through the sharing of women's life stories, the *Tehsildar* changed her mind. She agreed for single women to be enumerated separately. An additional form was developed and used in the enumeration process so no single woman was left out from the enumeration.

Enumeration of the 'homestead less' was completed in 75 revenue villages within 40 days, through all-village meetings. Families with homestead *pattas* vouched for the 'homestead less'.

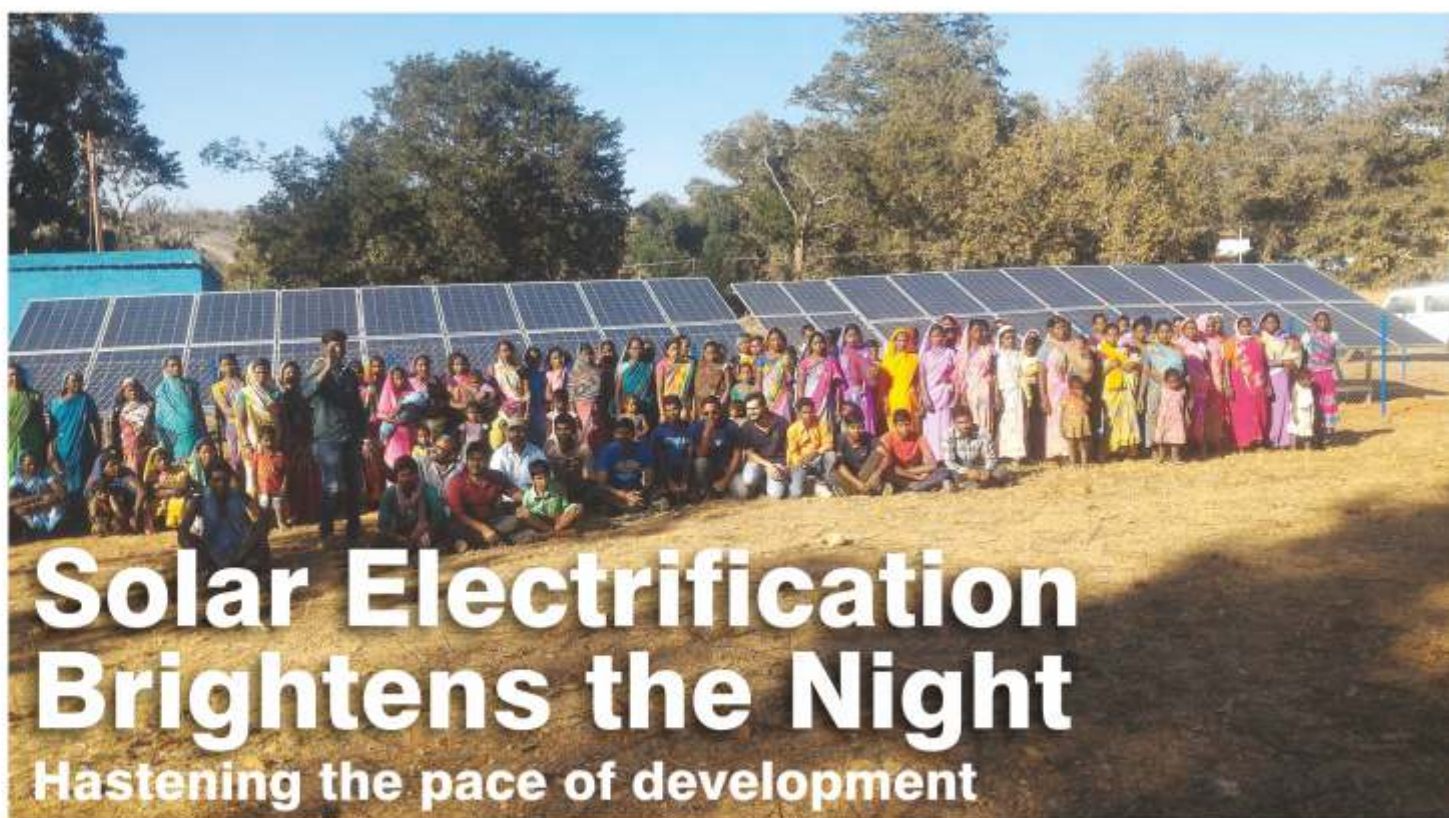
Many men opposed the enumeration of single women, but finally, single women in all the 75 villages were enumerated. A total of 1,946 'homestead less' were enumerated out of which 660 were single women. Nirvay submitted the list with details to the *Tehsildar* for due process. So far 453 households have been given a *patta* out of which 60 *pattas* were given to single women. This transparent collective

process where actual landless were selected has boosted the confidence of the women's federation and opened the door for more community involvement in the governance of land issues.

Mami Pedenti, a member of Nirvay says, "Once, land was considered men's matter. Women's land rights were never even considered. But now we understand women's land rights are crucial. It is no more a distant dream for us. Collectively anything we do, we achieve. Women are, and want to feel equal to men in any matter. And the key to this confidence is a piece of land in a woman's name."

No. of applications submitted to Odisha government for claiming <i>pattas</i>	1,874
No. of claims settled	453
No. of claims settled for single women	60





Solar Electrification Brightens the Night

Hastening the pace of development

**Amrita Mahila
Mandal (self-help
group)**

Benduakona hamlet,
Ramja village, Raidih
block, Gumla district,
Jharkhand

This is a story of Benduakona. A hamlet situated between a mountain and a forest; 27 kilometers away from the block headquarters. It has never seen electricity. And according to the electricity department there is no plan for its electrification in the coming five years.

The terrain is another reason why electricity has not reached Benduakona. There are no roads and every essential infrastructure be that of water, health or education

is located miles outside the hamlet. So while 22 families live here, very few know them or that the hamlet even exists.

For every amenity Benduakona's residents have to travel outside their hamlet. Particularly so, if they have to access government entitlements.

Mangari Devi is 70 years old and too infirm to take up farm work, which is the only source of income in the area. She gives her land to villagers for share

cropping. In return she gets food grains from the farm. She also receives an old age pension and ration from the public distribution system (PDS).

Life in a forest village with no electricity is fraught with unseen dangers. Depending on a kerosene lamp for illumination Mangari Devi lives in the dark for most evenings as the two liters of kerosene she is entitled to from the PDS, is irregular. Living and working in the dark after 7pm is a norm, albeit a challenging one, for her and the other residents.

Seeing how other villages lived better with electrification, and how deprived Benduakona was, the self-help group members of Amrita Mahila Mandal approached the Panchayat president to get a 'no objection' certificate that would allow solar



electricity generation and installation in their hamlet.

The members conferred with other households that were unsure about solar electricity to convince them and bring them on board. This also involved identifying those houses that could not be connected. Mangri Devi's was one such household. She was unable to give INR 1,000, which households had to contribute, to get a connection for three light bulbs. Even though she belonged to the self-help group she was unable to save regularly, living hand to mouth, as she did. To help her out the other group members pooled in money so she could get her solar electric connection.

All group members took active part in moving the project through all its stages and volunteered their time and labor to install the entire electrification system.

The Roshni Solar Energy Committee, set up by the self-help group conducted household surveys, reached an agreement with the land owner for setting up the grid, applied to PRADAN for support in the solar electrification effort, and also took the responsibility of keeping the system safe.

The committee selected a volunteer to collect monthly electricity dues and to maintain the grid. PRADAN brought in Gram Oorja, as technical experts to interface with and guide the community. Together with Gram Oorja and self-help group members PRADAN helped with



Families in Benduakona today move around the hamlet doing chores without fear of reptiles and wild animals. They sit together in the evenings and talk about the next lot of improvements they plan to make

village selection, community mobilization and in enabling the community to understand every aspect of solar electrification.

Electrified in December 2016 families in

Benduakona today move around the hamlet doing chores without fear of reptiles and wild animals. They sit together in the evenings and talk about the village and the next lot of improvements they plan to make in it.



Work in Progress

Dhipara, the model of change



Indira and Bhumi Self-Help Groups

Dhipara village, Dhamtari district, Chhattisgarh

Dhipara is a predominantly tribal village with more than 95 percent of its residents belonging to scheduled tribes. Eighty five percent of its inhabitants live below the poverty line.

It has many challenges to overcome. Low land productivity, malnutrition, water scarcity, anemia, chronic illnesses and so on. In 2011-12 the women of Dhipara came together and set up two self-help groups, Indira and Bhumi, because they wanted to better their conditions. Women from 27 out of the 30 families in the village became members of the groups and with help from PRADAN organized themselves and other women, built synergies by pooling their energies and resources and promoted mutual help and cooperation.

To address low paddy yields, trainings and demonstrations on improved paddy planting procedures (seed sorting, seed treatment, proper spacing), system of root intensification (SRI) and direct seeded rice (DSR) were organized for farmers. Families were able to improve quality and yields from vegetables and pulses by jointly planning and sourcing credit and organic farming inputs. They took up collective marketing as well so individual small-farmers did not struggle at any step of the agriculture process this year.

While building capacities of the community to adopt newer technologies to reduce drudgery and improve yields, emphasis was given to integrate nutrition with agriculture and create awareness about diets. Traditional

crops (millets, tuber crops) with high nutrition indexes were reintroduced into the cropping pattern and into diets.

As a result of all households adopting SRI and vegetable cultivation, the village saw a 30 percent increase in production, which assured year-round food security for its people. There was a substantial increase in paddy, pulses, vegetable, maize, and poultry production.

Net sown acreage in case of improved paddy has increased by 196 percent in the past four years 2012-13 to 2016-17 (from 8.40 ha to 24.93 ha). Acreage of improved pulses has increased to 371.21 percent (from 0.66 ha to 3.11 ha). And vegetable cultivation increased by 34.85 percent (from 0.66 ha to 0.89 ha).



Every household is cultivating perennial food crops such as mango, jackfruit, drumstick and papaya thanks to the subsidies, saplings and technical support from the agriculture and horticulture departments. These homestead gardens are helping families improve their nutrition intake.

Leveraging the provisions of the National Rural Employment Guarantee Act (MGNREGA), self-help group members used integrated natural resource management (INRM) principles to create water conservation assets. Assets such as farm ponds, leveling of land, and building animal sheds to improve agriculture production and for environmental regeneration were built. Thirty farm ponds, 25 acres of land leveling, and 10 animal sheds and biogas units have been set up in Dihipara.

Once food, income and nutrition sufficiency became stable, the self-help groups were able to visualize and plan for improvements in other aspects of their life. They were concerned about

water-borne diseases, lack of sanitation facilities and poor hygienic practices within the community. Meetings and trainings led the village to decide that it will implement the water and sanitation (WATSAN) program for all residents.

The government's Swachh Bharat Mission provided the necessary technical and physical support while PRADAN supported with capacity building interventions. This was followed by the demonstration of a low-cost water project, which not only provided safe drinking water at the community's doorstep (making a positive impact on health and hygiene and also reducing the drudgery of women having to fetch water from afar), but also established nutrition sensitive kitchen gardens in every backyard to utilize waste water and improve a family's nutrition status.

Today, every household has tap water and gets 600 liters of drinking water a month in Dihipara. Early in 2017, the village was declared an open defecation free (ODF) Gram Panchayat with every household having a toilet

thanks to the provisions of the Swachh Bharat Mission.

The leaders of the collectives are ensuring 100 percent vaccination of newborns and frequent village visits by health workers. The self-help groups are managing the Midday Meal program in the school to ensure quality at every step. "We took up this program to provide nutritious food to our children, not to make profits," says Bhanmati Kodopi, a self-help group member and community leader.

Both the self-help groups are turning Dihipara into a model village by enabling many of its development aspirations to come true. They are considered role models in this model village by others in the area.

To make villages open defecation free and facilitate communities' access to sanitation and safe drinking water PRADAN is collaborating with water and sanitation specialists, Gram Vikas.





WATSAN Initiatives Achieved Overall

Households with convenient and safe drinking water availability (hand pumps/ drinking water wells)	720
Villages with infrastructure for piped water supply	74
Households covered with piped water supply	5,297
Households with toilets	5,092

Nutrition Initiatives Adopted Overall

Number of self-help groups discussing and making plans for nutrition sensitive action (as in cropping decisions)	2,610
Number of self-help groups discussing and making plans for nutrition specific action (as in daily diets)	1,571

Solving Entitlement Issues through Online Services

Community Information & Resource Centre (CIRC), Raipur

Restarting stalled construction

At Chilamtekari—a village stranded without a road, a broken bridge and half-made toilets—the community, after three years of waiting and numerous requests approached the CIRC at Raipur, four kilometers away from the village, looking for a way to redress their grievances.

Somthi Gathiya, a self-help group member who also runs the CIRC came to their assistance and told them about the *M.P. (Madhya Pradesh) Samadhan*, an online portal where complaints can be filed and assistance to solve issues received. She helped the community file complaints on all three issues on 30 August 2016. And within six months all the issues were resolved.

Chilamtekari now has a road and bridge connecting it to Raipur. And every one of its households has its own toilet. The community cannot believe it. They are thrilled!

Pension for a senior citizen

Bhagwati Bai is 70. She lives with her sister at Jamnagari (three kilometers from the Raipur CIRC). During a visit to Raipur, Bhagwati Bai met Somthi Gathiya at the CIRC. Given her age and lack of income, Somthi asked her if she received an old age pension. Bhagwati Bai said no, even though she had applied for it at the Panchayat. Always looking for an opportunity to help, Somthi helped Bhagwati Bai apply again, this time online through the Samagra Portal so the application could be tracked.

Bhagwati Bai, today, receives her pension every month without fail.



Women turn Builders: Make 200 toilets in 30 days

Self-help groups on a Swachh Village Mission

Radha Mahila Samuh, Jyoti Mahila Samuh and Jai Maa Shitala Mahila Samuh Self-Help Groups
Bhanupratappur block, Banskund Gram Panchayat, Kanker district, Chhattisgarh

The Uttar (north) Bastar Kanker district of Chhattisgarh is divided into seven development blocks. In 2016, Charama block was declared an open defecation free (ODF) block. Three more, including Bhanupratappur block, where PRADAN works, were to be declared ODF blocks by March 2017.

Since PRADAN is part of the National Rural Employment Guarantee Act Cluster Facilitation Team (MGNREGA-CFT) for Bhanupratappur block, as well as is a National Rural Livelihoods Mission (DAY-NRLM) partner, the district administration requested PRADAN to seek help from the self-help group members to complete toilet construction in their

villages. The goal was to make Banskund Gram Panchayat (GP) an ODF Gram Panchayat.

When our teams began discussions about open defecation with villagers issues such as exclusion of women in decision making, non-availability of a mason, and so on came to the fore. A joint meeting was set up which invited self-help group members from the three self-help groups i.e. Radha Mahila Samuh, Jyoti Mahila Samuh and Jai Maa Shitala Mahila Samuh, the chief executive officer (CEO) of the Janpad (village) Panchayat and local officials of MGNREGS to discuss issues related to making villages open defecation free.



"Had we been asked to do this earlier, all construction work would have been finished by now!"

This activity saw 33 women taking complete charge of toilet construction. They constructed 200 functional toilets within a month. About 50 toilets were constructed every week

Women agreed that they all needed toilets in their homes and also volunteered to help construct the toilets. They mobilized a few masons too. To participate in the construction they encouraged other women (both self-help group members and non-members) and their families to join in.

Together, the women completed the pit-digging activity and divided amongst themselves other construction and coordination tasks to ensure their timely completion. This activity saw 33 women from the three groups taking complete charge of toilet construction. They constructed 200 functional toilets within a month for all the families in Banskund and Banoli. About 50 toilets were constructed every week.



The usually male-dominated activity of planning and constructing toilets was successfully done by women. They have become an example for other villages to emulate. Proud of their collective achievement, they say, "Had we been asked to do this earlier, all construction work would have been finished by now!"