

THE LIVELIHOODS AND DEVELOPMENT MONTHLY

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# NewsReach







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# PRADAN is Thirty

SOUMEN BISWAS

*Celebrating the journey, the challenges and the successes of PRADAN as a leader in promoting rural livelihoods for three decades, the author focuses on the way ahead.*

PRADAN will be 30 years old on April 18 this year. This article traces the recent history of PRADAN, articulates the personal understanding of the author about where it stands today, touches briefly upon important issues and suggests that PRADAN reorganized itself for greater relevance.

## PRADAN 2015: VISION AND NEW STANCE

In November 2004, PRADAN launched a visioning exercise—a formal initiative to identify the challenges and the opportunities in 2015, and the ways in which it could grow very fast to meet these challenges. The visioning exercise was aimed at looking 10 years ahead, namely, 2015. The Vision for 2015, arrived at in November 2005, articulated that PRADAN would be working with 1.5 million poor rural families in 100 districts in the operational areas of seven states while also exploring some adjoining areas and states.

During the visioning exercise, there was a clear shift in PRADAN's stance of engaging with the world. PRADAN will proactively seek out partners with common areas of interest, in the context of its development task, that is, interventions of PRADAN with families in villages. PRADAN will orchestrate its web of partners, keeping the needs of the poor people in focus. It will enter into a relationship of give and take, of helping 'others' in order to achieve the common developmental task. Strategies to achieve this will include working directly with poor communities (as was being done earlier), non-direct action (later renamed as 'partnership action'), policy advocacy, generating awareness of rural issues through the media and engaging in a transformational relationship with other stakeholders.



## REVIEW OF EXPERIENCE SINCE 2007

In March 2007, PRADAN was in active touch with a little more than one lakh families. Four years later, that is, in March 2011, these numbers doubled.

PRADAN's plan for 2011–12, if fully achieved, will take the number of families to 310,000. The above figures refer to families reached directly by PRADAN teams and do not include those involved through its partnership with other NGOs. In the last four years, PRADAN entered into partnership with other NGOs in a number of states. The usual mode of organizing partnership action has been through the formation of NGO forums. PRADAN has established a working relationship with about 70 NGOs for partnership action.

A conscious attempt was made to reach out to interior and poorer areas during this period as PRADAN continued withdrawing from areas that had better economic growth. Integrated Natural Resource Management (INRM), with evolved methodologies, became an organization-wide activity. Improved cultivation of food crops, vegetables and orchards as cash crops struck roots in many areas facilitated by a large number of teams. Tasar rearing developed into a robust livelihood activity spreading across many states. Small-holder broiler poultry farming established its presence in the sector through an array of interconnected organizations.

Interventions were made on other well-being issues beyond livelihoods, in line with needs spelt out in the 'Vision 2015' document. The education intervention and model village project in Purulia, the rights-based initiatives in Kesla and Hazaribag, and the water-sanitation initiative in Koderma are examples. However, these initiatives continue to remain only a

*Integrated Natural Resource Management (INRM), with evolved methodologies, became an organization-wide activity.*

handful and are yet to be taken up across PRADAN on a larger scale. The newly initiated, multi-location project 'Facilitating Women in Endemic Poverty Regions of India to Access, Actualize and Sustain Provisions

on Women Empowerment' promises spreading the 'well-being agenda' (the term, in PRADAN, implies improved state of health, education, sense of security, etc.) across PRADAN.

Significant progress was made in realizing the dream of launching a Masters-level programme to educate people interested in taking up transformative grass-roots practice as a career. A two-year M. Phil Programme in Transformative Development Practice is to be launched during the next academic year, that is, August 2012 by Ambedkar University, Delhi, in collaboration with PRADAN.

As PRADAN stands today, we have built a large professional development institution with integrity, with the formal say of PRADAN professionals in matters relating to the larger development task. The organizational structure, systems, processes and work culture support its professionals to engage with communities over a long term. PRADAN has been a leader in promoting rural livelihoods in both farm and non-farm sectors in India. Many of PRADAN's initiatives have influenced mainstream actions in poverty alleviation. Over 1,300 development professionals have undergone PRADAN's structured training and grass-roots immersion experience till date; 80 per cent of them continue to engage in some way or the other in eradicating poverty even if they are not currently in PRADAN.

There have been many achievements and there have been many debates and concerns as well.

Whereas the area-saturation approach (that is, reaching out to as many poor families as possible in a contiguous geographical area, as opposed to spreading out far and wide, touching only a few families in various pockets) and working through women's self-help groups (SHGs), initiated in the early nineties, continue as PRADAN's basic grass-roots engagement strategies, questions were raised during the Vision 2015 exercise on whether only working for livelihoods, whatever be the excellence of that process, would automatically lead to the well-being of the families. The subsequent discussions gave rise to a changed strategy, in which a 'livelihoods-plus' approach incorporating actions on health, education, basic services as well as rights and entitlements was underlined.

PRADAN is currently discussing the issue of self-efficacy. According to the psychologist Albert Bandura, known as the originator of the concept of self-efficacy, it is "the belief in one's capabilities to organize and execute the courses of action required to manage prospective situations." In other words, self-efficacy is a person's belief in his or her ability to succeed in a particular situation. Bandura described these beliefs as determinants of how people think, behave, and feel. Even though there have been major successes around livelihoods, and the assets and incomes of thousands of families have significantly increased, the question is, has that enhanced the self-efficacy of the individual family members? If not, are they sufficiently enabled and can the results sustain? Will the livelihood gains lead to enhanced 'agency' (in sociology, agency refers to the capacity of individuals to act independently and to make their own free choices) of the individuals, which is being cited as the ultimate 'developmental output' of PRADAN?

There is no system to measure self-efficacy or to measure its progression yet and, therefore, it is not possible to measure whether interventions so far have indeed brought about changes or whether these changes could have been faster. Facilitating positive changes in the families' 'income and assets' to 'doing abilities' (simply put, to knowledge and skills) to 'self view and being abilities' (in other words, how one sees oneself, confidence) has been the progression of PRADAN's thoughts about its developmental outcomes that evolved over the past decades.

During the discussions and debates around the quality of the developmental outputs of PRADAN, counter-questions have been raised. One thought is that the livelihood gains of families and PRADAN's way of facilitating have indeed enhanced the 'doing' and the 'being' abilities of individuals, which are evident through their interactions with the mainstream. The enhanced wherewithal through livelihood gains is a great facilitator—a facilitator for them to handle other well-being issues and for negotiating with the mainstream, that is, the market, government institutions, commercial establishments, the upper caste, the economically well-off, etc.

PRADAN, through its intense engagement on livelihoods, has progressed significantly in mastering the art and science of livelihoods promotion for the poor in isolated and excluded communities and its expertise in this field is unmatched today. There is, however, need for further enhancement of expertise in this field and many paths remain to be discovered. Whereas any additional agenda must not dilute its focus on livelihoods, PRADAN can always find more efficacious ways to intervene.

Concerns have been mounting in PRADAN about the condition of women, even though women's groups have been the bedrock of its interventions. It is apparent that the condition of women has not improved commensurately even though the livelihoods conditions of families have improved. Various episodic improvements notwithstanding, women are yet to be equal in various decision-making spaces within their family and community.

The General Council, GC, (comprising of all executives who have been with PRADAN for four or more years) in its meeting held in December 2010 observed that the movement towards the new stance had been sporadic even though it developed into synergetic action in some cases. PRADAN adopted the new stance with a perspective towards the development of self efficacy primarily with existing stakeholders and mostly because of invitations from them. PRADAN has not yet fully owned the new stance and not deliberated much on what is at stake in the changing context. There is lack of confidence to act and no clear-cut strategy for aligning stakeholders. PRADAN professionals have a tendency to confine themselves to known territories and seem to fear engaging with unexplored themes that may not yield much. Sometimes, the notion of being the best prevents them from acting in new directions.

As of today, PRADAN is a large implementing organization, engaged mainly in direct action with communities. Whereas a large organization does have complexities of differentiation and integration and imposes stricter boundaries for its constituents thereby restricting expression, more significant questions arise from there

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*PRADAN still has a reasonably flat structure but the layers are increasing, even if informally. A controlling structure has to be established for efficiency as well as for working as a guard against vulnerabilities.*

for us as a development organization. Is the current structure of PRADAN conducive for development action? How big does PRADAN need to be organizationally to create its desired institutional significance? How many more numbers are necessary to influence the norms of the society, or conversely, does adding more numbers become a burden on PRADAN thereby diverting its attention from its influencing role. Are

there ways by which the spread could be faster and its effect deeper? How do we create a paradigm shift—transiting from a large-scale implementing organization to an institution having significant influence and impact? There are currently about 90 professionals, who have spent four years or more, excluding their period of apprenticeship. Twenty-two of them have worked for 15 years or more in PRADAN. How do we find different ways of harnessing their experience and potential to create a bigger and deeper impact while retaining the basic identity of PRADAN through active community contact?

As PRADAN increases in size, we need to bring in more hierarchies. PRADAN still has a reasonably flat structure but the layers are increasing, even if informally. A controlling structure has to be established for efficiency as well as for working as a guard against vulnerabilities. Costs also increase howsoever frugal we may be. Whereas all these are necessary for programme delivery (and bigger organizations indeed have more leveraging power), what do these do to developmental effectiveness?

In school, I was told that education is the manifestation of perfection already in man and all must express this in their unique ways

to realize their potential. I also heard, "Man making is my mission," not understanding what that meant. As we attempt progression from 'income and assets' to 'doing abilities' to 'being abilities', I see a resemblance between what I heard in childhood and what we are learning organizationally. At the core, developmental intervention remains an educational act, and an essential element of that act is to help a person one comes into contact with to manifest herself, to realize her full potential, rather like a gardener nurturing a plant to flower. This act can be performed by teaching, by creating a context, facilitating an enabling environment; it can be performed by a group in which members help each other and so on. We need to examine if the constraints imposed by a hierarchical programme implementation structure, with control woven in at various nodes for efficiency and vulnerability reduction, and sanctioning processes overpowering influence by practice even if immediate necessity can really lead to developmental effectiveness, which through our organizational learning we profess to accentuate.

If this examination makes us uneasy, how do we examine other possibilities for PRADAN? Whereas there can be several possible ways, I attempt to describe one option that I see as holding great potential for effectiveness and impact. This is around the GC of PRADAN.

PRADAN created the GC in 2008 as a part of its restructuring process, subsequent to the Vision 2015 exercise. Till date, nobody has refused membership and, therefore, it

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has 92 members. The GC is supposed to uphold PRADAN's mission and values and guide the formulation of policies relating to PRADAN's development task. During various times in the past, we have described PRADAN as a collective of development professionals, a membership-based organization for public service and a partnership. We have also said that unlike a conventional organization, the PRADAN professional is not a functionary of PRADAN. Rather, "Development is essentially a personal bond between two individuals. In this, each

PRADAN-ite is both a trustee and an architect. Therefore, all structures, systems and processes uphold and nurture this spirit."

Given the evolved understanding of our development task and the large pool of experienced human resources, our construct of PRADAN as a collective of development professionals on the one hand and the structural incongruence with our objective on the other, my question is should be restructure or reorganize PRADAN?

In my understanding, we should. The advent of the GC and its representative body, the 'Stewardship Council', in the intervening period should have given impetus to that thinking. By the years of experience with PRADAN, a professional is sufficiently immersed in development, has good understanding and skills, and has also formed her/his special interest around particular themes or areas that she/he would like to further work on. This is the time she/he joins the GC and by doing so, she/he becomes a partner in PRADAN.

What is her/his contribution to PRADAN and how does PRADAN help her/him manifest herself/himself? As of today, this is a token gesture. Even though she/he is in the GC, that by itself does not enhance in any way her/his decision-making opportunities. Neither does any differentiation in responsibility take place nor are any special privileges bestowed. In an alternative scenario, could we have looked at an option by which PRADAN facilitated her/him to join a group of partners, who do similar things that she/he has in mind? Or could some partners have been encouraged to form groups for new themes or areas? Whereas nobody would have had to leave PRADAN by joining a group of partners, the groups could have been formalized as organizations, pursuing autonomous goals within PRADAN's mission and a broad framework of policies and approaches. This would have made the partners more accountable for their actions, an important necessity to get the required decision-making space and eventually follow an autonomous path. Groups of partners could collaborate with each other on complementary issues just as they would with entities outside the PRADAN system. They could also access, acquire and nurture a broader pool of human

resources, which the current structure of PRADAN is reluctant to host or utilize.

Most important, this will give the groups of partners an impetus to think independently, make wider choices and develop a broader canvas to work. I believe that this structural reorganization will unleash the energies of experienced PRADAN professionals and PRADAN will manifest this in many more ways, creating much greater impact.

How will the groups of partners contribute to PRADAN? In my understanding, they will have the scope and the responsibility to contribute in many more ways than they can as employees of PRADAN. Grooming development apprentices, hosting young professionals to raising funds for PRADAN and elucidating PRADAN's mission are some of the broad spectrum of contributions, systems and processes. This will have to be worked out in detail if the idea evolves.

This proposition raises many more questions than it has attempted to answer. We should will be able to answer them collectively only if we think this touches our hearts in some way.



# Institutional Entrepreneurs and their Mechanisms of Institutional Change

HEMALATHA VENKATARAMAN

*Organizing poor tribal women into collectives, helping them make savings a routine process, and encouraging them to venture into income-generating activities leads to a sea change in traditional family dynamics*

PRADAN largely works with the marginally poor on promoting livelihood activities so that poor families are able to achieve their food needs throughout the year and, wherever possible, get additional cash income. Presented under the banner of integrated natural resource management (INRM), these livelihood options are aimed at increasing the production per yield of crop and increasing the use of natural resources such as access to water available to the communities, in order to provide poor families with food security and access to sustained and dependable sources of income.

PRADAN works in 11 of the 22 districts in Jharkhand. Some of the activities promoted by PRADAN include agriculture, that is, cultivating paddy, wheat, maize, pulses and seasonal vegetables. PRADAN is also involved in horticulture such as planting mango trees. Wherever agriculture or horticulture is not possible because of uncultivable or inappropriate land or the unavailability of irrigation facilities, other livelihood options are sought such as livestock rearing, including goat and dairy, and micro-enterprises such as broiler poultry, tasar yarn and cocoon production, or forest-based activities such as lac, leaf plate making and sericulture. Most of the activities such as livestock or micro-enterprises are carried out by the women of the families. Agricultural activities too are carried out by women; however, the men have equal participation, if not more, because agriculture is the main livelihood of the villagers. Other aspects of PRADAN's work includes the construction of seepage tanks, lift irrigation, and implementing and piloting the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) facility, to guarantee at least 100 days of employment to poor households.

## RESEARCH DESIGN AND OPERATIONALIZATION

Gumla district is about 90 km from capital Ranchi. The major population belongs to the Oraon tribe, with some belonging to other tribes and scheduled castes, or SCs (non-tribals). Gumla district was chosen for the study because of ease of access to it from Ranchi and its well-established livelihood programmes. An initial three days were spent speaking to various executives of PRADAN and people involved in the programmes such as women engaged in poultry, agriculture and horticulture activities, in order to understand the context of the work and the various activities of PRADAN.

After the initial field visits, broiler poultry rearing was chosen for detailed and deeper study for a few reasons. First, broiler poultry rearing is a micro-enterprise that links women to the market directly it has immediacy to it, that is, because of the short duration of the activity of poultry rearing per cycle (30–32 days), the villagers earn immediate cash income.

Second, broiler poultry farming is promoted 'for' women by PRADAN, thus making sure that the money at the end of each cycle of rearing and selling the birds is received by the woman and not by the man of the household. This is done through linking women with the poultry cooperative, in which the woman (*mahila/didi*) has to journey from her home to Gumla, in order to collect money from the cooperative after sale of the broiler birds, thus making cash accessible to her in the family.

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A third reason was because the activity is entrepreneurial in nature; the women have become adept/skilled in the best ways to rear birds so as to gain maximum profit with minimal risk of losing birds in the 30-day cycle. The fourth criterion was that poultry rearing is an activity that guarantees a sustained minimum amount of income through the year. That money comes into the hands of the woman at regular intervals is important.

## STRUCTURE AND FUNCTIONING OF SELF HELP GROUPS

Any livelihood activity that is introduced in a village by PRADAN is based on the 'stable' running of the Self Help Group (SHG) for at least 1–2 years. Once formed and 'stabilized', SHG members can either ask for or PRADAN can promote livelihood activities through government schemes. An SHG has between 15 and 22 members, the latter being the maximum. During the initial days of forming the SHG, members have to select a bookkeeper to keep the accounts of all the members. The bookkeeper can either be a member of the SHG or a male non-member; he is selected by the members, based on certain criteria specified by PRADAN executives. Women who are married, old or widowed can participate in the SHG; single women cannot be members of an SHG. Each member has to contribute a fixed amount of money to the savings of the group. Two different members of the SHG are chosen each time, to manage the money during a meeting and until the next meeting.

During the initial formation period of an SHG, two members (never the bookkeeper) must count the money deposited by each individual member of the group, and keep a track of the total money in the group. The schedule of SHG meetings is decided by the members themselves; usually, the meetings take place at a particular time on a particular day of every week. After a few weeks of informal accounting and savings, the members have to contribute to buying a money box with a lock, pass books (in which a record of the individual savings are maintained) and a formal register wherein all the accounts are maintained on a weekly basis. A nominal fee is paid to two members of the SHG (the bookkeeper and the peon, who deposits a copy of the balance sheet to the PRADAN office for a computer input, verification and correct account keeping on a computer system, known as the Computer Munshi system) for the services they provide, and the members decide on how much this will be. The members of the SHG usually meet in an open space under a tree for an hour or more. In the initial period, they sit for a longer duration because much of the bookkeeping is learnt on the job. These meetings have several purposes, one of them being to facilitate the monitoring of each member's savings, expenses and loan usage. Participating in the meetings is mandatory; this also depends on how effectively the rules of the group are enforced by the bookkeeper, who also acts as a monitor and upholder of the rules of the SHG. Each member has a pass book that helps her monitor her savings, loans and expenses.

The SHG acts as a mini-bank until the savings of a group increases and becomes large enough to have the group associate with a bank. After an initial period of around six months, depending on how the group is functioning, the attendance of members, how rules are followed and enforced, SHG members ask

to be linked with a bank. PRADAN helps them to do this. To initiate this, each group chooses a name for itself, a chairperson, a vice-chair and a treasurer, and procures a rubber stamp (a formal seal of the group). When there is enough money in the group and there are loan requirements, the members take loans from their own SHG. When the requirements exceed the availability in the group, the members opt for a bank loan. The interests earned through the group savings are redistributed to the members, depending on their savings, their loan repayments and their attendance in the group. The interest rate of the loan from the SHG is 26 per cent or Rs 2 every Rs 100 per month. When a loan is taken, the members have to declare by when they will return the entire amount. If members default on repayment, the interest rate doubles. Each member has to repay a certain amount on a weekly basis along with depositing her weekly savings to the group's cashier for the week. The bookkeeper keeps account of all the deposits in the group's ledger and is not allowed to touch the incoming or outgoing cash or the cash box. The savings for each week is fixed by the group and cannot exceed a particular amount set by the members.

A one-day training is provided to the bookkeepers at the block offices of PRADAN, and members are provided with the rules for governance and effective functioning of the SHG. The rules of the SHG are also printed in Hindi on the pass book of each member. Simple rules such as sitting in a circle and its importance, and attendance in the group are taught to the group members during the initial weekly meetings attended by PRADAN's executives or a community resource person (CRP), who has been trained on facilitating the formation of the SHG. Once the SHG is formed, members are taken for an 'exposure visit' to an older SHG nearby to learn how it



operates. An audit of each member's pass-book/savings is conducted by the Computer Munshi and the bookkeepers of the SHG on an annual basis. This is done to make sure that the accounts of the SHG are in order, and people are not defaulting on repayment of loans. This increases the authenticity of each SHG and allows for a creation of trust and accountability within the group.

Once the SHG has stabilized with regular attendance, regular savings, repayment of loans and bookkeeping, a livelihoods-planning activity is undertaken by the executives of PRADAN. Once several SHGs have started to operate in a particular area, depending on the number of nearby villages in which SHGs operate, and the stability that they achieve, a 'cluster' of SHGs is formed. Each cluster has two members from 10–15 SHGs. The representatives for the cluster-level SHG are chosen by each SHG, on a rotational basis. One member has a fixed time period of six months whereas the other member has a one-year tenure. Experienced members are chosen for the latter, longer duration whereas less-experienced members are chosen to gain experience.

Gumla had 887 SHGs with a total of 14,733 SHG members in March 2011. Gumla has 45 cluster-level SHGs. Two members of each cluster are chosen to represent the cluster at the 'federation' level. There are, at present, five federation-level SHGs in Gumla. The federation and the clusters organize an annual SHG fair/convention in which local government dignitaries, politicians and heads of organizations are invited; all members of the SHGs participate, wearing similar uniform-like sarees. Meetings of the federation and the clusters take place once a month for about 3 to 4 hours, in which a review of the previous month and the expenses that have

been accrued is done. Any problems that have been faced in any SHG or issues of members defaulting on loans are discussed and solutions sought. The cluster- and federation-level SHGs have been aggregated as parallel to the *gram sabha*, *panchayat* and block levels, respectively, within the district, in order to provide solidarity among women and improve the financial stability of the individual SHGs.

## OUTCOME OF THE RESEARCH

The focus of the research is to answer the question of how an institutional entrepreneur, in this case PRADAN has been instrumental in reshaping traditional family dynamics in rural India. The research tries to describe the specific mechanisms that are used by PRADAN to carry out this reshaping through engaging women in a successful livelihood activity or the micro-enterprise of broiler poultry farming over a period of 8–9 years. By tracing the activity of broiler poultry since its inception in the district of Gumla, Jharkhand, and the processes antecedent to it and the formation of SHGs, greater insight can be gathered in the micro-processes and mechanisms PRADAN has used.

### 1. Showing the Way

PRADAN has been working in Gumla since the late 1990s. The start of PRADAN's work in any village begins with identifying 'pockets of poverty'. Strategically, PRADAN works with marginalized, poor families by using the women as 'contact points'. The work of the organization rests on the kind of relationship that is built over a period by its professionals.

### Building a relationship consistency

Building a relationship with the family through dialogue, persistence and consistency is a key part of the way PRADAN starts its work in any area. When entering a village to initiate only

an SHG, the start of a dialogue is the start of a relationship. The PRADAN professional initially visits each family in the village to begin a dialogue. S/he asks questions, identifies needs and demonstrates interest in the family as a person, who is interested in knowing what is happening and what can change.

Over a period of weeks and sometimes months, the professional visits the family and the village repeatedly, indicating that s/he cares and is interested in the lives of these families. A relationship between the PRADAN professional and the family develops through these repeated interactions and the families start to take this person as an 'insider' and so begins to reveal more of what is happening within the family, within the village and the monetary problems that besiege them. As the Executive Director (ED) of PRADAN put it, the work that the professionals of PRADAN do is 'based on a relationship'. With these repeated interactions and dialogues over time, the family gains a better perspective of its situation, which is the beginning of a very significant step towards considering an alternative view of how life can be. By dialoguing one-on-one with the professionals of PRADAN, problems that families face are talked about openly—problems of money, not having enough to eat for six months of the year, lack of irrigation facilities in the fields, the entire family migrating every six months of the year in search of work and returning only during the monsoons, and having to pawn the land for immediate money needs. This dialogue is in no way a one-time affair. Professionals visit the same village regularly (almost daily) to talk to many families and people influential within the village, demonstrating consistency and interest in the family and cementing the relationship. PRADAN professionals also speak with the entire village, including by asking a local person to call a meeting of the village.

### Seeding the concept

Not only is creating a relationship important but also it is important to find solutions to the monetary problems individual families and others within the village face. As the PRADAN professional dialogues, s/he suggests a solution, namely, the formation of an SHG. After the initial meeting with the villagers, the PRADAN professional suggests that s/he is willing to talk to the villagers on the concept of an SHG and how it may be formed. Either an influential person in the village or a few families are asked to gather the others in the hamlet/village on a mutually convenient date. The concept of an SHG is shared with the villagers. They are told that an SHG is a group formed by women, who save money on a weekly basis and that it will help them during times of crises. The concept and the benefits of the SHG are explained to both the women and the men present.

This new suggestion to form an SHG, which will resolve all monetary problems of the families and village, may seem to many villagers to be too radical. Their response may be that of suspicion. One of the husbands of a woman entrepreneur said, "No one has ever come to tell these *didis* about money matters." Although access to, availability and retention of money are important for everyone in the village, people do not share their thoughts about it with each other. Whereas the PRADAN professional shares about the concept of an SHG and what benefits it will accrue, many within the village, especially the men and 'not-so-poor families' may think that the formation of the SHG is a scam. They warn families who, think of forming the SHG, that 'these outsiders' will 'run away with their hard-earned money'. It is as important to form a relationship with the families—both the men and the women—as it is important to gain their trust.

### Building trust

Building trust among the families is necessary in order to prove that the people promoting the SHGs will not 'run away with the money' that belongs to the families. The threats to the formation of the SHG may be doused in one of three ways and, many a times, by all three: (a) using local people, who are progressive as resources; (b) structured exposure visits and (c) keeping the money within the group. These three strategies decrease suspicion and build trust, with respect to the intentions of PRADAN and its professionals.

During the initial visits to the village, the PRADAN professional looks out for 'socially minded' and 'progressive' individuals. PRADAN professionals believe that there are always such people present in the villages. These individuals are altruistic, open to new experiences and willing to seek out solutions to problems that affect them at personal and collective levels. Local villagers, who speak the local dialect, understand local mindsets and institutions and are open to outside thoughts and people, are used as resources to build bridges between PRADAN and the villagers.

Whereas using the local progressive men and women to facilitate the formation of an SHG is important, it is equally important to physically show the villagers what an SHG looks like, how it functions and what its benefits are. There are many more functioning SHGs now and many more villagers are aware of the concept; during the initial days of intervention, however, the concept of an SHG was very new as was the practice of an organization entering the village with the sole aim of providing solutions to people's situations. As soon as the

*Seeing the well-functioning SHG, the women understand that this is a viable and dependable option for saving money. Hearing others speak of how they save, how much they save, and about the process and functioning of an SHG provide the women with the idea of a working model.*

concept of an SHG is seeded, the women are taken on an exposure visit to a nearby SHG to see how it functions and to understand how useful it is for the people. During an exposure visit, a PRADAN professional accompanies the women to a well-functioning SHG in another village to attend a meeting. The women get to speak with others, who have benefited from the SHG and who now have some savings. The structured exposure visit is unlike the unorganized travel that the women may have

undertaken earlier to migrate, when they relied only on their own physical/monetary network and mental capacity. The exposure visit, on the other hand, is structured and purposeful, and the women get to exchange information with others, who are more experienced in running SHGs.

The women, thus, have the opportunity to speak with this group and get an 'insider's view' of how an SHG functions, what kind of savings there are, what is the role of PRADAN professionals and how the SHG helps women such as themselves out of the immediate financial problems. It is very important that the women experience this for themselves; it immediately takes the relationship between the PRADAN professional and the new SHG group to another level, in which trust is established.

Seeing the well-functioning SHG, the women understand that this is a viable and dependable option for saving money. Hearing others speak of how they save, how much they save, and about the process and functioning of an SHG provide the women with the idea of a working model. To create an SHG within one's own village then would be



to operationalize the concept. The PRADAN professional, through regular weekly visits over the first few months, assists the new SHG to formulate its operations, including keeping records, pass-books and money, and to instill the norms of the group. Though some norms are given in the pass-book, others such as payment of service charges to the bookkeeper are done through discussions among the women. Once the group is formed and the members start to save money on a weekly basis, a box, a lock, individual pass-books and a register to document the savings is bought by the members of the SHG, who contribute a nominal fee for this. Prior to this, an informal documenting of the accounts would have been maintained by the bookkeeper. The norms of the SHG, such as who gets to count the money, who gets to keep the book (write the accounts) and who will be responsible for the box and the key on a weekly basis are also outlined in these meetings.

In the weekly meetings, the women come to understand that they are the keepers and are responsible for their own money, kept in a locked box. By demonstrating to the women why everyone has to be attentive and participate during an SHG meeting, PRADAN professionals show them that their money will remain safe in their own hands, that their participation in the processes is important and that this is a viable means to save money—something they had not thought of before. The women realize over a period that the money not only remains with them but also that all of them are responsible for keeping it safe; without their knowledge and permission, the money cannot and will not disappear. Building a relationship with the family through dialogue, in a persistent and consistent way; seeding the concept of the SHG and building trust are the three important ways that helped establish PRADAN's relationship with the

poor families in Gumla. These also helped them in establishing the poultry cooperative subsequently.

## 2. Social Mobilization

Not only is it important to guide the women and their respective families out of indebtedness and, in the process, gain their trust, it is also equally important to garner the support of more women so as to increase the base of the SHGs and to legitimize them as a viable alternative to the existing money seeking arrangements being practised.

Three tactics are important to gain a critical mass of support: a) making savings a routine process or habit b) developing ownership of the SHG and creating a non-legal entity and c) building the confidence of women. This last is done in three ways: (i) democratic participation and equality in the SHG, cluster and federation levels and creating a 'we' feeling; (ii) leveraging the SHG to support agriculture: a man's livelihood and (iii) networking with others and gaining varied information and knowledge.

### Making savings a routine

Although an SHG is formed and the women meet every week, savings within the SHG were often very minimal and very sporadic. Not every *didi* (elder sister, in the colloquial way of addressing a member) could save money because often there was nothing to save. Money is valuable and it will all be spent either on buying items of daily needs such as food, oil and soap. Therefore, most women did not have enough to deposit in the SHG and so could not save routinely. If they did not save routinely, the combined savings of the *didis* would dwindle over time; therefore, linking the SHG to the bank would be delayed. Thus, making the practice of saving routine became an important part of developing

a common fund for use at a later stage of PRADAN's work. Moreover, during an emergency, when a woman is in dire need of money, she will not be able to use the SHG as a source of a loan institution because it would not have sufficient funds to lend money. Women have little access to money because they are largely responsible for domestic chores such as taking care of children, and livestock, and making meals and taking care of livestock. They also work in the fields during the monsoons and when in dire need, they go out in search of daily wage labour to earn some money to spend on household needs. Further, both the women and men live from one day to the next; so, for them, the practice of saving money today so that they can use it in the future does not exist.

When a woman asks her husband to give her some money to deposit in the SHG, he does not always give it to her because he may prefer that it offset household expenses or that he spend it on himself. Thus, it became important to facilitate not only the earning of money but also to make savings a routine. The PRADAN professional suggests to the *didis* to keep aside a handful of rice just before cooking. In a week, this adds up to about a kilogram of rice, which when sold in the weekly *haat*, or market, fetches her a small sum of money. This becomes her weekly savings in the SHG. Women also earn and, therefore, save some money through the trading of broken rice.

Thus, showing the women how to save regularly is crucial for them to believe that there was a way out of their present situation—an alternative—even if it is a small amount, and

*Saving regularly and attending weekly meetings as well as keeping accounts in an organized way, with consistent support from PRADAN professionals, make sure that individual members form a tight-knit group. This is further enhanced by the democratic selection of a bookkeeper for the group.*

to realize not only that PRADAN professionals were 'there for them' but that, as women, they can do something about the monetary situation of their families.

### **Developing ownership of the SHG and creating a non-legal entity**

Saving regularly and attending weekly meetings as well as keeping accounts in an organized way, with consistent support from PRADAN professionals, make sure that individual

members form a tight-knit group. This is further enhanced by the democratic selection of a bookkeeper for the group. The women have to keep in mind the criteria for this selection: he or she has to be educated and part of the village; he or she may be someone they think will do a good job of keeping accurate accounts of the members of the group. Members have to contribute to the services provided by the bookkeeper on a monthly basis. The rate of the monthly payment to the bookkeeper is decided democratically within the group even though the initial suggestion of paying for the service is given by the PRADAN professional. This means that group members can hold the bookkeeper accountable for lapses or for incorrect bookkeeping. They are, perhaps for the first time, paying for a service instead of being paid for their own labour. They have a say in how the SHG functions, and by contributing their savings they become part of the 'we-ness'. Members can not only save but also borrow from the same SHG for any exigency at home. Members return the money on weekly installments, with interest. The norms of the group, printed on each pass book, stipulate what the group may do to a defaulting member. This acts as a 'peer-

pressure' mechanism, which creates a unique ownership of the SHG. Each *didi* is, therefore, responsible for repaying her loan on time because the money belongs to the group and all the others contribute and agree to the loan amount, the repayment dates and rates. The group's reputation, thus, becomes important.

*The SHG can, as an entity, apply for larger loans from the bank on behalf of individual member loan needs at relatively low rates of interest and repayment. This too adds to creating a sense of ownership of the SHG; each member is now identified with that particular SHG.*

Once the members gather enough money, they are helped to create a group account in the bank. A chairperson, a vice-chairperson and a secretary are democratically selected from the SHG, and, in order to give it a status of an entity, a name and a rubber stamp, or emblem, is made, to represent it. This validates the SHG as a group with an identity. The SHG can, as an entity, apply for larger loans from the bank on behalf of individual member loan needs at relatively low rates of interest and repayment. This too adds to creating a sense of ownership of the SHG; each member is now identified with that particular SHG. Each *didi* now is responsible for building and maintaining the reputation of her SHG as a 'good' SHG. Each member of the SHG is held accountable to each other and, in turn, to the group. Whereas earlier the women would have approached a landlord and pawn part of the land or something else from home for money, now they approach their own SHG for a loan. Furthermore, they can call upon the chairperson and the others when in need—something they would not have done earlier because everyone was in the similar position; they were at the receiver's end and, thus, were not in a position to bargain. With part of their own money stowed away in the SHG, they now have a right over the money. This also created a sense of ownership of the SHG.

## Building confidence

As important as it is to help the women learn how to save money in order to get out of indebtedness (described as the 'external reason of poverty' by the ED of PRADAN) is the need to develop the skills and competencies of the women, the 'internal reasons of poverty'? to change how these women and, subsequently, their families relate to the world, and how they see themselves and their 'situation'.

The SHG is also a group that provides support and gives an alternative view of life and of oneself. Earlier, most of the women in the villages led a solitary existence. They did not have a common forum in which they could discuss their situations and experiences, especially those which they faced at the individual level.

Through these repeated weekly interactions with one another at a fixed time and place, the women 'see' for themselves that they are saving money, which remains in their own safe custody. They are also able to document their savings, to speak with 'outsiders' like the PRADAN professionals and speak about matters that concern them, both individually and as a group, and build their confidence. The very act of addressing the group itself and outsiders during an SHG meeting has been learnt through repeated interactions. This is in contrast to what most men in the villages are able to do. As many women in the group discussions illustrated, the meetings, especially at the cluster and federation levels, have given new hope for women. One of the women in a federation meeting in Raidhi said, "I have an opportunity to hold a pen, read and write, which I never thought would be possible after



marriage." Rural women have traditionally been involved in domestic chores and also work often in the fields; these do not give them an opportunity to pursue any ambitions or aspirations even though they may be better educated than their husbands.

*The norms of an SHG support the democratic and equal participation of women at the cluster, federation and SHG levels. The norms stipulate that everyone has a responsibility to the group.*

In the SHGs, through discussions, participation, learning and sharing, the women start planning about what they would do if they had money, how they would steer the future of their families. Thus, the SHGs allow women to come together to talk of various things and assure each woman that she and her family are not alone. This slowly instills confidence.

The norms of an SHG support the democratic and equal participation of women at the cluster, federation and SHG levels. The norms stipulate that everyone has a responsibility to the group. There is a reciprocal relationship between the women and their group. The rules of the SHG are explained to the members over the first two months of initiation. The members of the SHG can deliberate with one another and add additional norms through democratic participation. The group norms of the SHG are also reflected on at the cluster and federation levels. The money box remains within the group; it rotates among the members, thus assuring each one that she too is a participant and equally responsible for the group's functioning. The group sets the norm for savings and deposits; each member gets an equal share of the dividend at the end of the year.

Once 15–20 SHGs are formed in a particular radius, members of each SHG are introduced to the idea of a cluster. A cluster represents an aggregate of the SHGs, and two members

from each SHG are selected and sent on a variable time basis to represent the SHG at the cluster level. The clusters also choose their representatives to be sent to the federation. These larger bodies act as information and knowledge hubs, which get transmitted from one corner of the district to the other. They

also form a parallel to the formal government system and have the task of representing the members' concerns at the *panchayat* and block levels, creating a veritable 'we-ness'.

### **Leveraging the SHG resource to support agriculture: the man's livelihood**

Many families in Gumla rear livestock such as goats, cattle, buffaloes and chicken. This is a source of extra income for them during times of exigency. It also provides them with additional food security. During the monsoon, every family is in need of money; they pawn their land or sell their livestock at very low rates, thus meeting the immediate economic need. By being part of an SHG, women are able to borrow money for their family's immediate needs as well as for what is the 'man's livelihood'—agriculture. Earlier the men would work on someone else's land or migrate, and only work on their own land during the monsoon. With the SHG providing them the facility of borrowing money at low interest rates that can be repaid without having to pawn the land or sell anything, the *didis* now had the means to support their men folk. They could, through the SHG, buy seed, fertilizers or equipment—everything that would facilitate their husbands being fruitfully employed in the field. Moreover, they would not have to sell livestock; instead they could borrow money at lower rates of interest. The process of leveraging the SHG to contribute to

the main livelihood of the man makes the SHG have greater value in the eyes of the men. Within the household, this allows the women a relatively greater say in decision-making, namely, how much money is needed and what can be done with it. In addition, the information that she gets in the SHG is shared at home.

*Once the idea of poultry rearing as a livelihood option was introduced, the women compared it to their present livelihood options. Poultry rearing is introduced as 'part-time', 'home-based' work, in which they do not have to go in search of low paying work to nearby brick kilns, etc.*

may arise and assured them that they would jointly seek solutions to these problems. However, the women became interested in poultry rearing because of its potential for earning good money. Some women were willing to take the risk of poultry farming. PRADAN took them on an exposure visit to see the 'how' of livelihoods and gauge for themselves the profits of the enterprise if successful. When

### Introducing the concept

In order to continue the process of building a relationship, PRADAN accessed its already existing base of SHGs to introduce the concept of poultry. This was not easy. Only the villages where an established relationship and rapport existed with the SHGs over a one-year (or more) period were approached first. An SHG had to be 'stable' and 'well functioning' because livelihoods meant accessing credit, investments, working together with other women and transactions. The women who take up poultry are the ones who trust the PRADAN professional, and with whom PRADAN had built the relationship through dialoguing, persistence and consistency.

### Comparing the existing options with poultry and exposure visits

Once the idea of poultry rearing as a livelihood option was introduced, the women compared it to their present livelihood options. Poultry rearing was introduced as 'part-time', 'home-based' work, in which they do not have to go in search of low paying work to nearby brick kilns, etc. They compared the returns and the problems that they would face in both the options. The women were unsure whether it would work for them. The PRADAN professional admitted that a few problems

the women returned from their first exposure visit, they tried to make sense of what they saw. They compared themselves with the women who are already rearing chicken. The women realized that there are other women, similar to them, who were successfully earning more money just 'sitting at home'. It affirmed to them that this was an alternative livelihood. After the exposure visit, the women were more confident of what the PRADAN executives said and were willing to take the chance. Some ventured to begin poultry rearing, others backed out.

### Demonstrating through heterogeneity among families

When the poultry initiative began, there were certain pre-determined strategic selection criteria of the women and families, namely, they had to be part of an SHG; they had to be only marginally landed and they had to also be migrating families. The criteria were not completely adhered to. PRADAN had to demonstrate the viability of the activity and also keep to its strategic mission of including the most marginalized and poor families. They had to make sure that poultry could be undertaken by almost every kind of family, in order to demonstrate that this could be done by all and was not restricted to specific families.

### Developing a single window system: the Gumla Grameen Poultry Cooperative Society

It was not sufficient to demonstrate with only a few women that chicken rearing was a livelihood option. It was equally important to 'show' that this was not a one-time affair, and that the families would actually gain some benefit from it. Some families were more skeptical. They waited for the first few women to make money. The women made the initial investment by taking a loan from their SHGs or banks. There were different kinds of families—those who would stand aside, watch and observe; those who would overtly (verbally) resist the entrepreneurial attempts of the few women; and a handful who took the initiative. The programme director, PRADAN, of Jharkhand said that PRADAN professionals had to demonstrate that the activity was not 'anecdotal', that it could be done with a lot of women and on a very large scale, earning a large sum of income as well. It was important that more and more women join in the activity.

As soon as the numbers increased, PRADAN received state government funding to set up the first few cooperatives in various places in Jharkhand. This was instrumental in providing the initial seed capital to establish the Gumla Grameen Poultry Cooperative Society (GGPCS). It also helped in building the sheds, and providing rotating working capital. Although the amount was miniscule, it was a boon for PRADAN and the women in that they were finally able to establish poultry as a viable option and also gain government recognition. The GGPCS was established as an all woman's cooperative and the board of directors had to be members of the cooperative. They had to contribute to the cooperative's fund to

*As soon as the numbers increased, PRADAN received state government funding to set up the first few cooperatives in various places in Jharkhand. This was instrumental in providing the initial seed capital to establish the Gumla Grameen Poultry Cooperative Society*

become a member. The board, selected by the members, and it would meet once a month, to take decisions on various matters including accepting new women as members of the cooperative. The PRADAN professional would guide the members on issues regarding the supply side of the cooperative, the financials as well as give technical input. Whereas the board took the decisions, the operational

aspects were left to PRADAN professionals. Developing the GGPCS and establishing it as a working entity that belonged to the women was important to create a sense of ownership.

### Building and maintaining a reputation

Building and maintaining a reputation amongst various stakeholders was also one of the key mechanisms that facilitated the re-shaping of family logistics. Whereas it was important to gain the trust of the family, it was equally important to gain the trust of the banks and the local (district and state) institutions. Without gaining the support of these organizations, it would have been very difficult for PRADAN or the women to move forward. Inculcating a good 'credit discipline' was important not only for future loan transactions but for also maintaining the high reputation that PRADAN had developed over the years.

As the activity increased in scale, so did the demands for loans; and as these women saw profits, more women wanted to join. Creating and keeping up a reputation played an important role in helping the programme succeed. Whereas the programme was running on the ground at a very small scale, the banks were willing to support the development of individual farms. This was also largely due to the reputation that the women and PRADAN



had garnered over the past couple of years through the functioning of the SHGs. The banks were equally supportive of the SHGs and the small-scale livelihood opportunities of the women. Once an initial number of women had taken a loan and returned it, others also ventured down that path. Whereas the initial sheds were established using loans, the government 'contributed its mite' with an initial grant towards setting up the cooperative at the same time. Not only was there a 'positive atmosphere' in which institutions were willing to loan as well as provide the much-needed grants as start-up money to take the activity forward, this was also accomplished partly because of the reputation that PRADAN had developed over a period of time because of clear and transparent systems, involving women in almost all activities, but more importantly by creating and improving upon their own system for greater efficiency thereby giving a chance to maximize profits. Furthermore, the co-operative governance by-laws stipulate that the dividends be shared by the members. This only increases the reputation of the co-operative and PRADAN within the 'community'. People now want to join the activity because they know that the activity is a consequence of the SHG formation, its effective functioning and also because PRADAN has nurtured the members and supported their activities. People are assured that PRADAN and the cooperative are here to stay.

*Once the livelihoods programme gets underway, a 'vision planning' exercise is done in which the families imagine what a future with a particular livelihood could look like.*

were taken on exposure visits and, subsequently, SHG members were assisted on a weekly basis to operationalize the norms and the running of the SHG. The women learn the skills of equal exchange and participation. The bookkeepers are also trained on how to keep accurate records. During the

start of the co-operative, members had no training; later, a seven-day in-situ training was developed for them, along with a month-long training for the supervisors of the co-operative.

After the establishment of the SHG, both the cluster and federation members' capacities are built over a period of time. The transition from the SHG to the establishment of a livelihood activity was planned with the families in the village. This included a capacity building workshop, in which families discuss what options they have for themselves, what resources are needed and what would suit them best. Once the livelihoods programme gets underway, a 'vision planning' exercise is done in which the families imagine what a future with a particular livelihood could look like. Not only do the families 'see' a prospective future for themselves but they also create a sketch of how they will get there. This is all not just fantasy, but is created in a manner by which the families 'internalize' this hopeful future and get the needed knowledge and skills from PRADAN professionals to make sure that they reach their self-defined and collective goals.

### **3. Socialization**

#### **Investing in trainings and exposure visits**

As mentioned, women needed to be hand-held from the creation of an SHG to the development of the poultry cooperative and the subsequent rearing of birds. The women

#### **An overview of the mechanisms through the process model**

The results of the research revealed factors that have had an impact in creating a shift in the internal family mechanisms. There were three stages with temporarily overlapping mechanisms that started sequentially but

became parallel at some stage, with iterations between them. The process itself was slow and incremental. The primary underlying mechanism was that of professional dialogues showing the way, which was done through building a relationship with families and villagers alike, providing an idea of the SHG and building trust to operationalize the functioning of the SHG. This led to training women in SHG formation and functioning, followed by social mobilization, in which women came to know the significance of the SHG and the benefits that it offers. However, in order to do that, women had to initiate a process of making savings their routine activity, of developing the SHG as their own and of creating their own identities as part of a larger entity thus building confidence in themselves and in their SHGs. This meant a cycle of introducing new SHGs, training programmes, exposure visits and more mobilization.

The second stage was scaling up the broiler prototype in Gumla, another factor that was central to the shift in internal family mechanisms. The livelihood was introduced by PRADAN—it 'showed the way' so to say. It then needed to be fit into the context. Once again, trust had to be built, the concept seeded and the relationship built. Timely repayments

of loans to the banks led to building up a reputation of PRADAN and the SHGs alike. This led to a joint exploration of existing market opportunities and how these could be utilized.

The creation of a poultry cooperative was the start of the third stage. There was a parallel process taking place with the government, which provided the initial seed capital for the cooperative. More women needed to be mobilized and through continuous learning from the market and the women's needs, a predictable and sustained source of income was generated.

Linking the supply and demand through the MIS created efficiency within the system, contributing to sustained incomes. Once more women began to join in, seeing the income levels, poultry became a mainstay. It achieved legitimacy; as an entity, the functioning of GGPCS serves the women's needs. Maintaining PRADAN's and the SHG's reputation is important at all stages. Continuous hand-holding, with training programmes and exposure visits, were an overarching factor that contributed to the shift.

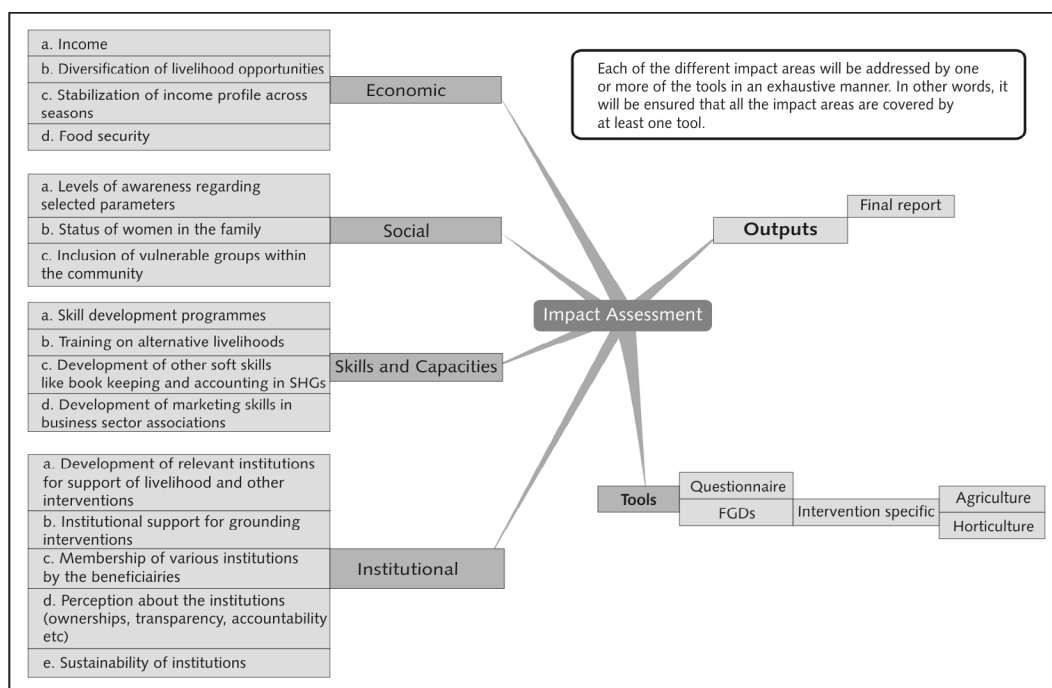
*Excerpt from a doctoral research thesis*

# Livelihoods of Tribals in Jharkhand under the Central India Initiative: Impact Assessment Study

The study administered a questionnaire to three groups.

1. The first group comprised households that were direct beneficiaries of the interventions initiated by PRADAN (members of an SHG).
2. The second group comprised households in villages that were the part of the activities of PRADAN but were not benefited directly by its interventions (not members of an SHG).
3. The third group comprised households that were selected from non-beneficiary villages.

**Fig. 1: Scope of the Study**



The rationale behind collecting data from these distinct groups was the following. To assess the impact of the interventions of PRADAN, it would be necessary to assess:

- a) The impact on direct beneficiaries.
- b) The overall effect of the interventions of PRADAN on the village.

c) How this compares with the similar households in non-beneficiary villages.

Everything else remaining the same, the hypothesis is that direct beneficiaries will have better outcomes as compared to the other two groups. However, this will be impossible to control because of factors attributed to the

way the project is designed. For instance, the average outcome of the project beneficiaries may be much worse compared to those of the non-beneficiaries in the village because the poorest may be the target group of the interventions and the comparatively better off may not have been targeted in the project. The analysis of the responses from the questionnaire will provide us with quantitative information on the characteristics of beneficiaries as compared to the other two groups, to get an indicative impact of the project.

In order to confirm these indicative responses, the other part of the Impact Assessment Study involved qualitative surveys through focussed group discussions (FGDs). These FGDs were conducted with the beneficiaries at the intervention level only. The largest group of beneficiaries was focused on agriculture; therefore, the number of agriculture FGDs conducted were four, whereas for the rest of the interventions, one FGD was conducted.

The FGDs were based on a structured format. The issues covered under the qualitative assessment provided further details about the processes and practices introduced by the project. This information has further enhanced the understanding of some of the results obtained under the quantitative assessment. Hence, the Impact Assessment Study needs to be considered in totality and not as the sum of parts of the two exercises conducted separately.

## QUALITATIVE RESEARCH FINDINGS

The results of the agriculture FGDs have been combined to represent discussions held across the beneficiary communities in order to get a representative view of the activities in this intervention. The respondents uniformly suggested that PRADAN has contributed to

the shift from traditional means of cultivation to the technologically advanced means of cultivation. Almost all the respondents showed an awareness of the 'SRI *vidhi*'. The farmers also opined that the return on investment has increased compared to when the earlier methods were adopted and the cropping intensity has gone up, which has meant that they can now cultivate crops in more than one season. The interventions by PRADAN have resulted in almost all households of the village continuing with agriculture; this has reduced the migration of youths to different cities and nearby towns during the *rabi* season. The discussions revealed that the following changes have taken place due to the intervention in this area.

Ninety per cent of the farmers of the area have begun using better certified High Yield Variety (HYV) seeds instead of traditional seeds. The income of beneficiaries has increased with the capacity building and training programmes conducted by PRADAN for the farmers.

Similar results have shown up in the quantitative analysis. (The average annual family income of beneficiary families is reported to be 50 per cent more than the beneficiary non-SHG respondents and 35 per cent more than the non-beneficiary respondents.)

The cropping pattern has changed and more cultivable areas are being covered in both the *kharif* and the *rabi* seasons in a year. More farmers have started vegetable cultivation thereby increasing income from agriculture. The cultivation of oil seeds has also increased. Food security, which the respondents defined as two full meals in the day, has increased from 30 per cent to 90 per cent of the households involved in agriculture. The use of inputs like such as fertilizers, pesticides, green manure and vermi-compost have enriched agricultural lands. The dependence on and exploitation by



local moneylenders have been reduced to 5–7 per cent from 70–80 per cent. The intervention has also led to the formation of a cooperative society by the farmers, to provide support in the supply of inputs and the marketing of produce at competitive prices.

#### a. Economic

Almost all the participants across the groups said that their income increased by an average of 60 per cent as compared to their income before the interventions of PRADAN. By following modern methods of cultivation, the return on investment has increased by almost 55 per cent and so has the cropping intensity. They said that have also started crop rotation in both *rabi* and *kharif* seasons, with vegetable cultivation providing supplementary income. More than 15 per cent of the farmers are cultivating more of their own cultivatable lands and more than 50 per cent of the members have started cultivating more cultivable lands by taking the land on mortgage, leasing it or taking land on a share-cropping contract basis, which is enhancing their income from agriculture. This increase in income has helped the households to engage in agricultural activity during the *rabi* season instead of migrating from the village in search of work. As a result, migration has reduced in the intervention areas.

Diversification of livelihood activities has led to vegetable cultivation, fruit tree planting as well as the introduction of dairy animals. The planting of fruit trees has not led to any increase in income yet because there is a gestation period. PRADAN has arranged for training programmes, regarding the maintenance of these fruit trees and drip irrigation facilities in some areas. The work with dairy animals has been successful and has led to enhanced income for the participants.

Before the intervention, the beneficiaries opined that they did not have sufficient food round the year. They had to supplement their incomes through daily labour for a minimum of 2 to 3 months. Some of them also had to migrate to other states or nearby towns with their families during these months. However, with the interventions by PRADAN, migration has reduced and the availability of food round the year has improved. In some communities, the benefits have been remarkable, with almost 90 per cent of the population having year-round food security whereas, in others, the gains have been moderate. In certain communities, milk and milk products have also entered the food basket of the beneficiaries.

#### b. Skills and Capacities

Various skill development programmes have been introduced as part of the interventions, to enhance the delivery of services under the project. Some of these, which the villagers mentioned, include:

For paddy cultivation, the beneficiaries have been trained on the entire cycle of *kharif* paddy stabilization and 'SRI *vidhi*', starting from field preparation stage to the harvesting of paddy. Issues related to the selection of seeds such as the HYV, and hybrids such as 'Lalat' and 'Masoori', medication of seeds with salt water solution and Bavistin, preparation of the nursery bed as per the quantity of seeds, steps in the germination of seeds, monitoring of the water level in the nursery bed, preparation of the main field for transplantation, steps in the transplantation of seedlings, monitoring of the water level in the main field, quantity of fertilizers to be applied in the field, the precautions to be taken at each stage of the plant cycle, and weeding with the weeders supplied were covered in the training programmes for the beneficiaries.

The interventions of PRADAN in the area of agriculture were also accompanied by training provided for enhancing soil nutrients through biological and chemical fertilizers as well as better crop management through enhanced knowledge about pesticides. Further, the farmers have also been trained about irrigation methods and the usage of modern irrigation implements. These training programmes have been conducted in classroom settings in the PRADAN office in Ghaghara. Besides, experts from PRADAN also visit the fields of the beneficiaries, give them advice and demonstrate the techniques to be followed.

The responses of various groups on alternative livelihoods training were mixed. Some of them opined that there was not much emphasis on the development of alternative livelihoods. Some groups mentioned the work on dairy animals as well as sericulture introduced in their communities. However, they were not able to provide many details. PRADAN, though, has reported that training has been provided to the beneficiaries on poultry, lac, tasar rearing and reeling, and other livelihood activities.

During the discussions, it was reported that none of the SHG members in any of the communities were trained about maintenance of book of accounts and records of their SHG. However, they are aware that books of accounts and records are maintained in the SHG, for which PRADAN has trained resources. In each SHG, a literate boy of concerned village has been appointed as the Munshi and is paid Rs 10 per meeting for his services. These boys have been trained by PRADAN and are carrying out all these activities at the SHGs and the banks. PRADAN has also reported that SHG members are trained on understanding the books and the records.

### c. Social

The general level of awareness, in terms of the current minimum wage rate, among all the participants was low and they are incapable of signing their names. Similarly, their knowledge of health is poor. The participants had little knowledge of the steps to be taken immediately at the onset of diarrhoea (oral rehydration therapy, etc.). The use of herbs to cure malaria is still prevalent, and the participants are not able to discriminate quacks from pharmacists and doctors. Only in the case of acute illness do they visit the nearest large town. Men are perceived as superior in the community and the conditions in which a girl child is brought up are inferior to that of a male child. However, because of their newfound economic freedom, women have been able to go to the nearby cities on their own. Some of the participants pointed out that all the families are male-dominated and the decision-making powers for women are restricted. It has to be understood that the gender problems are deep-rooted and, thus, will require concerted efforts for a sustained period of time before results are widely seen. The attaining of economic freedom by women will certainly work as a catalyst to unshackle their gender-related roles and PRADANs work is reportedly helping women participate increasingly in economic activities. During discussions, the participants said that SHGs give priority to women-headed families and families with physically challenged persons during the selection of beneficiaries for certain loans. Also, these members have the same rights as the others, as far as all other issues are concerned.

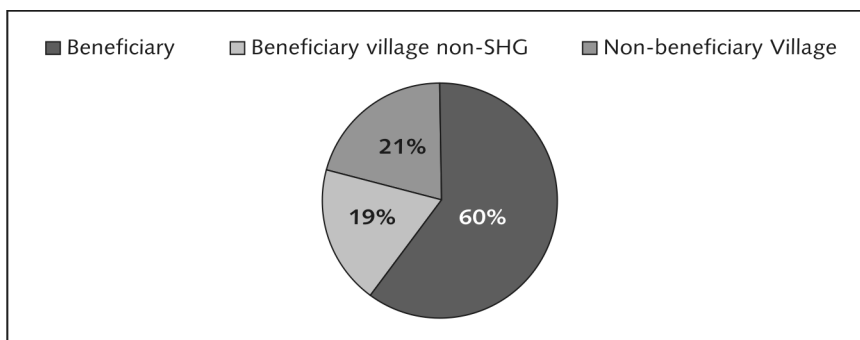
#### d. Institutional

The understanding of institutional support was low among some participants. Some groups opined that no supporting institutions have been created. In some groups, institutional support was interpreted as the cooperatives that facilitated some transactions and were able to realize the economies of scale. For instance, the participants mentioned Mahila Dugdha Utpadika Samiti, in which all dairy

beneficiaries are members and which has been registered under the Societies Registration Act of the Government of India. The Samiti currently collects milk from farmers and sells the milk to hotels and restaurants in Godda twice in a day. From the sales of the milk, Rs 3,000 is paid to the accountant and Rs 1,500 to the person, who usually collects and sells the milk every month. Both are appointed by the Samiti.

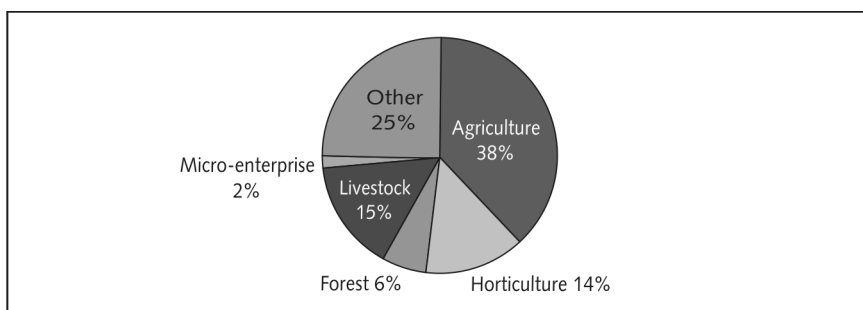
### QUANTITATIVE RESEARCH FINDINGS

Fig. 2: Respondent type



#### A. Occupational Diversification

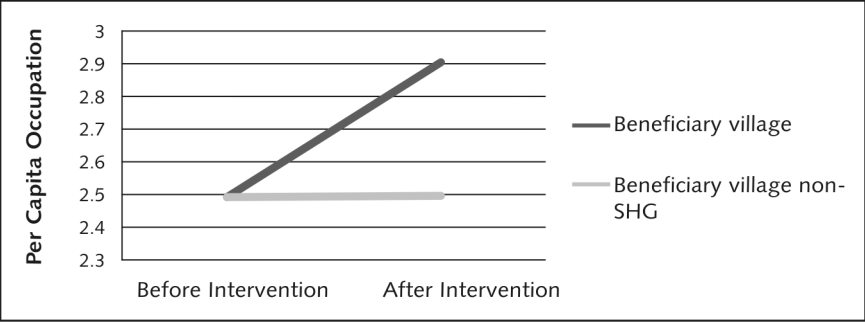
Fig. 3: Occupation before Intervention of all Respondents



One of the most important paths to income stabilization is to enhance the diversification of income-generating opportunities of the target groups. The various interventions of PRADAN aim at diversifying livelihood-generating opportunities through skill development programmes. Respondents were

asked about the various types of occupation they were involved in before the interventions of PRADAN. The research reflects the responses, including the multiple responses from individuals. For instance, a person could have responded that they were involved in agriculture and micro-enterprise.

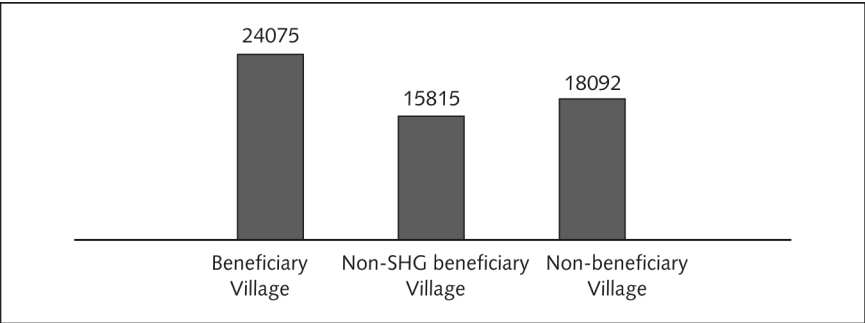
Fig. 4: Effects of Intervention on Occupational Diversification



It is found the target communities were involved in different occupations before the interventions made by PRADAN.

**b. Income, Seasonal Variation and Food Security**

Fig. 5: Average Annual Household Income



The main purpose of the interventions under the project is to enhance the income of the participating households. As a result, the role of an SHG as a vehicle for enhancing income has been emphasized under all the interventions of PRADAN. The variations in income may be due to the participation of individuals in interventions initiated by PRADAN. The hypothesis here would be that the beneficiaries of these interventions would have a higher income as compared to the others. Direct beneficiaries of the interventions earn 50 per cent more than the non-SHG members from beneficiary villages. The direct beneficiaries also earn 35 per cent more than the respondents from non-beneficiary villages.

However, it must be kept in mind that there could be various other determinants of the difference in incomes across these different categories and, as a result, this variation should be interpreted with caution. For instance, it may be a case that some SHG members have certain innate characteristics that enable them to earn higher incomes. PRADAN has been working with the poorest members in the village, whose incomes have been comparatively less than others. The increase in the annual income of these villagers can hence be directly attributed to the different livelihood initiatives that they have taken with the help of PRADAN.

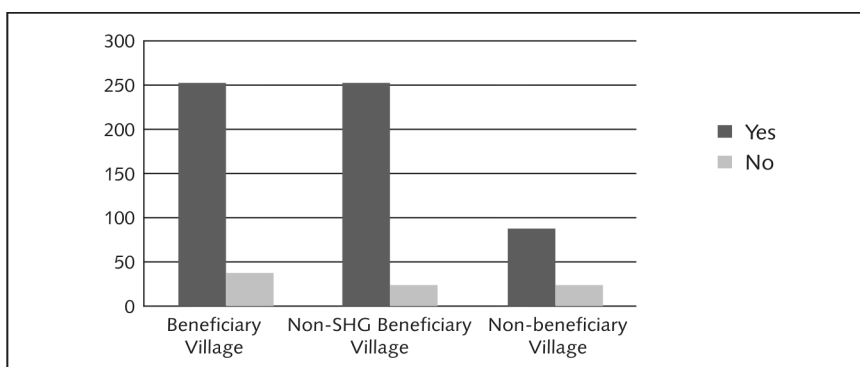


As pointed out earlier, the differences in income could also be because of certain other factors that might not have any correlation with the activities of the project. The size of landholding across the respondent categories shows that the beneficiary group has the largest average landholding as compared to the other two classes. Therefore, the higher

income is strongly correlated to the higher landholdings of this particular group. When we compare this scenario with the pre-intervention phase, it comes to light that many beneficiaries have been able to get their mortgaged land released; this has also led to an increase in the size of the landholding.

### c. Variations in income

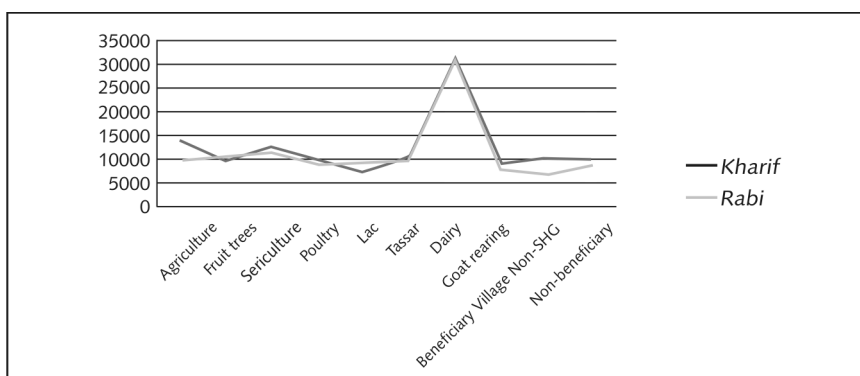
**Fig. 6: Seasonal Variation in Income**



One of the biggest challenges of the interventions among the target communities that are engaged in seasonal occupations is the variation in income across different seasons. This variation can have, among others, large impact on food security across seasons. Between 80 and 90 per cent of the respondents faced seasonal variations in income. Although there have been large efforts by PRADAN

to stabilize income from agriculture across seasons, the income from agriculture in the *kharif* season is approximately 40 per cent higher than the income from agriculture in the *rabi* season. Further, the non-SHG members from beneficiary villages are doing much worse when compared to other groups, with a variation of 30 per cent between their income from the *kharif* and *rabi* seasons.

**Fig. 7: Family Income Variation during *Kharif* and *Rabi* Season**



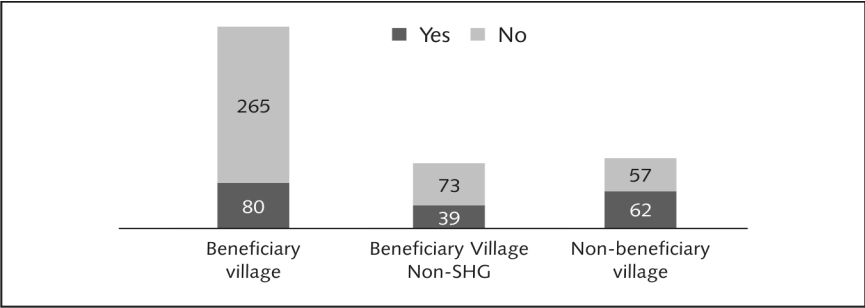
This stability amongst SHG members can be attributed to PRADAN because the diversification of livelihoods has led to this impact.

d. Food Security

The variations in income across the seasons has had an impact on the food intake across the seasons as well. Almost 25 per cent of the respondents think that there is a seasonal variation in their food intake as far as the beneficiary villages are concerned (inclusive of non-SHG members). However, for the non-beneficiary villages, the number of households

who face seasonal variation in food intake is 50 per cent. The beneficial impact of the work on livelihoods also has an impact on the non-beneficiaries, whereas the ratio in the case of beneficiaries is close to 20 per cent, the same in the case of non-beneficiaries is more than 50 per cent. The beneficiary village non-SHG members are better off with their ratio close to 30 per cent. In economic terms, it could be attributed to the increase in demand that has occurred due to increase in income of the SHG members in the beneficiary village. A trickledown effect is becoming visible in the non-SHG members of the beneficiary village as well.

Fig. 8: Seasonal Variation in Food Intake

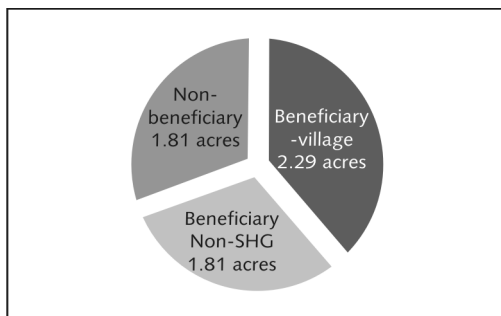


In order to get quantitative responses, we asked the respondents how many meals they have had in the last week. Almost 90 per cent of the beneficiaries responded that they have had three meals per day in the preceding week whereas the number for the non-beneficiaries was approximately 75 per cent. The stark difference in the beneficiary and non-beneficiary villages suggests the impact of diversification of livelihoods undertaken by PRADAN.

The food security aspect was further explored by asking respondents about the sufficiency of food around the year. In order to check for the consumption basket of beneficiaries, we asked them whether their consumption patterns

had changed due to their participation in the project. Almost 98 per cent of the beneficiaries responded in the affirmative. We further analyzed the consumption expenditure of different respondent classes on select product classes and compared the mean expenditure on these products. The comparison shows some interesting results. The expenditure on grains and cereals are approximately the same across the respondent classes, emphasizing that the non-beneficiaries, who have a lower income, spend a substantially higher proportion of their income on these products. The other observation is that a higher income is correlated with higher expenditure on certain items such as pulses, eggs, fish, meat and spices.

**Fig. 9: Average size of Land-holding**



#### e. Asset Ownership

We will now examine the relationship between asset ownership, especially land ownership, and how that has changed with the participation in the project. The beneficiaries own more land as compared to the non-beneficiaries of the project within the beneficiary villages as well as the non-beneficiaries from non-beneficiary villages. The primary reason for this can be attributed to the diversification in livelihoods that has led to the increased income of beneficiaries. They have been able to release mortgaged land as well as buy land in these areas.

The next step is to identify the change in the ownership of land over a period of time as well as across the respondent class. The first indicator we use is the land mortgaged in the last three years. The beneficiary group had almost 12 per cent of respondents, who mortgaged their land in the last three years, which is much higher as compared to the non-beneficiaries in the beneficiary villages (6 per cent).

The impact of the interventions introduced by PRADAN can also be measured by the impact on the redemption of mortgage after the intervention was introduced. The pie chart here shows that almost 9 per cent of the beneficiaries were able to redeem their mortgages after the interventions were

introduced. The percentages for the redemption of non-SHG members of the beneficiary villages are substantively lower at 4 per cent. However, the respective percentages for the non-beneficiary villages are comparable to the direct beneficiaries of the interventions of PRADAN. Another indicator for the enhanced income among beneficiaries as compared to the non-beneficiaries is the land taken up for share-cropping purposes. The findings clearly show that the beneficiaries were most entrepreneurial and least resource-constrained to take up land for share-cropping. Almost 40 per cent of the beneficiaries have taken up additional land for share cropping whereas the corresponding figures for non-beneficiaries are 26 per cent. The introduction and success of the package of practices (PoP) under agriculture intervention can be directly attributed to this. Institutional help also accounts for increasing entrepreneurial spirit among the beneficiaries, as is evident from these developments.

One of the most important assets in the target villages is their own house. Most of the households within the target communities own their houses. The pie chart below presents responses from the beneficiaries regarding the condition of their houses. More than 50 per cent of the respondents from the beneficiary category rate their own house as 'excellent' or 'good'. The corresponding percentage for the non-SHG members in the beneficiary village are close to 40 per cent and, for the respondents from the non-beneficiary villages, it is close to 30 per cent. Findings also shows that only 10 per cent of the beneficiaries rate their own houses as 'poor' whereas the corresponding percentages for non-SHG members are more than 20 per cent, and it is close to 30 per cent for the respondents from the non-beneficiary villages.

Most houses in rural communities still do not have toilets in their houses, which leads to

problems resulting from open defecation and associated diseases. The findings shows that only 6 per cent of all the respondents have a toilet. The beneficiary group is better off as compared to the other two categories in this aspect with 8 per cent of the beneficiaries having separate toilets. The corresponding percentage for the non-SHG members is 4 per cent and it is close to 3 per cent for the respondents from the non-beneficiary villages.

A majority of the houses own animals in this region; therefore, a separate shed for animals also signifies that a household can earmark certain resources for the upkeep of animals. The study also compares the respondent classes with regard to the ownership and maintenance of a separate animal shed. More than 65 per cent of the beneficiaries have a separate shed for animals. The corresponding percentage for the non-SHG members is 45 per cent and it is close to 55 per cent for the respondents from the non-beneficiary villages.

#### **f. Expenditure in selected categories**

Two of the most important indicators of improved economic well-being are the expenditure incurred by households on education and health. The spending on these two heads indicates the relative importance of education and health to the households. The findings present the expenditure on two heads across the respondent classes. In absolute terms, the beneficiaries spend the most on both the heads. In relative terms, as a percentage of the total income, the direct beneficiaries and the non-SHG members of the beneficiary villages spend nearly 40 per cent on these two heads whereas the non-beneficiaries spend approximately 33 per cent of their income. The figures suggest that the relative importance of these two is quite high in the entire sample. However, the figures also suggest that even though the non-SHG

members do not have the same levels of income as compared to the SHG members, they still spend the same fraction of their income on health and education. This could be considered a measure of the 'learning effect' from SHG members. The non-SHG members, owing to their proximity to the SHG members, would have seen the benefits of education and health expenditure whereas the same would not hold for the group of respondents from the non-beneficiary villages. In terms of health, a higher expenditure by SHG members can be attributed to the fact that awareness regarding diseases is high and they are willing to spend resources by visiting a doctor rather than a quack in the village.

#### **g. Credit**

Most of the beneficiaries in the rural communities are credit-constrained, which is one of the most important reasons for the lack of economic opportunities and social development. SHGs allow beneficiaries to pool in resources and access credit at a much lower rate as compared to the moneylenders, who not only charge extractive rates of interest but also exploit the poor and marginal loan seekers. The extractive rates of interest lead to high indebtedness among the marginal and credit-constrained rural households.

#### **h. Migration**

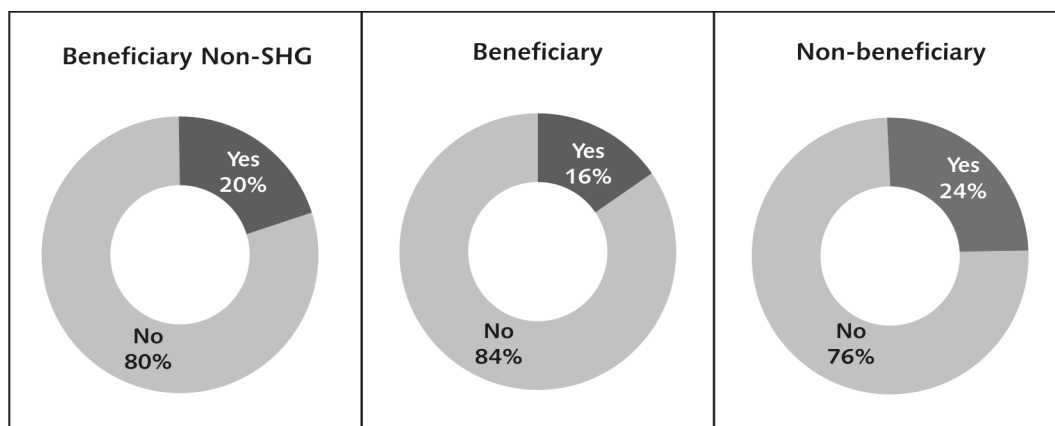
Due to the poor economic conditions in the villages, there has been considerable migration to urban areas. Any intervention that aims at enhancing access to better economic opportunities for the rural population must also address the challenges posed by the rural-urban migration. A key indicator of the success of the interventions introduced by PRADAN must, therefore, be the reduction in migration. During the assessment, we asked the respondents if someone had migrated from



their families in the last two years and for what reason. The unanimous reason for migration is economic and for better livelihood generating

opportunities. The extent of households that faced migration, across the respondent classes, is presented below.

**Fig. 10: Migration in last two years**



The findings suggest that the extent of migration among the beneficiary families was 16 per cent, which is the lowest as compared to the 24 per cent incidence of migration among respondents of non-beneficiary villages. Within the beneficiary villages, non-SHG members tend to migrate more as compared to SHG members. Further investigation has suggested that migration in the case of beneficiaries is short term in nature. Qualitative explorations have shown that higher incomes have led to a higher standard of living amongst beneficiaries.

We further explored the destination of the migrants. Nearly 30 per cent of the migration was to relatively far-off destinations such as Delhi, Punjab and Maharashtra. However, almost 50 per cent of the migration was to nearby states such as West Bengal and Bihar (included in others) and within Jharkhand. This observation, taken together with the observation that most migration is for economic reasons, suggests that migration is short-term and could be reversed with the continued interventions to strengthen livelihoods.

## Conclusion

The results of the Impact Assessment Study present a positive picture of the work that has been undertaken by PRADAN. The introduction of different interventions has led to increase in livelihood opportunities for the people in the tribal regions of Jharkhand. Seasonal variations in income and consumption have lessened, which has brought stability in the lives of beneficiaries. Entrepreneurship capabilities have been developed in beneficiaries and they have started moving towards self sustenance.

The results should also be read in a holistic way. Whereas we see that the expenditure on food is almost the same in all three categories, the beneficiaries have managed to spend on other areas affecting their development. Surplus from higher incomes have been spent on education of children, better health management and asset creation. Post intervention, assets of the beneficiaries have increased substantially, not only in terms of fixed assets like land but also movable assets like home accessories amongst others (motorcycles, farm equipment, etc).

Education of children among the beneficiaries is the highest as per the survey, with children being sent to complete higher education to the nearby district centres. Migration has gone down dramatically because the village has developed into a self-sustaining economy.

The effects though have not been limited to the beneficiaries alone. In a large number of cases, it has come to light that non-SHG members in the beneficiary village have also benefited from the work that has been carried out by PRADAN. Increased income has led to an increase in demand, which has led to further increase in income for the village as a whole. This is in stark contrast to the non-beneficiary villages. The increase in income has also helped in the upliftment of social indicators of the villages. Women are now more aware of their rights and are treated with equality. Formation of SHGs by PRADAN has helped develop a source of credit, which villagers can now fall back on to cater immediate needs. Credit is also managed responsibly, to meet investments requirements or acute social requirements such as marriages, etc.

The results from the quantitative and qualitative analyses show a promising picture overall. The results from the qualitative research show that there is substantive impact on income, food security and occupational diversification as well as on issues related to the strengthening of peoples institutions. The quantitative study further confirms most of these findings and provides the actual measure of achievement of the project, in terms of the attributes identified in the qualitative assessment. We outline some broad recommendations for the areas, which, in our assessment, would require further focused engagement.

In most people's institutions, the transition from PRADAN professionals guiding the day-to-day working of the institution to the beneficiaries

themselves taking over the activities is still not complete. It is recommended that, to ensure the sustainability of these institutions, a handing over and exit strategy is clearly formulated so that there is enough time for hand-holding the institution when the leadership has changed hands.

The main interventions by PRADAN are towards creating solutions for diversifying livelihood opportunities, mobilizing financial resources for income enhancement and creating institutional supports for beneficiaries. Whereas awareness generation is a by-product of these activities, it is not the direct focus of the activities of PRADAN. As a result, it was not surprising that throughout the intervention type, awareness levels among participants on selected parameters such as minimum wages, signatures, currency, health and hygiene were not satisfactory. However, for sustainability of the interventions introduced by PRADAN as well as enhanced capacities within the communities on social issues, it is critical for the tribal community members to have certain minimum levels of social awareness on issues mentioned earlier. We recommend the inclusion of a short-term awareness programme in the next phase. As a first step, a minimum critical awareness level can be defined jointly with the community, and with the help of community engagement tools, this information can be shared with people residing in programme areas. We believe that this would add on to the larger picture and increase the health and general well-being levels of people. We also recommend an impact assessment of this activity at the end of the project implementation.

The status of women in the study area was found to be comparatively better. Participation in economic activities has let the women folk enjoy a certain degree of freedom. However, it was also reported that the status of male child

is still dominant in the family compared to the female child. It was also found that decision-making powers of women were still restricted. We recommend use of social awareness methods such as plays, *nukkad-natak*, leaflets, pamphlets, movie shows, etc., to break the age-old established gender norms. These activities can be included in the programme because they are less resource consuming and can be dubbed as entertainment with a message. We understand that social constructs are not easily manipulated but require continuous and dedicated engagement. Therefore, it is critical to have a direct impact strategy, and indicators for measuring success on cross-cutting social issues such as gender and awareness, so that positive movement can be achieved in this direction.

Whereas the achievement in most livelihood interventions have been positive, lac cultivation has not been able to achieve the target. As explained by PRADAN, this is due

to an unexpected pestilence and PRADAN is working towards finding solutions to this crisis. It is recommended that, in the next phase of the programme, workable solutions are found to this problem and there is deeper engagement with the beneficiaries. The Indian Lac Research Institute should be asked to get further involved so that solutions to the problems faced by beneficiaries are resolved at the earliest and benefits from the PoP introduced are achieved.

Although the focus of the interventions from PRADAN is not on improved sanitation through toilets being built in homes, it is crucial that the enhanced income generated from the project activities are not spent on curing avoidable diseases. We recommend that awareness should be generated on this issue and the resources available from central and state schemes for sanitation services should be leveraged within the project for building and using toilets.

# The Visible Changes in Women's Lives: PRADAN's Efforts in Khunti

SHAHNAWAZ ALAM

*Empowering the tribal women by organizing them into collectives in which they support each others' savings and credit activities, and providing them with the information, skills, financial support and linkages for implementing different livelihood options has changed the character of rural society*

PRADAN's efforts to empower women have brought about visible changes in rural society. Tribal women are orienting themselves to the multi-level changes in themselves as well as in their villages. They have become more confident, have an effective say in their family and village, have become more aware of their rights and entitlements, have greater access to mainstream institutions and have a better self image. 'Development communication played a vital role in this process'. This article will discuss how PRADAN's efforts are contributing to the empowerment of women in the tribal villages of Khunti district of Jharkhand, and the use of development communication towards this.

Khunti district is just 40 km away from Ranchi, the state capital of Jharkhand. Khunti has a tribal-dominated society (more than 80 per cent of the population belongs to the Munda tribe) and there is widespread poverty (62 per cent are below the poverty line—BPL). The literacy rate, however, is higher than the national average (69 per cent). Women are respected and have a say in society. In all important decisions of the family, their opinion is sought; they go to markets, work in fields and the male members of the family help them in the kitchen. However, some traditions and laws deprive them of their rights and make their position in society weak. For example, only a male can be the Munda (the traditional administrative head of the village) and land can belong to the male heir only. Similarly, women alone cannot take any decision independently, whereas the men can do so. PRADAN has been working here to enhance livelihoods and empower women for many years.

The term 'Development Communication' was first coined in 1972 by Nora C. Quebral, who defines it as "the art and science of human communication linked to a society's planned transformation from a state of poverty to one of dynamic socio-economic growth that makes for greater equity and the larger unfolding of individual potential."



PRADAN uses a family based approach. This approach implies that each and every family has its own set of problems, and the resources and means to cope with these. However, due to lack of knowledge, information and opportunity, the family is unable to visualize and reach the desired state. PRADAN professionals help organize the community and facilitate them to reach there. Women's Self Help Groups (SHGs) are the primary body through which PRADAN intervenes in a village.

Between 10 and 20 women from the same socio-economic background are organized in a group; they meet to make small savings and take credit as well as to discuss and resolve their socio-economic issues. The philosophy behind organizing women-only SHGs is so that their families and society realize their importance, and the information/knowledge they gain reaches every person in the family. In the initial days of PRADAN's intervention in the area, there was opposition from the families. *Dadas* (husbands) were hesitant to allow *didis* (wives) to step outside their homes and organize themselves. Even if they were permitted to do so, many a time *didis* were beaten back home for the same. There was doubt and fear about why these strange people had come to the village, why the women were being organized and why money was being saved in a box. The communication skills and transparency of PRADAN professionals played an important role here. PRADAN professionals shared in the *gram sabha* (the weekly meeting of villagers, which is usually attended only by men) how small savings can contribute by helping the family cope with poverty and how the combined efforts of the men and the women would improve their condition. Initially,

*Women's Self Help Groups (SHGs) are the primary body through which PRADAN intervenes in a village. Between 10 and 20 women from the same socio-economic background are organized in a group; they meet to make small savings and take credit as well as to discuss and resolve their socio-economic issues.*

the men expressed their fear of losing control and their position, and the changes in the social fabric; gradually, however, they realized that the empowerment of women did not necessarily mean the 'disempowering' of men. At present, around 12,000 women are members of SHGs.

SHGs have brought about multi-level changes in a woman. First, she now steps out of her home and engages in economic activities. Her confidence and self esteem have increased because

she contributes to the family's economic needs at crucial times such as during the agricultural season, marriage, children's education and health services. She has become more aware of her rights, having discussed issues and concerns with fellow women and understood them. Gradually, a transformation in thinking has occurred. Women now know that they are not born for just following their husband's orders and doing household work but to build the family. In the process, the leadership qualities of many women have come to the forefront. They confidently negotiate with banks, Block authorities and other mainstream institutions, and if their rights are infringed upon or their dignity is hurt, they fight to restore these. Susari Muchu's story exemplifies the empowerment process of a tribal rural woman.

Susari Muchu is a tribal woman who lives in a remote village. She has studied up to the 10th standard. Her husband, Sanjay Topno, controlled all her activities. He opposed her association with the SHG, saying she should not waste her time in such a worthless activity. However, PRADAN professionals and other villagers continued to engage him in dialogue

and persuaded him to permit Susari *didi* to join the SHG. One year later, armed with the scientific knowledge that she gained from agriculture training programmes, she started tomato cultivation in the rainy season, with the concurrence of her husband. This went against the people's belief that tomato cannot be produced in *kharif*. However, even though the growth of the plants was very good, a drunken Sanjay one day went to the field and destroyed the crop, saying that his wife was challenging his knowledge and making a fool of him. He did not believe that the plants would bear fruit and it was better to grow other traditional crops.

Susari *didi* was very upset but waited to show him that she was not wrong. When Vishwasi Guria, another woman from the same SHG, harvested her crop and made a profit of Rs 8,000, Susari *didi* reasserted her position before her husband. The following year, Sanjay not only engaged in improved agriculture activities but also supported Susari *didi* in her development and empowerment endeavours.

Today, Susari *didi* is seen as a role model; she leads the village in organized development. She maintains the books and accounts of her SHG and of the Special SGSY programme in her village; represents the SHG in the cluster and shoulders the responsibility of dealing with the bank. Last year, one day she went to the bank to withdraw money. The clerk asked her to get her signature verified by the Field Officer. When she approached the latter, he threw the passbook back at her with anger and said, "*Kahan kahan se log aa jate hain dimag khane ke liye* (Wonder where these people come from to chew my brains)." She was very

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upset with his behaviour and decided to teach him a lesson. She wrote an application to the Branch Manager and met him. She warned the Manager that she would bring the matter to the notice of the BDO and DC if he failed to take action. The Manager took immediate action and the Field Officer apologized for his behaviour. She did not stop there however. The Manager had to assure her that such behaviour would not

be repeated with any woman from any village.

The journey of organizing and empowering did not stop here. The women of 8–10 SHGs have formed a higher level collective called cluster. A cluster has two elected representatives from each SHG, who meet once a month for cross-learning, and for understanding and resolving the issues and concerns of each other. The experiences gained through these clusters led the women to organize into federations at the block level. These federations deal with larger and complex issues affecting society in general and women in particular. For example, in October 2011, a schoolgirl was raped by three people; the police did not arrest the culprits because they were powerful men. The Torpa Mahila Sangh (the women's federation in Torpa Block) organized around 500 women, including schoolchildren, and pressurized the police to arrest the rapists. Within two days, the culprits were behind bars. Similarly, in Goa village of Murhu Block, a bribe was demanded from each family for electrification of the village. The Jharia Mahila Sangh (the women's federation in Murhu Block) organized a meeting with the officials concerned; the MLA of the area was also invited. Following this, the village was electrified without a single rupee being given as bribe.

All these have brought about a change in the mindsets of the men. From a position of hesitation and opposition initially, they now fully support the women. Women also participate in the *gram sabha*, and their views are taken seriously. In Khunti district, the hamlet-level Program Execution Committee (PEC), comprising exclusively of women, successfully implements, monitors and maintains the books of accounts of the Special SGSY project, a time-bound project with more than Rs 8 billion programme fund in more than 100 hamlets/villages.

Even in the field of agriculture, which is the main source of livelihood of the area, the stake of women has increased. The talks and planning for adopting a new technique or even a new crop are initiated by women. PRADAN professionals remain in constant and close touch with women through SHGs and clusters, and share ideas/information with them. Women discuss the same with their family members and then take the final decision. The adoption of the new/scientific techniques such as SRI and vegetable cultivation during *kharif* has brought economic prosperity to the family. This has increased the self confidence of women and changed the way the male members of their families perceive them. Today, when a man is asked what his plans for agriculture are for the year, often the reply is, "*Didi log batayengi; hum logon ka kaam to khet taiyar karna hai* (Our wives will tell us; our job is to prepare the fields)." This is certainly a significant and positive change in the importance of the woman and her views in the family.

These changes did not come easily. PRADAN practised well-thought-out strategies and processes of communication. It firmly believes in human abilities, and 'trust' is at the core of all its actions. PRADAN professionals sit

in a circle on *jattis* (mats) with the villagers. These have greater implications for change. Sitting on a mat instead of a chair, or a high place, increases the community's trust in the professional and implies that the person is not a 'sahib' but someone who empathises with them, really values equity and understands their life. Sitting in a circle also does away with hierarchy and fosters better understanding of each other.

All the efforts of PRADAN to enhance livelihoods and take steps towards empowering women are based on participation. Knowledge and skills are improved through various training programmes and exposure visits. PRADAN uses the print medium (for example, brochures and PoPs of various crops) and audio visuals (such as shooting short movies on the best practice/success stories), to bring about changes in the thought processes and perceptions.

However, it is not easy to change perceptions. There are a few pockets, especially the remote villages, where *gram sabhas* do not allow *dikus* (outsiders) to enter. Sometimes, language also becomes a hurdle in conveying ideas and information. Moreover, the younger generation is being lured to urban life; only a few well-educated people enjoy working in a rural village. Similarly, different religions see and interpret these changes in their own way.

In the tribal villages of Khunti district, through the efforts of PRADAN, changes in perception are visible. Today, women enjoy more dignity and space, have a greater say in the economic decisions in their families and are actively engaged in tackling the larger issues that affect their lives. There is strength in unity, and SHGs, clusters and federations provide them with the platform to voice their views and demand their rights. They are now more confident, knowledgeable, skilled and forthright.

# Significance of Collective Action in Initiating Organized Broiler Farming

TARAK NATH DAS

*Highlighting the need and the significance of collective action, the author talks about it in the context of organized broiler farming in Godda, Jharkhand.*

## INTRODUCTION

Sonamuni Devi, Chuneswari Devi and Biti Soren are going to withdraw money from their savings accounts. They smile with pride as they introduce themselves as poultry farmers of Godda Gramin Poultry Swabalambi Sahakari Samiti (GGPSSS) Ltd. through which they—landless and marginal poor women, who had little earning options at village—have been given an opportunity to earn a living. Similarly, 120 poultry farmers are highly motivated about the poultry rearing activity they are engaged in and their PI (Producers' Institution). They had explained about this activity to their families and neighbours, who had not only criticized them but had also created obstacles for them when they had set about starting and running this business. After having reared five batches of poultry and having sold the ready birds in the market, they are now confident about poultry rearing. But the journey to the present wasn't smooth. Initiating such an activity through an umbrella in Godda (a district of Jharkhand) where no exposure was held before on this regard was a huge struggle. There were many different aspects that were important when promoting broiler farming collectively. It was implemented as one of the special SGSY projects. This article discusses some of the important aspects of this venture.

## BACKGROUND

I joined PRADAN in August 2007 in Godda district. I began work in Pathargama block of the district, mainly with 350 Other Backward Class (OBC) families of 21 Self Help Groups (SHGs), to promote different livelihood activities allied to agriculture. I felt helpless during the SHG meetings because many members had no land or owned very small pieces of land; most of them were compelled to migrate. I was keen to install a poultry plant as 'off farm' with 'on farm' activity simultaneously in my working area. Poultry rearing intervention involved huge sums of money. Coincidentally, the special SGSY project was announced and I got the opportunity to promote the intervention that I was interested in.

*Special SGSY means Swarn Jayanti Gram Swarajgar Yojna project was sanctioned by the Ministry of Rural Development, Government of India for five districts—Godda, Dumka, Gumla, Khunti and Lohardaga of Jharkhand state for the financial years 2009–12. There were 23 different types of agriculture-allied activities, including vermi-compost, broiler farming and goat rearing.*



There were five blocks where PRADAN had engaged SHGs (628) with different livelihood activities. The team had to decide where the 250 poultry sheds would be installed; it was time to risk taking loans for each beneficiary. Considering the landholdings, the road connectivity, the willingness to take risks and the marketing point of view, it was decided to promote the activity in Pathargama block.

### **BENEFICIARY SELECTION**

The selection of beneficiaries was a key aspect in this activity. Several meetings and exposure visits were organized with the well-functioning SHGs, to help the villagers understand the concept, regarding operating through a collective, rearing technicalities, cost estimate of a poultry shed, working capital, grant and loan component, and making business plans. For the first time, 50 beneficiaries were selected, based on the below the poverty line (BPL) list, their interest, landholding (below 62 decimals), man power in the family, economic condition, willingness to take a loan for the shed, equipment, working capital, etc.

### **SETTING UP A PI: A KEY AREA**

Poultry business is a high-risk business, totally dependent on a flexible market. The landless poor and the unskilled villagers could not take such a risk. A cooperative was, therefore, promoted for cost effectiveness, with collective procurement of inputs and sale of birds, to achieve economies of scale, and backward and forward integration so that no risk was involved except rearing at home.

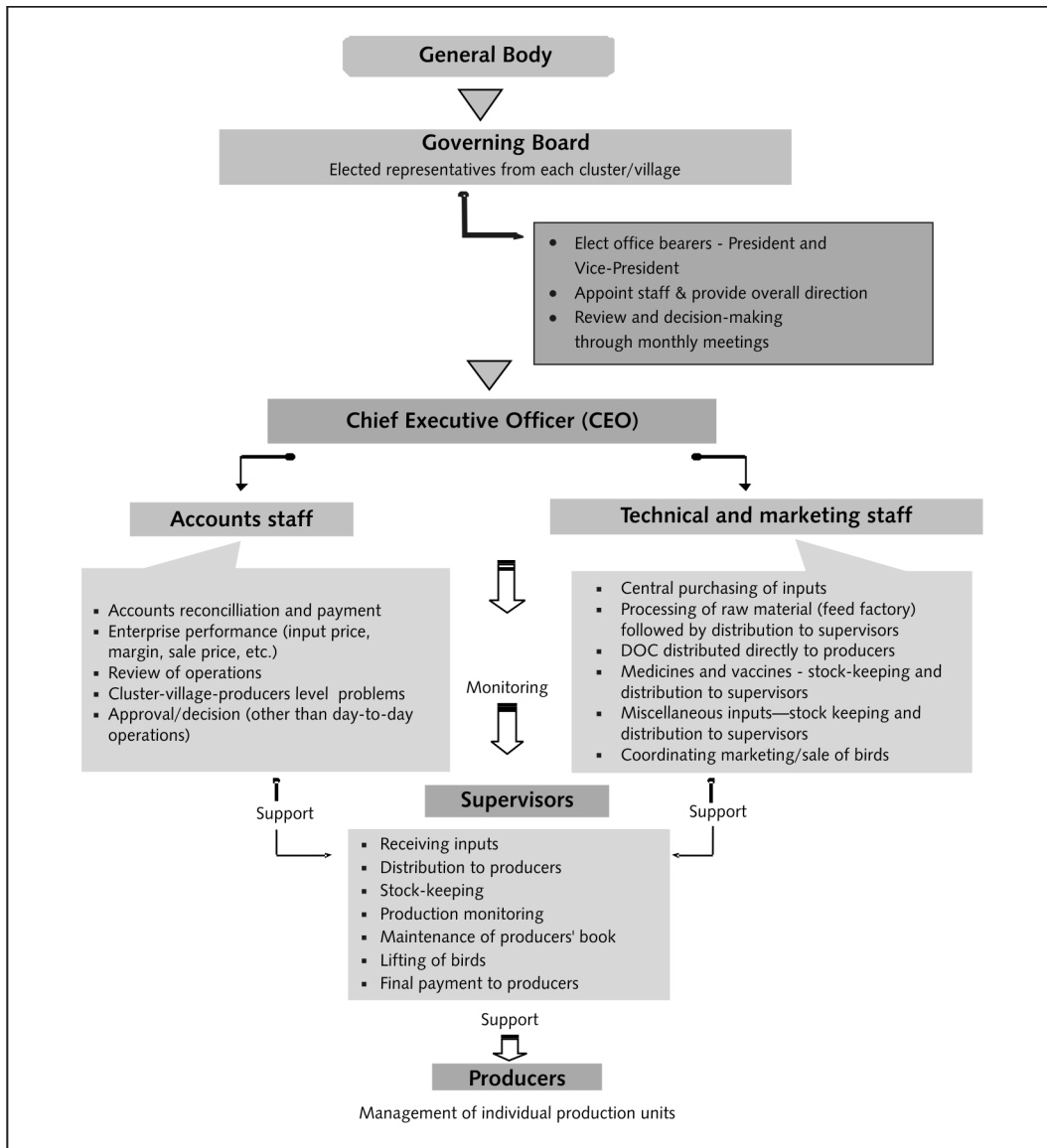
**Formation and registration:** In January 2010, one PI—GGPSSS Ltd.—was formed in a general meeting with the 50 beneficiaries of the existing 7 villages. The Governing Board members were selected. According to the decision of first Governing Board, 103

people became members by purchasing 10 shares (1 share was Rs 100) and by depositing Rs 20 as processing fee. They applied for legal registration next, following the Bihar Cooperative Registration Act 1996; the PI was registered on 14 August 2010.

**Manpower:** To ensure that the operations in the field and office ran smoothly, the stakeholders' cooperative recruited a CEO-cum-veterinary doctor so that he could coordinate the whole business process, including technicalities involved in the rearing area. Village-level supervisors were engaged for visits twice a day to each poultry shed in their respective area. One central supervisor was recruited to manage and follow-up on the operations of supervisors mainly at the field-level and report this to the CEO. One accountant was fully engaged with the maintenance of accounts, including the data entry in Udyog Munshi. Weekly review and planning meetings of all staff, conducted by the CEO, have been very fruitful for the co-operative.

**Input and output management:** The co-operative is accountable to the rearers for the arrangement of all the inputs and is expected to purchase equipment, bedding material, chicks, vitamin and minerals, medicine and vaccine, feed, etc., from different distributors and suppliers. Simultaneously, all the inputs are distributed to the beneficiaries through the supervisors. The CEO and the central supervisor are directly engaged in this operation. All the beneficiaries are bound to sell the outputs, for example, the ready birds, through the collective and not individually. The cooperative is responsible for establishing market linkages and building relationships with the buyers, who collect the birds from the poultry sheds. The CEO is in charge of this, and she fixes the price by taking the market rate into consideration. The cooperative

Fig. 1: Governance Structure of GGPSSS



sells its produce in the local (Godda and Mahagama) and nearby (Deoghar, Tinpahar and Bhagalpur) markets.

## GOVERNANCE

According to the bylaws of GGPSSS Ltd., the Governing Board comprises 11 members (selected through the Annual General

Meeting, AGM, held once a year), including the CEO, supervisors, trainers, accountants and other technical and marketing staff paid by cooperative. Meetings of the Governing Board are held regularly once a month; village-level weekly meetings are helpful for taking decisions and sorting out different issues that arise in this business. An AGM was held on 29 July 2011, in which a new Governing Board,

including five new members from 150 poultry beneficiaries, was selected.

### **REARING AND TECHNICAL ASPECTS**

The production cycle started in November 2010 in Godda. There were many technicalities involved, beginning with cleaning the sheds with medicine spray, applying lime in the sheds, using bricks to prepare for brooding, procuring the material and the medicines needed during the placement of chicks, applying glucose, procuring and arranging feed (pre-starter, starter and finisher) change according to the age, and applying medicines to control diseases. Beneficiaries manage aspects that they learn during one cycle. but different technical skills are required to control vulnerabilities and trained para veterinarian (supervisors) persons helped them.

### **ACCOUNTS AND AUDIT**

Maintaining accounts is a very important component, especially when large volumes of money transactions are involved. The co-operatives maintain different types of cash books and registers for the input and output management; they make entries in the Udyog Munshi (the accounting software), pay the beneficiaries through the EI system. The audit for 2010–11 and the half yearly audit for 2011–12 has been completed.

### **TRAINING AND CAPACITY BUILDING**

While the intervention was being initiated, a series of training programmes and exposure visits—covering the theory and the practice—were held. Each poultry rearing beneficiary underwent these, thereby enhancing her/his understanding of this activity and production skills. The financial aspects of the training are of major concern when a new cooperative is initiated; however, the contribution from the

Special SGSY projects made this viable. The training programmes organized were aimed at:

- ♦ Orientating the entrepreneur with broiler farming.
- ♦ Understanding the importance of collectivization.
- ♦ Providing a one-month, practical, in-house training of the supervisors
- ♦ Enabling accountants to work on Udyog Munshi and to create the MIS
- ♦ Providing the initial 7-day training to the beneficiaries on production and management.
- ♦ Creating awareness and motivating beneficiaries
- ♦ Training GB members every month.
- ♦ Conducting the AGM, including with sub-group activities (SGAs), to inform physical and financial status.
- ♦ Conducting a training of trainers.

### **CHALLENGES**

- ♦ At the outset, during the community meetings in Gangtakala and Pathargama, the community was little inclined to take up broiler farming as a livelihood option. However, by organizing exposure visits, listening to each of their concerns, talking to the villagers individually and including audio visuals as part of the training, their initial doubts were allayed.
- ♦ The circular of the project stated that more than 90 per cent of the beneficiaries would be from BPL (below poverty line) families. However, there are many landless villagers, who were not given the BPL status and, hence, could not avail of the option.

- ♦ According to the project, the shed capacity had to be 400 sq ft for 400 birds. But PRADAN, Godda, decided to increase the shed capacity to 500 sq ft for 500 birds so that the beneficiary could earn more in the same time. For that another Rs. 10,000 as loan they had to bear and total Rs. 20,000 including Rs. 6,000 for equipment and interest that were to repaid with 30 equal instalments in coming five years.
- ♦ Another project component was that Rs. 6,000 had to be leveraged from the contribution of the *swarojgari* (beneficiaries) because it would help build ownership for the activity. This amount was difficult for a daily wage labour to arrange; however, motivational training and regular visits by PRADAN professional paid off. Most of them contributed through mason and wage labour, and by preparing bricks on their own during construction although it took a long time to complete the shed.
- ♦ The loan for the shed and the working capital were a big issue for a period of time. A batch cycle of 500 birds required about Rs 40,000. If 40 per cent of this amount, namely, Rs 24,000 were available, the cooperative could manage the whole cycle because the placement of chicks usually happens in a staggered manner. The government sanctioned a grant of only Rs 8,000. Rs 16,000 had to be garnered through a bank loan. The service area banks refused the loan. Next, the regional office of the Vananchal Grameen Bank (VGB) in Godda was approached, which too did not sanction the loan. The cooperative was unable to start production. The poultry federation\* stepped in at this stage, and approached NABARD for a loan for the working capital (Rs 16,000) and equipment (Rs 6,000); this was sanctioned very soon. The remaining amount Rs 14,000 for shed construction had still to be raised; therefore, the SHGs took the amount from Dewan Foundation, Delhi, with the help of PRADAN.
- ♦ For sustainability, a feed mill was supposed to be constructed. Land was needed for the building. Two beneficiaries from Jamjori village agreed to donate the land. When construction began, another conflict arose because the building contractor did not work properly and the villagers opposed the work. The contractor was changed, and the feed mill took about a year to be completed. Feed production was to start within a month.

**Table 1: Cost Estimate for Business**

No.	Particulars	Grant	Own Contribution	Bank Loan	Loan Taken by Co-operative	Total
1	Poultry shed construction	28,000	8,000	14,000	00	50,000
2	Equipment	00	00	6,000	00	6,000
3	Working capital	8,000	00	00	16,000	24,000

- ♦ The conditions of the roads of every village in a poultry cluster were far from adequate for transporting the chicks, especially during the rainy season. The co-operative struggled to sell the ready birds as well as to store inputs at the feed godown.
- ♦ Most of the GB members did not understand the business process to take decisions initially. Regular inputs about the concept of a cooperative, the setting up of systems and clarity about their role helped groom them to make decisions. This year, five new members have been selected. In the first year, the cooperative felt the lack of experience of the members because every person engaged with this activity was new.
- ♦ Marketing initially was an issue because there was no exposure to this area. Chicken was supplied mainly from the Bengal market nearby. Entering that established market was difficult. The cooperative studied the demand of the market and entered it cautiously. Crucial for getting a reasonable rate for the ready bird is the timing of the placement of the chick. The co-operative was able to establish its own market.

### IMPACT AND CHANGES

Many changes are visible after one year of beginning production on the target community as well as the PRADAN professional. One poultry farmer earned Rs. 2,500 per batch (highest amount paid was Rs. 5,800 from a cycle).

- ♦ The awareness level of the poultry farmer regarding the business aspect of poultry rearing is increasing. They feel empowered and have no hesitation in meeting officials, be they be from the

block, PRI and banks. They have also learned to voice their protest about an inconvenience. Their say in the family has increased, owing to the fact that they have now begun to earn money on a regular basis. Their dignity in society has also increased due to their enhanced economic status and because they are able to express their opinions on different platforms. There has been a huge demand for forming SHGs; now 50 SHGs were formed within the same poultry cluster that initially resisted the forming of SHGs.

- ♦ About 50 per cent of the poultry farmers are now conscious about their children's education. Most of them have purchased the necessary books for their children and have employed tutors to teach them. Many of them have sent their children to the hostels of well-recognized government and mission schools in the area.
- ♦ Some poultry farmers have retrieved the ornaments they had pledged and some of them have purchased new ones. It has been their dream to purchase ornaments of their own.
- ♦ The intervention allows both spouses to earn for the family. Most of the men in the family now no longer go outside to find jobs. With poultry rearing, they earn an income through the year.
- ♦ Field visits by District Magistrate, NABARD, Deputy District Commissioner, Godda, Block Development Officer, GTZ and their experiences in different forums helped to mobilize funds. Their appreciation encouraged and increased the confidence of the community and built exposure, thereby changing the perception in the area.



# A Way Towards Community Ownership

ATUL KUMAR PANDEY

*Striving to ensure food sufficiency and improve livelihood opportunities and the overall quality of life of the tribal communities of Chaibasa, PRADAN's interventions with INRM-based approaches were planned and executed by the villagers themselves*

## INTRODUCTION

The tribes of Chaibasa district have corpus money of about Rs 9 million in their community account! Yes, Jharkhand Tribal Development Society (JTDS) transferred this money to the 23 different programme execution committees (PECs) in its watershed villages, in participation with PRADAN, which promotes livelihoods.

According to a villager of Nilaigot village of Sonua Block, "The Mahatma Gandhi National Rural Employment Generation Scheme (MGNREGS) should be implemented in the same manner as the Jharkhand Tribal Development Programme (JTDP)." PRADAN professionals feel inspired when they know that they have worked on something worthwhile for the community. Earlier, this was not so; the people of the area were not aware of the implementation process of land and water activities. This happened after the inception of JTDP. There is significant ownership and accountability by the people of the programme. There are various reasons behind this, which we will explore further.

## JHARKHAND TRIBAL DEVELOPMENT PROGRAMME (JTDP)

The International Fund for Agricultural Development (IFAD), in collaboration with the Ministry of Rural Development, Government of Jharkhand, formed JTDS. The objective of the programme was to develop and implement a replicable model that ensures household food security and improves livelihood opportunities and the overall quality of life of the communities. For this very purpose, JTDS was constituted and it is responsible for the overall programme. It invited some of its own NGO partners to implement the programme in these areas; PRADAN is one of these NGOs.

## CONTEXT OF THE AREA

PRADAN joined the programme in West Singhbhum district (it had already been implementing other projects in the district) and got an opportunity to partner JTDS and become a facilitating agency. Its functional areas were in Sonua Block and Tonto

Block. The average rainfall in the district is more than the national average; however, 80 per cent of the rainfall that precipitates here runs off just after the rainfall ceases. The agriculture is rain-fed and cropping intensity is 100 per cent. Paddy is the staple crop, and the average paddy productivity of the land is 1–1.5 tonnes/ha. Water for irrigation is not available in the *rabi* season;

people, therefore, are not able to cultivate and harvest crops. Due to lack of irrigation, people are forced to migrate to urban areas or move to construction sites.

Forests in the upland regions of the district are another source of livelihood. The forests are full of a number of products such as tamarind, *mahua*, *cirunji*, custard apple and some medicinal plants. People, especially women, collect the seasonal forest produce to generate more income.

There are three types of land here, namely, uplands, medium uplands and lowlands. The lowlands conserve a little bit of moisture in the soil through the year; the other types of land dry up by the end of the December–January. A majority of the people here are small and marginal farmers, and wage earners. The challenge before PRADAN was to develop action programmes, through JTDP, to transform the lives of poor families.

### CONCEPT SHARING

Taking the context of the area in consideration, PRADAN thought that if the treatment of the land could be done in such a manner that water that precipitated could be harvested, it would change people's lives in the area.

*The lowlands conserve a little bit of moisture in the soil through the year; the other types of land dry up by the end of the December–January. A majority of the people here are small and marginal farmers, and wage earners.*

At a hamlet-level meeting organized with the community, PRADAN put forward an Integrated Natural Resource Management (INRM)-based approach to the community. The villagers were taken on an exposure visit to Bandudih village, Purulia district, to understand the ongoing land and water treatment programmes there. The exchange of ideas

that took place played a very crucial role in helping the visitors plan their activities.

### VILLAGE-LEVEL INSTITUTION

During the entire project period, 151 women's Self Help Groups (SHGs) were promoted in village-level institutions. The project laid special emphasis on capacity building and the involvement of women at all stages. Significant progress was achieved because there was equal participation of women in its implementation.

SHGs play an important role both in the financial and non-financial aspects of the daily lives of women. The level of involvement of women in the many forums, especially in the *gram sabha* (GS) and the cluster meetings, increased. The women took important decisions and helped settle many village-level conflicts. The SHGs are moving forward to federate at the block level, to show solidarity with each other.

The PEC, drawn from the GS, acts as the chief supervising body and takes charge of the entire planning and the implementation process. It comprises two members—one woman at least—from each hamlet. The members of the PEC choose their office bearers, namely, the president, the secretary and the treasurer,

who open a bank account in the nearest bank; the programme fund is directly transferred to this account from JTDS. The office bearers also liaise with JTDS, PRADAN and the stakeholders.

### TRAINING AND CAPACITY BUILDING

Several training programmes have been organized for SHG members and the leaders to help them run groups democratically and manage the initial task of savings and credit. As a result, a pool of women resource persons emerged; they helped the community run the SHG programme smoothly and also helped PRADAN work in the adjacent areas.

In order for the groups to function without continuous external support, a broader sense of solidarity was essential. For this purpose, a second tier of SHGs, which are called clusters, was also promoted. Here, three representatives from all the SHGs met once a month, to discuss the health of the SHGs as well as their own social well-being, especially issues relating to domestic violence. It empowered women to step outside their village because a cluster covers more than one village. Women now are one of the change agents of society.

A number of other training programmes were conducted during the pilot phase, including INRM planning, design and structures. These helped when replicating the programme in the scale-up phase because the community itself took charge of the planning and implementation. Resource persons, who had been trained, helped in the implementation of the scale-up phase of the programme.

*In order for the groups to function without continuous external support, a broader sense of solidarity was essential. For this purpose, a second tier of SHGs, which are called clusters, was also promoted.*

### PROCESS AND STRATEGY FOLLOWED

The process followed took into consideration the involvement of the communities in decision-making and planning, and the transfer of responsibility of managing the development programmes to the villagers, in order to generate a greater sense of ownership.

A pool of local Community Resource Persons (CRPs) were identified and trained, to assist in the planning and the implementation of rainwater harvesting and micro-irrigation systems. Agro-ecological considerations were combined with the needs and aspirations of the community and with each hamlet/village through a micro-watershed to develop a rainwater management programme. This led to the inclusion of all the families smoothly under the programme.

PRADAN seeded the concept of the project in the GSs of all villages. The villagers accepted the essence of the project and cooperated with PRADAN. Because PRADAN insisted on including women in the project, half the PEC members as well as the signatories are women.

The selected PEC members represent each and every hamlet of a village; their primary responsibilities were to make the plan for every household in their hamlet and village. All the office bearers of the PEC work on an honorary basis. Assistants, selected by the villagers, were being paid by the JTDS and were responsible for assisting in the programme. They are now capable of making plans for each family and cover a vast majority of families.

PRADAN guided the community to forward its plan to their respective offices; thereafter, programme funds were transferred to the account of the PEC. A huge amount of money was transferred for the creation of different land water-based infrastructure. Rs 1.4 crores were invested for developing 107.59 ha of the command area for land and water management, including plantation, by promoting 750 activities, the 5% model, seepage tanks, innovation works and land levelling. As many as 2,150 families are benefited directly and indirectly from these assets/infrastructure, in terms of food grain production, cash income from cultivation of vegetables, pulses and oilseeds, fish rearing, etc. The inclusion of a large number of families under this project in this manner gave the community a great sense of satisfaction and happiness.

### THE SUPPORT SYSTEM

One of the most attractive and significant parts of the programme for the labourers, and small and marginal farmers was food for work, which ensured food security to the families of the workers employed at sites. They got good quality food at cheaper rates than the market. World Food Programme (WFP) supported the project and took the responsibility of making food available to the labourers. A deduction of Rs 9 (2.5 kg of rice and 200 gm of pulse) or Rs 10 (3 kg of rice) from the wages was made that the money transferred to the Village Development Fund (VDF). This provision gave the villagers direct assurance of food in the families after a long day at work. The labourers

*The moisture regime is visible in the medium uplands. As a result, people are now cultivating rabi crops in their fields or having a second crop after paddy. This has enhanced the cash income and the food security of the villagers.*

were happy with the quantity and quality of rice that they got at cheaper rates.

Simultaneously, payments were made to the workers every week; this was done by members selected by the community itself. The involvement of the community in each and every part of the programme provided it with a transparent system of

the implementation. The fund was available with the community and they owned it; this gave them a great sense of achievement. Now, they are capable of running a programme themselves in the area.

### VISIBLE CHANGES

Communities of the watershed villages of Chaibasa have a variety of functional working groups. These are responsible for the execution of specific tasks in their own domain. The domains are mainly SHGs, clusters and federations, land and water infrastructure implementation (both for the SHGs as well as the PEC).

A large area of land was treated through this programme. Now, the moisture regime is visible in the medium uplands. As a result, people are now cultivating *rabi* crops in their fields or having a second crop after paddy. This has enhanced the cash income and the food security of the villagers. A variety of new crops were introduced by JTDS such as pigeon pea, potato, ground nut and horse gram, which ensured an increase in the nutrition value of the food consumed by the community. This was, therefore, helpful in controlling migration from the area.

### MAJOR LEARNING/EXPERIENCES

- ♦ The Gram Sabha Resource Management Plan (GSRMP) at the grass-roots level was very effective; it had a high level of acceptance compared to other land and water development projects/programmes.
- ♦ The PEC owned the project, being a beneficiary as well as the executive body for the villagers.
- ♦ Women's participation in village-level institutions such as GS and PEC was found to have increased significantly.
- ♦ A significant number of CRPs came forward to support various aspects of the activities such as the accountants for the SHGs and the PEC, for technical layout, monitoring and taking measurements.
- ♦ There were a significant number of community leaders, especially women, who represented their groups in various forums.
- ♦ The transparent financial transaction system in JTDS and the PEC fostered the confidence of the communities in the programme; more participatory involvement, therefore, was observed.
- ♦ VDF, a new concept for villagers, came into being.
- ♦ There was increase in food grain production and cash income for families that got direct and indirect support from the irrigation infrastructure that was created; farmers became acquainted with improved crop production systems and increased crop diversification.
- ♦ There was a high level of acceptance by the community of this programme as compared to other similar government programmes.

### CONCERNS

The GSRMP covered all the families of each revenue village of the programme area. However, due to lack of time, about 50 per cent of it is still to be implemented; this is reflected in the demands of the community.

Earlier, WFP provided pulses but it was withdrawn due to some technical reasons. This is a deduction of protein source from the meals of a vulnerable part of the community.

The programme had ample scope to provide other livelihood opportunities such as animal husbandry, fishery, goat rearing and duckery, which would help the landless and the small/marginalized farmers, but this is yet to be implemented.





PRADAN, through its intense engagement on livelihoods, has progressed significantly in mastering the art and science of livelihoods promotion for the poor in isolated and excluded communities and its expertise in this field is unmatched today. There is, however, need for further enhancement of expertise in this field and many paths remain to be discovered. Whereas any additional agenda must not dilute its focus on livelihoods, PRADAN can always find more efficacious ways to intervene.

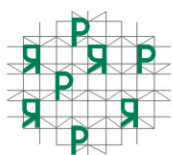




**Pradan** is a voluntary organization registered in Delhi under the Societies Registration Act. Pradan works through small teams of professionals in selected villages across eight states. The focus of Pradan's work is to promote and strengthen livelihoods for the rural poor. It involves organizing the poor, enhancing their capabilities, introducing ways to improve their income and linking them to banks, markets and other economic services. The professionals work directly with the poor, using their knowledge and skills to help remove poverty. *NewsReach*, Pradan's monthly journal is a forum for sharing the thoughts and experiences of these professionals working in remote and far-flung areas in the field. *NewsReach* helps them to reach out and connect with each other, the development fraternity and the outside world.

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**AGA KHAN FOUNDATION**