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MGNREGA: The Way Forward

SUMITA KASANA

Considering both the reach and the impact of MGNREGA on the rural poor, and notwithstanding the shroud of corruption, late payments and fears of its benefits not reaching the target group that hangs around it, discarding, diluting or curbing this "stellar example of rural development" would amount to throwing the baby out with the bathwater

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) 2005 was notified on the 7 September 2005, with the mandate to provide 100 days of guaranteed wage employment in a financial year (FY) to every rural household whose adult members volunteer to do unskilled manual work. The Act, in its first phase of implementation, was enacted in 200 districts, and was extended to an additional 130 districts in 2007–08. Since then, MGNREGA has covered about 650 districts across the entire country, excluding the districts that have 100 per cent urban population.

Unlike the earlier allocation-based wage employment programme, MGNREGA is demand-driven and the transfer of resources from the central government to the state is based on the demand for employment in each state. The Act has the legal provision for allowances and compensation, in case of failure to provide work on demand, and for delays in the payment for the work undertaken.

Since its inception in 2005, MGNREGA has provided employment to an average of 50 million households every year. It remains, by far, the most participated public wage programme in the world. The government has spent close to Rs 2.6 lakh crores on the Scheme, with 70 per cent of the total expenditure spent on wages. Over the years, the Scheme's notified wages have increased from Rs 65 per person days in 2006 to Rs 124 in 2013.

A panel survey conducted by the National Sample Survey Organization (NSSO) on MGNREGA in three states (Andhra Pradesh, Rajasthan and Madhya Pradesh) showed that the Scheme provides work at a time when no other work or alternative employment opportunities exist. Studies show that many withdraw from MGNREGA work during the agriculture cycle. Although MGNREGA is a universal programme, it is succeeding as a self-targeting programme, with high participation of women and marginalized groups, including those belonging to the Scheduled Castes (SCs) and the Scheduled Tribes (STs). The requirement of performing physical labour and being paid a minimum wage for it keeps the non-poor, who have better opportunities, out of the programme.

On the flip side, MGNREGA has been considered contentious for several reasons such as for the poor quality of assets created, non-payment or delayed payment of wages, lack of proper planning and low participation of the Panchayati Raj Institutions (PRI). Those availing of the popular MGNREGA system say they are frequently not paid in full or are compelled to pay bribes to get work and are not learning any new skills that could enhance their long-term prospects and break the pattern of hardship.

The Parliamentary Standing Committee on Rural Development 2013 reported several drawbacks with the implementation of the

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Scheme, some of which are the fabrication of job cards, delay in payment of wages, non-payment of unemployment allowances and a large number of incomplete works. In the Public Evaluation of Entitlement Programmes (PEEP) survey,

conducted by the Indian Institute of Technology Delhi, in May–June 2013, MGNREGA's decline began about two to three years ago. The survey reported, "NREGA expenditure fell from nearly 0.6 per cent of the GDP in 2009–10 to around 0.3 per cent in 2012–3. After growing quite rapidly for several years, wages were frozen in real terms and delinked from minimum wages. Long delays in wage payments further reduced the real value of NREGA employment for rural workers. Other entitlements, such as basic worksite facilities and the unemployment allowance, continue to be denied to the vast majority of NREGA workers."

However, the survey also revealed that 83 per cent of MGNREGA workers would like to work for 100 days although only eight per cent of the surveyed workers actually got 100 days of MGNREGA work in 2012–13. The only hope in the survey was that the struggle against corruption was making headway. As per the survey reports, stagnating real wages, delayed payments, technocracy and a pervasive lack of accountability, among others, need to be firmly addressed to improve MGNREGA.

SALIENT FEATURES OF MGNREGA

- ◆ Rights-based framework: For adult members of a rural household willing to do unskilled manual work
- ◆ Time-bound guarantee: Fifteen days for the provision of employment or else an unemployment allowance
- ◆ Up to 100 days per household in a financial year, depending on the actual demand
- ◆ Labour-intensive works: Wage and material ratio of 60:40 for permissible works; no contractors/machinery
- ◆ Decentralized planning
 - *Gram sabhas* to recommend work
 - At least 50 per cent of the works by the *gram panchayats* for execution
 - Principal role of PRIs in planning, monitoring and implementation
- ◆ Work-site facilities: Crèche, drinking water, first-aid and shade to be provided at worksites
- ◆ Women's empowerment: At least one-third of the beneficiaries should be women
- ◆ Transparency and accountability: Pro-active disclosure through social audits, grievance redressal mechanisms
- ◆ Implementation: Under Section 3, states are responsible for providing work in accordance with the Scheme. Under Section 4, every state government is required to make a Scheme for providing not less than 100 days of guaranteed employment in a financial year, to those who demand work
- ◆ Funding
 - Central government—100 per cent of the wages for unskilled manual work, including the payment of wages to the skilled and the semi-skilled workers, 75 per cent of the material cost of the Schemes.
 - State government—25 per cent of the material and payment of wages to skilled and semi-skilled workers. One hundred per cent of the unemployment allowance.

Table 1: MGNREGA at a Glance

Financial Year	Total Job Cards Issued (in Millions)	Employment Provided to HHS (in Millions)	Person Days (in Millions)	Budget Outlays (in Millions)
2006–07	21	38	905	1,13,000
2007–08	34	65	1,436	1,20,000
2008–09	45	100	2,163	3,00,000
2009–10	53	113	2,863	3,91,000
2010–11	55	120	2,572	4,01,000
2011–12	51	125	2,188	4,00,000
2012–13 (Provisional)	50	128	2,299	3,30,000
2013–14	127	38	1,348	3,30,000

Source: http://nrega.nic.in/netnrega/writereaddata/circulars/report_people_eng_jan_2014

Table 2: Expenditure on Wages and Material (in Percentage)

Financial Year	Expenditure on Material	Expenditure on Wages
2006–07	22.9	66
2007–08	26.8	68
2008–09	28.3	67
2009–10	28.1	70
2010–11	29.8	68
2011–12	28.9	70
2012–13	22.8	72
2013–14	21	73

Source: http://nrega.nic.in/netnrega/writereaddata/circulars/report_people_eng_jan_2014

THE EMERGING DEBATE

MGNREGA has been in the eye of a controversy since the new central government took charge in 2014. According to the *Economic Survey Report* presented by the BJP Finance Minister, Arun Jaitley, in June this year, 4.5 crore households had been provided an average of 45 days' work in 2013–14 under MGNREGA, at an average daily wage of Rs 132. Pointing

out flaws in the Act, the pre-budget document said: "Although the act is *panchayat*-centric and demand-driven, on the ground there is a lack of principal role in planning, execution and monitoring by PRIs, especially the *gram sabha*." The survey mentioned that in some places only women workers were interested in availing of the work because the market wage for men is much higher, resulting in small works of lesser utility being undertaken instead of big and

tangible projects. The need for community projects is becoming less important because probably such works have already been completed, are on the brink of saturation, or on account of lack of interest in public works. The survey revealed that there is an urgent need to revamp MGNREGA to prevent its misuse. There is need to make it into a development-oriented programme, creating tangible assets and infrastructure, including tourism-related infrastructure or some large agricultural-related activities.

In contrast to the *Economic Survey Report*, the World Bank praised the programme and described it as a "stellar example of rural development." According to *The World Development Report 2014*, MGNREGA has been described as the perfect example of government to person (G2P) payments. It credits MGNREGA for not just unleashing a "revolution in rural India" but establishing a model of inclusive development. It states that the Act illustrates how "good governance and social mobilization go hand-in-hand". As per the Report, "One of the key achievements of the Mahatma Gandhi NREGA has been that it has provided the rural poor with a safety net during times of adversity such as drought, floods or a failed harvest. The demand for work is massive, mostly from the poor and the disadvantaged groups, and at times of the year when no other work is available. Not only does the programme offer a useful safety net, it also helps spread awareness of rights and promotes dignity." Differing from its previous review in 2009, the Report states that the most significant aspect that stands out in MGNREGA is the fact that work is provided as a legal right and not just as a one-time scheme.

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In September 2014, Mr. Nitin Gadkari, the then Union Minister of Rural Development (MoRD), proposed that the permissible labour-to-material ratio be changed from 60:40 to 51:49 and also the Act be curtailed to 2,500 blocks in 200 of the poorest districts. He announced that 50 per cent of all the works that are taken up at the district level should be for water conservation purposes. He also issued instructions to reverse the decision taken by the UPA-2 government to create a convergence of the Scheme with

the Nirmal Bharat Abhiyan for the construction of individual household latrines.

The moves by the government came under much criticism, with many alleging that the changes proposed by the government, in a bid to reform the Act, would destroy MGNREGA and go against the spirit of the Act. In a note of August 2014, the Joint Secretary (MoRD), Mr. R. Subrahmanyam, pointed out several problems associated with such a change. The note says, "The proposal to change this ratio to 51:49 and make it applicable at the district level, though legally and technically possible, runs contrary to the spirit of the Act, which has been made for creating employment opportunities for unskilled workers, who face considerable vulnerabilities during the lean agriculture season."

Further the note says, "By raising the material component to 49 per cent, although higher order material-intensive works would become possible, the amount available for unskilled wages would come down sharply. This could result in the total employment coming down sharply to 136 crore person days, (a sharp fall of 40 per cent, compared to 2013–14). Such

a sharp fall in person days is bound to create difficulties in the rural areas. The situation could get more complicated in a drought year. Almost five crore households would be adversely affected by this decision."

Expressing their dismay over the moves proposed by the central government, a group of eminent economists and experts wrote to Prime Minister Narendra Modi on 14 October 2014 urging him to ensure that the programme receives all the support required to survive and thrive. Their argument was that the Scheme has wide-ranging social benefits, besides the creation of productive assets.

The letter said: "Despite numerous hurdles, NREGA has achieved significant results. At a relatively small cost (currently 0.3 per cent of India's GDP), about 50 million households are getting some employment at NREGA worksites every year.

"A majority of the MGNREGA workers are women and close to half are dalits or adivasis. A large body of research shows that MGNREGA has wide-ranging social benefits, including the creation of productive assets. Recent research also shows that corruption levels have steadily declined over time. For instance, official estimates of MGNREGA employment generation are very close to independent estimates from the second India Human Development Survey. Whereas corruption remains a concern, experience shows that it can be curbed and the battle against corruption in MGNREGA has helped to establish new standards of transparency in other social programmes as well. No doubt, the programme could and should do even better."

The letter further added, "The gains that have been achieved are substantial and amply justify further efforts to make it a success. Against this

background, it is alarming to hear of multiple moves (some of them going back to the preceding government) to dilute or restrict the provisions of the Act. Wages have been frozen in real terms and long delays in wage payments have further reduced their real value. The Act's initial provisions for compensation in the event of delayed payments have been removed.

"The labour-material ratio is sought to be reduced from 60:40 to 51:49 without any evidence that this will raise the productivity of MGNREGA works. For the first time, the central government is imposing caps on MGNREGA expenditure on state governments, undermining the principle of work-on-demand. Last, but not the least, the central government appears to be considering an amendment aimed at restricting the MGNREGA to the country's poorest 200 districts. This runs against a fundamental premise of the Act: Gainful employment that affords basic economic security is a human right. Even India's relatively prosperous districts are unlikely to be free from unemployment or poverty in the foreseeable future."

Refuting the facts placed in the letter written by the group of economists to the Prime Minister and applauding the moves envisaged by the government, two leading economists of international repute, Jagdish Bhagwati and Arvind Pangariya in an article in *the Times of India* on 23 October 2014 called MGNREGA the 'Rural Inefficiency Act'. They believe that MGNREGA should be pruned so that the resources saved could give space to other programmes announced by the Prime Minister such as the elimination of abject poverty, electricity for all, Swachh Bharat by 2019, one hundred smart cities and expanded road and rail networks. They cited that because of the leakage in the system and the foregone opportunity cost, every five rupees spent

results in a net transfer of only one rupee; that MGNREGA's drawback is that an alternative policy of direct cash transfer does not exist, which makes the pruning of the inefficient MGNREGA, as an instrument of shifting income to the poor, an eminently reasonable interim step.

Carrying the debate further, Ritika Khera (Associate Professor in the Humanities and Social Sciences Department at Indian Institute of Technology, Delhi) on 4 November 2014 pointed out, "The expenditure on NREGA is less than the tax revenue foregone (in 2013–14) on the 'gold and diamond' industry, which was over Rs 65,000 crores in 2012–13. As noted elsewhere, such tax breaks are justified on the grounds of the employment potential of the gems and jewellery industry." The sector employs 0.7 per cent of the workforce, whereas in MGNREGA, 25 per cent of the rural households are employed with an expenditure of Rs 33,000 crores.

She further added, "We need to move away from the lazy resort to statements such as 'out of every rupee spent only 15 paisa reaches the poor' and 'digging holes and filling them up' to something that matches the current ground realities more closely. Once that happens, a more productive debate—on how to fix all that is wrong with the NREGA (delays in wage payments, lack of awareness, corruption, the quality of assets)—can be initiated."

Mihir Shah (former member of the Planning Commission), under whose chairmanship many reforms have been introduced in the MGNREGA, said, "It is clear that where the leadership has understood the potential of the programme, every effort has been made to make it more effective, and this is true across the political spectrum. Every effort needs to be made to reform MGNREGA, as the

programme has been both a major success and a huge failure. The best way to reform such a programme is to study carefully the conditions that made it a success and also to undertake a diagnostics of its failures, so as to learn how best to fix it."

The debate over MGNREGA has been making the rounds since the beginning of 2014. However, amidst the arguments, the central government has already started making amendments in the Act. Although the current MoRD, Birender Singh, has stated that there will not be changes in MGNREGA districts, the shrinking funds of MGNREGA have already started taking a toll on the Act.

In the context of this debate, this issue of *NewsReach* puts forth the experiences of the people engaged directly with the community in creating awareness about MGNREGA and building the capacity of the community and PRI members in developing an Action Plan, and developing systems to create transparency and accountability in the implementation of MGNREGA.

Siraj Dutta, in his article, 'MGNREGA reforms: Fix the holes in the safety net', says that though MGNREGA needs reforms, effort should be made to facilitate the smooth running of the programme rather than tightening strings and restricting funds or fiddling with the wage-material ratio.

In 'MGNREGA: Need to go beyond ideologies', D. Narendranath argues that the inefficiency in the public entitlement programme should not be the sole criteria for restraining a public safety-net programme, which has created employment opportunities for women and the very poor, especially the SCs and the STs. He urges the government to initiate a wider debate for issuing guiding policies for

better implementation of the programme.

The other three articles are case studies from Madhya Pradesh, West Bengal and Chhattisgarh, wherein PRADAN professionals share their experiences of working with MGNREGA. Subodh, in 'MGNREGA: Fostering Real Citizenship', shares how Federation members, through continuous efforts, have sensitized PRI members, created awareness among the community, and influenced officials to implement the programme better.

Subimal Mandal, on the other hand, in 'Telia: Telling the tale of MGNREGA', opines that the pro-activeness of the district collector in West Midnapore district helped in the smooth implementation of MGNREGA, with PRADAN helping community members create effective

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action plans to develop land and water for livelihoods generation in this tribal village, where earlier farmers were dependent on distress migration for survival.

In 'Stories of success: Converging schemes for generating livelihoods', Masroor Ahmad talks about the advantages and steps taken for the convergence of MGNREGA with various government programmes for creating sustainable livelihoods and community well-being.

With many views from different sections, there is need for non-partisan debates, on MGNREGA in the public sphere, taking into account analytics, evidence-based discussions and various studies, both on the failures and successes of the programme, leading to work on redesigning or reframing MGNREGA.

MGNREGA Reform: Fix the Holes in the Safety Net

SIRAJ DUTTA

That MGNREGA needs to be reformed is evident; however, what needs to change are not the basic tenets of the programme but implementation and supply-side issues that interfere with the smooth running of the programme and block benefits that provide a safety-net to the rural poor in the lean agricultural season and also to tide them through the sudden loss in livelihood opportunities.

Gufu, a village in Torpa block, Khunti district, Jharkhand, stands out as an example of how SHG women have successfully implemented the Special Swarnajayanti Gram Swarozgar Yojana (SGSY) project, built livelihood-enhancing assets and diversified their livelihoods portfolio. Gufu is now a self-sustaining hamlet, where families have increased and stabilized their income through improved and diversified agro-horticulture practices.

On a recent visit to Gufu, two interesting facts came up. First, some of the villagers (part of the SHG families) still seek employment under MGNREGA, mostly during the lean agricultural season. And second, supply-side issues such as delays in wage payment deter many families from seeking employment under MGNREGA.

This situation clearly answers the questions on MGNREGA that have been raised recently, primarily on the 'utility' of the programme and its need and importance for the rural poor. Even in a village such as Gufu, the rural poor need the protection of a safety net during the lean agricultural season; at the same time, many of them have apprehensions about accessing the resources available through MGNREGA because of the innumerable supply-side issues.

Recent reports in the print and electronic media point to the plan of the central government to change some basic tenets of the programme. The government records on the proposed changes in MGNREGA, accessed through RTI by a group of activists, show that the government is planning to limit the programme to 200 districts, and also to change the wage-material ratio from the existing 60:40 to 51:49. The programme has also come under criticism—some of it constructive and some seeming rant.

The philosophy and history of MGNREGA needs to be touched upon before delving into questions about the 'utility' of the programme and the proposed changes. This article aims to address these questions, based on the author's field experience in Jharkhand and also draws from relevant literature and secondary evidence.

MGNREGA—SUCCESS OR FAILURE?

During hamlet-level meetings or NREGA training events for SHG women, participants are often asked to point out the differences between public-works programmes before 2005 and post-2005. Along with the standard replies about the delay in wage payment, incomplete work, etc., in MGNREGS, many participants mention the following conditions (verbatim) that changed after MGNREGA:

- ◆ Earlier, the schemes were completely contractor-driven and workers had to stay in the good books of the contractor to get work.
- ◆ Men and women did not get equal wages.
- ◆ The working hours and wages were decided by the contractor.
- ◆ There was always a shortage of schemes.

MGNREGS has been a watershed scheme in the country's history of public welfare and citizenship. Since its inception in 2005, it has been instrumental in providing employment to lakhs of poor families in rural India. The formulation of MGNREGA is a reflection of the basic democratic values of respect, equity and justice that are ingrained in our Constitution. In a country like India, which is ridden by class, caste and power structures, a legislation of this order provides the opportunity for the poor and the weakest in the society to claim their space.

MGNREGA has provided a safety-net for poor and vulnerable families by providing employment-on-demand in their own panchayat

The voice against MGNREGA, not surprisingly, is the strongest among the corporate, urban elite and the landed class.

The positive impact of the programme on reducing abject poverty, increasing local

agricultural wages, and reducing distress migration has been documented by multiple studies. MGNREGA has provided a safety-net for poor and vulnerable families by providing employment-on-demand in their own *panchayat*. There are also some small-scale examples of livelihood-enhancing asset-creation through MGNREGS. Several accountability and transparency measures such as payment through banks have been added to the programme over the years, which have helped in checking the leakages in the system. The Public Evaluation of Entitlement Programmes (PEEP) survey, conducted in ten states, shows a visible reduction in corrupt practices such as fudging of records after the introduction of these transparency measures. The 'process' aspects of MGNREGA such as *gram sabha* strengthening, greater participation of women in democratic forums, etc., as pointed out by Dreze, also need to be acknowledged.

At the same time, the PEEP survey points to a steady decline in employment levels over the last few years. Direct observation in Jharkhand indicates a significant reduction in the participation of rural workers in the programme. There is growing discourse that the demand for work is decreasing because the needs of rural India are changing. The question that needs to be asked is whether participation has decreased due to the changing aspirations of rural India or the poor response of the supply side over the years. Several implementation issues such as delays in

wage payment, the complexity of the payment process and the lack of accountability of frontline functionaries have come to the fore, over the last nine years of the programme's existence.

The performance of MGNREGS has not been uniform across the country. Broadly, some states such as Kerala and Tamil Nadu have performed reasonably well whereas states such as Bihar and Jharkhand have struggled with the implementation. At the same time, there are pockets of 'good-performance' even within these states. Important, therefore, is an understanding of why states such as Jharkhand have struggled with the implementation of the programme.

HOLES IN THE SAFETY-NET

A visit across any district of Jharkhand shows that a large number of people rely on MGNREGS for work during the lean agricultural season. This is the only source of income for most of them during that period. The recent *Kaam Mango Abhiyan* in six pilot districts has shown that there is a large demand for public-works programmes, and the demand for work often goes unmet.

Over the years, MGNREGS has definitely thrown some light on the institutional capacity of the states to implement and monitor large-scale public welfare programmes. A recent study has shown that there is a large unmet demand for work, and one of the primary reasons for this is the weak institutional capacity of poor states. In states such as Jharkhand, Bihar and UP, where the state capacity to implement and monitor is quite weak, the programme has not performed as well as it has in states such

Several implementation issues such as delays in wage payment, the complexity of the payment process and the lack of accountability of frontline functionaries have come to the fore, over the last nine years of the programme's existence

as Andhra Pradesh and Kerala. In Jharkhand, the workers are actually at the mercy of frontline functionaries such as the *rozgar sewak* and the mate.

One of the striking examples of weak institutional capacity is the delay in measurement verification that often leads to a delay in payment of wages. In the current system, the physical progress of the work has to be

verified by a Junior Engineer (JE) before the wage-list is issued by the block administration. In Jharkhand, there is a serious shortage of JEs in the blocks, leading to delays in measurement verification and, hence, delays in the wage payment. Each JE in the state has to support five or six *panchayats* and, consequently, the verification is never on time. Similarly, there is also a lack of Management Information System (MIS) operators, which affects the implementation because the programme is heavily MIS-dependant. Mihir Shah, in a recent article, has pointed out that the success of the programme depends on the institutional capacity of the primary implementing body, that is, the *gram panchayat*.

Since inception, an area of concern has been the lack of accountability at all levels of implementation. A classic example is the attitude and the work ethics of the JEs. The JEs play hard to get and often have to be paid by the mate for each cycle of verification. The key lies in devolving a measurement verification process to the *panchayats*. Some states have already started appointing barefoot engineers at the *panchayat*-level, who are more accountable to the *panchayats* and the villagers, and help in accelerating the verification process.

Even though MGNREGA has a number of institutional mechanisms for checking corruption and ensuring accountability, a major challenge has been to make these mechanisms operational and to simplify the process of redressing grievances. In Jharkhand, there are some successful cases of workers receiving compensation for not getting their entitlements. These instances, however, are few in number and clearly point to the weak institutional capability of the state in monitoring the programme.

Other supply-side constraints are the limited outreach, poor infrastructure and lack of accountability of the financial service providers, especially post offices. Post offices are often a source of delay in wage payments due to a lack of infrastructure for online banking. Also, observations suggest that post offices are a major source of leakage because the postal employees are often hand-in-glove with middlemen.

Even though MGNREGA has a number of institutional mechanisms for checking corruption and ensuring accountability, a major challenge has been to make these mechanisms operational and to simplify the process of redressing grievances

Many backward blocks in Jharkhand are still serviced by post offices. The government has introduced the electronic fund management system (eFMS) and the Aadhaar-based payment system; these have not been able to speed up the payment process, however, because the basic issues of inadequate financial inclusion, poor infrastructure and connectivity remain unresolved. Even nine

years after the programme's inception, the financial inclusion of workers and outreach and accountability of the financial service providers remain challenges.

And because wage payment is irregular in nature and the workers do not have any way of knowing whether their accounts have been credited with their wages, they have to make multiple trips to the banks/post offices. Workers often hand over their job cards and passbooks to the mates/middle-men just to avoid making multiple trips to banks/post offices for wages. These trips and the practice



Villagers protest against the MGNREGA payment issue in Hatgamharia block in West Singhbhum district

of involving middlemen have led to considerable transaction costs. Many workers have dropped out of MGNREGS over the last few years due to the high transaction costs involved in wage collection. The impact of the transaction costs associated with the irregular wage payments on the reduction in participation in the programme has not received much attention from the policy-makers.

Another example of the poor state capacity is the sluggish nature of the opening of works in villages. Field experience suggests that the demand is seasonal in nature and also dynamic, in terms of the employment required. The demand for work is the highest during the lean agricultural season or the period between other livelihood activities. The current process of opening a work involves layers of technical and administrative sanctioning. Instances of lags between the need of works in villages and the opening of works are not uncommon. Several instances have been observed when workers have had to migrate due to a delay in the opening of the works. The challenge is to make the process of opening the works simple in nature.

The programme has also come under criticism for its failure to create durable assets. A systematic approach to utilize the programme for large-scale asset-creation has been missing. At the same time, however, it is not uncommon to come across *kuchcha* roads, wells and roadside plantations that have been created under the programme.

PRADAN's own experience of converging MGNREGS with an Integrated Natural Resource Management (INRM) approach in Jharkhand,

The programme has also come under criticism for its failure to create durable assets. A systematic approach to utilize the programme for large-scale asset-creation has been missing. At the same time, however, it is not uncommon to come across kuchcha roads, wells and roadside plantations that have been created under the programme

Chhattisgarh and West Bengal have shown the possibilities of setting up livelihood-enhancing assets under the programme. These point towards the need for structural treatment that is labour-intensive in nature rather than material-intensive. The operational guidelines issued in 2013 have also broadened the type of activities that can be undertaken, providing adequate scope for the creation of livelihood-enhancing assets, based on INRM principles.

Further, the MIS data over the last few years has shown that only 27 per cent of the currently allocated 40 per cent of the total expenditure is spent on material. The evidence raises a question on the intent of the government when changing the wage-material ratio. That changing the wage-material ratio will only encourage *benami* (proxy) contractors and will actually reduce the outlay for the wages has been pointed out.

Sudha Narayanan (Assistant Professor at the Indira Gandhi Institute of Development Research Mumbai) has pointed out that a 'proof of concept' on the usefulness of MGNREGA for asset-creation already exists, and it is important to build on this and strengthen the programme further, to help marginal farmers in preserving their resource base and increasing the food production. The challenge is to include livelihood-enhancing asset-creation as an objective in the planning and implementation of the programme. The planning for works is still done on a piece-meal basis and the creation of a holistic village-development plan is missing. Also, the quality of the created asset is not being monitored effectively.

The local implementation and planning agencies (*panchayats*, blocks, etc.) do not have the technical capability to plan and implement land and water activities. The provision for a Cluster Facilitation Team (CFT), as per the 2013 operational guidelines, is definitely a step in the right direction because it aims to place a cadre of experts

at the block/*panchayat* level that will support the *panchayat* and the block in planning and implementation of the programmes, ensuring the creation of livelihood-enhancing assets. The preparation of holistic village development plans, under the ongoing NRLM-MGNREGA-CFT programme, shows that *panchayats* can prepare such plans if they have adequate technical support at their disposal.

One of the biggest supply-side constraints of the programme has been the budgetary allocation, which has been steadily declining since 2010. There has been a 45 per cent reduction in funds allocation from April to September 2014, compared to the previous year. Even though the programme is supposed to be demand-driven, the recent capping of the allocation by the central government has resulted in a drastic drop in employment. Similarly, the irregular flow of funds from the centre to the states, through the fiscal year, has been a major reason for the delay in wage payments and the delay in the opening of the works with many families in the villages are without any source of income or are waiting for pending wages.

Ironically, on the one hand, the rural poor are waiting for the commencement of more works and for the payment of wages on time, and on the other hand, the government is reducing allocations. Economists Jagdish Bhagwati

Ironically, on the one hand, the rural poor are waiting for the commencement of more works and for the payment of wages on time, and on the other hand, the government is reducing allocations

and Arvind Pangariya have been prominent voices against MGNREGA. In one of their recent articles, they claim that there is no need for MGNREGS because the rural poor have other employment opportunities that do not involve such high transfer costs as in MGNREGS. What will be interesting to hear are the reactions to this claim from the tribal women waiting in their villages for the *rozgar sewak* and mate to initiate the work and give them employment.

HOW TO ACCESS THE SAFETY NET: NEED FOR COLLECTIVIZATION

Very often, SHG members (or someone from their families) seek work under MGNREGS during the lean agricultural season. They do not need any 'external facilitating agency' for this because, at the end of the day, they need the employment. These poorest members are usually not part of any project-based livelihood initiative. If employment for 100 days were to be assured for such women, it would help them fight poverty. At the same time, MGNREGA could become a tool for poor women to claim their space in the *gram sabhas*, *panchayats* and the state.

Even in states with weak institutional capacity such as Bihar, there are examples of worker *sangathanas* such as the Jan Jagaran Shakti Sangathan (JJSS) that have forced the local administration to respond to the demand of the workers and have sought accountability from the administration. These examples are few and sporadic. Most of MGNREGS workers in the country are unorganized and do not have any platform that can support them to demand work and seek accountability from the state.

PRADAN's own experience of building the capacity of SHGs and *tola sabhas* to plan, implement and monitor land and water development projects presents an interesting point of comparison. Often, while such projects are implemented effectively, MGNREGS works in the same hamlet/village lie unfinished and embroiled in stories of delayed payments and fudged muster rolls. One major difference between the two type of works, is that the workers and the community members have been organized to plan and monitor schemes in the former whereas community members do not own MGNREGA works and the workers remain at the mercy of the mate and the *rozgar sewaks* in the latter.

Despite the reduction of corrupt practices in MGNREGS, the nexus of frontline functionaries, *bichauiyas* (middlemen) and mates in the implementation is a stark reality in Jharkhand. Most of the villages in the state have their own stories to tell of how the entitlement of workers has been abused and their money has been siphoned off to some other MGNREGA scheme. The villagers, in most instances, do not challenge the nexus because of the structural power differences.

Building a collective of workers that provides the necessary platform for them to demand registration, seek accountability and have their grievances addressed is essential. Small examples such as in Kuira in West Singhbhum show that the nexus can be broken if the workers were made aware and are organized.

The success of MGNREGS depends on how aware and well-organized the workers are, to demand their entitlement from the state. Unfortunately, this part has received less attention since the programme's inception

In that village, the SHG platform helped the women challenge the nexus and claim their entitlement.

The success of MGNREGS depends on how aware and well-organized the workers are, to demand their entitlement from the state. Unfortunately, this part has received less attention since the programme's inception. The NRLM-MGNREGS-CFT programme is a positive step because one of its objectives is to mobilize and organize villagers into communities, which would then feel ownership and participate in the planning and implementation of works. The women's collectives could become the platform for poor families to claim their entitlement and seek accountability from the state.

TO REFORM OR NOT TO REFORM

The message on the wall is clear. MGNREGA needs to be reformed. But as stated in the earlier sections, there are major supply-side issues that need to be reformed rather than the basic tenets of the programme. Restricting the programme to 200 districts, and changing the wage-material ratio will definitely not help in reforming supply-side issues.

There is little doubt that the poor and the ultra-poor make up the majority of the workers accessing this programme because of its self-selection targeting mechanism. This programme was meant to provide a safety-net to the rural poor in the lean agricultural season, and also to tide over the sudden loss in livelihood opportunities. Can the government deny the poor, who live in comparatively

The references for this article are available on request from newsreach@pradan.net

developed districts, the right to work only because of its own operational limitations and failures? Is it not possible for the government to have a different strategy for such districts and blocks? Downsizing the operational area of the programme will have a direct impact on the rural poor of those districts, and will also leave an indelible mark on the principles of the universal right to work.

The need of the hour is to have a wider public debate and consultation, to discuss the supply-side bottlenecks in implementation and work towards simplifying the programme to make it more accessible for the rural poor. The state cannot shy away from its responsibility of providing work to its citizens.

MGNREGA: The Need to Go Beyond Ideologies

D. Narendranath

Rebutting Arvind Panagriya and Jagdish Bhagwati's views on why MGNREGA should be limited and eventually phased out are the arguments that say the welfare scheme has the potential to save the life and dignity of the poor, and that efficiency is not the only criterion that should guide state policies.

If it were not for the reputation of these economists, and for the fact that the opinions of these economists seem to find a lot of traction with the new government, there would have been no need to give too much credence to the arguments presented. With all humility I must say, I found most of the reasoning quite simplistic. The economists just did not seem serious or rigorous enough when arguing for the scrapping of one of the world's largest social security-net programmes in a country that hosts a majority of the desperately poor people.

The crowning argument that makes for the centrepiece of the short article "Rural inefficiency act: Despite protests about diluting NREGA, the PM is right to confine it to 200 poorest districts" by Arvind Panagriya and Jagdish Bhagwati is that the MGNREGA is fundamentally flawed; it is inefficient, thus the need for the absolute repeal of the Act. For the authors, the confinement of MGNREGA to 200 districts with a higher material-labour ratio is also only a political compromise. Their central argument runs thus:

"To appreciate fully how inefficient NREGA is at transferring income to the poor, consider the following. Existing data show that on average 30 per cent of NREGA expenditure is incurred on material and 70 per cent on wages. Assuming the daily NREGA wage to be Rs 130, this requires an expenditure of Rs 186 to employ one worker per day.

"But not all Rs 130 in wages amount to transfer. When accepting NREGA employment, the worker forgoes the opportunity to work elsewhere. Even assuming the daily market wage to be a low Rs 80, the net transfer under NREGA is only Rs 50. So we spend a solid Rs 186 to transfer a mere Rs 50."

That there is corruption and there is further leakage even in this Rs 50 is an additional point they make; but let that be. The economists think that even at its best, NREGA is a colossal waste of money because it costs more to transfer minuscule amounts of money to poor people. But they forget that the expenditure of Rs 186 actually results in the creation of utilities worth Rs 186–Rs 130 in wages and Rs 56 in material. Is that not contributing to the poor person's economy? Is the value of Rs 186 in a time of desperation to be discounted just because of the inefficiency in its transfer?

This money has the potential to save the life and dignity of the poor; efficiency is not the only criterion that should guide state policies. About the forgoing of Rs 80, the question only arises when there is an opportunity for that work. Even assuming there is an opportunity to earn Rs 80, it is only natural for the workers to select the option that would pay them Rs 130.

If there were to be two options, the seekers would naturally settle for the superior option, in this case NREGA; with the result that large farmers or other employers, who want to get labour, would have to pay a higher wage than Rs 130. That is how MGNREGA has resulted in rising wages. The point the economists raise in this regard, is laughable, not in the least for its mocking tone:

"Proponents of the NREGA argue that it provides employment during periods when no other employment is available. Therefore, the outside option of employment even at Rs 80 assumed above is not available. But the same proponents also make claims of NREGA having raised the market wage by leaps and bounds. Surely, they cannot have it both ways."

"If NREGA employment is provided only when no other employment opportunities

are available and is absent when employment opportunities in the market exist, it is a stretch to argue that it has led to any increase in wage."

The economists just do not seem to get it. Inferior options of Rs 80 or even worse exist in most places. In times of severe drought in *Vidarbha*, women have been even forced into prostitution as one last attempt at staying afloat. Are state policies going to be decided based on the worst options available in the local economy or should the state proactively intervene to create superior options?

It is, of course, a sad reality that in many places, workers have been forced to get back to these very same inferior options due the mindless corruption in the implementation of MGNREGA. The argument that a scheme is implemented badly cannot be used to propound its scrapping, can it? In areas where MGNREGA has been implemented well, it has resulted in increase in wages. There are studies done by independent parties that present these facts.

I would like to comment on one last point by the economists before moving on to the more substantial matters as to what the current government proposes to do regarding MGNREGA. They argue:

"Unlike the UPA government, PM Narendra Modi seems to understand the folly of embracing substantial spending programmes unmatched by revenues."

"This is particularly the case as he has announced his intention to step up expenditure to reflect his 'grand vision' for India. This vision includes elimination of abject poverty, electricity for all, Swachh Bharat by 2019, one hundred smart cities and expanded road and rail networks. The implementation of this vision requires resources."

MGNREGA needs to be scrapped since it is not matched by revenues. This is as ridiculous as many of the other un-informed arguments that they have put forward. If there are no resources, let them find the resources. What are economists for, otherwise? Let them scrap something else, put on hold the smart cities, cancel the bullet trains, reduce the military budget, stop corporate sops; do anything except abolish useful expenditure. Let us not perpetrate what happens in millions of poor homes on a daily basis—in times of shortage, the girls and the women give up their food in favour of the men and the boys. Let us not sacrifice the ‘soft’ programmes for enhancing resource allocation to the more ‘masculine’ programmes such as the bullet trains or smart cities.

To be fair to the economists and also as the title of the article says, they have not actually suggested scrapping MGNREGA in as many words. They have, on the face of it, supported the pruning of the programme; but their arguments on the conceptual flaws in the programmes betray their actual preference. It is further corroborated by the following:

“But the compelling reason for limiting NREGA, as a policy to shift resources to the poor, consists precisely in the fact that it has drawbacks that an alternative policy of cash transfers does not have. By opting to retain and complete the Aadhaar project and launching the Jan Dhan Yojana, which would together provide the necessary infrastructure, the PM would seem to have cleared the way for an eventual move to cash transfers. And that makes pruning of the inefficient NREGA, as the instrument of shifting income to the poor, an eminently reasonable interim step.”

So, pruning, in their minds, is an interim step; scrap it once we have Aadhaar and the Pradhan

Mantri Jan Dhan Yojana (PMJDY) infrastructure in place. The assumptions seem to be that it would be cheaper to actually transfer cash through a colossal IT infrastructure. And that there would be no corruption in cash transfers.

The question that needs to be asked here is: What do they think would happen after NREGA is gone? What would the displaced worker do in the new way of things? Would she walk up to the *panchayat* office and apply for cash? For how many days: 15, 50, 100? What would be the measure of the need or the desperation of the applicant? Or, if there is a fear that this would lead to rent-seeking on part of the giver, then the other option is to just transfer a lump-sum amount to the accounts of a group of people selected, based on random criteria. But then, what would the criteria be? How much should be transferred? Who would certify it? And would not the certification process lead to rent seeking? These are some of the open questions that would need to be answered.

But, then, is that the point? Would the government still want to replace MGNREGA with cash transfer if it could do it? What about the basic belief that people have the capability, they do not need passive hand-outs, and that people are willing to work with dignity for what they need? Hand-outs are meant for the disadvantaged such as the disabled or the perpetually ill or the very old people. Cash transfers would be effective for these payouts and for pensions, and other special items such as scholarships, relief payments and so on.

MGNREGA, however, operates in a different space. There are large numbers of people in the margins, who otherwise have a livelihood but keep falling off the survival level. This is a dynamic process. The employment guarantee is a net designed to catch those who keep

falling off. There is no top-down way of identifying these people, there are no set criteria. So MGNREGA has been designed as self-selecting, for anyone, who is willing to do manual labour. It is premised on the assumption that anyone who is willing to do hard manual labour must be in a bad situation. MGNREGA is also based on the belief that those who are able should earn their bread for themselves.

MGNREGA has conceptually blended the concept of the welfare state—reaching out to the people who are badly off and yet not diminishing their sense of agency.

Those who have really seen the plight of the poor and hungry in this country would vouch for the salutary effect of MGNREGA wages in their lives; and those who have not seen the poor villages would never be able to appreciate this aspect of the scheme. That the scheme is demand-based and available for up to a hundred days is a dignified life-saver.

How can strategies that are based purely on an efficiency construct, respond to the real needs of the poor? In a large number of PRADAN villages, we have made use of MGNREGA to generate livelihood assets and, in the process, facilitated the generation of wages and helped the rural poor establish sustainable livelihoods. These families do not need MGNREGA anymore because they now earn enough from their own farms.

MGNREGA has multiple objectives—a social security net for those who drop off the dignified survival mark; a means to build livelihood assets such as farm ponds and check dams; and a method for strengthening grass-roots governance—*panchayats* leading the

MGNREGA, however, operates in a different space. There are large numbers of people in the margins, who otherwise have a livelihood but keep falling off the survival level

planning and implementation of the scheme at the village level, with active participation of the *gram sabha*.

The lack of capacities of the *panchayats* and the rampant corruption at all levels has led to a humungous waste of resources and a general disaffection by villagers for the programme. That does not mean that with appropriate interventions, as demonstrated in many places, the programme cannot be made to work and achieve all its objectives.

Therefore, without exploring ways in which the success stories of MGNREGA can be up-scaled to all states, the haste to set upon a path to abolish it, betrays a certain ideological quarrel with the concept of a welfare state itself, the kind evidenced in the writings of the economists mentioned above.

The main component of the proposed changes is restricting of the programme to 200 poorest districts, as understood from newspaper reports because there have been no official press releases. Hopefully, the statements made by the Honourable Minister for Rural Development are still a work in process and that the Ministry has not yet decided whether to implement the suggested changes.

The proposals for the changes are flawed and must be discarded. If the employment guarantee is a safety-net, there is no reason to believe that this phenomenon of temporary lack of employment happens only in the poorest blocks. The scale will surely be low, but there will be people, who fall off the productive earning levels, even in the best of economies. The safety-net is for those people.

Restricting the number of districts basically takes away the safety-net character of the programme. This intent of the government is further reinforced by the other reforms suggested—restricting works to agricultural assets, and increasing the material to labour ratio. These reforms will reduce the programme to an agriculture asset building scheme for the poorest blocks, and not an employment guarantee programme for poor people everywhere.

The focus only on agriculture would in some cases stop the creation of some other useful non-agriculture assets such as roads. This also ties the hands of the *panchayats* in being creative in building a comprehensive plan for the village and then using the various programmes including MGNREGA in implementing those plans. It is also feared that the dilution of the material to wage ratio would gradually bring back the middleman-contractor regime that the MGNREGA has tried hard to fight.

It is not to be denied that the programme was being implemented shabbily in many places, but there was also a gradually emerging realization in the earlier government that the execution of the programme needs to be improved. The streamlining of the IT infrastructure, the insistence on social audit, the bringing in of civil society organizations as cluster facilitation teams, the initiating of a comprehensive capacity building programme for PRIs on participatory planning, the training and placing of engineers to assist the community organizations, etc., were the useful interventions already being put in place; many of them on the insistence of civil society organizations.

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Rampant corruption has been the bane of the programme. The way out of reducing corruption, which the government seemed to realize, was not only through improving the IT infrastructure or through externally driven social audits but by empowering communities, and in building the capacities of *panchayats*. The 200 districts to which the programme is now being confined are also the districts

in which the communities are poorer and less organized, and the PRIs, the most emaciated. Better governed and generally better-off states such as Kerala, Andhra Pradesh and Tamil Nadu are anyway already using MGNREGA effectively and creatively.

In Kerala, the creative use of MGNREGA wages through labour groups of women has been instrumental in bringing back field crops—paddy, vegetables, fruits—into local production, and putting into use vast tracts of fallow lands. Repealing MGNREGA from these states is not going to help in reducing corruption and wastage. The government would have to put in extra effort to put in place all the reforms mentioned above in the proposed 200 districts, to make MGNREGA effective.

The success of a social security-net programme is in being effective, demand-driven and quick in response. It will, over a period of time, settle itself at a level to the extent which there are fall-offs from mainstream livelihoods. The effectiveness of MGNREGA was that through building assets, it also offered an opportunity for the poor to increase livelihood resilience, thus, reducing dependence on the safety nets. The demands would go down over a period of time, if the programme were to be well-implemented.

Thus, one has to be prepared for MGNREGA off-takes going down over time and settling at a low level, but that has to be a natural process, as a result of livelihoods becoming resilient. Allocations cannot be artificially curtailed which, by the way, the earlier government had also begun doing in order to meet its unrealistic fiscal deficit targets.

Why is it that the poorest and the weakest need to bear the brunt of misguided policies, and not the middle and upper classes? This is a question that is difficult to answer. Nevertheless, if MGNREGA continues as a true safety net and remains demand-based, the wages off-take can be an indicator of the levels of desperation in the rural areas. By converting MGNREGA into a limited scheme in a few districts, the state loses the opportunity to step in to assist the neediest, and also loses a channel of communication with its poor people.

In the end it would be useful to look at the concluding paragraphs of the article by Drs Pangariya and Bhagwati.

"We conclude with a broader thought on our myriad social programmes and schemes that have been in place for decades and suffer from endemic corruption and poor implementation. Any time a voice is raised against these schemes, their defenders, often NGOs with a vested interest, come together to argue that we can eliminate corruption and improve implementation by doing this or that

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Yet, business as usual continues. In the meantime, even the poorest in India exit the schemes in search of private solutions. This has begun to happen on a large scale even in areas such as education and health, which have been traditional preserves of the public sector.

"How long must the poor suffer under the assurance of improved outcomes the next time before they are granted the private option—an option the rich already enjoy—through enhanced purchasing power derived from a policy of cash transfers?"

Once again, the ideological bias is on display! The argument that cash transfers are the only solution to rooting out rampant corruption is as limited as the very idea of cash transfers, whether efficient or not. But there seems to be a fixation and a sense of closure in the minds of the academics regarding cash transfers and thus the lack of effort to even argue out the case logically.

The government policy makers must pay heed to the objections being raised by civil society activists, economists, etc., about the suggested reforms; they need to look at the wide range of research available on NREGA and its effectiveness and also initiate a wider debate. Hopefully, instead of being carried away by pre-conceived notions, the government takes a hard look at the basic issues with the programme, as it is being implemented today, and takes up corrective measures in consultation with all involved.

MGNREGA: Fostering Real Citizenship

SUBODH KUMAR VERMA

Moving from ignorance and non-participation to active involvement in planning and implementing, the women in Kesla are determined to develop their villages, conscious not only of their rights and entitlements but also of their roles and responsibility in developing their villages

Early in the morning on 16 August 2013, I received a call from Sunita Bai, a member of the Yashoda Mahila Samita from Dauri, a small village in Hoshangabad district, Madhya Pradesh, inviting me to attend a *gram sabha* in their village. This was a proud moment for me because the efforts of the struggle by the Narmada Mahila Sangh (NMS) had begun to reap results.

I rushed to Dauri with my colleague, Bharti. The *gram sabha* was organized to plan the *panchayat's* annual budget for the financial year 2014–15. SHG members were submitting their family-wise plan to the *gram sabha* for approval and all the interventions in the Shelf of Project (SOP) of the *panchayats* so that in the coming year they could manage their labour, develop land, water and other infrastructure in the village.

I was happy to see that all *Panchayati Raj* Institution (PRI) representatives, the nodal officer from the district and about 180 villagers had gathered for the meeting; of these, at least about 60 per cent were women SHG members. At the end of the meeting, the *panchayat* secretary read aloud the interventions planned by the villagers, which were then thoroughly scrutinized by the participating members.

Radha Bai, a Federation member of NMS, informed the gathering that the same process was taking place in other villages such as Chipkheda, Dandiwar, Chartekara and Choukipura; and that SHG members in Jhunkar and Morepani had conducted this exercise a day earlier in their *gram sabha*.

This was the second year running that SHG members experienced this sense of citizenship in their *panchayat* structure, in which the PRI representative, duty bearers and even their male counterparts showed them respect and accepted their ideas

for the development of the village, under MGNREGS and other schemes. These women are concerned about development in their area and are now confident that they will be able to achieve their goals. They have a vision for themselves and for the next generation.

What is happening in all these villages is not a one-day story but the result of a continuous struggle and dedicated effort by NMS members. In 2010, during a Cluster *adhiveshan*, NMS members decided that to have sustainable livelihoods, they needed to work on developing and managing natural resources such as land and water in the village. The leaders realized that they needed to create awareness among SHG members and plan collectively for the holistic development of the village. They decided that they needed an overall plan for the village, in which each and every family member's issues and needs are taken into consideration. A Family-based Well-Being Plan (FBWP) for every family of the village was created by NMS leaders, with the support of Community Service Providers (CSPs). In this process, experienced NMS members and CSPs, who had earlier undergone systematic training, took charge of conducting Focused Group Discussions (FGD) and individual surveys with SHGs and SHG members, respectively.

The main motto of the FBWP was to make SHG members aware of developmental issues and show them the way forward. The FBWP process took place in almost all SHGs, providing a platform for all the members, including

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their families, to articulate their concerns. They also became aware of and discussed their rights and entitlements. Issues related to domestic violence, land disputes, improper functioning of government schemes, land and water health

developments, etc., were also raised in the FBWP. Many common concerns emerged such as employment during lean periods, land and water resource development, and village-level infrastructure development, including roads and toilets.

In January 2011, NMS members decided to approach the *panchayats*, to meet the demands that emerged from the FBWP. They submitted written applications to the *panchayat* and received receipts for them. Many applications were submitted in different *gram sabhas* in January; however, when the SOP was finalized in the *panchayats*, there were no recommendations for the works demanded by the community and NMS members. The members felt cheated and lost hope because they had worked really hard to assess the needs of the villagers and arrive at plans for the overall development of the village. They had also supported the *panchayats* in drawing up the plans.

This was a big challenge all the NMS members. All their hard work and efforts were rendered meaningless because the local governance system had not accepted their plans or, in other words, the PRI representatives had not accepted the participation of the villagers in local governance.

Although Hoshangabad district was incorporated in the third phase of MGNREGS in 2008 for 100 days of wage employment, there was little understanding among the people about what kind of work could be taken

up at the *panchayat* level. The implementation of MGNREGS itself was rather challenging not only for the *panchayats* but also for the block and the district-level administration. A PRI member said that before MGNREGA, there were not many works being carried out at the *panchayat* level; the understanding about MGNREGS, therefore, was abysmal at the PRI level whereas at the citizens'/ villagers' end, it was negligible. *Panchayat* officials were afraid to receive applications for work and avoided giving receipts under MGNREGS because they thought that MGNREGS funds would later be recovered from the people or from themselves.

Interactions with PRI members also revealed that ideas put forward by NMS or PRADAN were not easily accepted by many PRI representatives and duty bearers. Some thought they would lose their hold on the villagers or the *panchayat* and were also worried that if the villagers became involved in the process of governance, they might interfere with how the funds would be spent. Or perhaps, it was difficult for them to accept women's participation and their increasing influence in the work environment.

Thus, in an NMS Federation meeting in March 2011, where professionals from PRADAN were also present, two major focus areas emerged. One was to generate awareness among NMS members about the various government schemes and programmes available and create a demand for them, and, second, to sensitize PRI members and work cohesively with them in building a relationship with the *panchayats*.

Two major focus areas emerged. One was to generate awareness among NMS members about the various government schemes and programmes available and create a demand for them, and, second, to sensitize PRI members and work cohesively with them in building a relationship with the panchayats

NMS members decided that they would have to participate more actively in public forums such as the *gram sabha* and public hearings at the block level so as to understand the proceedings and how the system works, gradually create a space for themselves and, later, through equal and active participation, highlight the areas that require development in the villages. Women needed to, over a period of time, become the people's representative and take charge of the up-liftment of the villages.

In the Federation meeting, NMS leaders planned to spread their ideas, including an awareness of MGNREGS, the Panchayati Raj system and other relevant schemes through meetings, training programmes and exposure visits, to each and every NMS member in different villages.

In the first step, training programmes were organized for those NMS leaders who were the village representatives selected by the SHG members of the village. PRADAN organized intensive 'Gender and Governance' training programmes, to help the leaders gain an understanding of the gender perspective in local governance, how women's needs and rights are vandalized, and why women should participate in *gram sabhas*.

The trained leaders, along with the PRADAN professionals, then organized village-level training programmes for SHG members and their spouses, creating awareness on the various schemes available, teaching them on how to apply for these schemes, and informing them about the documents that are needed to be filed with an application for those schemes.

Simultaneously, PRI members and village-level duty bearers also needed to be sensitized, for better implementation of the schemes offered under MGNREGA, and provided with support to initiate village-level developmental works.

In June 2011, PRADAN organized joint residential training programmes for PRI members and NMS village representatives, so that they were on the same page as far as awareness was concerned. PRADAN also sought the support of resource persons from DEBATE (a Bhopal-based organization, working for resource development for PRI and MGNREGS), Jagori (a Delhi-based organization working on women's rights) and other local PRI representatives, who had initiated projects and done well in their *panchayats*.

Exposure visits to Gurgunda were organized for PRI representatives and NMS members, to meet with the people's representatives and SHG members of Shahpur block in Betul district, where PRADAN had been working for over three years directly with MGNREGS. A meeting was organized with the *Gramin Jalbhisek Jalgrahan Samiti (GJJS)*, a committee formed by SHG members, PRADAN and PRI members. The major role of GJJS was to consolidate the plans made by villagers, monitor the data of the day-to-day works and manage funds. GJJS members shared how they and the PRI members had been planning and implementing the works. They also showed the visitors the land and water works, the process of payments and the collaboration among PRI representatives and the people, who had impacted the overall development of the village.

Simultaneously, PRI members and village-level duty bearers also needed to be sensitized, for better implementation of the schemes offered under MGNREGA, and provided with support to initiate village-level developmental works

In a Cluster meeting in Jhunkar gram panchayat in June 2011, NMS leaders showed interest in visiting other areas where the *panchayats* had implemented schemes with support from the community and also to build a better understanding of *panchayat* works and other schemes. The *sarpanch* of the Jhunkar panchayat was also in the Cluster meeting and showed interest in visiting such places.

NMS leaders from other *gram panchayats* also talked with their *sarpanges* and tried to convince them to participate in the exposure visits. Subsequently, in October 2011, NMS leaders, some of the interested *gram sarpanches* and PRADAN professionals visited Ralegoan Siddhi and Hiware Bazaar in Ahmadnagar district, Maharashtra.

The overall development of the village, made possible because of the co-operation and collaboration between PRI representatives and the people, was impressive. There were well-constructed roads, an efficient drainage system, neat and clean schools, a hospital and a veterinary hospital, functional toilets, large community halls, etc. The villagers were responsible for the maintenance and monitoring of all these assets.

The people of Hiware Bazaar reminisced that there was no dairy in Hiware Bazaar in 1987; now, however, the village produces about 60,000 litres of milk daily! The visiting group also met the *gram sabha* members and ward members. Popat Rao Pawar, the former *sarpanch* of Hiware Bazaar, explained to the visitors how in their monthly *gram sabhas*, they discussed village issues and how they

solved problems together after taking the views of the community into consideration. The governance system in Hiware Bazaar was very strong and each villager took ownership for it.

NMS members, who travelled to these places, were more confident and had a greater understanding of how the *gram sabha* and the *panchayat* work, and the approach and provisions under MGNREGS. They had regular meetings with other NMS members in the villages and made them aware of the various provisions in MGNREGS, their rights and entitlements in the *panchayats*, and how they could help PRI members and work with them for the development of their villages.

Simultaneously, the PRI representatives' and duty bearers' perceptions about NMS and PRADAN changed. Initially, PRI representatives and duty bearers were hesitant to attend the training programmes organized by PRADAN. They thought that they would have to answer many questions related to the works and the progress in the *panchayats*. One *sarpanch* shared in a meeting, "These NGO people have

created extra tension for us. They (PRADAN and NMS) always find out our (the PRI members') faults and make complaints about us at the higher level."

Gradually, PRI representatives recognized that NMS and PRADAN were trying to help them to work for the development of the villages and the area. It was not an easy task. NMS leaders, along with PRADAN, met almost all the *sarpanches* of the area and discussed ideas of village development. NMS members invited the *sarpanch* and the ward *panches* to participate in village-level training programmes. In the course of the training, *Jal Jungle aur Jeevika*, a documentary film by PRADAN, was screened, and an environment for a healthy discussion was created among the villagers and PRI members.

In every meeting and training programme, NMS leaders maintained their intention of not criticizing the representatives and the duty bearers. Instead, they would only facilitate healthy discussions. They would maintain an environment, in which PRI members could also share their problems and concerns and, together, solutions would be found.



CSP Urmila Bai facilitates a MGNREGA planning meeting in village Kesla

Initially, when duty bearers and PRI members attended the training programmes organized by NMS, they would begin their conversations with, "Tell me what the problem is and why have you called me?" NMS members realized that because they had always been complaining about the officials and the PRI members, there was lack of trust among them. NMS members, thus, worked on bridging this gap by replying politely, "We called to meet you. We would like to share our ideas and also listen to you, your problems and how together we can do better." PRI members and duty bearers soon began to stay for longer hours in the meetings and also shared many of their personal and work-related problems, which they had never had the opportunity to do earlier.

Interestingly, after two to three such meetings, PRI members and duty bearers began to ask NMS members if they could attend their village level Cluster meetings. Their numbers began to increase in the meetings, and training and exposure programmes organized by NMS. They also began to invite NMS leaders to their meetings and training programmes at the *panchayat* and block levels. Kushum Bai, the *sarpanch* of Kesla *panchayat*; Rampreet

Dhurbe, the *Janpad Adhaykshaya* of Kesla *Janpad* and some other PRI members visited the NMS office to discuss how MGNREGA could be implemented in a better way in their block.

In 2013, the Hoshangabad *zila panchayat* CEO, K.G. Tiwari, invited PRADAN and NMS leaders to work directly as an implementing agency. Although this request was politely refused, Sunita Bai, an NMS leader, expressed this beautifully in the meeting. "Sir, we want to work with the *panchayat*. The *panchayat* is ours and we can develop the village if we work together. The *sarpanch* and the executive should co-operate with us women. We will co-operate with them in return." She continued, "We would like you to come to our village or to the *gram sabha* meeting. We have talked with our NMS members about their concerns and even conducted a family-based livelihood survey of 2000–2200 families. We want their work to be connected with the *panchayat* and for them to get jobs according to their demand and need. We want to have a meeting with the representatives/executives of the Kesla *Janpad*, the *rozgar sahayaks* and the rest so that we are all on the same page and can plan ahead together."

"I like working for NMS. I have been working with them for the past four to five years. Earlier, the women would neither get applications written nor go to the *gram sabhas*. Now, they get applications written and even take them to the *panchayat* with a receipt. They also find it easier to fill the employment guarantee form. Some girls from the Sangh are also working as mates. The women of NMS keep an eye on the sites of the projects and make sure that the employment assistants and the engineers don't cheat the villagers. Many of the women trouble getting money out of their accounts because their accounts are in the post office. All the women are now getting accounts opened in banks so that they get the money faster.

"Women, with the help of PRADAN, conducted family surveys and began planning. The plans read out to the members. At home, the men and the women discussed these plans with other members of the family. People has thus now began to understand the work better and are able to talk to the *sarpanch* too," says Urmila Bai, a CSP supporting NMS members in MGNREGS.

She was supported by Radha Bai, Sakum Bai and Urmila Bai. They put forth their opinion with confidence. They also met with the Collector, Rahul Jain, on the same day and shared their vision and plans. On the way back to Kesla, they were very hopeful because they had received a confirmation for a workshop of all the *gram rozgar sahayaks* (GRS), the *sachivs* and some of the mates, including all the district and block-level MGNREGS teams in Kesla block.

Their biggest challenge was to sensitize duty bearers. "Now we will have to make a good impression on them so that we can work together equally as partners. You people (PRADAN) should also help us." This was an order from the community to PRADAN, and I was very happy to obey this order. I realized that the community was beginning to own and take responsibility for their development, rights and concerns.

In mid-2013, PRADAN organized a two-day workshop for all GRSs, *sachivs*, and district and block-level MGNREGA teams during which

NMS members from Hoshangabad and Betul districts facilitated the training programme. The workshop was followed by a one-day demonstration at a village. The district administration of both the districts, including the *Kesla Janpad Adhyaksha*, participated in the workshop. This workshop gave an opportunity to NMS members to interact with the relevant duty bearers, and provided them an opportunity to convey their vision, mission and thoughts about village development.

After this workshop, the perception of the GRSs seems to have changed; they are now happy to help NMS members in their village-level plans. The GRS and some experienced NMS members have jointly approached each and every family in the respective *panchayats*, to generate demands under MGNREGS and its convergence. They also worked for community-based common interventions through FGDs. PRI representatives and the officials began to understand each other through this joint approach. They began to be less wary of each other and to accept each other's suggestions more easily. In a short span of time, they



NMS leaders in a meeting with MLA Sartaj Singh to discuss over issues in MGNREGA at NMS office in Sukhtawa

(NMS members) prepared a plan for 18 *panchayats*, which was submitted and approved of by the *gram sabha* in August 2013.

With the help of FBWP and the awareness created by NMS leaders, the plan that emerged from the community lead to the holistic development of the village for sustainable livelihoods while keeping in mind the well-being of the community. SHG members convinced their spouses to create farm bunding. In a meeting at the Morepani village, Shivawati Bai, an SHG member, after watching the film, *Jan Jungle aur Jeevika*, spoke about the demand for a well in the village. "A well is a means to extract water from the ground; but if we don't put the water back in the ground, not a drop will be left. We should also put the water back in the ground. We will create bunds in all our fields so that we save both the soil and the water." Her husband supports her in this decision and has made available all the relevant documents. The planning meeting was attended by the *sarpanch*, *sachivs* and other villagers in Morepani. More than 200 SHG members from over 18 villages requested for farm bunding on their land this year. They worked for their farm and got employment in their own land!

NMS members thought of converging various schemes with MGNREGS such as Panch Parmeshwar Yojana, launched in Madhya Pradesh in 2011, for rural road construction, in which MGNREGS provided support for the labour component. The scheme helps develop common infrastructure such as roads in the villages and provides wages to landless members. In Dauri, Jhunkar, Mariyarpura, Khihra, Chandikaya, Dandiwara, Mandikoh, Abadipura, Belawara, etc., roads of more than

These meetings helped develop a greater sense of collectiveness and built faith in the panchayat.

About 2,000 women from various SHGs not only participate regularly in gram sabha and other public forums but are also questioning and co-operating with the panchayats

200 m, with drainage systems, have been constructed under this scheme over a period of two years. Other villages have also put in their application for road construction. This has specifically helped the landless wage labourers.

Sanitation is another big concern that came up for discussion at the village-level planning meetings. SHG members shared that there is a huge scarcity of toilets and bathrooms. Villagers have to go into the open for defecation. During the FGDs and the family based survey with SHG members, almost all the SHG members demanded the construction of toilets-cum-bathrooms; interestingly, their spouses too have shown their strong agreement.

Although the villagers are keen to develop their land and water bodies first, some villages have taken the construction of toilets-cum-bathrooms as a priority because SHG members wanted to do so. NMS members also called a special *gram sabha* meeting in Chaukipura, Chipkheda, Chartekara and Dhasai villages, to discuss the construction of toilets-cum-bathrooms. In the financial year 2013–14, about 500 toilets-cum-bathrooms were constructed under the supervision of SHG members in the 18 *panchayats* where NMS exists. This was under the convergence of MGNREGS and Nirmal Bharat Abhiyan (NBA).

During September–October 2013, NMS leaders called the CEO of Kesla Janpad and the Assistant Programme Officer (APO) of MGNREGA for many Cluster and village-level meetings. They (the duty bearers) participated and helped the women draft a proper plan. Earlier, often, duty bearers felt helpless when

they wanted to do something because they could not find the proper forum to discuss plans with the people. During these planning meetings, however, they had many opportunities to share their knowledge and concerns as well. These meetings

helped bridge the gap between the community and the officials. The duty bearers accepted and appreciated the approach of NMS.

These meetings helped develop a greater sense of collectiveness and built faith in the *panchayat*. About 2,000 women from various SHGs not only participate regularly in *gram sabha* and other public forums but are also questioning and co-operating with the *panchayats*. The women are now respected and are consulted by PRI representatives for any village-level development plan. They have the confidence now to approach a higher authority for their concerns. They are ready to face any shortfall that they find in MGNREGS.

One day, several women from Morepani village went to the Kesla SBI branch. When asked, Rajenti Bai said that they were there to open individual bank accounts. Sangeet Bai said, "We women should have our own bank accounts and we have decided that all of us women of the village will open our own accounts. Most of the accounts in the post office are in the men's names. We don't get money for our own work. We have told the manager that, every day, 20–25 of us women will come to open our accounts."

By the Federation meeting of NMS in September 2014, about 1,167 women from different villages had opened their bank accounts and others were planning to do so in the coming months. "*Hum sabhi mahiloan ka bank khata to hona hi chahiye.* (All of us women should

The women are happy with their achievements; NMS members, however, are now worried about the irregular flow of funds under MGNREGS

have our own bank accounts)." This inspiring statement was made by one of the Federation leaders during the meeting. This approach was adopted by NMS members, to work on the issue of late payments.

Late payment is one of the major concerns in MGNREGS; in Kesla, this is mainly because of the manual system in the post office. About 70 per cent of the accounts under MGNREGS are disbursed through post offices; however, people do not get their wages on time. That the labour groups were having problems with payments was raised by a Cluster representative of Mariyapura village. Cluster members decided to talk with the GRS and the mate. It came to light that the women labour signed cash withdrawal forms and gave these to the mate, to withdraw the amount from the bank. The mate then only paid half the amount to the labourers. The other issue was that the attendance of the labourers was not updated on their job cards, leading to underpayment.

Urmila Bai made minutes of all the proceedings in the minute book, and the Cluster leaders asked the mate to make the payments but he refused. All the 48 women then went to the block headquarters and reported the matter to the CEO and the APO (MGNREGS). The GRS and the mate were summoned, and in the presence of the women labour, the mate finally succumbed to the demand to return the wages of the labourers, equivalent to three months' payment, taken by the GRS and the *sachivs*.

This was a huge learning for the women; seeing this happen, the other GRS and the mates followed suit by paying the full wages to their respective labour. In another incident, 80–90 women of Jhunkar panchayat,

Chipkheda village, and Chandkiya panchayat visited the block headquarters and raised the issue of delayed payments. All these incidents happened independently, without the involvement of PRADAN or NMS leaders.

Women are not only participating visibly in local governance forums but also questioning systems for better functioning of the forums and demanding their rights and entitlements. At least 50 per cent of the SHG members regularly supervise the ongoing works of the *panchayats* and discuss these in their SHGs and Cluster meetings. SHG members invite duty bearers to the SHG, Cluster or Federation meetings, and the duty bearers participate and offer all assistance.

During a meeting with the APO (MGNREGS) in Kesla block, he shared the data regarding

the progress of MGNREGS during the financial year. He pointed out that the maximum work had been done in those *panchayats* in which the NMS was present.

The women are happy with their achievements; NMS members, however, are now worried about the irregular flow of funds under MGNREGS, given the central government's recent approach to the scheme. They have been told about the shortage of funds at the state level by the block officials, who claim that they are unable to pass the administrative and technical sanctions for new works under MGNREGS. The community is very afraid about the future of MGNREGS. NMS members have worked hard to understand the schemes and have created awareness about them among the SHG members. It had been bringing about development, prosperity and empowerment

Sunita Bai (the NMS president) said, "We could not understand the *gram sabha* and the employment guarantee in the beginning. Slowly, we started understanding the scheme and helped others understand it too. We thought of changing the plight of the village together and are working towards it. Employment guarantee gives us employment in the villages so that we don't have to migrate. We have done *medh* bunding in our fields and have even dug *kuchha* and *pucca* wells. Under the employment guarantee, goat-rearing, poultry-rearing, and construction of toilets and roads are going on and yet to be completed. All of us from NMS have, in the past two to three years, understood our *panchayat* and the *janpal*. We have learned about and understood how the work is done and also where we must go if it doesn't happen. We have also started planning on our own and sitting with the *panchayat* and getting our plans included in their agenda. We have done a lot; a lot still remains to be done. The officers of the district too listen to us now. There are 400–500 women here who have latrines in their homes now, a number of fields have been bundled, villages are getting cement roads, and orchards are being planted. Much more needs to be done."

"But everyone is not getting 100 days of guaranteed work, and the wages do not get paid on time; this year, a number of latrines have been left half-finished. The officers in the district headquarters tell us that there are no more funds; that is why new projects are not starting and the wages are delayed. You tell us, does the government ever run out of money? And even if there is a shortage, why are the wages of us labourers stopped? But we will not let it go like this. We will get the unfinished work completed. We will get new projects too, so that more people get work and the village gets developed too."

of women; now, suddenly, the pace of the work has slowed down. The NMS members question, "Why is this so?" They want answers and no one is able to give them any.

In spite of all these challenges, NMS members are very hopeful and enthusiastic about improving the quality of their lives and ensuring better delivery at the local governance system.

They recognize their strength and have a positive attitude. No matter what the situation or condition, they are determined to develop their villages. As citizens, they are setting an example of being conscious not only about their rights and entitlements but also of their roles and responsibilities in making their villages and areas a better place to live in.

Telia: Telling the Tale of MGNREGA

SUBIMAL MANDAL

Standing out for its vibrant vegetable and SRI cultivation, Telia village is an example of how with the right guidance and awareness, MGNREGA can be used for creating assets, which will then go a long way in ensuring food security, greater health and betterment of the community

Pao Hembram is happy now that her two daughters are regularly going to school and doing well. The elder one is in Class VI and the younger in Class IV. Until three years ago, however, the condition was different; Pao, along with her husband Sanatan Hembram, would migrate to the East Midnapore region for the *kharif* and *boro* paddy transplanting and harvesting, leaving their two little daughters with their old parents. The children would frequently miss going to school.

In 2011, Pao excavated a *happa* (farm pond) in her land through MGNREGA and from that year onwards, she has been cultivating vegetables on her land, using the water from the pond. She has also tried growing fish in the *happa*. She happily announces that now her family not only sells vegetables but also consumes fish and vegetables in their diet. She says she plans to use the money earned from the vegetables for her children's education and to repay her loans.

Pao Hembram is from Telia, a small village in Jhargram sub division of West Midnapore district in West Bengal. Telia has two hamlets—Babudihi in the west and Telia in the east. There are a total of 69 households in the two hamlets inhabited by the Santhal community.

ISSUES IN VILLAGE TELIA

PRADAN first came to Telia in 2011; during discussions, the PRADAN team members were told that people found it difficult to make ends meet. Migration was quite rampant, especially during the *kharif* as well as during the *boro* paddy cultivation. During the season, the whole village would migrate to East Midnapore; the children and older people were left behind to fend for themselves.

This seasonal migration had a huge impact on the children and the elderly, who would often face scarcity of food. The children would drop out of school to look for food. People also found the management of livestock a liability when they migrated. There was distress selling of animals just before migration and re-purchasing of livestock on return, leading to huge losses. The family would earn approximately Rs 8–10,000 from the migration.

Eventually, some farmers learned how to cultivate *boro* paddy and adopted it in their village. However, *boro* paddy needed irrigation and only those farmers, who were in the vicinity of the canal (which runs through the village) could cultivate the crop.

Kharif paddy was totally rain-fed and people would generally broadcast the seeds. This would fetch rice, barely enough to last for three to four months. Women would also go out to collect *sal* leaves, *tendu* leaves and *babui* grass (used for making rope) from the forest to earn some money.

WORKING WITH MGNREGA

Having seen PRADAN's work in MGNREGS, as well as in land and water development in Purulia and Bankura, the district magistrate of Paschim Midnapore, Narayan Sawroop Nigam, approached PRADAN in 2009 to work in the area. An agreement was signed between the district administration and PRADAN for collaboration under MGNREGS.

The main thrust of the partnership between PRADAN and the district administration was to support the *panchayat* in the large-

Having seen PRADAN's work in MGNREGS, as well as in land and water development in Purulia and Bankura, the district magistrate of Paschim Midnapore, Narayan Sawroop Nigam, approached PRADAN in 2009 to work in the area

scale planning required under MGNREGA and to facilitate the community to participate in the planning process so as to bring about a convergence between MGNREGA and the livelihood needs of the community and the area.

A concept-seeding meeting was held in the village, which was attended by the *panchayat*

members and other people who had visited Purulia for an exposure visit of the MGNREGA work. They played an important role in helping the villagers understand the concept of how MGNREGA could be linked with creating assets for generating livelihoods. This was followed by the screening of a short documentary film on the Integrated Natural Resource Management (INRM) approach, which created a platform for further discussion. Soon after the meeting, the SHG members fixed the date for the resource mapping.

In the next meeting, the SHG members were ready with the copy of a revenue map of the village. The SHG members marked the different resources in their village; this was then followed up by ownership mapping, wherein the community members mapped the ownership of the land and other irrigation structures in the village.

In the subsequent interactions, the villagers discussed the issues and problems that they faced in each type of the land, the cropping pattern, the irrigation issues, etc. The PRADAN team, along with the villagers, walked through the land, to understand the topography of the village. The villagers identified the problems on each kind of land, which helped in exploring the different options that could be worked upon using MGNREGA.

The discussion and the transect walk through the village revealed that a large area of uplands was lying barren and could be converted into a cashew orchard, suitable for the area. *Happa* creation, land-levelling and field-bundling in the midlands were required to make the land cultivable, and small *happas* were needed in the lowlands for ensuring life-saving irrigation. The villagers marked the uplands, midlands, lowlands, canals, water flow, etc., on the resource map and planned 32 water harvesting structures in the midlands and the lowlands.

Land-levelling was planned with 35 families of the midlands and a cashew orchard plantation was planned in 10 ha of uplands. Based on the planning, the villagers once again met to chalk out an activity plan implementation for MGNREGA in their village. The action plan made by the villagers, with the help of PRADAN, was then submitted to the district authorities for approval.

SHGs TAKING THE LEAD

All this while the two SHGs—the Jiar Jharna SHG and the Saru Jharna SHG, promoted by PRADAN—had been taking a lead and PRADAN had been engaged to building the capacity of the members. The SHG members were given training and they became the supervisors, who would oversee the work of implementation of MGNREGA in their village.

The work order was received within 15 days from the *panchayat* office and the SHGs initiated the work. Initially, PRADAN trained and hand-held the SHG members to make their work plans, prepare measurement sheets, record the data, prepare muster-rolls, etc. With time, the members became confident enough to make their activity plans and submit them to the *gram panchayat* and take the work order. Women are now measuring the

work, preparing muster-rolls and filling up the work demand sheet—all without PRADAN's support!

The women shoulder their responsibility with ease and regularly interact with the *panchayati raj* institution (PRI) members and other officials and discuss the progress of the works. Because the district administration was keen implement MGNREGA successfully, the SHG members were supported by the *pradhan* of the *panchayat* as well as the *nirman sahayak* in this.

PRADAN also sensitized and provided training to PRI members and the *nirman sahayaks*. Systems were set up for regular and timely checking of measurements and monitoring of work by the *nirman sahayaks* and the wage list was prepared by the *panchayat* and the community members, which smoothed the work of MGNREGA. The *pradhan* and other elected members in the village were regularly involved in the process and followed the progress of the work. The bank also ensured timely payments.

WORK UNDER MGNREGA

From 2011 onwards, the villagers of Telia constructed the *happa* in their *baidh* (medium) lands through MGNREGA. *Happas* are small water harvesting structures excavated mainly to store rain water for irrigation. In total, 12 *happas* were excavated in Telia, of which four were excavated in 2011 and eight in 2012. Land-levelling work was initiated in 2013 in the village and the work was completed with 11 beneficiaries. An orchard was promoted in Telia in 2011, with eight beneficiaries in 2.3 ha of land under MGNREGA. In 2013, the community members have yet again given the work order for orchard promotion in another 2.5 ha of land.

Financial Year	Labour Days Generated	Funds Utilized (Rs)
2011–12	1,420	4,60,300
2012–13	3,300	5,98,800
2013–14	1,800	3,17,253
2014–15	1,100	3,80,000

CONVERGING WITH LIVELIHOODS

Despite MGNREGA work moving smoothly and people getting wages, the people of Telia were unaware of different agricultural practices and were handicapped because of their inferior skill sets. This was also one of the reasons, apart from the land and water conditions, for the low productivity in the region. PRADAN initially started intervening in the promotion of SRI techniques in paddy to enhance food security. The farmers, however, had been transplanting seedlings for years and were convinced that the method adopted by the big farmers in East Midnapore, on whose land they worked, was good enough. Being very skeptical, only three farmers in the village adopted SRI as a package of practice.

In 2011, Laxman, Raghunath and Surendra Hembram adopted SRI for the first time and they got a yield that was one-and-a-half times more than their usual yield. The increased yield led to a huge shift in the mindset of the farmers, who realized that by cultivating paddy through the SRI method, their food sufficiency for the whole year could be met. Today, the entire village has adopted SRI techniques and have improved their paddy yield in *kharif* as well as in summer. Now, the farmers not only have a higher paddy yield but also can use the *happas* to save their paddy in drought conditions.

The farmers have also started cultivating vegetables in scale, to increase their cash income

in *kharif* as well as in the early *rabi* season with the water available in the *happas*. Vegetables such as radish, cauliflower and brinjal are now commonly grown in the village. As many as 31 families were involved in vegetable production in 2012. Of these, four families earned above Rs 30,000 and seven families earned between Rs 25 and 30,000 whereas the others earned between Rs 15 and 25,000.

Back in 2011, with PRADAN's facilitation, one beneficiary earned Rs 3,000 and another earned Rs 2,200 from vegetable cultivation from just two decimals of land. PRADAN conducted several exposure visits in this field for the villagers and arranged agriculture motivation training, *krishi melas* and individual interactions with the beneficiary.

For families that could barely cultivate enough to sustain themselves for three to four months, this was an opportunity to develop a new interest; they could now place more emphasis on learning the new methods of cultivating vegetables. Timely transplanting, the use of certified seeds, the timely practice of interculture, regular weed management and the use of preventive measures of pest control are now followed by all the farmers to ensure maximum cash earnings. As they gradually began to get cash income through vegetable production, the farmers began to get attached to the activity.

Salma Mandi of Saru Jharna Swa Sahayak Dal, who has been using SRI techniques and

enjoying an improved paddy crop for the last three years, says she does not have to worry about the food in her house anymore. She did land-levelling in her land through MGNREGA. Last year, in 2013, she earned Rs 10–12,000 by selling brinjals in the local *haat* that she had planted in the rainy season. This year, she is continuing vegetable

cultivation with brinjal and radish. She is now eager to cultivate tomato and for that she has asked for assistance from PRADAN. She is inspired by other villagers and is eager to learn from them. She says that earlier her elder son used to spend time roaming around the village and while away time with other boys; nowadays, the family is always busy with various agricultural and MGNREGA works. Her younger son is studying in college. She is happy that now they can support their son, who wants to study further.

Telia is now known as the vegetable village in the area. In 2013, each family in the village earned an average of Rs 30–40,000 from vegetable cultivation and had food security throughout the year

Another *didi*, Sakuntala Hembram had done land-levelling in her land and had cultivated brinjal, tomato, radish and potatoes, earning Rs 45,000. She did not have a *happa*; so she irrigated her land from another farmer's *happa*. She now plans to use this money for purchasing an irrigation pump and for replacing her thatched

roof with an asbestos one. She is very happy with the positive changes in their life. Her risk-taking ability has increased and now she looks forward to round-the-year vegetables.

Telia is now known as the vegetable village in the area. In 2013, each family in the village earned an average of Rs 30–40,000 from vegetable cultivation and had food security throughout the year. Mainly, they produce an indigenous variety of brinjal on a large scale, cowpea, bitter gourd, radish, etc. They sell their



A family in Telia irrigates their paddy field from the Happa developed under MGNREGA funds

produce in the local markets such as Baligeria and Bahgra in Odisha and Kharika markets. The people of the village are thinking of a bigger market base as their production increases. In 2012, the total production of brinjal in Telia was 48 tonnes and, in 2013, it increased to 52 tonnes. Now they are looking for round-the-year vegetable cultivation. Raghunath Hembram said, "Growing vegetables requires constant vigil and management; otherwise we will be in loss."

The people are not only earning well but are also working on improving their standard of

living. Many families have now repaired their houses, replaced their thatched roofs with asbestos sheets and are happy to send their children to school. MGNREGA has given a new lease of life to the poor tribal families of Telia. This change in the village would not have been possible without the right intention of the district administration and the PRIs, which implemented the programme successfully. This has also helped PRADAN, whose efforts went into building the capacity of the people and developing their knowledge and skills.

Stories of Success: Converging Schemes for Generating Livelihoods

MASROOR AHMAD

Converging various government schemes and helping village women take charge of the planning and implementing processes is proving to be a big leap in creating self-sufficiency, boosting confidence in their abilities to negotiate with the government and other agencies, and helping women take ownership of their prosperity and progress

SAVITRI BAI DARRO

Savitri bai is a marginal farmer belonging to the Gond community. She lives with her husband Fakir Ram and their two sons in Bhothapara village, Nagari block, Dhamtari district. Last year, she conducted her daughter's marriage. She says, "*Hamar pariwar ka abhi khushhali ke din chalat hai.* (Our family is living a prosperous life these days)." Looking back at her life, however, reveals a different picture.

She recounts that her life was full of struggle before she joined her SHG in 2008. She has two acres of cultivable land in the rain-fed area and, earlier, it was very difficult to get more than six quintals of rice from one acre of land because her land is undulating and there was no provision to arrest the flow of water from the uplands. The paddy yield was barely enough to feed her family. Her husband used to work in a rice mill as a labourer, and she collected minor forest produce (MFP) and firewood from the village forest. She migrated to the plains area (locally called the Chhatar Raj) of Chhattisgarh, to work as a labourer and earn money. She reminisced how difficult it was for her to leave her home and children, and go look for work in a distant place. She had to work really hard to make ends meet. She remembered how anxious she would become when she was away. At that time, a few community works were being initiated under MGNREGS but that was for not more than a week, and she did not know how to get work under the Scheme.

In 2009, Savitri Bai went for an Integrated Natural Resource Management (INRM) exposure visit, organized by PRADAN. She saw how SHG members had done land-levelling and constructed farm ponds to save water and provide for irrigation in the dry season. Back from the exposure visit, she shared her learning with the village officer (VO) and expressed her wish to work in a similar manner.

Savitri Bai decided to level two acres of her land, build two farm ponds, and dig one bore well with support from the Department of Agriculture. She also sought support on setting up one *sabzi kuti* and one home under the Indira Awas Yojana. A meeting was organized in the village, where officials from the different departments were present. Savitri, along with other members of the SHG, presented their plans. Her plan was sanctioned by all the departments as well as by the *gram sabha*.

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She got a grant of Rs 1.31 lakhs from the *zila panchayat* under MGNREGS for land-levelling and constructing a pond on her farm. She completed the work on her land by the end of 2011. Today, she harvests 10 tonnes of paddy from her land in two seasons. She is also actively engaged in vegetable cultivation. She received a subsidy of Rs 50,000 from the Department of Agriculture and a loan of Rs 40,000 from the Punjab National Bank. She constructed a house. She completed 100 days each year for three years in MGNREGS. Her husband has

stopped working as a labourer in the rice mill and she no longer has to migrate to another district because she has ample work to do in her own land.

She proudly announces, "*Abhi pet bhar chawal aur sabzi apne khet se mil jaat hai* (Now I get enough rice and vegetables for our needs from my own land)." One of her sons is studying



Sukhwati inter-crops brinjal in her mango and cashew orchard

in college and the other is in middle school. She has been elected the ward *panch* and has been actively engaged in generating awareness among other SHG members about the schemes that can be useful to them. She thinks that MGNREGS and other such schemes need to be continued for a few years in her village so that people can develop their resources and reap results from them.

SUKHWATI NETAM

Sukhwati Netam is a marginal tribal farmer of the Gond community in Chhindbarri village, Nagari block, Dhamtari district. She had five acres of un-bundled land and had no irrigation facilities before 2009. It was very difficult for her to protect her crop in the rainy season because no conservation structure existed to arrest the flow of water. Her crops were often infested with termites, and destroyed due to the delayed and fluctuating monsoon in Chhattisgarh. She felt anxious about her land gradually getting degraded because of the soil erosion in the uplands, high run-off, and siltation in the lowlands and medium lands. She never harvested more than a quintal of paddy in a year.

Her husband, Katha Lal Netam, earned money by delivering goods on his bullock cart and working in the rice mill in Dhamtari. Sukhwati occupied herself by collecting MFP and firewood from a nearby forest. It was very hard for her to have even one meal a day. Speaking of her plight, she said, "*Hamman din mein maria pej peyat rahe aur raat mein ek time chanwal* (We used to drink only *maria pej*—a mixture of finger millets and boiled rice—in the day and ate rice in the night)." Having enough food for her family, educating

Sukhwanti's knowledge regarding MGNREGS and how to interact with various government departments has increased. She is proud that she can easily get her work done through the panchayat even though she has never been to school and is uneducated

her children, providing clothes for her children and having a good house were distant dreams for Sukhwati. MGNREGS work was rare in her village. Only some construction work such as renovation of traditional water bodies and roads was being organized. These did not provide work for more than a week.

With intervention from PRADAN and by liaising with different departments, she made plans to construct six ponds and level two acres of land under MGNREGS. She got them sanctioned from the *panchayat* in 2010. She also contributed Rs 35,000 as support for a bore well from the Department of Agriculture. She organized a demonstration on farming by the Agriculture department in her field and on biogas from Chhattisgarh Renewable Energy Development Agency (CREDA). She applied for a vegetable mini-kit to the Horticulture department. The village Community Service Provider (CSP) helped her family link with the different departments. She and her husband participated in some natural resource management (NRM) training programmes as well as productivity enhancement and convergence planning sessions in the village.

In 2013, she harvested 15 tonnes of paddy from five acres of land. She is now getting vegetables round-the-year from her land, and managed to sell vegetables worth Rs 10,000 last year. She sold five tonnes of paddy in a co-operative society and five tonnes in the village market, after keeping enough for home consumption. Her husband is the member of the co-operative society and owns a Kisan Credit Card (KCC) that insures her crops, and gets bonuses and loans from the co-operative society. In 2013, he took an agriculture loan of Rs 15,000 from the co-operative society.

She says that now they are living a happy life. She actively participates in the *gram sabha*. Sukhwati's knowledge regarding MGNREGS and how to interact with various government departments has increased. She is proud that she can easily get her work done through the *panchayat* even though she has never been to school and is uneducated.

She is thinking of starting horticulture in one acre of land and constructing one farm pond in the future. She thinks that the MGNREGS programme should be continued and should be linked with other schemes. "It has made a great contribution in transforming our lives and livelihoods."

URMILA BAI MARKAM

Urmila Bai Markam is a tribal farmer of Amlipara village in Nagari block. Her family comprises six members, that is, her husband,

The village development samiti mobilized funds from the Department of Forests for water supply in the village. A bore well was dug and a water tank was constructed in the middle of the village. Each family in the village invested Rs 1,500 for a tap water connection in individual households in the village

son, daughter, mother-in-law, sister-in-law and herself.

She used to migrate to the plains of Chhattisgarh as an agricultural labourer for 45–60 days in a year. In spite of having three acres of land, the family did not produce enough grain because they had no irrigation facilities.

Urmila Bai recounted that she was part of the SHG that was formed under a government programme. However, they never had regular meetings and savings in the SHG. When PRADAN came to their village, it revived their SHG. The team from PRADAN interacted with the SHG members, their families, as well as PRI members and talked about livelihoods, attending the *gram sabha*, and meeting officials at the block and district levels. Initially, people were skeptical of PRADAN's activities but a drastic shift came when her SHG members visited the PRADAN team in Raigarh. She learned from the exposure visit that she had to



Drip irrigation system developed in convergence with Department of Horticulture

strengthen her village Cluster, to be able to interact with different stakeholders.

She participated in membership, accounts, INRM, and productivity enhancement training programmes. She began paddy cultivation, using the SRI method, in 2009. Her experience with SRI was good, even though there was low rainfall that year. Urmila Bai focused on vegetable cultivation and got a return of Rs 12,000 from 10 decimals of land. She developed one acre of land into an orchard, with support from NABARD Tribal Development Scheme in 2010 and planted mangoes and cashews, and now does inter-cropping of vegetables and pulses in her orchard.

In 2010 with the help of the Department of Agriculture, she had a bore well dug, which she shared with an adjacent farmer. She received Rs 45,000 as support from the Department of Agriculture to purchase a motor pump for the bore well. She contributed Rs 25,000 by taking a loan from the SHG. In 2011, she also got a free vegetable mini-kit and an irrigation pipe worth Rs 12,000 from the Department of Horticulture for vegetable cultivation and, in 2012, she planned drip irrigation in her orchard land for better vegetable cultivation for which she got Rs 50,000 from the Department of Horticulture. Her own contribution towards the drip irrigation on 0.75 decimals of land was Rs 15,000. Encouraged by the results, she planned to develop two acres of land, one water-harvesting structure, a NADEP tank, a cattle-shed and a urine tank under MGNREGS for which she got a sanction of Rs 1.02 lakhs from the *zila panchayat*.

Participatory micro-planning exercises were taken up in SHGs and the others in the village. On the village revenue map, the landholding size of each household and its nature and needs were mapped. A list of various schemes available was then drawn up, listing all the possible benefits. These were then matched with the needs of each household

The village development *samiti* mobilized funds from the Department of Forests for water supply in the village. A bore well was dug and a water tank was constructed in the middle of the village. Each family in the village invested Rs 1,500 for a tap water connection in individual households in the village. Urmila also contributed Rs 1,500 to the village *samiti* to get a water connection in her house. Now she does not have to go to the village pond to have a bath, a pond which was also used by animals. She says that

the women of the village no longer have the itching problem that they used to have after bathing in the pond.

She has also developed a kitchen garden, which she irrigates using water from the tap. Her kitchen garden supplies round-the-year vegetables for her own and her family's consumption. She has also constructed a bathroom in her house at her own cost. She has made the bricks that she is going to use to make a toilet in her home.

HOW IT STARTED

PRADAN started working in Dhamtari in 2007 by organizing the community into SHGs. During the team's initial exploration and through discussions with the community and the SHG members, the team identified that the major development challenge of the district was high food insecurity due to low production on the degraded land. Although the average annual rainfall in the district is about 1,200 mm, of which 80 per cent falls during the months of June to September, the crop suffered because of the lack of irrigation.

Migration, though seasonal, was quite widespread. People usually migrated to the plains of Chhattisgarh to work as labourers in the paddy fields. The team also found that people had little awareness of or access to public schemes, especially in the case of those belonging to the Scheduled Castes and the Scheduled Tribes.

In 2008, PRADAN, in collaboration with NABARD, initiated fruit crop plantation in the upland plots of farmers. However, the funds available under the project for the development of water resources, to support plantation and facilitate intercropping, were insufficient.

There were other government departments that had schemes available for the poor but because of the lack of awareness on the part of the community and the department's indifferent attitude, the resources in these schemes were mostly siphoned off by

PRADAN encouraged women members to take part in the gram sabha. Gradually, they developed confidence and began to first attend and then participate in the meetings; eventually, they were able to place their issues in the gram sabha

prosperous farmers. The village meetings discussed the essential need to build linkages; and because the schemes under MGNREGA were being implemented in the district, PRADAN and the community thought of converging these schemes so that farmers can derive maximum benefit and generate sustainable livelihood options for the people of the area.

However, convincing the officials of the different departments was a herculean task. More than a year of persistent efforts led to the field-level officials finally showing interest. Field visits were organized for the officials to the villages, where barren uplands had been converted into mango and cashew orchards. They then began to believe in PRADAN professionals as well as in the community.

PRADAN initially focussed on the team and then helped the community to develop their



Solar energy driven water supply system developed in convergence with Public Health and Engineering Department and CREDA

plans, based on the resources available. Participatory micro-planning exercises were taken up in SHGs and the others in the village. On the village revenue map, the landholding size of each household and its nature and needs were mapped. A list of various schemes available was then drawn up, listing all the possible benefits. These were then matched with the needs of each household.

During the initial planning phase, officials supported the community in linking with the existing schemes of the Departments of Agriculture and Horticulture for the creation of irrigation infrastructure such as bore wells, sprinkler pipes, irrigation pumps, construction of vermi-compost units and various inputs for cultivating field crops and vegetables. Gradually, the professionals of PRADAN moved out and an organic relationship developed between the field-level officials of the departments and the community SHGs. The officials scheduled their visits as per the meeting schedule of the SHGs and began using the CSPs, groomed by PRADAN, to extend their programme to the community. The community also reciprocated by supporting and appreciating the efforts made by these officials at various forums and occasions.

Gradually, discussions in the SHGs on developing more land, harvesting rainwater, and convergence with MGNREGA began to take place. Initially, it did not generate enough excitement or energy among the SHGs to engage with the *gram sabha* and influence it in the planning and implementation of MGNREGA. They thought that it would be very difficult to influence the *gram sabha* and the PRIs; moreover, the women did not take part in the *gram sabha* meetings. It was the domain of the men; it was easier to deal with the officials because they were outsiders, but difficult to confront people from their own village and panchayat. PRADAN encouraged

women members to take part in the *gram sabha*. Gradually, they developed confidence and began to first attend and then participate in the meetings; eventually, they were able to place their issues in the *gram sabha*.

PRI members were also sensitized and there was encouragement from the district administration, which regularly asked PRIs to take the support of PRADAN. Exposure visits were conducted for both the community members and the PRIs, to develop an understanding of in-situ water harvesting and land development work through MGNREGA. The community began developing linkages with the field-level officials of the Departments of Agriculture and Horticulture and energized themselves enough to engage with the *gram sabha* for MGNREGA. It opened the doors to land use-based planning at the household level and for converging various schemes.

PRADAN is no longer as engaged with the community and the PRI as it was earlier. A series of training programmes for SHGs members, PRIs, *rozgar sahayaks* and mates were conducted in the first and second year; subsequently, these resource persons and SHG members have taken charge of the planning and the implementation of the village development plan. They have also enhanced and nurtured their linkages with various government departments, such as agriculture, horticulture, animal husbandry, fisheries, CREDA, forests and other institutions. Today, a village community resource person (CRP) has his/her direct relationship with the department, to mobilize resources for the development of their village. The knowledge and self-confidence of SHG members have been enhanced by the planning, implementing and monitoring of the programmes.

The CRPs, mates, *rozgar sahayaks* and SHG leaders support the village organization

to prepare the village perspective plan around the resources available. The village organization has sought out the most deprived and the vulnerable families and included them in the SHGs for their well-being. The villagers are involved in the complete process of selecting the patch of land, transecting the fields, generating options and helping families choose the best options for the development of their land. CSPs help the village organization in orchestrating the linkages with the other

departments. PRADAN professionals now make very little contribution in planning or implementing the programme.

MARKS OF CHANGE

The convergence of MGNREGA with other programmes was initiated in Chhindbharri village, Changaon *panchayat*; later, it was implemented in the four *panchayats* of Bhotapara, Chanagaon, Bagrumnala and Siyarinala.

WORK COMMONLY PLANNED

MGNREGA: Farm ponds, dug wells, field levelling and bunding, plantation

MGNREGA and Horticulture: Orchards, nursery sheds for vegetable cultivation, community nursery for grafted fruit plants

MGNREGA and TSC: Toilets

Department of Agriculture/Horticulture: Bore wells, composting, distribution of farm implements, sprinkler pipes and agricultural inputs

Department of Fisheries: Distribution of inputs for fisheries, training, etc.

CREDA: Biogas

Particulars of Convergence	Source Department	Funds Mobilized (in Lakhs)
Land and water development work for 273 families	MGNREGS, Zila Panchayat	2.9
Vermi-compost units to 66 farmers	Horticulture department	7.9
Nursery sheds for 60 farmers	Horticulture department	7.6
Vegetable seeds for kitchen gardening to 622 families	Horticulture department	
Sprinkler pipes for irrigation for 75 farmers	Agriculture department	12.7
Biogas units to 80 families	CREDA	6.40
Community nursery sheds for fruit plants with mist chambers	MGNREGS, RKVY, Forest department	10.0

During the planning process, the whole village sits together; SHG members take charge of the meeting process and, with the help of the CSPs, facilitate meetings. The participation of families from all strata in the village is ensured to give an opportunity to the deprived, disadvantaged and to single women. Discussions over the funds flow, labour used, work done, monitoring of work take place in these village meetings, ensuring transparency. SHG members also ensure that there is discussion in the *gram sabha* about the provision of facilities such as crèches, medical aid and drinking water, thereby enabling greater participation of women.

They also ensure that tents are made available at the location of work so that women can breast-feed their children. The social security and safety net of the MGNREGS programme, especially for pregnant women, has affected their quality of life and provided for their unborn children. The *janta* chart is displayed at the work site mentioning the rate and amount of work for labour work, helping workers to calculate their work amount. With the effective implementation of MGNREGS, the trust in the *gram sabha* as an institution has grown, and the people now actively exert their citizenship by not only participating but also by being actively involved in village development issues. Mainstreaming with different organizations has not only helped in resource development but also enhanced the confidence of SHG members. They now interact with the officials without any inhibitions. Today, most of the

farmers have KCCs, and the SHGs links with banks makes taking loans and investing for a better quality of life easier.

The Department of Agriculture has helped in the enhancement of productivity by supporting farmers with agriculture inputs such as weeders, bore wells, sprayers, drip irrigation, fertilizers, vermin-tanks, insecticides and pesticides. CSPs mobilize these resources and the farmers also make a contribution. The Horticulture department supports the farmers by providing vegetable mini-kits and seeds. Today, farmers purchase quality seeds from the market to ensure better productivity.

PLANS AHEAD

PRADAN is now planning to replicate the convergence model of development in all parts of the district through Community Based Organizations (CBOs). With the support of PRI members, the village organization and MGNREGS functionaries, the planning has been completed. All departments and developmental agencies will come within the framework of the village organization, which will not only work in planning and implementation but also mobilize resources and partner with different stakeholders to change the human conditions in the village. PRADAN will work in developing the capacity of CBOs so that these are able to work in building the linkages with various government departments for comprehensive development in the village.



“मनोज” अंतर्गत किये गये कार्यों का भुगतान विवरण (प्रतिदिन अनुसार)						
1. A- साधारण मिट्ठी में खुदाइ कार्य Rs. 57.14/ घन. मीटर						
1	12x12x10'	2	200.00	3,800.00	10,000.00	200.00
2	12x12x11'	2	185.00	3,365.00	8,000.00	2,543.00
3	12x12x10'	2	164.00	2,944.00	6,000.00	2,944.00
4	12x12x9'	2	148.00	2,605.00	6,000.00	2,605.00
5	12x12x8'	2	132.00	2,364.00	6,000.00	2,364.00
6	12x12x7'	2	116.00	2,122.00	6,000.00	2,122.00
7	12x12x6'	2	90.00	1,620.00	6,000.00	1,620.00
8	12x12x5'	2	74.00	1,364.00	6,000.00	1,364.00
9	12x12x4'	2	58.00	1,092.00	6,000.00	1,092.00
10	12x12x3'	2	42.00	729.00	6,000.00	729.00
11	12x12x2'	2	26.00	156.00	6,000.00	156.00
12	12x12x1'	2	10.00	57.14	6,000.00	57.14
13	12x12x0.5'	2	5.00	28.57	6,000.00	28.57
14	12x12x0.25'	2	2.50	14.29	6,000.00	14.29
15	12x12x0.125'	2	1.25	7.14	6,000.00	7.14
16	12x12x0.0625'	2	0.625	3.57	6,000.00	3.57
17	12x12x0.03125'	2	0.3125	1.79	6,000.00	1.79
18	12x12x0.015625'	2	0.15625	0.89	6,000.00	0.89
19	12x12x0.0078125'	2	0.078125	0.44	6,000.00	0.44
20	12x12x0.00390625'	2	0.0390625	0.22	6,000.00	0.22
21	12x12x0.001953125'	2	0.01953125	0.11	6,000.00	0.11
22	12x12x0.0009765625'	2	0.009765625	0.05	6,000.00	0.05
23	12x12x0.00048828125'	2	0.0048828125	0.03	6,000.00	0.03
24	12x12x0.000244140625'	2	0.00244140625	0.015	6,000.00	0.015
25	12x12x0.0001220703125'	2	0.001220703125	0.008	6,000.00	0.008
26	12x12x0.00006103515625'	2	0.0006103515625	0.004	6,000.00	0.004
27	12x12x0.000030517578125'	2	0.00030517578125	0.002	6,000.00	0.002
28	12x12x0.0000152587890625'	2	0.000152587890625	0.001	6,000.00	0.001
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30	12x12x0.000003814697265625'	2	0.00003814697265625	0.0002	6,000.00	0.0002
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33	12x12x0.000000476837208203125'	2	0.00000476837208203125	0.00002	6,000.00	0.00002
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44	12x12x0.000000000232830670568062203125'	2	0.000000000232830670568062203125	0.000000005	6,000.00	0.000000005
45	12x12x0.0000000001164153352840311015625'	2	0.0000000001164153352840311015625	0.000000002	6,000.00	0.000000002
46	12x12x0.00000000005820766764201555078125'	2	0.00000000005820766764201555078125	0.000000001	6,000.00	0.000000001
47	12x12x0.000000000029103833821007775390625'	2	0.000000000029103833821007775390625	0.0000000005	6,000.00	0.0000000005
48	12x12x0.0000000000145509169105038876953125'	2	0.0000000000145509169105038876953125	0.0000000002	6,000.00	0.0000000002
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55	12x12x0.00000000000011367903856331162340625'	2	0.00000000000011367903856331162340625	0.000000000001	6,000.00	0.000000000001
56	12x12x0.000000000000056839519281655811703125'	2	0.000000000000056839519281655811703125	0.0000000000005	6,000.00	0.0000000000005
57	12x12x0.0000000000000284197596408279058503125'	2	0.0000000000000284197596408279058503125	0.0000000000002	6,000.00	0.0000000000002
58	12x12x0.00000000000001420987982041395292503125'	2	0.00000000000001420987982041395292503125	0.0000000000001	6,000.00	0.0000000000001
59	12x12x0.000000000000007104939910206976462503125'	2	0.000000000000007104939910206976462503125	0.00000000000005	6,000.00	0.00000000000005
60	12x12x0.0000000000000035524699551034882312503125'	2	0.0000000000000035524699551034882312503125	0.00000000000002	6,000.00	0.00000000000002
61	12x12x0.00000000000000177623497755274411562503125'	2	0.00000000000000177623497755274411562503125	0.00000000000001	6,000.00	0.00000000000001
62	12x12x0.000000000000000888117488777372057812503125'	2	0.000000000000000888117488777372057812503125	0.000000000000005	6,000.00	0.000000000000005
63	12x12x0.000000000000000444058744388686028912503125'	2	0.000000000000000444058744388686028912503125	0.000000000000002	6,000.00	0.000000000000002
64	12x12x0.0000000000000002220293721943430144562503125'	2	0.0000000000000002220293721943430144562503125	0.000000000000001	6,000.00	0.000000000000001
65	12x12x0.00000000000000011101468609717150722812503125'	2	0.00000000000000011101468609717150722812503125	0.0000000000000005	6,000.00	0.0000000000000005
66	12x12x0.000000000000000055507343048585753614062503125'	2	0.000000000000000055507343048585753614062503125	0.0000000000000002	6,000.00	0.0000000000000002
67	12x12x0.00000000000000002775367152429287780312503125'	2	0.00000000000000002775367152429287780312503125	0.0000000000000001	6,000.00	0.0000000000000001
68	12x12x0.000000000000000013876835762146438901562503125'	2	0.000000000000000013876835762146438901562503125	0.00000000000000005	6,000.00	0.00000000000000005
69	12x12x0.00000000000000000693841788107321945312503125'	2	0.00000000000000000693841788107321945312503125	0.00000000000000002	6,000.00	0.00000000000000002
70	12x12x0.00000000000000000346920894053660976562503125'	2	0.00000000000000000346920894053660976562503125	0.00000000000000001	6,000.00	0.00000000000000001
71	12x12x0.000000000000000001734604470268305482812503125'	2	0.000000000000000001734604470268305482812503125	0.000000000000000005	6,000.00	0.000000000000000005
72	12x12x0.0000000000000000008673022351341527444562503125'	2	0.0000000000000000008673022351341527444562503125	0.000000000000000002	6,000.00	0.000000000000000002
73	12x12x0.0000000000000000004336511175670763722812503125'	2	0.0000000000000000004336511175670763722812503125	0.000000000000000001	6,000.00	0.000000000000000001
74	12x12x0.0000000000000000002168255587835381864562503125'	2	0.0000000000000000002168255587835381864562503125	0.0000000000000000005	6,000.00	0.0000000000000000005
75	12x12x0.00000000000000000010841277939176909322812503125'	2	0.00000000000000000010841277939176909322812503125	0.0000000000000000002	6,000.00	0.0000000000000000002
76	12x12x0.00000000000000000005420638969588454664562503125'	2	0.00000000000000000005420638969588454664562503125	0.0000000000000000001	6,000.00	0.0000000000000000001
77	12x12x0.000000000000000000027103194847944272322812503125'	2	0.000000000000000000027103194847944272322812503125	0.00000000000000000005	6,000.00	0.00000000000000000005
78	12x12x0.00000000000000000001355159742397213614562503125'	2	0.00000000000000000001355159742397213614562503125	0.00000000000000000002	6,000.00	0.00000000000000000002
79	12x12x0.000000000000000000006775798711986058522812503125'	2	0.000000000000000000006775798711986058522812503125	0.00000000000000000001	6,000.00	0.00000000000000000001
80	12x12x0.000000000000000000003387899359993029214562503125'	2	0.000000000000000000003387899359993029214562503125	0.000000000000000000005	6,000.00	0.000000000000000000005
81	12x12x0.00000000000000000000169394967999651460722812503125'	2	0.00000000000000000000169394967999651460722812503125	0.000000000000000000002	6,000.00	0.000000000000000000002
82	12x12x0.000000000000000000000846974839998257303722812503125'	2	0.000000000000000000000846974839998257303722812503125	0.000000000000000000001	6,000.00	0.000000000000000000001
83	12x12x0.0000000000000000000004234874199991286518722812					



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 bimonthly 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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