CIVIL SOCIETY IN POOREST INDIA
Stories of innovation and change
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This publication is an output from a project funded by the Department for International Development (DFID), UK, for the benefit of developing countries, produced on behalf of the Management Consultants of the Poorest Areas Civil Society (PACS) Programme by InfoChange, Pune. The views expressed are not necessarily those of the Department for International Development, UK, or the Management Consultants of the PACS Programme.

Unless specified otherwise, information provided in this publication is valid till September 1, 2007.

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PREFACE

With the Indian economy growing at around 9% per annum, and the Sensex hitting the roof, it is unfortunately all too easy to forget that the biggest and most intractable challenge faced by the country is widespread poverty. No doubt, official statistics show a major decline in poverty rate. However, as several experts have pointed out, the official estimation of poverty is questionable both in terms of basic principles as well as methodology.

The estimation does not capture all the dimensions of poverty, including hunger, vulnerability to frequent illness, lack of education and skills required to compete in a modern economy, lack of livelihood resources, poor say in policymaking, and little control over available natural resources.

Other estimations of poverty and deprivation capture some of these realities. For instance, the United Nations Development Programme's Human Development Index ranks India 126th from among 177 nations of the world, and the International Food Policy Research Institute's Global Hunger Index 2007 places India 94th from among 118 countries. The latest National Family Health Survey of the Government of India states that 79.2% of children between six and 35 months, and 58% of pregnant women in the country are anaemic; 38% of children under three years are stunted, and 46% underweight. A third of Indian women are underweight; an Indian cannot be expected to be healthy after the age of 54. And, if we have to talk only of income, a recent report of the National Commission for Enterprises in the Unorganised Sector says that around 86% of the country's working population is in the unorganised sector, and 79% of them live on less than Rs 20 a day.

Clearly, India is on a skewed growth trajectory. This reality has been captured well by a recent draft policy document of the UK Government's Department for International Development, which speaks of 'three Indias': 'Global India', 'Developing India', and 'Poor India'.

'Poor India' exists in almost all parts of the country, but, in terms of sheer population, it is concentrated in certain regions. The largest of these regions is a contiguous area of central and eastern Maharashtra, Chhattisgarh, southern, central and eastern Madhya Pradesh and Uttar Pradesh and all of Jharkhand and Bihar. Around 40% of India's population lives in this region, and an estimated 100 million people living here are, by any estimation, extremely poor.

This was the focus area of the Poorest Areas Civil Society (PACS) Programme, a unique poverty alleviation initiative led by civil society organisations (CSOs). CSOs have a critical role to play in the poorest regions of the country, as these regions are characteristically marked by a history of poor governance, lack of infrastructure, highly feudal and exploitative social and economic relationships between the haves and have-nots, and high illiteracy, especially among women. Urbanisation is low and a large segment of the population lives in far-flung villages. In such circumstances, the government's reach is limited and there is little incentive for the entry of market forces. If fundamental changes have to be triggered in the poorest regions, there is no alternative but to rely on CSOs.

Through an unusual design, the PACS Programme, led by a small secretariat in New Delhi, identified, nurtured and strengthened a large number of CSOs and community-based organisations (CBOs) that can empower communities to exercise their entitlements. Before the programme it was difficult even to locate CSOs with the requisite experience and credentials, in many areas. Today, six years later, the programme has been able to build an extensive network of NGOs, which, in turn, helped build thousands of CBOs.
The result is that a process of positive change has begun in the lives of tens of thousands of poor households that had been completely bypassed in the nation's development process. Many CSOs and CBOs now have the confidence and ability to leverage further resources to strengthen their institutions and facilitate development in their villages.

While all those associated with the PACS Programme can be justifiably proud of its achievements, it must be remembered that bringing about substantial social and economic change in India's most deprived communities is not an easy or quick endeavour. Ingrained systems of oppression and exploitation that have been in place for centuries cannot be wiped away in a few years. What the PACS Programme has achieved is just the beginning of a long process of change. If the process has to continue, and India is to avoid the social alienation and environmental degradation that could destroy the dreams of all -- not only the poor but also the rich -- everybody out there must support civil society in its efforts: government, media, donors and the urban upper crust that lives in islands of affluence.

Ashok Khosla
Chief Advisor to the PACS Programme
Development Alternatives
INTRODUCTION

The Poorest Areas Civil Society (PACS) Programme (2001-2008), supported by the UK Government's Department for International Aid (DFID) and managed by a consortium of Development Alternatives (DA) and Price waterhouse Coopers (PwC), has been the largest civil society initiative against poverty in India till date. Till September 2007, the programme had reached out to over 9 million poor rural households living in 94 poorest districts of the country, in six states: Uttar Pradesh, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh and Maharashtra. The programme also reached vulnerable and marginalised sections of people living in around 131 slums and 10 municipal corporations in Madhya Pradesh and Maharashtra. More than 80% of the population covered by the programme was from scheduled castes, scheduled tribes and backward classes, and the remaining proportion from the general class was also economically vulnerable.

The programme reached out to this large section of India's marginalised population through over 600 civil society organisations (CSOs). Project proposals were invited from reputed CSOs that met statutory and other requirements for working under the programme. The proposals were carefully scrutinised by an independent project selection committee; many proposals went through intensive revisions. In all, 178 projects were sanctioned, for a period of 16 months to five years; after due scrutiny of performance and need, some projects were given an extension. As of June 1, 2007, there were 172 operational projects involving 585 CSOs (many CSOs, known as lead CSOs, worked with smaller CSOs known as network partners). Till that date, around Rs 129 crore had been disbursed to various programme projects, including some special grants, such as for the promotion of women's literacy.

Unlike most civil society initiatives that focus on service delivery or creation of assets, the PACS Programme addressed the poverty alleviation needs of the target population through a rights-based effort, with two broad objectives:

- Enabling the poor to realise their rights and entitlements through just and democratic means.
- Strengthening the capacities of CSOs associated with the programme so that they could have better long-term impact in remote and underdeveloped areas where government and market reach is limited.

In meeting these objectives, the Management Consultants (MC) of the programme, comprising DA and PwC, were guided by a National Advisory Board (NAB) of eminent personalities from different fields.

To ensure effective realisation of rights and entitlements of the poor over a long term, the programme emphasised the formation of community-based organisations (CBOs), which could be educated and trained in various ways to work as local advocacy/pressure groups, savings and alternative livelihood support groups, and groups meeting special needs, such as the needs of people with disability or elderly people. In all, over 40,000 CBOs have been formed in the project areas, including 22,000 women's self-help groups. Working under the guidance of CSOs, these CBOs ensured access to a range of entitlements, such as public distribution system (PDS) rations, actual realisation of surplus land allotments, Indira Awas Yojana benefits, old age and widow pensions, scholarships, disability pension and wage employment under the Food for Work and National Rural Employment Guarantee Scheme. Analysis of data collected from programme CSOs showed that till June 2007, 6 lakh people from approximately 3.3 lakh families were able to access...
entitlements in the project areas. In monetary terms, the entitlement benefits were highest in India’s most backward state, Bihar. And there were several other achievements that cannot be adequately quantified, such as proper functioning of the midday meal scheme in schools, regular attendance of schoolteachers and health workers, greater participation in gram sabha meetings, higher elected representation in panchayati raj institutions, community control over illegal exploitation of natural resources, community-maintained safeguards against starvation deaths and floods, and recognition of community strength by officials and policymakers.

These attainments were recorded in an extremely challenging, even hostile, social and political environment. Over two-thirds of the districts covered by the PACS Programme were 'severely affected' by Naxalite violence. In remote areas of these districts, where CSOs usually worked, the presence of a local administration is extremely thin, if not non-existent. In other areas too, programme CSOs had to battle with insensitive officials, deeply entrenched systems of corruption, powerful vested interests, gun lords and uncooperative upper caste/class villagers. A number of entitlement realisation campaign tactics had to be used: identifying and lobbying with sensitive officials at higher levels, using the local media to highlight issues and pressurise the administration, submitting bulk petitions and, when all else failed, organising morchas and demonstrations of hundreds and thousands of poor people.

It gives me great pride to say that in most of these campaigns, women were at the forefront, and that the biggest achievement of the programme was that it enabled poor people to get over the sense of fear and helplessness; the programme helped lakhs of poor people recognise and use the power of their voice, in a democratic manner.

The MC supported CSOs and guided the programme in a number of ways. They were acutely aware of the fact that most CSOs associated with the programme were small organisations with grassroots strength but without sufficient expertise and experience in financial management, reporting and other important requirements. With sensitivity towards the varying strengths, weaknesses, backgrounds and organisational cultures of project CSOs, the MC organised training and orientation programmes to put in place rigorous mechanisms for financial accountability, monitoring and performance. The MC also built the capacities of CSOs to work with gender sensitivity and a sharp focus on the most marginalised sections of society. The MC welcomed and wholeheartedly supported innovative approaches, even when they carried the risk of failure. In each state, learning platforms were set up through quarterly workshops of all CSOs and theme-based workshops and consultations with the participation of leading experts and practitioners from relevant fields. Throughout the programme structure, a unique Monitoring, Evaluation And Learning (MEAL) system was operationalised to facilitate self-assessment and reflection.

In these efforts, the MC took the help of a large number of Resource Organisations (ROs). In all, the programme used the expertise of over 60 ROs from different knowledge domains and geographies. The MC also used some communication agencies to support media advocacy efforts and guide CSOs in effective use of both traditional and new media.

While putting in place elaborate mechanisms and processes for ensuring performance, the MC took it upon themselves to adopt a flexible approach so that both individual CSOs as well as the programme as a whole could proactively address emerging needs, opportunities and challenges. Thus,
responding to community needs, the MC introduced a livelihoods component in the project. Apart from providing a host of training opportunities for both CSOs and communities, in the area of alternative livelihood generation, the MC helped forged links with financial institutions. Then, with the enactment of the National Rural Employment Guarantee Act (NREGA) and the Right to Information (RTI) Act, the MC initiated a major shift in programme processes so that CSOs and communities could be empowered to use these powerful legislations to enhance the incomes of poor households and secure entitlements. On the eve of panchayat elections in Uttar Pradesh and Bihar, the MC initiated large-scale voter awareness campaigns, which resulted in many CBO-supported dalit and women candidates being elected for the first time.

The MC also initiated and supported policy advocacy, at various levels, on the NREGA, child rights, trafficking of women and children, Right to Food Campaign, RTI, livelihood needs of people with disability, joint forest management, drought, land rights and other issues. To broadbase advocacy efforts and attain critical mass, the MC frequently worked in association with other large civil society networks and campaigns, such as the Uttar Pradesh Voluntary Action Network (UPVAN), Voluntary Action Network India (VANI), Wada Na Todo Abhiyan, and National Conference of Dalit Organisations (NACDOR). In Maharashtra, the MC initiated a broad-based civil society forum to address the issue of recurrent drought in two of the most backward regions of the state; the forum today has over 400 CSO partners, most of whom were not associated with the PACS Programme.

This book captures some of the diverse, unique and rich experiences of poor communities, CBOs, CSOs, resource organisations and managers associated with the PACS Programme. The reports that follow represent only a selected fraction of the vast amount of experience and achievements recorded under the programme (more reports can be viewed, in Hindi and English, on the programme website, www.empowerpoor.org). Nevertheless, I am sure anyone interested in the potential of civil society to effect a fundamental transformation in India's poorest regions will find the contents extremely thought-provoking and useful.

Kiran Sharma
PACS Programme Director
MAKING A DIFFERENCE IN INDIA’S POOREST DISTRICTS: THE CASE OF LALITPUR

The PACS Programme helped establish a significant civil society presence in many of India’s poorest districts like Lalitpur in the Bundelkhand region of Uttar Pradesh.

The PACS Programme (2001-08) worked in the poorest districts identified in 1997 by a committee of the Government of India’s Ministry of Rural Areas and Employment, headed by E A S Sarma, then principal advisor to the Planning Commission. From this 1997 Sarma Committee list, the PACS Programme area was carved out in such a way that it covered the maximum number of ‘poorest’ districts in a geographically contiguous region in the central and eastern part of India (excluding the northeast, and the states of Orissa and West Bengal, where DFID has other programmes running).

Within the identified poorest districts, the PACS Programme focused on the most remote areas and on marginalised communities like SCs and STs living in these areas. Selection, refinement and finalisation of CSO project proposals were based on these criteria, among others.

The partnership with CSOs was in tune with DFID’s stated policy of working more strategically with Indian civil society towards the shared objective of reducing poverty. It was also in keeping with the Indian government’s policy of involving non-government organisations in poverty alleviation.

PACS Programme CSOs were chosen by a Projects Selection Committee (PSC) that included development experts and practitioners. In September 2006, there were 665 CSOs working under the programme in 19,781 villages in 93 districts of six states.

Selecting CSOs that work in backward districts, have a good track record, and meet statutory requirements to receive funds from different agencies is a major challenge in many parts of the country. Funding agency priorities have led to a concentration of CSOs in some districts, while many districts like Lalitpur in Uttar Pradesh have very little civil society presence. In the context of the PACS Programme’s approach, the problem was accentuated by the fact that while there are many CSOs focused on areas like watershed development and health, the programme required CSOs with experience of working with a rights-based approach, dealing with diverse issues such as public distribution system entitlements, women’s rights, drought and migration, in a cross-cutting manner.

The PACS Programme tackled this challenge in two ways:

• By organising a series of outreach workshops at the start of the programme, to identify and bring together potential CSO partners, who were then requested to frame proposals meeting programme requirements. Consultants were appointed to help CSOs draft the proposals. Acceptable proposals were later fine-tuned after scrutiny by a specially constituted Projects Selection Committee.

• The programme encouraged large (lead) CSOs to form networks with smaller, field-level CSOs. These partnerships within the programme (internal networks) strengthened the capacity of lead CSOs to manage projects in an extensive as well as intensive manner. Through partnerships with smaller CSOs, the lead CSOs extended their reach to new geographies. Smaller CSOs gained by getting the opportunity to work under a large civil society programme.

Around two-thirds of all CSOs involved with the PACS Programme were small organisations; the programme
provided them a great opportunity to increase their organisational infrastructure, systems capacities and strengths.

**About Lalitpur**

In Lalitpur district of Uttar Pradesh, six lead CSOs were selected to work with eight smaller ones in 10 blocks. The district is located in the heartland of Bundelkhand, a region that straddles part of Madhya Pradesh as well, and is the largest backward area in the country.

In this remote area infrastructure is poor, and civic amenities and government-provided basic services like health, education, public distribution system and social security was almost absent in 50% of the project villages. There was almost no civil society organisation working effectively enough to make a difference.

Of Lalitpur’s population of 977,734, around 243,788 people belong to the scheduled castes. The 2001 census has not included the most primitive tribes such as the Sahariya and Kol in the ST category, which has proved extremely detrimental to the development of these tribes as policies are not designed for them.

The sex ratio in the district, at 882:1,000, is skewed against women. Reasons for this include practices such as sex-selective abortions and infanticide and the selling of boys. The district is severely affected by drought and floods, and rapid deforestation has deprived thousands of people of their livelihood. There is no industry in the region.

Officially, 33.4% of households in the district are below the poverty line (BPL) but the actual number could be much higher, as high as 50% or more. In the PACS Programme area, where the SC/ST population was relatively higher (35%), the number of very poor families was over 60%. Even by the very poor standards of Bundelkhand, various social, economic and human development indicators in Lalitpur are among the worst.

**Overview of the programme**

To begin with, the PACS Programme initiated a Bundelkhand civil society platform, a first in the region’s history. CSOs working in the area had never met on a common platform before; there was not even a directory of CSOs working in the area. Through the Bundelkhand outreach effort, lead CSOs were identified for Lalitpur and other districts of the region.

Selected lead CSOs and their network partners worked in all six blocks of Lalitpur district. At the level of the village and panchayat, the area covered was 40-50% of the total area. The selected CSOs and areas they covered were as follows:

- The IND-CARE (Integrated National Development-Centre for Advancement Reforms and Education) Trust, New Delhi, a lead CSO, was entrusted to work with its network partner, Sai Jyoti, Sansthan in 10 gram panchayats (GPs) of Birgha block. IND-CARE also worked in 20 GPs of Jakhaura block.
- Indo Global Social Service Society (IGSSS) worked with its partner Habiet Benson Memorial Hospital in 20 GPs of Birgha block, while another partner CSO, Society for Pragati Bharat, worked in 20 GPs in Jakhaura block.
- Akhil Bharatiya Samaj Sewa Sansthan (ABSSS) and its partner, Bundelkhand Sewa Sansthan, worked in 13 GPs of Madawara block.
- National Youth Project Trust (NYPT) worked with its partner, People for Peace Service Society, in 10 GPs of Mahauni block and with Bundelkhand Sewa Parishad in 10 GPs of Bar block.
Voluntary Health Association of India (VHAI) and its partner, Sambhay, worked in 47 GPs of Talbehat block.

BETI (Better Education Through Innovation) Foundation worked in 20 GPs of Talbehat block.

Gramin Development Services (GDS) worked in 20 GPs of Birgha block.

(Note: Some of these lead CSOs also ran projects in other districts of Uttar Pradesh, and VHAI had projects in two other states as well)

CSO efforts

As already stated, the focus of the PACS Programme was on strengthening the capabilities of poor people to demand better services and entitlements, through an empowering rather than service-delivery orientation. The thematic interventions of the PACS Programme were in the following areas:

• Good governance by strengthening panchayati raj institutions (PRI).
• Women’s empowerment and self-help initiatives.
• Realising entitlements and strengthening people’s access to schemes.

Good governance initiatives

During the programme, eight civil society organisations and their 65 staff were trained in local self-government issues. Nearly 300 PRI members from 198 gram panchayats were oriented about their rights, powers and functions. Fifty-one

Due to heavy migration, locked homes are a common sight across Bundelkhand.
of them were dalits. A sound understanding of the issues developed in at least 248 participants, among them 36 dalits.

There were 118 gram panchayats in the project area. The programme tried to improve the functioning of these panchayats to make them more sensitive to the needs of the poor and to produce a more self-reliant gram sabha. Pre-project analysis of the data captured by partner CSOs revealed that only 13 gram panchayats functioned as they should; the remaining were in very poor condition. After four years of intervention, the functioning of 60 GPs improved and they began to maintain records and to allow women's participation which, until then, was absent. However, only 16 GPs had one-third representation of women, and there was more than 50% representation of women in only seven gram sabhas.

Panchayat information centres (PICs) played a vital role in creating public awareness. Under the programme, 74 PICs were created. Thirty-six of these functioned well, as multi-information hubs.

Midway through the PACS Programme, the Uttar Pradesh government declared elections for panchayats. To ensure the election of good representatives, a pre-election voter awareness campaign was conducted across all the PACS Programme districts of Uttar Pradesh. In Lalitpur district, it was conducted in 86 GPs, covering a population of nearly 15,000. CSOs helped candidates selected by communities file nominations correctly. As a result, the number of rejected nomination papers reduced drastically.

Seventy-four dalits selected by community-based organisations (CBOs) formed under the programme became PRI members; 58 women were elected pradhans and 17 dalits also became pradhans. There were fewer malpractices such as putting up dummy candidates — there were 99 such candidates in PACS Programme areas as opposed to 151 in the previous panchayat elections.

**Women’s empowerment and self-help initiatives**

The programme promoted women self-help groups (SHGs) as social institutions that could form an effective tool for poverty reduction strategies, improve access to savings and credit, teach women to manage risks better, build their assets gradually, develop micro-enterprises, enhance income and thereby enjoy an improved quality of life.

A number of CBOs were constituted, and their capacity enhanced through capacity-building programmes. In all, 892 CBOs were formed, from credit-saving groups to local
advocacy groups known as chingari sangathans. The groups participated in decision making in panchayats and accessed entitlements by pressurising panchayats and government departments simultaneously.

Youth groups and chingari sangathans helped develop a cadre of poor who could fight against corruption and an unresponsive administration. The educational needs of women were met by Grameen Development Services (GDS) and BETI Foundation.

In all, in the PACS Programme area of Lalitpur, 13,683 women were organised under CBOs. Of these, 3,346 women developed their own alternative or supplemental sources of income by setting up small shops, and taking up cattle rearing and other small businesses.

Though functional literacy among CBO members improved considerably, thanks to the programme, half the total membership remained illiterate towards the end of the programme project period. Around 535 women were taught leadership skills through various capacity-building programmes, of which 76 women developed as master trainers. As a result, 383 women got employment under various programmes and schemes and as community-level workers in CSOs.

**Strengthening livelihoods**

Livestock plays a major role in the rural economy of Bundelkhand. Around 2,875 households in programme areas of Lalitpur increased their livestock (especially goats) through SHG credit; likewise, 3,417 households could improve income from agriculture due to SHG credit for the purchase of seeds and fertiliser. Nearly 3,000 women got involved in individual-based income-generation activities, and 618 women participated in group-based activities.

Overall, the income of 3,973 households in the programme area increased by 25%, and the income of 817 households increased by over 50%.

**Strengthening people’s access to entitlements and schemes**

CSOs had mixed success in their efforts to help the poor access the benefits of government schemes and programmes, and ensure a pro-poor policy orientation. For example, Kol and Sahariya tribals could get land entitlements due to intensive advocacy efforts by the Bundelkhand Sewa Sansthan of the ABSSS network. However, there was not much evidence of changes at the policy level.

Implementation of the National Rural Employment Guarantee Scheme (NREGS) in the district was poor as rumours were deliberately circulated that those who joined up for the scheme would be sent to Iraq to work for the American army! PACS Programme CSOs made a concerted effort to dispel these rumours. As a result, the process of NREGS implementation in the district was set in motion. CSOs were instrumental in getting water harvesting structures, ponds, and check-dams constructed under the NREGS. However, the impact was limited to only those areas where the PACS Programme was in operation.

In all, during the programme period, in the programme area, nearly 3,000 demands for entitlements such as foodgrain under the public distribution system, benefits under social security schemes and scholarships were made by people. Actual realisation of these demands was to the extent of 40-45%. These achievements were often recorded against tremendous odds and lethargy at the local and state government levels.

**Limitations**
Externally-led self-evaluation exercises and the internal MEAL (Monitoring, Evaluation And Learning) system identified a key limitation in Lalitpur.

During the lifecycle of the programme, demands and expectations from the community gradually increased through advocacy and pressure-building efforts. But there was no similar improvement in the government's response to meet these demands. A major reason identified was that the PACS Programme had not built a strong linkage with the administration. CSOs and CBOs worked to the best of their abilities, but could not forge a strong, district-level advocacy force. Such a force is especially required in backward districts where a history of poor governance and underdevelopment severely cripples civil society efforts and people’s assertion of their rights. The story of Kurhat is illustrative of this fact.

**The story of Kurhat**
Around 100 km from the district headquarters, Kurhat in Madawara block of Lalitpur district is a classic example of underdevelopment due to sheer difficulty of access. In Lalitpur has a large Sabariya tribal population that does not enjoy scheduled caste status or benefits.
government circles, a posting to Kurhat is considered equivalent to being sent on exile as punishment. It's easy to see why.

Till 2002, there was no road that could be used by a vehicle from Kurhat to the nearest village, Dhaurisagar. People had to either walk on a jungle path for about an hour, or use a bullock cart to reach Dhaurisagar, which is connected by tar road to Madawara. A bus service runs thrice a day between Dhaurisagar and Madawara, from where the district headquarters is at a distance of 60 km. Going from Kurhat to the district office thus meant a journey of a day, something that few in the Sahariya-dominated village of around 100 households could afford.

Consequently, few officials ever visited Kurhat; the village was left out of the development map of Uttar Pradesh.

Things began to change in 2002 when a road was built between Kurhat and Dhaurisagar. It is not a tar road and is quite useless in the monsoons (even if you travel by jeep you may have to get off and walk some distance) but still, Kurhat is accessible.

The more important change that took place was that, in that year, the Bundelkhand Sewa Samiti (BSS) chose Kurhat as one of its focus areas.

The BSS is one of seven NGOs promoted and/or supported by the Akhil Bhartiya Samaj Sewa Sansthan (ABSSS), a reputed civil society organisation based in Chitrakut. For over 25 years, the ABSSS had been working in the Mau and Manikpur blocks of Chitrakut, where it has successfully fought against various forms of exploitation suffered by Kol tribals living in remote jungle areas bordering Madhya Pradesh.

Around the year 2000, the ABSSS took a strategic decision to promote smaller CSOs in other parts of Bundelkhand, under the leadership of some of its long-time and dedicated workers. Accordingly, Vasudeo, an ABSSS worker since 1993, was deputed to work in Lalitpur. He was unfamiliar with the district, but he took up the challenge. The BSS was registered in May 2003; around the same time the PACS Programme came forward to support the ABSSS and its newly-formed network partners including the BSS.

The BSS started by making a study of 42 villages in Madawara block, including Kurhat, and then used the local media to highlight the findings, especially the widespread prevalence of food insecurity in this region. More press visits and media reports followed, but the administration remained unmoved.

The BSS then launched a sustained, multi-pronged advocacy campaign that finally began to yield results in 2006.

In October 2004, a 'Kurhat vikas vichar goshti' was organised and the then sub-divisional magistrate (SDM) was invited for the event. The 'vikas vichar goshti' (seminar on development) is a tactic used successfully by the ABSSS. Essentially it is a day-long, well planned event to which officials and the media are invited, and local people present their problems and demands in a non-confrontational manner.

A 'vichar goshti' is organised like any major village event. A lot of preparation goes into inviting the right people, putting up a huge pandal, organising food and preparing people to present their demands in a succinct though forceful manner. The event gives officials and politicians a chance to address a large audience — and few of them miss this opportunity.

At the October 2004 Kurhat vikas vichar goshti, one of the concrete suggestions that came up was construction of a check-dam on a rivulet called Bangara that ran past the village; the rivulet had water only in the rains, but people felt that if it was blocked, enough water could be stored to meet the
irrigation needs of families that had land around it.

Most of the Sahariyas in Kurhat did have some agricultural land, but being dependent entirely on rainfall the families had to migrate for several months in a year to survive. While many families migrated to Vidisha, in Madhya Pradesh, a few went as far as Pathankot, through a well-oiled system of exploitative labour contractors. A check-dam across the Bangara could halt this annual migration, people felt, and the SDM agreed.

He urged people to start work on a 'shramadhan' (voluntary labour) basis; the district administration would eventually include the work under the National Food For Work Programme (NFFWP), officials said. (Under the NFFWP, substantial resources in the form of cash and foodgrain are provided to generate supplementary wage employment and to create productive assets in 150 'most backward' districts of the country.) The SDM himself used a pick-axe to start the excavation work.

The shramadan continued for a few days, but there was no sign of payment under the NFFWP. In the bitter cold, on December 2004, many Sahariya families in Kurhat faced the prospect of death by hunger. Vasudeo wrote articles on this issue for local newspapers, and three appeals for help were sent to the district administration in November-December 2004. But there was no response until a report appeared in the Dainik Jagran dated January 9, 2005. A newly appointed lady district collector ordered the block development officer (BDO) of Madawara to visit Kurhat.

The BDO visited Kurhat and a few neighbouring villages with an engineer and agreed to start several NFFWP projects. On the advice of the engineer, it was decided to shift the location of the check-dam in Kurhat.

The announcement of NFFWP works had an unexpected impact. Even before the official formalities were completed, powerful contractors began work on the sites, hiring labour with promises of payment. The contractors were, of course, confident of getting orders for these sites. The district collector confronted their arrogance by declaring that the sites would not come under the NFFWP — people would do shramadan, and the government would pay labour wages.

There was another round of visits by officials to Kurhat, arranged by the BSS, in January 2005. Blankets were distributed to 10 extremely poor Sahariya women, and shramadan work on the check-dam was officially started, providing employment to 135 people.

However, the official decision was not followed by the completion of formalities and release of payments. Two petitions were sent to the district collector in February 2005; a letter was also sent to the divisional commissioner, Jhansi. But nothing happened. More appeals followed. On March 11, the BSS arranged to send a tractor-load of work applications from Kurhat to Lalitpur. Two days later, workers of the CSO met a local minister in Lalitpur. Still nothing happened.

After a gap of around two months, when the people of Kurhat had given up all hope of building a check-dam and getting work, the BSS renewed its efforts. On May 9, 2005, a letter was sent to the district collectorate. In June another letter was sent, this time through a chingari sanghatan, a village-level advocacy body founded by the ABSSS and its partners under the PACS Programme across seven blocks of five districts of Bundelkhand (in all, around 140 chingari sanghatans were formed with approximately 1,600 women members and 1,300 male members). No action followed.

The BSS's records then display a series of letters sent to various quarters, all evoking no response: a letter to the Member of Parliament (MP) from Jhansi-Lalitpur, on July 16,
2005; a letter to the district collector, on November 27; a letter to the chief minister, on December 10; another letter to the district collector, on December 25, followed by a reminder on January 4, 2006, and again on January 12. By this time, most of the employment-seekers had migrated and there was little scope for organising a mass demonstration.

District collectors cannot be blamed entirely for inaction. Typical of the style of governance prevalent in Uttar Pradesh, between 2003 and 2006, four officials held the post of district collector of Lalitpur, one of them twice. Each collector requires at least a few months to understand and identify the priorities in Lalitpur, which supports around 800 villages like Kurhat. But in Uttar Pradesh, as in some other states, by the time an official has grasped the situation, s/he is packed off. Only one official was district collector of Lalitpur for a period of one year, between 2003 and 2006; the rest were there only for a few months.

In May 2006, Vasudeo met the divisional commissioner of Jhansi, Shankar Agarwal, and urged him to visit Kurhat. After much follow-up, a date was fixed: June 17, 2006.

It was only then that things started moving. The divisional commissioner, accompanied by several top officials, undertook a ‘padyatra’ of over 10 km through Kurhat and the adjoining villages. Magsaysay award-winner Rajendra Singh from Rajasthan was present on this occasion, when people repeated their litany of demands. A lot of development work subsequently followed:

- Work on a road from Kurhat to an adjoining village, Jaitpura, was sanctioned and started.
- In July 2006, a junior college was set up in Kurhat.
- Work on the check-dam began on July 13, 2006, at a sanctioned estimated expenditure of Rs 13.40 lakh. Two other check-dams were sanctioned; the total value of the work sanctioned was Rs 26.90 lakh.
- A government doctor started to visit the village every Monday.
- NREGS job cards were issued in Kurhat and a dozen other villages.
- A water conservation plan for 22 villages, including Kurhat, was prepared. The total estimated cost was Rs 19 crore. The plan was announced through a ‘jal yatra’ organised by the BSS through the 22 villages, in July 2006. Hundreds of people participated in the yatra, which was led by the divisional commissioner, accompanied by the district collector, chairperson of the zilla panchayat, and Rajendra Singh.

Till September 2007, the Rs 19 crore plan had not made much headway — there was a change in government in the interim period — but the people of Kurhat did get to see their check-dam completed in June 2007. The reservoir though did not get entirely filled with water, as the 2007 monsoon here was poor.
The expression 'chulha jalana' is synonymous in north India with the ritual of preparing and eating a meal. In most rural and urban homes, the fire is lit in the morning and the process of cooking begins so that people can work with something in their stomachs, and then again at the end of the day, for the evening meal.

But for the Musahar community living mainly in parts of eastern Uttar Pradesh and Bihar, the chulha is lit only in the evenings. One of the most economically impoverished and socially ostracised communities in the country, Musahars usually work as daily wage earners and live on the verge of starvation, eating just one meal a day. Their search for food compels them, at times, to eat rats. The Musahars are also experts in following field rodents to glean grain from their burrows.

The community is extremely isolated, both politically and socially, and even in terms of habitation, being relegated to the outskirts of villages. In colonial days, Musahars were tagged as a criminal community and ever since they have been vulnerable targets as far as the police is concerned. They are routinely rounded up whenever the police have to 'show' arrests. Consequently, they have a fear of authority of any kind. They are listed as a scheduled caste in Uttar Pradesh, but socially are relegated to the lowest rung among dalits. Their representation in local panchayats as well as in the dalit movement is almost non-existent.

The social exclusion of the Musahars is so pronounced that they cannot enter parts of the village inhabited by upper castes unless they are called. They are often paid less than other agricultural labourers. For nearly 12 hours of work a day, a Musahar will receive a paltry Rs 25. The few Musahar children who attend school say they are made to sit apart from the other children.

Though eligible for several government welfare schemes, the Musahars are either unaware of them or too timid to avail of them. Consequently on all social parameters -- health, education, habitation, employment, and food security -- they are among the most deprived. A 2003 study carried out by a student from the Indian Institute of Health Management (IIHM), Jaipur, on the health and education status of the Musahars in 20 tolas (hamlets) of Nichlaul block, Maharajganj district, in eastern Uttar Pradesh found that the daily food intake of a Musahar generally comprises only rice and chappatis with salt. Ninety per cent of children below the age of six suffered malnutrition. Tuberculosis, rheumatic fever and encephalitis were common. A PACS Programme-funded ActionAid project in this region found that only 6.3% of Musahar men and 2.6% of women were literate; around a third of the children had never attended school.

PACS Programme involvement

While seeking to address the problem of poverty in India's poorest districts, the PACS Programme made special efforts to target extremely marginalised and vulnerable communities like the Musahars. In fact, the ActionAid project among the Musahars of Maharajganj and East Champaran districts of Bihar was the first of the 175-odd projects supported by the programme. Closely monitored and evaluated, and executed in two phases (January 2003 to September 2004, and October 2005 to December 2007), the PACS Programme projects for Musahars show the benefits of adopting a rights-based
approach when dealing with people who have absolutely no voice in the development process.

**Programme in Uttar Pradesh**

In Maharajganj district, the ActionAid project was spearheaded by a body called the Musahar Vikas Pahal Samiti, which included members of the community. This way, the Musahars had ownership over the project and a say in its planning and implementation. Subsequently, a larger, community-based organisation (CBO) known as the Musahar Manch was promoted. While the project itself covered around 1,800 households living in 75 Musahar tolas (hamlets) in 25 villages in three tehsils -- Nichlaul, Pharenda and Nautanwa -- the Musahar Manch emerged as a representative body of a larger part of the Musahar population of eastern Uttar Pradesh.

The formation of the Musahar Manch is one of the notable successes of the PACS Programme. This CBO today represents around 10,000 Musahars from 73 villages of Maharajganj district. The Manch has a two-tier structure -- district- and village-level -- with a 25-member executive body at the district level, which is re-elected every year. As an organisation of and by Musahars it is engaged in advocacy, awareness-raising, capacity-building, and mobilising work for the community.

**Project objectives**

A baseline survey on the vulnerability of the Musahar population in the project area showed that 75% of households were landless; 39% had no ration card, and 51% were in deep debt. Less than 20% of households had Antyodaya cards; over 60% did not have pucca houses. Around 14% of children had not received immunisation, and around 70% of girls were not attending school regularly.

The objectives of the project were clear:

• Enable the Musahars to raise their voice and concerns at various forums.
• Ensure improved access to government programmes for education and health.
• Ensure household food security and livelihood options.
• Sensitise civil society and panchayati raj institutions (PRIs) to the plight of the Musahars.

Specific issues that were identified included:

• Chronic hunger and food security.
• Indebtedness.
• Lack of access to and control over agriculture, homestead land and common property resources.
• Lack of access to education, healthcare.
• Absence of political representation in PRIs and lack of participation of the community in PRIs.
• Inadequate livelihood options.

**Addressing poverty/hunger**

The programme worked on two fronts: helping the community alleviate their immediate poverty needs, and empowering and educating them to demand their rights and entitlements.

Community-managed grain banks were started to ensure a degree of food security; a committee of three women and two men oversees their functioning. All those who can, contribute grain to the bank, but those who cannot like the elderly, disabled or impoverished also receive the benefits. By July 2007, nearly 50 such grain banks were set up in the project villages, with a total foodgrain stock of close to 900
quintals. Not a single hunger death occurred during the project period.

By design, the PACS Programme did not have a grant or service delivery component. However, an exception was made in the case of the Musahars. The programme provided funds to set up a revolving fund to meet the immediate health needs of the community. The fund was rooted through the bank account of the Musahar Manch at the village and district level. Musahar representatives are signatories for the account.

Health camps were held and the Musahars were educated on preventive and curative measures. Project staff worked to ensure that health workers visited Musahar habitations regularly. They informed the primary health centre about the deteriorating public health and sanitation situation in the villages, and encouraged routine immunisation drives. This way, they addressed the health needs of both Musahars and non-Musahars and helped build better relations between the two.

Self-help groups (SHGs) were formed to meet day-to-day consumption needs and promote the habit of thrift and saving. From the outset, the formation of SHGs was linked to a government scheme, the Sampoorna Gramin Swarojgar Yojana (SGSY). SHGs support individuals/collectives to start income-generating activities. Every initiative is preceded by a detailed feasibility analysis study. In July 2007, there were 64 SHGs with a total saving of around Rs 5 lakh and inter-loaning to the tune of Rs 3.69 lakh. Around 125 Musahars, most of them women, had started income-generating activities including collective activities such as fishery projects.

Among the beneficiaries of the grain bank and SHGs were Tara and her husband Brijlal, from Buchiya tola of Sabya gram sabha, who struggled to earn a living from a small plot of land which was submerged for most parts of the year and only sometimes yielded a meagre paddy crop. After her husband died in an accident in 2003, 30-year-old Tara was left without any support. Her only income -- Rs 8 per day -- came from selling the milk from a buffalo that her husband had acquired under the batae system, an arrangement whereby half the milk yield goes to the owner.

During the rainy season, which is the hardest time of year, the grain bank came to her aid and she was able to eat. She got 10 kg of free wheat from the grain bank and another 15 kg that she had to return. Tara also became a member of an SHG and started saving Rs 20 every month. The following year, she says, she did not feel the hardships of the monsoon.

Many Musahars needed to be first free of the mortgage on their lands if they were to earn a sustainable livelihood. The PACS Programme accordingly financed the freeing up of the mortgaged land of 142 individuals, by providing grants to the tune of Rs 482,200.

Building community capacity for political intervention

The Musahars of eastern Uttar Pradesh were politically voiceless; their representation in local self-governance was almost negligible. The project therefore built up the capacity of the community to participate in the political mainstream, educating them on the basic provisions of PRIs, making them aware of their rights as voters, and encouraging participation at gram sabha meetings. The process led to a 30% increase in the number of Musahars standing for panchayat elections. In the 2005 elections, 37 Musahar candidates from the project area were elected as ward-level representatives.

However, the Musahars have little immediate scope of playing a significant role in the block and district levels of PRIs, where development funding decisions are made. Elections to these levels involve a lot of money as also
Again, on May 1, 2007, the Musahar Vikas Pahal and Musahar Manch together organised a dialogue between the Musahar community and candidates from the different parties contesting assembly elections in Maharajganj district, at the campus of the Raja Rattansi Inter-college, Nichlaul. People from far-flung Musahar villages like Sohgibarwa and Shikarpur turned up for the event. Candidates belonging to the Congress Party, the CPI (ML) and the Bahujan Samaj Party (BSP) participated in the dialogue.

Genu Musahar said that the Musahar Manch must analyse the assurances given by politicians, and that the Musahars must remain united for the larger fight. Fulesari Devi and Kaushilya from Sohgibarwa remarked: “Politicians are coming to our doors because of elections and the fact that we are united; they will disappear after the election.” Citing negligence in development of the Sohgibarwa region by all political parties, they said they would not vote in Sohgibarwa.

The Musahar Manch handed over a charter of demands. The demands included grant of scheduled tribe status to the Musahars, inclusion of Maharajganj district in the National Rural Employment Guarantee Scheme (NREGS), grant of gram sabha land to landless Musahars, filling up 2,000 vacancies for primary school teachers in Maharajganj, a special component plan in the Purvanchal Vikas Nidhi (eastern Uttar Pradesh development fund) and district plan, as well as inclusion in government welfare schemes.

Fighting atrocities

Perhaps the most significant achievement of the ActionAid project is that the Musahars of Maharajganj are no longer willing to accept the injustices and ill-treatment meted out to members of their community, especially by people in uniform. The community now has a group of courageous
leaders, including women, who are willing to protest at the highest level.

Birju Musahar of Doma village in Nichlaul tehsil, Maharaijan district, was beaten up on December 28, 2005, for not moving his cart out of the way of a higher caste villager, Cheddi. Two days later, the Sohigbarwa police accused 25 Musahars attending a meeting in Mijatola of being Maoists and tried to implicate them in a bomb explosion that had occurred the previous night. Three days later, in Ranipur tola village, under the Kothibhar police station, Ramnagina, a member of the dominant Yadav caste, attacked Prabhu and his family with sharp weapons over a land dispute, injured his mother Kunti, and snatched away her jewellery and Rs 5,000.

These injustices, which took place over a period of six days, were commonplace; what was new was the Musahars fought back. With the help of the Musahar Manch, the victims in all three cases complained to Nichlaul, Kothibhar and Sohigbarwa police stations, giving details of the incidents. Initially, their complaints were ignored; constable Raghvendra Pratap Singh of Kothibhar police station even destroyed Prabhu's hut.

On January 4, 2006, a delegation of Musahars met the sub-divisional magistrate (SDM) Nichlaul and discussed all three cases in detail. But the SDM took no action. So, on January 11, 2006, the Musahars took their case to the superintendent of police, Maharaijan. They demanded that an FIR be made out against the perpetrators, in Nichlaul, under the SC/ST Prevention of Atrocity Act 1976; that the Sohigbarwa police station in-charge be charged for human rights violations; and that constable Raghvendra Pratap Singh be suspended and compensation awarded to the victim and his family.

The very next day the station officer (SO), Nichlaul, was transferred and the new station officer went to Doma and held enquiries with both parties. Though a case under the SC/ST Prevention of Atrocity Act could not be registered for lack of eye-witnesses, an amicable settlement was arrived at: the perpetrator, Chhedi, asked for Birju's forgiveness and gave him Rs 1,200 for medicines and treatment.

That same day, the station officer of Kothibhar went to Ahirauli and met Prabhu, Kunti, and the gram pradhan and members of the Yadav community. It was decided that Ramnagina could continue to stay in the village with the permission of Kunti, and the Yadavs would return the Rs 5,000 they stole from Kunti.

The additional superintendent of police (ASP) also cautioned the SO at Sohigbarwa about his role in accusing the Musahars of being Maoists. The station officers were made to apologise for their highhandedness and pledged that they would ensure that the Musahars were not harassed.

In August 2006, the Musahar Manch took up the case of Seema, a simple Musahar girl from Bihar who was held against her will in the home of Gulari Devi for five days, in Sohigbarwa village, while on a visit to her aunt. During that time, Gulari and her daughter beat Seema up in an attempt to force her into marriage (she was already married). Two men, Rajesh Gupta and Ramsaware Nishad, also beat her up. She was finally allowed to escape by Gulari's daughter, Bhuwari, who was afraid that people would learn about the forced detention.

When the Musahars reported the matter to the police, the latter were completely unsympathetic. They allegedly threatened Seema's family that if they pursued the case they would be implicated on a false charge. Seema's aunt sent her back to Bihar. But the Musahars of Sohigbarwa were enraged and asked the Musahar Manch to help.
The Musahars were outraged at this turn of events. The Musahar Manch decided to organise a 'Musahar Maan Sammaan Padyatra' (Musahar self respect walk). On September 16, 2006, over 1,000 Musahars, mostly women, gathered at the Nichlal police station and expressed their anguish at the way the police was dealing with the case. They then marched to Maharajganj, shouting slogans, singing songs and carrying banners and placards. The Maharajganj district magistrate and collector (DM), and superintendent of police (SP) arrived to talk to the padyatris who were now supported by groups such as the People's Union for Human Rights, student leaders and political party leaders. The DM and SP accepted the four-point charter of demands and assured the people that a high-level inquiry would be held and action taken.

Later, the Musahar delegation met the SP in his office who said that the false cases framed against the Musahars in Sohgibarwa would be dropped; the case against Kaushilya would be thrown out and that all those guilty of detaining Seema would be arrested; an inquiry would be carried out into the actions of the SO Sohgibarwa and Kothibhar and the circle officer, Nichnual.

Securing government entitlements

Linking and liaising with government was required to ensure that the Musahars stopped being denied their right to avail of welfare schemes. As a first step, a 'Poorvanchal Musahar Maan Sammaan Padyatra' (walk to assert the rights and self respect of eastern Uttar Pradesh's Musahars) was organised in 2003 by the Musahar Vikas Pahal Samiti. Involving over 2,000 participants, this was the first time the Musahars had presented themselves before the district headquarters in such large numbers. As one ActionAid staff report, it was the first time many district-level officials even became aware of
the existence of the Musahars.

Subsequently, block, tehsil and district-level government functionaries were invited to visit the Musahar hamlets. Government functionaries saw firsthand the various dimensions of poverty in the community. This interface between the government and the Musahars accelerated the pace of realisation of rights and entitlements to the Musahars.

The district administration recognised the Musahars as one of the most marginalised communities in the region. The district magistrate of Maharajganj appointed a nodal officer for the Musahars who would interface with government functionaries and the Musahars to implement government schemes among the Musahars. A coordination committee was set up at the tehsil level to oversee and monitor development works with regard to the Musahars. The district administration also issued department orders to include Musahars in government programmes, schemes and services.

As a result, 667 below the poverty line (BPL) ration cards and 416 Antyodaya cards were issued to Musahars in the project area. Three bridge-course schools were set up and a new residential school for girls built; 1,100 Musahar children now attend school in the project villages. Fifty-six Musahars received homestead land entitlements and long-pending cases of distortions in land records were resolved by the tehsil administration; in all, 156 households got possession of over 90 acres of land.

With frequent staff transfers, the administration's commitment started to slacken. The Musahar Manch then took to the streets. On May 31, 2006, the Manch organised a three-day sit-in in Nichlual to demand Antyodaya ration cards for all eligible Musahars and their inclusion in other food security schemes. In Naksa Baksa village, 22 of the 24 Musahar families were eligible for Antyodaya ration cards. Though 81 such cards had been distributed in the village, only one Musahar family got a card. “We decided at once that we would not remain silent,” says Deba, the local Musahar ahuwa (community head).

Around 50 Musahar men and women sat on a dharna outside the Nichlual tehsil office. They showed letters issued by a district magistrate and chief development officer that recognised the Musahars as the poorest of the poor, requiring special attention. These letters also directed line department officers to include members of the Musahar community for ration cards, pension schemes, and land and housing schemes on an utmost priority. The agitating Musahars said these were empty assurances.

By the third day, the number of agitators had swelled. Revenue work at the tehsil office came to a complete halt. Representatives of various political parties -- the Congress Party, Bahujan Samaj Party (BSP) and Samajwadi Party -- arrived at the dharna site and expressed solidarity with the Musahars. The regional coordinator of the BSP and a prospective Lok Sabha candidate, R K Mishra, said that reports in the newspapers, print and electronic media were evidence of the abject poverty and extreme marginalisation of the Musahars, and that the dharna was a wake-up call to the local authorities.

The demands of the agitating Musahars were:

• Antyodaya ration cards should be provided to all eligible Musahar families.

• All public distribution system (PDS) shops should remain open for 25 days a month; they should sell rations at a fixed price and display stock and price lists.

• Landless Musahars should be allotted land, and patta-holders should be given possession.
Musahars and non-Musahars

On August 15, 2003, in Ledi, Karwatahi and Charbharia primary schools many Musahar women took part in the flag-hoisting ceremony. At Charbharia, the headmaster invited a Musahar woman, Lachiya Devi, to hoist the flag on his behalf. She did so in the presence of panchayat members, non-Musahars, and enthusiastic children. She then told the gathering that real independence would come only when children, women, and men are literate and educated in the villages.

Despite these efforts, however, the project could not gain the confidence of other village communities. In an environment of overall poverty, there is natural resentment against special initiatives for the Musahars, and, although the district administration was considerably sensitised, local upper caste elites continue to maintain their deep-set prejudices against the community.

However, the Musahars did get an opportunity to sensitise the global community. Thirteen Musahars from Nichlaul participated in the World Social Forum in Mumbai, in January 2004, where they raised their own issues and concerns and took part in rallies. One of them, Hari, got a chance to present his testimony before an international audience in a workshop on the right to food, organised by ActionAid India.

Conscientisation of other communities

Since the Musahars are discriminated against by other communities, the project sought ways to conscientise non-Musahar communities on the rights of the Musahars. One way of doing this was to keep project facilities like health camps open to all. Tola suchna kendras (village information centres) set up in some villages also act as meeting points for Musahars and non-Musahars

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Project transparency

To promote transparency and accountability vis-à-vis the project itself, 11 social audits were conducted between 2003 and 2005 in Musahar hamlets, in the presence of partner communities, non-Musahar communities, schoolteachers, media persons, panchayat members, representatives of political parties, government functionaries and the project team. The project budget and income expenditure statement were presented at these gatherings.

- Land demarcation should be done to identify ceiling-surplus land, which should be distributed among the Musahars and other SC communities.
- Indira Awas Yojana benefits should be given to all entitled Musahar families.
- Certificates and pensions should be given for people with disability.

The agitating Musahars demanded that the district magistrate (DM) come before them. The DM, Deepak Agrawal, came from Maharajganj and, after listening to the Musahars' demands, told them to provide him the details in writing. He declared that the next 'tehsil diwas' (tehsil day, for addressing public grievances) would be exclusively reserved for the Musahar community's land-related issues. He also informed the gathering of various government orders, related Acts and schemes. At a follow-up meeting, on June 19, 2006, at the district collectorate, several specific issues were taken up and expected outcomes and deadlines clearly set out.

For example, in the case of ration cards, the timeline for action was set as 'immediate'; the person in charge of implementation was identified as the sub-divisional magistrate Nichlaul, who was asked to produce a list of ineligible Antyodaya cardholders for inquiry and cancellation. A similar exercise was undertaken regarding the Musahars' other demands.
In August-September 2004, district-level social audit programmes were held at the Maharajganj district headquarters. In attendance were representatives from all departments (revenue, agriculture, forest, industries, education, health and development), PRI functionaries, representatives of non-government organisations, the media, political parties, the project team, and partner communities. The meetings started with a presentation of the project’s objectives, approach and strategy. Then, programme details, accomplishments and challenges were presented. Also, budget details.

Programme in Bihar

In East Champaran, Bihar, the Musahar Vikas Manch (MVM), a community-based organisation was set up in 2004 by a PACS Programme network partner of ActionAid, Samajik Shodh Evam Vikas Kendra (SSEVK). Under ActionAid’s PACS Programme project for the Musahars in
Bihar, the SSEVK was given the responsibility of implementing the programme in 125 Musahar tolas in 70 gram panchayats of East Champaran (Motihari) district, with four other network partners. The Bihar project covered over 7,000 Musahar households.

Thousands of people from the Musahar community in East Champaran were invited for a meeting on April 14, 2004, where a resolution was passed to form the MVM. A three-tier committee was developed to manage the MVM -- at the village level, block level and district level. In September 2007, there were 125 village-level committees, 11 block-level committees and a district-level federation.

The district committee has a woman president and, of the 21 members, 13 are women. At the block level there are 11 members, including six women. In each of the 125 villages there is a committee of locally-selected representatives. From these village committees, block-level committee members are elected, and block-level members are elected for the district-level committee. The committee at the district and block levels meets every month, while at the village level it meets twice a month.

SSEVK staff and officials guide the MVM and support it with district and state-level advocacy. Around 17,000 Musahars are associated with the MVM across East Champaran district. The MVM is linked to the Musahar Vikas Pahal and Musahar Manch initiated by ActionAid in Uttar Pradesh.

Programme initiatives

As in Uttar Pradesh, the East Champaran project was aimed primarily at realising entitlements for the Musahars and raising their legitimate demands before various levels of government.

On December 27, 2005, the MVM presented a people's letter (jan patra) to the chief minister of Bihar, Nitish Kumar, which raised demands related to disaster management, education, health, homesteads, employment, and proper implementation of development schemes for SC/STs.

In March 2007, the MVM organised a massive rally of over 5,000 people at the district level to demand proper distribution of job cards and allocation of work under the National Rural Employment Guarantee Scheme (NREGS). In April 2007, it organised a rally for the inclusion of Musahars in the BPL lists and the impartial preparation of these lists. Subsequently, the entire Musahar population of Motihari district is said to have been enrolled in the BPL lists.

Till July 2007, the MVM, with the help of the SSEVK, had been successful in linking over 3,600 Musahar households with the Antyodaya scheme, and helping 4,400 families get NREGS job cards. Over 3,600 households could avail of Indira Awas Yojana benefits, with an aggregate value of over Rs 9 crore. Several out-of-school girls have been enrolled in government-run schools. Till September 2007, 5,600 Musahar children, of which around half are girls, had been enrolled in school. The MVM also runs a bridge school for girls between the ages of 9 and 14.

Efforts are also on to politically empower the community. The MVM played a major role in the PACS Programme Panchayat Sashaktikaran Abhiyan launched on the eve of the Bihar panchayat elections, in 2006. Around 120 Musahar candidates won, thanks to MVM support. “Today they are supporting our efforts in the development process and also strengthening local governance,” says Anita Devi, president of the MVM district federation.
MAKING THE NREGS WORK

PACS Programme CSOs were involved in every stage of India’s most ambitious effort to address rural poverty, from awareness-building to monitoring performance.

The National Rural Employment Guarantee Scheme (NREGS) is independent India’s most ambitious effort to address rural poverty. Based on the assumption that every adult has a right to basic employment opportunities at statutory minimum wages, the NREGS lays down a set of legally enforceable employment norms, to reduce food insecurity, empower village communities, and create useful assets in rural areas.

The NREGS is designed to provide a safety net to the rural poor by ensuring some form of employment and therefore income in times of need. It guarantees every rural household 100 days of work a year at statutory minimum wages. All adult rural poor are eligible to seek employment, including those who do not belong to below the poverty line (BPL) families.

Each state has formulated a rural employment guarantee scheme on the basis of the NREGS.

Launched in February 2006, the NREGS initially covered 200 districts. It was later extended to 130 districts, and, recently, the Government of India announced that the scheme would be operational in all districts of the country from April 2008. The bulk of funds for the scheme is provided by the central government. Budgetary allocation for the scheme in 2006-07, when it covered 200 districts, was Rs 11,300 crore, of which Rs 8,800 crore was spent. The allocation for 2007-08 was Rs 12,000 crore (330 districts).

Unlike welfare schemes, which involve only identification of beneficiaries and handing out of doles, the NREGS is a fairly complex programme involving many processes and players. The first step in implementation is promotion of the scheme and acceptance of registration from interested rural households. On registration, these households are issued job cards that record the number of days of work done by each eligible member of the household. Members of households have to individually apply for work, and work has to be allotted within 15 days. If work is not provided, applicants are eligible for unemployment allowance.

Panchayats are responsible for the identification, execution and supervision of NREGS works, which have to be selected on the recommendation of the gram sabha. Each state government scheme specifies the kind of work that can be undertaken. Broadly, they relate to water harvesting, soil conservation, drought-proofing, micro and macro irrigation works, renovation of traditional waterbodies, construction of flood control barriers, afforestation and improvement of rural connectivity. Hence, the NREGS works to create long-
NREGS Week
NREGS Week activities were focused on raising awareness and educating people about the scheme, gauging its effectiveness since it was launched, and making appropriate interventions to ensure people got their entitlements. Hundreds of different types of events like rallies, village-level meetings, sammelans, distribution of communication material, padyatras and nukkad natak performances were held across PACS Programme areas in the states of Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh, Chhattisgarh and Maharashtra, from July 3-9, 2006.

In Bihar, the initiative that covered 2,326 villages in 106 blocks of 22 districts was supported by the state's secretary of rural development who sent an official letter to all the concerned district officials urging them to support the PACS Programme effort. The programme's state communications agency, Communicators for Development, facilitated a radio interview on the NREGS with the state's special secretary for rural development. CSOs helped people fill forms for job cards in different areas. Each CSO was given a target of filling at least 300 forms.

In Jharkhand, NREGS Week was observed in 4,500 villages in 20 districts by over 100 CSOs. A meeting to plan NREGS Week activities was held on July 1, 2006, in Ranchi at the office of Manthan Yuva Sanstha, the PACS Programme's communications agency for the state. Around 65 representatives from different programme CSOs and resource organisations participated. A cluster-wise plan of activities was finalised at the meeting and communication support material was distributed. It included posters, a CD of a film on the NREGS, a CD of 10 songs, a script for a street play and a booklet on the NREGS. Training for CSOs on the NREGA (National Rural Employment Guarantee Act), padyatras and nukkad sabhas at several villages to spread term assets for people while at the same time generating income for them. Works cannot be done through the use of contractors or machines. Designated authorities must maintain muster rolls to record details of work and payments, and these and other relevant documents have to be open to public scrutiny. After works have been completed, social audits have to be carried out at the village level, to verify that all financial and technical parameters have been met.

PACS Programme role
Even before the NREGS was launched, the PACS Programme's Management Consultants decided to leverage the programme's CSO presence in India's poorest district to support and promote the scheme in a big way. In its first phase of implementation, the NREGS covered around 9,000 villages covered by the PACS Programme, and, assuming an average of 50 beneficiary households in each village, the total number of households that could benefit from the scheme was over 4.50 lakh. This implied a potential annual wage disbursement of over Rs 270 crore in the PACS Programme area, or around Rs 3 lakh per annum per programme village. Additionally, each village stood to gain from land, water and forest assets that were supposed to be created under the scheme.

Hence, in the words of PACS Programme director Kiran Sharma, it was decided that “whatever the objectives of individual projects, they will have to focus on the NREGS”.

Accordingly, PACS Programme CSOs were involved in every stage of the NREGS: from awareness building to job card registration, getting works sanctioned, and monitoring performance. The programme's involvement was kicked off by an 'NREGS Week' organised in all six states covered by the programme, in June-July 2006.

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awareness about the scheme were undertaken in all clusters.

In Madhya Pradesh and Chhattisgarh, approximately 1,460 gram panchayats and 3,000 villages in 45 blocks were covered by various events organised by programme CSOs.

**Rozgar Adhikar Yatra**

In Uttar Pradesh, PACS Programme CSOs in 13 districts participated in a state-wide Rozgar Adhikar Yatra (Right to Employment) organised by the National Conference of Dalit Organisations (NACDOR), a confederation of more than 300 grassroots dalit organisations. PACS Programme CSOs in these districts were closely involved in the planning and mobilisation of the yatra, which ended in a massive Rozgar Adhikar Sammelan in Lucknow on July 3, 2006, and formal adoption of a Lucknow Declaration.

The yatra was marked by public hearings in all 22 districts in the state covered by the NREGS. People narrated the problems they faced, such as reluctance of officials to register names, particularly of women, non-issuance of job cards, and discrimination in allotting work and job cards. Since most
people were ignorant about the scheme, the yatra also helped provide information and facilitate interaction with officials at the panchayat and block levels.

The Rozgar Adhikar Yatra had an immediate impact in many areas. One day after its launch at Palia in Lakhimpur Kheri district, on June 23, 2006, the district collector ordered a four-day campaign to receive applications from villagers seeking employment under the NREGS, and to issue them job cards. The district administration was ordered to complete the process by July 1, 2006, a day before the yatra was scheduled to reach Lucknow to present a memorandum to the chief minister of Uttar Pradesh. Further, all block development officers were ordered to organise open meetings in all panchayats of the district and to register all employment-seeking persons in the panchayats. Officers were also nominated to counter-check the registrations.

Multi-state study
Large-scale irregularities uncovered during NREGS Week highlighted the need for a detailed study that could be used as an advocacy and monitoring tool. Towards this end, the Wada Na Todo Abhiyan (WNTA) comprising several civil society organisations, together with PACS Programme CSOs, gathered information on how the NREGS was working on the ground, between July and October 2006. While primary data was collected during NREGS Week, additional data was collected from 87 randomly chosen panchayats and 107 villages in the six PACS Programme states, in a structured format, from August to October 2006.

The data was collected with the help of PACS Programme communications agencies in Maharashtra, Jharkhand, Bihar and Madhya Pradesh; six CSOs in Uttar Pradesh, two in Madhya Pradesh, four in Bihar, two in Chhattisgarh, three in Maharashtra and two in Jharkhand. A PACS Programme resource organisation, Samarthan, Bhopal, designed the study, analysed the findings and prepared a report that was released at a national tribunal on the NREGA organised at the India Social Forum, New Delhi, in November 2006.

Some of the key findings of the study were:

- In Maharashtra and Bihar, just 26.4% and 44.6% of households respectively were registered. In Madhya Pradesh, 96.8% of total registered households had job cards. In Chhattisgarh and Uttar Pradesh, 90.4% and 91.5% respectively of registered households had job cards. Irregularities in job cards included people being charged money for getting job cards, or not getting them at all.

- In all the states studied, people had not applied for or demanded jobs as a right. Work undertaken under the NREGS by panchayats had been carried out like any other development work, so it was not possible to say for sure whether employment was being provided as a guarantee, as there was no explicit demand by job card holders for employment as a right.

- There were disparities in the performance of states. Madhya Pradesh’s record was the best in receiving and utilising resources. It had received nearly 50% of the cumulative resources released, and used nearly 90%. It was the only state where almost 90% of works were undertaken by panchayats.

- Nearly 70% of the expenditure was on labour, and 30% on material. Contingency expenses were around 1%, except in the case of Uttar Pradesh where contingency expenses were slightly above 2%. In Madhya Pradesh, almost 50,000 works were completed. However, there were delays in paying wages, or wages were lower than the prescribed minimum wage. Gender discrimination was also reported in some places.

- While the NREGA provides for extensive worksite facilities such as a crèche and first-aid, there was little evidence of
these. At the most, drinking water was provided in some places.

• The Madhya Pradesh and Maharashtra state governments had not released their share of finance for the programme. In Madhya Pradesh, the State Employment Guarantee Fund had not been created. At the panchayat level, problems that emerged were lack of funds, a top-down approach to planning, and problems in getting technical clearance and estimates for projects because of lack of knowledge.

• There was often a mismatch between community needs and work undertaken. For example in Jaundi panchayat, Badarvas block, Shivpuri district of Madhya Pradesh, a bridge over a nullah was desperately needed to connect an isolated adivasi hamlet to the rest of the village. Instead, orders were given to construct a road.

The study came up with important suggestions for improving implementation of the NREGS:

• There was need for large-scale awareness campaigns to generate demand and explain the NREGS.

• Institutional capacities of gram panchayats had to be improved in developing plans, preparing cost estimates of works, accounting, understanding social audits, and including the disabled and women in work plans.

• Zilla panchayats and janpad panchayats must have a clear role under the NREGA. These higher tiers of panchayati raj institutions (PRIs) need to become more actively involved in NREGS implementation if the district is to be the unit of development. Works within the boundaries of panchayats will be exhausted in a few years, and works involving the boundaries of several panchayats will have to be undertaken (link roads, irrigation systems, etc). The higher tiers of PRIs have a more important role in receiving funds for multi-panchayat projects and maintaining large assets.

• Village monitoring committees (nigrani samitis) must be formed according to the guidelines, and their members empowered to make their panchayats display basic information on NREGA implementation in the gram sabha.

• There should be flexibility in appointing competent private professionals for technical sanction of civil works and auditing accounts.

• Information resource centres and helplines should be set up, in collaboration with civil society organisations.

• State-level NREGS committees should be broadbased to include civil society representatives, district collectors, district-level panchayat presidents, media representatives, etc, in the planning process. A system of periodic jan sunwais (public hearings) must be established to address issues at the state level.

A follow-up study was done by Samarthan for the period April 2006 to March 2007. This study tested macro-level government statistics with grassroots data from 600 villages in 39 districts of the six states covered by the PACS Programme. The major findings and conclusions were that:

• Awareness about the NREGS had risen, but new challenges like delayed payment of wages, lower wages to women, confusion about measurement-based payments, poor quality of work, lack of worksite facilities and fake muster roll entries came to the fore.

• Adequate numbers of job cards were not provided to scheduled caste households in Bihar, Madhya Pradesh and Uttar Pradesh. In Chhattisgarh and Jharkhand, around two-thirds of BPL families surveyed did not have job cards.

• Over half the job cards issued were in the possession of the village panchayat’s sarpanch or secretary.

• In over 70% of panchayats, five-year perspective plans as
well as annual plans had been prepared. However, these plans were not prepared in consultation with gram sabhas.

- Implementation of planned works was frequently delayed by technical sanctions.
- Most people continued to be unaware of the fact that they have to demand work; when they did demand work, the average response time for providing employment was 15 to 30 days.

Due to these and other reasons, the average annual wages received by surveyed families was Rs 1,990 compared to Rs 6,000 envisaged in the NREGA; on an average, only 18.45 person-days of work was provided to the families in a year. On the positive side, people reported greater food security due to additional income, and a number of potentially productive assets were created.

**NREGA conventions**

As a follow-up to NREGS Week and the six-state study, the PACS Programme organised an NREGA convention, at the India Social Forum (ISF) held in New Delhi on November 9-13, 2006, in association with the National Centre for Advocacy Studies (NCAS) and WNTA. The national convention was the culmination of two other major initiatives of the PACS Programme:

- Rozgar yatras in Madhya Pradesh, Chhattisgarh, Bihar and Jharkhand, organised during October and November 2006, in partnership with the Centre for Alternative Dalit Media (CADAM), Lokshakti Samajseva Sanstha, WNTA, Sampurna Gram Vikas Kendra and Lok Jagriti Kendra, respectively.
- NREGA conventions in Uttar Pradesh, Maharashtra, Madhya Pradesh, Chhattisgarh, Bihar and Jharkhand, organised at the ISF before the national convention, in partnership with the Uttar Pradesh Voluntary Action Network (UPVAN), Vikas Sahyog Pratishthan, Samarthan, Voluntary Action Network India (VANI), Pragati Gramin Vikas Samiti and the Society For Participatory Action and Reflection (SPAR), respectively.

Selected case studies from these state conventions and some other states were presented at the national convention that had a two-member expert panel:

- K R Venugopal, who led the design and implementation of the subsidised rice programme in Andhra Pradesh.
- Annie Raja, general secretary, National Federation of Indian Women and member of the Union government's NREGA review council.

Alongside these efforts, PACS Programme CSOs were engaged in diverse initiatives such as including people with disability in the NREGS, and securing works under the scheme.

**Work for people with disability**

When it was launched, the NREGS contained no provision for providing work to disabled people. However, when Jagdeesh Kumawat, a disabled person who heads the persons with disability committee in his village Taloon in Prithvipur block, Barwani district in Madhya Pradesh, raised the issue of including disabled people in the scheme, he was supported by the Ashagram Trust, a PACS Programme partner of Concerned Action Now, which was working on a project for handicapped people. As a result, 18 out of 24 disabled people in the village got job cards.

Ashagram then wrote to all concerned state-level authorities about including the disabled population, and, together with local committees of the disabled, brought the issue before political leaders at all levels of administration in Barwani. In
response to this advocacy, the ministry of panchayat and rural development, Madhya Pradesh, sought a list of jobs that could be offered to people with disability at the grassroots level. A list of jobs for different categories of disabled people was drawn up by disability professionals at Ashagram and disabled community members, and sent to the appropriate authorities. The ministry also asked for technical guidance in order to implement the scheme effectively. Ashagram followed this up with meetings and informative posters on the NREGS to encourage disabled people to apply for job cards.

Securing work

After an 18-month struggle, people in the remote Manpur block of Rajnandgaon district in Chhattisgarh managed to get work under the NREGS, largely due to the mobilisation efforts of PACS Programme CSOs and community-based organisations. Manpur is a tribal-dominated district and is poorly served by public health and education services. People are dependent on non-timber forest produce and brick-making for a living and migrate in large numbers when there is no work.

Lokshakti Samajseva Sanstha (LSS), a PACS Programme CSO working in the area, discovered that awareness about the employment guarantee scheme among people was low, and the apathy of officials to implement the scheme high. Although the NREGS was launched in Chhattisgarh on February 2, 2006, not a single person had been registered under the scheme in the area, till May 2006.

On May 30, 2006, Jan Adhikar Sangathan (JAS) and Jan Shakti Sansthan (JSS), two people’s organisations set up with the help of LSS, embarked on a massive awareness campaign, going from village to village arranging meetings and providing people with information on the NREGS. A block-level demonstration was attended by 2,000 members of PACS Programme CBOs. This jolted the state government, and within a week registrations had begun.

In the months of June and July 2006, 8,756 people in 172 villages in 52 panchayats had registered. In September and November, job cards were distributed and small works started in the villages of Saroli and Markeli. However, a meeting to review the scheme’s progress, in November 2006, showed up several anomalies and discrepancies in implementation. Irregularities in payment of wages and issuance of job cards, discrimination against women, lack of transparency in allocation of work, no system to measure work and therefore ad hoc payment of wages were some of the issues that surfaced.

A signature campaign was launched on December 10, 2006, and, on December 12, another rally, attended by 1,250 people, was held. A memorandum signed by 2,400 people was presented to the zilla panchayat chief executive officer (CEO), Rajnandgaon.

CBO member Maina Bai said: “We are asking for our rights. When we ask for work they think we are begging. Today we must show them that we are not asking for alms. We are not beggars; we are the masters of this place.”

On January 12, 2007, the zilla panchayat CEO, Rajnandgaon, sent a letter giving details of works amounting to Rs 10,08,25,100 under the NREGS. Work began in 52 panchayats, and around 20,000 people in 172 villages received employment till June 2007. However, people were being paid wages lower than the stipulated amount of Rs 62.63. Aware of what united action could do, the people staged a demonstration outside the block panchayat office on March 3, 2007, demanding that they be given correct wages. Women workers took the lead in this agitation. As a result, the CEO...
of the block panchayat gave an assurance that there would be a proper investigation and appropriate action taken.

Till June 2007, of the Rs 10-odd crore sanctioned under the NREGS, Rs 3.25 crore had been released. Of this, Rs 2.70 crore was used to make payments for activities such as building roads and digging ponds.

Follow-up accountability drive in UP

In the 13 NREGS districts of Uttar Pradesh covered by the PACS Programme, a week-long (January 25-31, 2007) 'Hisaab do, jawab do' (accountability) drive was undertaken to assess the field-level status of the NREGS and discuss the facts with the concerned officials. During the drive it was found that of the 610 villages covered by the PACS Programme in these 13 districts, the NREGS was active in 520 villages. The number of applications for registrations submitted in the 520 villages was 83,118; over 73,000 applicants had received job cards. Work had been provided to 38,403 families for 436,077 man-days. Interestingly, 1,661 families had received an unemployment allowance.

Involvement in social audit

The year-long experience of generating awareness and monitoring the performance of the NREGS made PACS Programme CSOs well-equipped to facilitate the conduct of social audits. A first-of-its-kind social audit of the NREGS was conducted in Chitrakut district, Uttar Pradesh, on June 12, 2007, by the Akhil Bharati Samaj Sewa Sansthan (ABSSS), in association with community-based organisations called chingari sanghatans formed and supported under the PACS Programme.

The audit was meant to cover five gram panchayats in the district's Manikpur block, but it eventually covered only one panchayat, Itwan Dudaila, as officials and panchayat members from the other panchayats would not provide copies of the required documents. The reason was simple: the people responsible had not maintained records according to the rules. Expectedly, the audit revealed large-scale irregularities at every stage of implementation of the NREGS. For instance:

• According to the gram pradhan and panchayat secretary, 428 families were registered under the scheme. But the investigation team saw evidence of only 184 job cards, of which 44 were bogus and 14 were for landholders belonging to the general caste, of whom only two were found to have done any work.

• Although no money is to be charged for photographs pasted on identity cards, the investigating team found that an amount of Rs 51,400 had been collected from the villagers for this purpose.

• In Jagannathpuram, a village that falls under Itwan panchayat and is named after a former home secretary from Uttar Pradesh (who was present during the social audit), 69 job card holders had applied for work in writing but had not been given work; in fact, the village pradhan had torn up their applications! Subsequently, 35 of the applicants migrated for work.

• The muster rolls showed that 74 workers had been paid, but only 27 signatures were affixed. Of the 27, 21 workers had not attended work for even a single day, but payment amounting to Rs 45,182 had been made.

A similarly bleak picture emerged from a social audit carried out between June 1 and June 25, 2007, in 40 gram panchayats of Chamorshi tehsil, Gadchiroli district, Maharashtra, by 10 resource persons trained by the Nagpur-based Indian Institute of Youth Welfare (IYW):
• NREGS work was not started in 35 of the 40 villages till the onset of the rains, when people were busy with sowing operations.

• No unemployment allowance had been paid to those who had applied and were not given work. No action was taken even after the issue was brought to the notice of the district collector.

• Village-level officials and people’s representatives had provided people with erroneous information that work could be demanded only after work had been sanctioned. As a result, many people did not apply for work at all.

• Village vigilance committees had been constituted arbitrarily; those who were officially on the committees were often not aware of the fact.

• Gram rozgar sewaks appointed to implement the NREGS at the village level had not received any training.

• Only 30% of people who demanded work had been issued receipts for their demand notes.

Amidst the evidence of large-scale irregularities and fraud, however, there is reason for hope. For instance, in Jharkhand’s Palamu district, the National Rural and Mountain Tribal Development Association (NARMDA), which was assigned the task of conducting 300 social audits in Hariharganj block, by the district administration, found that almost none of the 30-odd laid down parameters had been adequately met in Khapkataiya village, in Belodar panchayat. A social audit conducted in September 2007 showed that, as in most other parts of Jharkhand, the work had been done by contractors and, although payments had been made according to the statutory norms, the muster rolls showed a lot of tampering. For instance, the muster rolls showed payment of Rs 537 to a disabled person who has never worked. Likewise, Krishna Choudhary reported that he had worked for only two days, but the muster rolls showed payment of Rs 547 against his name.

In the process of participating in the uncovering of such fraud, the people learnt about various legal and administrative requirements such as the fact that 33% of workers have to be women, works have to be announced in gram sabhas and displayed in the panchayat bhavan, and payment has to be made within seven days. Chintadevi, member of a self-help group formed recently in the village, said: “All these irregularities happened in 2006 when we didn't know anything about this scheme. Now that we are aware, we women will keep a close watch.”

This commitment is echoed by NARMDA’s chief functionary Arvind Pandey. “While we are glad to be given the job of facilitating 300 social audits, we don't look at it as a professional assignment,” he says. “If the district administration does not take action on the shortcomings we have identified, we will protest.”

If such a degree of civil society commitment is matched by a proactive district administration, the NREGS can work wonders, as has been demonstrated in Nanded district of south-central Maharashtra.

The Nanded example

In Nanded, a unique partnership between CSOs and district authorities has resulted in smooth implementation of the NREGS. Parivar Pratishthan, a partner of PACS Programme CSO Socio Economic Development Trust (SEDT), took up an offer made by the district administration, towards the end of 2006, to work as an 'implementing agency' for the Maharashtra Rural Employment Guarantee Scheme (MREGS), based on the NREGS. An implementing agency plans, estimates and monitors NREGS works with the help of local communities, for a fee.
Parivar Pratishtan took up the collector’s challenge. Says the CSO’s head Dr Joshi Patodekar: “Officials who are involved in works undertaken under Maharashtra’s Employment Guarantee Scheme (EGS) are not willing to work under the NREGS, perhaps because it demands greater transparency and has provision for social audits. So we felt it was our duty to pitch in.”

Apart from offering its own services, Parivar Pratishtan was in a good position to bring several other CSOs on board, as it is the lead organisation of a Nanded district forum of CSOs formed under the Dushkal Hatavu Manus Jagavu (DHMJ), or Maharashtra drought forum. An initiative undertaken under the PACS Programme to address the problems of people suffering the effects of successive years of drought in parts of Marathwada and Vidarbha, the DHMJ has emerged as a broad-based civil society forum. Given formal shape in September 2006 by the PACS Programme, the DHMJ has under its umbrella around 400 CSOs (most of whom were not associated with the PACS Programme) working in 11 drought-prone districts of Maharashtra.

In November 2006, Parivar Pratishtan organised a meeting of Nanded DHMJ CSOs and the authorities to explore how the former could take on the job of implementing agency. Representatives of around 50 CSOs turned up. Initially there was some reluctance among CSOs to take up the job, but when Parivar Pratishtan undertook a demonstration project in Kolambhir, Kandhar taluka, which was a success, other CSOs were encouraged. By June 2007, 48 CSOs, all DHMJ partners, were appointed implementing agencies to manage all NREGS works being undertaken in Nanded district. These CSOs liaise with gram sabhas and sanctioning authorities, make technical plans and financial estimates, and supervise work on the site, ensuring proper payment and quality of work. As a result, in the first week of June 2007,
NREGS works were in progress at 328 locations in Nanded, employing 23,241 people. Around 250 staff from several CSOs were involved in these works, in varying capacities.

One of the first works undertaken was cleaning and strengthening a natural watercourse in Daregaon village in Naigaon taluka. For years, farmers had watched helplessly as their lands were eroded by rainwater gushing through a clogged watercourse that ran alongside the land. They didn't have the money to hire labour or machines to clear the 1.5 km clogged stretch of the watercourse. “I was ready to kill myself,” says Pandurang Parihar one of the frustrated farmers.

Under an MREGS project facilitated by a CSO, groups of 25 to 100 workers cleared the clogged watercourse in three months. The job was completed at a cost of Rs 550,000, much less than the government estimate of Rs 725,000. Most of the people who applied for work have little or no land; they were paid according to the minimum statutory wage and quantum of work done. Unlike the conventional practice in rural India, women got equal wages. This meant that a couple earned 50% more than what they would have earned otherwise as wage labour.

The partnership between CSOs and the district administration goes deeper than the execution of particular MREGS works. From July 27 to August 7, 2007, the administration conducted an extensive, tehsil-level MREGS training programme, with the help of CSOs from the DHMJ, for elected and non-elected PRI functionaries and block-level officials. Dialogue was also initiated with gram sabhas to elicit their cooperation. People who were used to being sidetracked in the development process in their village by officials and politicians were naturally sceptical. “I personally sat in some gram sabhas and allowed people to vent their steam,” says Mopalwar. Eventually, the scepticism and doubts were cleared and as many a 132 gram panchayats came up with concrete plans for works that could be undertaken under the MREGS.

DHMJ CSOs also helped the district administration identify people who could take on the job of MREGS assistant programme officer, or APO. APOs have been appointed on a contractual basis for each block in Nanded district -- a first in Maharashtra. They perform a range of vital tasks: they coordinate among all the agencies, facilitate gram sabha meetings and prioritisation of work, supervise data entry of all details related to various works, and ensure that updated information is provided on the NREGS website.

The CSOs also help the administration bring out a bi-monthly MREGS newsletter which is distributed among gram panchayats, MLAs, MPs and officials. They helped train 330 people to facilitate the conduct of social audits in 133 villages.

Latest (October 3, 2007) figures show that job cards have been issued to over 80% of rural BPL households in Nanded. The number of people who demanded work was 25,621, and all had been provided work. People belonging to scheduled castes accounted for 30.99% of those who demanded work; people belonging to scheduled tribes amounted to 20.35%. Overall, 30% of the applicants were women. A total of Rs 41.79 crore has been allocated for NREGS works; 257 works are completed and 230 ongoing. As on October 3, 2007, there were 9,003 people working on various sites (demand for work drops in the agricultural season and picks up in summer).

The Nanded MREGS 'model' can be replicated in any other part of the country, especially in areas where PACS Programme CSOs have been working on the NREGS for over a year, if district collectors take the path shown by Mopalwar and Nanded's DHMJ CSOs, and are provided support by their state governments. There is only one major area of concern in the Nanded model: as implementing agencies, CSOs are liable to get only 2% of the total cost of
CHILDREN AS CHANGEMAKERS

Succeeding where government has failed, children have helped ensure that 220 villages in Maharashtra’s Parbhani district are totally free of child labour.

While India stands in 126th position among 177 nations in the 2006 Human Development Index ranking of the United Nations Development Programme, if all child-related indicators were to be taken into account, the country’s position would sink even lower. According to UNICEF figures, one in every three malnourished children in the world lives in India. India also has the dubious distinction of having the largest number of child labourers in the world.

The very idea that a child is entitled to rights is an alien one in many rural areas. Grinding poverty means that most families expect the child to contribute her share of work from a very young age. It is not uncommon for girls as young as five to be sent to the fields to look after cattle. Children also have to pitch in with domestic chores like fetching water or looking after siblings. Society and even political leaders see nothing wrong in so many children being deprived of schooling and robbed of their childhood.

Even when children do go to school in rural areas, it is often under grim conditions. Teachers and parents take little interest in school surroundings and in creating a proper learning environment. Classrooms are often in a shambles; many schools lack toilet facilities making it difficult for girl pupils to attend school regularly. There are few playgrounds or opportunities for sports and games. Hence, the chances of rural children growing up to be intelligent, sensitive adults, able to realise their full potential, are slim. Voiceless and vulnerable, they cannot make any advocacy efforts for themselves.

Against this background, a rights-based campaign supported by the PACS Programme to catalyse change in thinking and behaviour and reduce discrimination against children has yielded exemplary results in the impoverished Marathwada region of Maharashtra.

Here, in Parbhani district, PACS Programme CSO Socio Economic Development Trust (SEDT) has succeeded through ‘bal panchayats’ to bring a sizeable number of dropouts back to school. Several villages under the project now proudly declare that they are ‘shala-bahar mukt’ # all children are in school and so the village is deemed to be free of child labour. Uniquely, this change was brought about by children themselves, succeeding where the government with its huge resources had failed. Going beyond the realm of education, bal panchayats are spreading social messages on environmental, health and sanitation and gender equity issues in a highly backward region.

Background

All of Marathwada, which covers the districts of Aurangabad, Jalna, Parbhani, Hingoli, Nanded, Osmanabad, Beed and Latur, lags behind the rest of the state in human development indices. Data on height-for-age indicators reflects a high incidence (30%) of severe stunting among children in most districts of Marathwada. Child marriage is common in the region. The proportion of such marriages to total marriages is over 50% in Nanded, Beed, Latur, Jalna and Aurangabad districts.

It was in such conditions that SEDT founder Suryakant Kulkarni and others set up a home for destitute children in the village of Kerwadi, Palam block, Parbhani district in 1980. Called Swapnabhoomi (Dreamland), the home has fostered a whole movement that has enabled children’s dreams to come true.

SEDT, which grew out of this beginning, has embarked on
government for child rights and education,” Kulkarni says. It was with these objectives in mind that SEDT’s PACS Programme project was launched in 260 villages of Parbhani district, in January 2004. The project covered 100 villages in the district's Gangakhed block and 160 villages in eight other blocks. Through 10 smaller CSOs, the project also covered 60 villages of Latur, Nanded and Aurangabad. The overall goals were to create a model for people's participation in primary education and to advocate for a state-level commission on the rights of the child. Besides enhancing community participation in addressing the rights of children, the project sought to promote children's forums, or bal panchayats, at the village level.

Bal panchayats
Shaikh Musa, SEDT's PACS Programme coordinator, explains that the idea of children's forums was first conceived in India by Bunker Roy, founder of the Barefoot College in Tilonia, Rajasthan. While elected children's bodies were mooted in Rajasthan to ensure that schools run properly, SEDT expanded the idea to use children's forums as a platform for development and an opportunity to pass on social messages.

Musa recalls that the concept was sparked off in early 1990, when SEDT was working intensively with child labourers and was struck by their abilities and talents. “No one had tapped into this vast pool of talent. It was the children themselves who suggested they form a group when we asked them to repeat a particular song or dance,” says Musa. A concept note was then prepared and it was decided to give the children some training in aspects of child rights and education, and form groups.

In 2000, bal panchayats were first set up in 13 villages of Palam block. Till September 2007, 300 bal panchayats in nine bringing about rural transformation through women's empowerment, protection of the environment and spearheading campaigns on child rights, which have spread out of Palam block to five districts of Maharashtra. The CSO has also successfully campaigned for a child-friendly policy at the state level.

Through its development activities, SEDT formulated its own vision on education and child labour. “Our experience showed that there are two forces that undermine the government's initiatives to improve enrolment in schools and to curb dropout rates,” Kulkarni says. “Firstly, the fight for survival has become so acute in impoverished rural areas that parents do not view education as an investment that pays over time. They believe every available hand must be utilised immediately to add to family income or reduce domestic drudgery. Secondly, teaching quality and the school environment has become so dismal that parents do not see any point in sending their children to school.”

The result is abysmal quality of education. A study conducted by SEDT in some schools of Parbhani district showed that even after attending school for five years, most children could not write their names, could not count up to 100, and could not read aloud even a single line from the newspaper. “The entire system,” Kulkarni says, “is geared towards pushing children out of school rather than creating thinking, inquiring and questioning individuals.”

As SEDT saw it, the challenge was twofold: getting children back to school and retaining them by improving the school's physical environment as well as fostering a scientific and creative learning environment. But for any effective change to come about, work initiated at the grassroots level has to be sustained and built into a large movement. “It is necessary to create a body of people in society who will question the implementation of any laws and policies created by the government for child rights and education,” Kulkarni says.
blocks of Parbhani have been established; SEDT has also set up 10 bal panchayats at the city level in four other districts of the state.

Anjana Kundagir, a field worker working in a cluster of three villages in Gangakhed block, explains how children are formed into bal panchayat. “Children from Class V to Class VII are chosen. Anyone who is eager and enthusiastic is enrolled, with each bal panchayat having 20 members. Children choose their own leader and the name of the bal panchayat. The group meets every week. Once a month, field staff sit in on the meetings and help map out activities.” While most panchayats are mixed groups, in some villages there are separate panchayats for boys and girls.

Bal panchayat members are trained in phases. First, a one-day training programme is held to assess the children’s own interests, existing school standards and village conditions. Children are also made aware of their basic rights: the right to education, right to play, right to entertainment, and so on through various exercises. Then, with the help of a facilitator, the children discuss what should be done over the next three months and what can be done in the long-term. Responsibilities and duties are allotted. In the next phase, an experience-sharing session takes place at the cluster level (there are six villages in each cluster). Four or five children from each bal panchayat in the cluster participate in this exercise. A resource person conceptualises issues for a common agenda, and ways of meeting that agenda are discussed. For example, if the agenda is that no child must be out of school, participants discuss action plan alternatives like visiting the homes of dropouts, or organising rallies and meetings in the village chowk. In the third phase, field staff attend meetings of all bal panchayats once a month, to review progress, help children overcome obstacles, and map future activities.

Nandatai Balasaheb Gaikwad of Janwadi Gram Vikas Pratishtan, an SEDT partner working in 20 villages of Pathri block that has had great success with bal panchayats, explains how the process leads to children taking interest in matters outside the school. “Before we formed bal panchayats, we familiarised children with the concept of gram panchayats. We asked them if they would like to work for the village’s benefit. Several discussions followed, on their vision for development. Bal panchayats then drew up a schedule of works, allotted responsibilities and even recorded minutes of meetings.”

Bring back dropouts

One of the areas in which bal panchayats have worked in a systematic manner and succeeded is in bringing school
At times, more forceful tactics are used. In Aurangabad city, all 20 members of a bal panchayat in the Brijwadi slum decided to stage a sit-in at the home of one of the children who had stopped coming to school. The father was furious and threatened to complain to the children's parents. But the children remained unperturbed; they sat for over four hours until the father relented. In other locations, children have stood in the street and shouted slogans against child labour. In some instances, as in Nandkheda, Mauli bal panchayat members enacted skits that pointed out the practical benefits of giving the girl-child an education # she would not get duped and she would be able to read the signs on a bus.

SEDT’s Sonpeth block coordinator Prabhakar Dhapse says: “Adults may not heed our advice. But how do you say ‘no’ to children’s repeated pleas? Hence, they (children) are very effective in bringing about a change in mindset and working for the development of the village.” Conscientious headmasters and teachers concur. The headmaster of a school in Pohetakli, Pathri block, says: “As an outsider, my words do not carry as much weight as those of the village.” Besides, he adds, the strategy of choosing a dropout’s friends to plead the case for schooling has a very definite psychological edge. And some children, such as Krishna Shinde, a mischievous but bright Pardhi boy from Saikheda village, in Sonpeth block, have the gift of the gab. Making repeated visits to the home of a young dropout, Balaji Nirle, he managed to persuade the father to send his son back to school.

Success leads to blossoming of leadership qualities. Many bal panchayat leaders make it a point to dress properly when they receive visitors # clearly they feel strongly about their position and responsibilities. Success also breeds more success.
Former dropout Nirle says: “I managed to cover lost ground and make up my studies. I want to continue my education and, most importantly, I will try and persuade others to return to school.”

Bal panchayats regularly participate in rallies against child labour and with other CBOs help create a climate in which a village deems it an honour to declare that all its children are in school. Women's groups pitch in by exhorting mothers to make a sacrifice by working harder for some years, so that the girl-child can be sent to school. By using terminology like 'mandirs' (temples), the concept of school itself is radically changed.

This combination of strategies has had an effect. When SEDT’s PACS Programme project began, a baseline survey of 260 project villages in Parbhani revealed that out of 48,000 households there were 11,666 households in which children were out of school and were child labourers. Today, Musa points out, 220 of these villages have been declared totally free of child labour. Only around 295 children from 40 villages in the Parbhani project area are not yet in school, and the CSO hopes this gap will shortly be plugged.

The bigger challenge is dealing with families that traditionally migrate to work in sugarcane factories for four months in the year. While efforts have been made to persuade parents to leave their children behind with some accommodating families in the village, and avail of a government scheme that provides financial aid for this purpose, the number of children who migrate with their parents remains high.

Transforming schools

Bringing children to school is only half the task. Schools have to be given a complete makeover so that they exude a new spirit and retain the interest of children. This is done by taking up the concept of 'sunder shala' (beautiful schools) at many levels # through village education committees, youth and women's groups and bal panchayats.

With limited funds from panchayats, dingy schools have been transformed into cheerful bright spaces. Walls are painted with the portraits of national leaders or a map of Maharashtra. Mobiles hang from the ceiling. Notes are hung in banners stretching across the room. Every available space is utilised. In the Malewadi school, in Gangakhed block, the concept of snakes and ladders has been innovatively used to demonstrate development tools. Painted on the walls are ladders of success: savings schemes, the value of education, and so on. The snakes that send you hurtling down are disease, unhygienic surroundings, addiction, etc.

Once a school has been made beautiful, bal panchayat members take over the maintenance. They keep school compounds tidy, plant saplings and water them regularly. In Malewadi, the bal panchayat has vowed to keep badgering the sarpanch until he gets a wall constructed around the school compound to prevent cattle from destroying the saplings.

Bal panchayat members also monitor school attendance and midday meals, ensuring that the menu (displayed or painted in a prominent place) is followed, and the quality and quantity up to standard. In some schools there is what is called a 'taste register'. Anyone can taste the midday meal and note down whether it is up to the mark, in a register.

The enthusiasm and drive of bal panchayats has triggered adults' participation in education in a myriad ways. In Kaudgaon, SHGs used their savings to get the school a clock. In Irlad village, Gangakhed block, teachers began a drive to collect funds for a school makeover by contributing part of their salary. Soon, villagers pitched in and eventually a sum of around Rs 90,000 was raised.
As a result of these initiatives, a total of 161 villages in the project area have transformed their school surroundings. Parental interest in the schools’ functioning has also increased. In Pohetakli village, Pathri block, which has a sizeable dalit population, parents asked a teacher to stop taking calls on his mobile during classes. As a protest against one teacher's irregular attendance, parents put a lock on the school door; the local school authorities were forced to take notice and warn the teacher.

**Beyond education**

In keeping with SEDT’s vision, bal panchayats have fixed their gaze beyond schools. They have launched health awareness drives and tree protection drives with the same energy they display in maintaining their school environs. In the blazing hot summer, the children of Tandulwadi willingly walked over a kilometre to fetch water to keep the tree saplings alive. Says Rameshwar Chilgar of Chilgarwadi: “Our bal panchayat decided that each of us has to look after two trees, so every day I bring pots of water from my house to water the trees.”

In almost all the project villages, bal panchayat members have themselves swept the streets and helped keep the surroundings clean. Messages on hygiene, clean drinking water supply, the need for immunisation and health safeguards are disseminated through skits, street plays and songs. While SEDT has some adults proficient in writing songs and scripts, the children happily add their own creative flourishes and often script plays themselves. Girls of the Durga bal panchayat in Ukkalgaon, Manwat block, have scripted and staged a play on how water can get contaminated if toilets are not built and open defecation is not stopped. The children’s talents have been recognised and utilised by government authorities # the Jal Swaraj Board of Parbhani often uses the Limba bal panchayat to get its messages across.

Bal panchayats have been encouraged to spread more difficult messages too. Children like Krishna Lashkari of the Swami Vivekanand bal panchayat introduce themselves by adding the names of their mothers rather than their fathers. Krishna says: “My mother gave birth to me so I feel proud to use her name. I use my father’s name only when I have to sit for an exam paper.” Role models cited by girl-children include Kiran Bedi and astronaut Sunita Williams. Naneshwari Kakde of Malewadi says she is aiming higher. “I want to become President of India, like Pratibha Patil.”

Bal panchayat activities have had a ripple effect among adults. In Chilgarwadi, the headmaster’s post has been vacant for almost two years but the three teachers posted here are running the school gamely. They have spearheaded a savings drive among the parents of pupils, urging them to participate in a post office recurring deposit scheme so that their children need not be pulled out of school if the family experiences financial difficulties. “Initially, the response was not...
encouraging. But now that they can see the advantages, many families have opened post office savings accounts,” says one of the teachers. Bal panchayat members of this village have taught their parents how to sign their names.

In Kaudgaon, people have planted saplings all along the river adjoining the school and erected tree guards. The village came together to decide on a permanent solution to the problem of the school wall being broken each year because of the rising waters of the river. Small outlets were created in the wall to let the water drain away.

Advocacy efforts

Along with its field-level work, SEDT has undertaken systematic advocacy efforts to eliminate child labour. In the five districts in which the organisation works intensively, it has formed groups of around 100 people — CSO workers, doctors, teachers, media persons, lawyers — that make a regular pitch for the abolition of child labour. District and block-level child rights protection committees have also been formed whose members have been trained to observe and report child rights violations. SEDT launched a signature campaign and held several conventions to urge the state government to set up a state child's rights commission. A convention held October 4, 2007, in Mumbai, was attended, among others, by the state minister for education, Vasantrao Purke, minister for women and child development Harshvardhan Patil and Rajya Sabha member Supriya Sule. After listening to the speeches made by bal panchayat members the ministers made the following announcements:

- The government would support the establishment of bal panchayats in all villages in Maharashtra; a resolution to this effect would be moved in the winter session of the state assembly, in December 2007.
- A child rights commission for the state of Maharashtra would be established with inputs from SEDT.
A NEW APPROACH TO WOMEN’S SHGS

With training and capacity-building on rights-based approaches to development, many self-help groups formed under the PACS Programme emerged as vibrant, social change-making institutions.

Women’s empowerment has to be a core part of any development strategy as, apart from being denied equal status, women bear the brunt of poverty in poor societies. In many, if not most rural poor families in India, women do more physical labour than men, eat less, have less access to healthcare and education facilities, get less wages, and bear the major part of the responsibility of bringing up children and looking after the family. This enormous contribution goes largely unrecognised. Women are even denied a role in household (let alone village) decision-making.

Empowering women is thus clearly a basic human rights issue. It is also an issue linked closely to reducing poverty. There is a large body of evidence to show that empowerment of women leads to better progress in poverty reduction. For example, the Planning Commission’s National Human Development Report 2001 notes that many positive developments in Himachal Pradesh can be linked to “self-empowerment of women”.

PACS Programme approach

Irrespective of their focus areas, all PACS Programme CSOs were encouraged to work out project strategies that ensured that women gained greater access to assets and new or alternative economic opportunities; that women participated in village decision-making and leadership roles, enjoyed greater personal security, and were subjected to less violence. Equal rights and opportunities for women under all government development programmes, reduction in gender stereotyping, and positive changes in social attitudes towards women were equally important objectives.

The mechanism adopted by most PACS Programme CSOs to achieve these ends was the formation of women’s self-help groups (SHGs). Two-thirds of all community-based organisations (CBOs) in the PACS Programme were women’s SHGs. Enhancing the capacity of SHG members and groups as a whole, through awareness and training programmes, was the fundamental plank of many programme-supported projects. Special efforts were also made to ensure that more women candidates took part in panchayat elections.

More than just a savings group

An SHG is a group of around 10 to 20 people, usually women, from a similar class and region, who come together to form a savings and credit organisation. They pool financial resources to make small interest-bearing loans to their members. This process creates an ethic that focuses on savings first. The setting of terms and conditions and accounting of the loan are done in the group by designated members.

However, the functions and character of SHGs formed
under the PACS Programme differed from that usually seen in SHGs. This is because while they performed the primary function of a savings and credit group, training and capacity-building of these groups on rights-based approaches to development was an important part of the PACS Programme SHG. The SHG was seen as a vibrant social changemaking institution of the people.

SHGs in the PACS Programme thus emerged as a strong platform to access entitlements, basic rights such as opening bank accounts, access credit from formal financial institutions, support other CBOs in land rights, fight crimes against women, and strengthen panchayati raj institutions (PRIs) for increased access to common property resources. Apart from mobilising savings and credit, SHGs improved the leadership potential and increased the awareness of women belonging to poor and socially excluded sections. For example, the women learnt to negotiate with the district administration, and ensured that schools and Integrated Child Development Centres (ICDCs) functioned better.

This internal transformation was the backbone of the ‘rights-based approach’ to working with poor communities in the poorest regions. It resulted in increased capacity and confidence among women to negotiate, to campaign and to come together for common developmental activities. One of the most important and underlying achievements of these vibrant SHGs was their ability to nurture an inclusive process. SHGs brought in the most marginalised and vulnerable poor who were otherwise socially, politically, and economically excluded. The SHG process also had a significant practical impact on the programme: it reduced the cost of interventions as it created community-based mechanisms for enabling the vulnerable to access benefits.

As of September 2007, the PACS Programme had created and/or supported 27,484 SHGs, of which 22,263 were women's SHGs, 2,872 were men's SHGs, and 2,349 SHGs had both male and female members. Funds mobilised as savings amounted to Rs 21.19 crore. Funds mobilised by linkages with financial institutions amounted to Rs 8.30 crore (excluding Jharkhand for which data was not available).

Many roles of SHGs

Promotion of leadership

Group-based processes created a nurturing environment that encouraged leadership among SHG members. In panchayat elections in Bihar, in 2006, nearly 5,000 people supported or nominated by SHGs and other CBOs, including a large number of women, filed nomination forms from 662 panchayats of 23 districts covered under the programme. Mostly from marginalised communities and entering the arena of electoral politics for the first time, the CBO-supported candidates included over 1,000 dalit, women and backward class candidates contesting from general seats. Over 2,600 CBO-supported candidates were elected at different levels, from gram panchayats to zilla parishads. Such a large number of women at the grassroots political leadership level should result in major shifts in the traditional mindset, political outlook, and development planning in the poorest state in India.

Medium for spreading literacy

In Bihar and Uttar Pradesh, the SHG was a major platform for broadbased development programmes such as a computer-based literacy programme (see Chapter 7). Around 3,372 poor women in Bihar and 2,764 poor women in Uttar Pradesh were made literate through this programme, between April and September 2007. This kind of literacy initiative would not have been possible without SHGs. The literacy campaign also helped strengthen PRI representatives who were members of SHGs.
Advocacy with stakeholders

SHGs were able to form productive partnerships with formal financial institutions such as NABARD. They also influenced and changed preconceived notions of NABARD it recognised credit linkages through microfinance institutions as credible credit linkages, an area that was reserved exclusively for banks. As discussed later in this chapter, banks at the local level also customised their credit operations according to the actual demands of SHGs.

SHG members played various roles in accessing the National Rural Employment Guarantee Scheme (NREGS), facilitating widow pensions, preventing exploitation, asking for rights and transparency in the implementation of various schemes.

Creation of large, village-based institutions

SHGs were the building blocks for all types of village-based institutions formed under the PACS Programmes, such as gram vikas samitis, mahila dalans (see box) and mahila adhikar morchas (discussed later). Sometimes, the operational costs of these issue-based groups were borne by SHGs. SHGs also played a key role in activating gram sabhas.

Promotion of livelihoods and economic empowerment

SHGs enabled their members to access credit and develop the habit of saving regularly. The combined savings and finances accessed by SHGs in the PACS Programme amounted to Rs 29 crore. This allowed group members (from more than 27,500 families) to earn a livelihood in a significant way. Since the village economy runs largely on informal credit, especially for poor households, this huge savings mobilisation permitted the target community to access credit at low interest rates, thereby reducing its dependence on private moneylenders.

SHG finances helped women seek alternative sources of income, including collective efforts such as fish-farming, supplying meals to primary schools, running ration shops, trading in foodgrain and non-timber forest produce, and individual efforts such as goat-rearing, vegetable-vending, running grocery shops, rearing cows and buffaloes to sell milk, bamboo and metal work, and selling bangles and cosmetic products. In Maharashtra, by September 2006, 13% of the 43,000 SHG members under the PACS Programme had started some form of off-farm income generation.

Lata Padmaraj Shinde of Antharvan Pimpri had just 1.5 acres of land and the meagre income her husband, who is a rickshaw-puller, earned was not enough to sustain a family of 12. Lata wanted to start a business to supplement this income, but didn't know whom to approach for funds or how to get the required information and skills. But she had heard of the Annapurna SHG and its livelihood initiatives. She became a member of the SHG, took a loan of Rs 5,000 to buy a sewing machine and received training on how to use it. Her tailoring business did well and she paid back the loan. She then took another loan of Rs 10,000 to buy a spice-grinding machine. A flour mill and grocery shop were next on her agenda, and she came to be regarded as an entrepreneur in her village!
In some cases, the business activity is the sole source of income for widows and other abandoned women who struggle to survive without any family support. An example is 40-year-old Phoolbano of Madaripur village in Sitapur district, Uttar Pradesh, a mother of four daughters. Her husband, Alijaan, the only earning member of the family, blamed her for not giving birth to a boy. He used to torture her mentally and physically and one day he left her and married another woman. Phoolbano was left to fend for herself and look after her daughters with no income. She then joined other women in the village to form a self-help group. She discussed her problem with members of the SHG and it was decided that she should open a shop selling bangles and other ornaments. She was given guidance and training to run the shop by the SHG that was supported by Network of Entrepreneurship and Economic Development (NEED). As her small business started doing well, she was able to take care of her family. Not only did her economic status improve, so did her social standing. Everybody in the village now looks up to her as a role model, asking her advice on important matters.

In 2005, members of SHGs in Nalanda district came together to form the Mahila Adhikar Morcha (MAM) as an extension of SHGs. The main responsibility of this apex body of SHGs was to take up larger issues related to SHG development and women’s empowerment. For example, NABARD representatives met with MAM members and decided to support the group in starting up economic activities. Under the project, a retail shop in Pawapuri, Nalanda, was set up to provide forward market linkages to SHG members. The initial capital for setting up and running the shop was provided by NABARD, which also provided recurring expenses for a period of 15 months. After it becomes sustainable, the venture will be fully taken over by MAM.

**Securing entitlements**

There are scores of instances of SHGs securing entitlements. For instance, self-help groups in Nalanda district, Bihar, worked with another CBO formed here under the PACS Programme, the Dalit Sangarsh Morcha (DSM), to get houses under the Indira Awas Yojana for five dalit families. They met the block development officer (BDO) to apprise him of the eligibility of the families to get houses under the scheme. The BDO visited the village, accompanied by the mukhiya (headman). After an inspection, a list of most needy beneficiaries was prepared and presented to the panchayat that sanctioned houses for the dalit families.

In securing rights, SHGs have demonstrated the confidence to deal with negative external forces. In Akri block, Ranchi district, Jharkhand, two SHGs formed in Hat Balalong village of 100-odd Munda, Lohar, Mahato and Sawansi tribe families first faced stiff opposition from Naxalites. “They told us not to trust outsiders; that they would help us form a committee,” recalls Sagarmani Devi, president of one of the SHGs. “But when they realised that we were firm in our decision, they withdrew from the scene, though not completely.” After successfully resolving a long-standing dispute between Hat Balalong and a neighbouring village, over an 800-foot stretch of road that bypassed the villages, the SHGs shifted their focus to the indiscriminate exploitation of sand from a nearby riverbed, by contractors. The men of the village had in the past wanted to set up a development fund by charging the private contractors a royalty. But they failed to get organised and the contractors, in connivance with a couple of influential locals, continued to exploit this village resource. Ignoring opposition from the men, the SHG women went ahead and imposed a royalty, in February 2005: Rs 50 for a big truck, Rs 30 for a mini truck, and Rs 20 for a tractor-trolley. The money was to be set aside for development work and managed equally by women and men. The 30 women members of the
two SHGs took turns guarding the riverbed. Every day, after finishing their household chores, they gathered at a temporary shack erected along the road leading to the riverbed to collect the royalty. It was not long before the “aggrieved” contractors got the local policeman to intervene and the women were summoned to the police station. A delegation of six women went to meet the policeman. When he saw that the women would not relent, he hinted at regular payment of a bribe. The women refused, explaining that the funds collected as royalty belonged to the village. The policeman was silenced. Until November 2005, the women had collected Rs 6,000 as royalty on the sand. Their success led to the formation of a third SHG.

Working for social justice

As already noted, the SHGs served as a platform for other community bodies such as mahila dalans in Nawada, Bihar (see box), which helped resolve a number of cases of harassment of women. SHGs also dealt directly with such matters. Nasima Khatun, a very poor woman in Hondaga village, Kisko block, Lohardaga district, and a mother of five, used to be physically assaulted by her husband Kurban Ansari who accused her of having an illicit relationship with another man. Nasima put up with the ill-treatment until, unable to bear it any longer, she shared her problems with members of the Chandni SHG, promoted by the Chhotanagpur Craft Development Society (CCDS).

SHG members met Ansari and tried to reason with him. But he refused to hear them out and, some days later, divorced Nasima under Muslim law without giving her any alimony. CCDS informed all the SHGs in the village about this injustice and around 80 women from different SHGs went to Ansari’s house and demanded Nasima’s due property and rights. They compelled Ansari to accept all Nasima’s demands under Shariat law. Ansari gave half his property to Nasima, the house was partitioned, and Ansari took up responsibility for the maintenance of his children. He also promised to return the ‘mehar’ (money given to the groom during marriage) of Rs 5,001 to Nasima. The SHG warned him that legal action would be taken against him if he tried to harass or create any more problems for Nasima.

In Jharkhand, SHGs initiated by the network of Nav Bharat Jagriti Kendra (NBJK) were successful in reducing witchcraft, domestic violence due to alcoholism, and social strife in 309 villages, according to a PACS Programme evaluation exercise undertaken in February 2006. The SHGs also run mahila lok adalats (women-run people’s courts), which have become models for similar initiatives in other areas, such as mahila dalans in Nawada (discussed in the box).

SHGs work for food security

‘Store grain everywhere and fight against food insecurity’ is the motto of several grain banks operated by women’s SHGs. Nearly 75 community grain banks were developed in 75 villages of Bihar's Gaya cluster, among the deprived Musahar
Most of the SHGs were formed in 2003, 80% of them in Bihar. Choudhary built and analysed data on savings and loan patterns. The analysis showed that 40% of SHGs that began by saving more than Rs 4 per week, per member (in some cases as high as Rs 10 per week, per member) could not survive with such saving requirements, while more than 75% of SHGs that started with smaller savings flourished after three years, in 2006. Several SHGs began with a saving of just 50 paise per week, per member; their survival rate was the highest—close to 95%. This data and analysis pertains to around 400 SHGs in Patna district of Bihar (irrespective of savings pattern, 100-odd SHGs formed in Uttar Pradesh had a low survival rate, which is attributed to insufficient project support in the SHG formation and development stage).

As Choudhary points out: “The crucial test for an SHG is whether it can sustain itself after the government or CSO that helped start it has withdrawn.” Reflecting on several years of working with SHGs, and the above-mentioned analysis, Choudhary developed a ‘model’, which he has elaborated in simple Hindi in a book. The fundamental principle of the model is: let people decide; they know what is best for them. When this principle is ignored, a bizarre situation arises, says Choudhary. “CSOs, funding agencies and banks usually look only at how an SHG builds savings. This is a narrow view. One has to look at the overall picture of how people are saving and borrowing, from all sources. For instance, in a typical case, we saw that one SHG had Rs 15,000 in the bank but its members had borrowed Rs 40,000 from informal sources, to meet various needs, at an interest rate of 5% per month! Hence, due to our mindset, we are actually pushing people more into debt, even as they continue to save.” In north Bihar, according to one newspaper report, total rural lending from informal sources is to the tune of Rs 3,000 crore.
Self-help group savings have helped women access credit and start alternative business ventures for their families.

a year. Bank credit, the report said, aggregates to only 20% of this amount.

CPSL urges SHG members to use their savings and credit to the maximum extent possible. Fear of wilful default in repayment is unwarranted, Choudhary says, because people are anyway meeting the stiff interest rate requirements of moneylenders. “If moneylenders were not getting back their money, they would not be lending.”

It is not, however, a given that people who have never before worked as a savings group will automatically be able to take sensible and democratic decisions. “Groups are often influenced by leaders,” Choudhary says. “Hence, we say that decisions on the minimum savings requirement should be taken by secret ballot.”

Apart from training in proper maintenance of records, groups need to be oriented to focus on members’ needs, such as medical treatment, purchase of food, education costs, and cost of agricultural inputs. “Generally, it is to meet these needs that people borrow money from informal sources,” Choudhary explains, “and it is this need that has to be met first.” By encouraging SHGs to give priority to loans for income-generation activities, he adds, CSOs do not in any way help members get out of the crippling informal debt trap; and income from new activities is rarely so high that it more than
Securing quick justice for women

The mahila dalan, a women's community-based organisation formed with the help of the Bihar Sewa Sansthan (BSS), a PACS Programme partner working in 20 villages of Nawada and Sirdala blocks, Nawada district, Bihar, helped women get quick and easy justice in domestic and land disputes.

BSS set up mahila dalans in 20 villages in the two blocks of Nawada district, in 2004. Each mahila dalan had around 10 members who were from the village itself. There were 225 members as of August 2007; 195 of them were dalits, 26 were from other backward classes (OBCs) and two were Muslims. The mahila dalans were linked at the district level to a mahila koshank, formed earlier under the initiative of a dynamic lady collector. The koshank's members included the district magistrate, superintendent of police, academicians and social activists. When the village-level mahila dalan was unable to resolve a dispute, it was referred to the mahila koshank.

Besides providing justice, the mahila dalan also acted as a significant tool for women's empowerment. Mahila dalan members counsel and support women in desperate situations, talk to family members and help resolve disputes, and monitor delivery of health and other services.

Training at the organisational level and exposure visits were held to make members, most of whom were illiterate, aware of the role that could be played by the dalan and the way in which conflicts could be discussed and resolved. Any woman, irrespective of her religion, caste, or class, could become a member of an SHG as well as a dalan.

Dalan meetings are held every month. At each meeting, every member of the dalan is free to speak and offer advice. There is no 'head' of a dalan; a verdict is arrived at by consensus. When a new case comes up before a dalan, the members take time to understand all the ramifications of the case. Hearings of the dalan are held in a community place. People from the village are allowed to be present and to give their opinion. This helps dalan members make well-informed, unanimous decisions that are respected by both parties. There is no legal binding on both parties to abide by the dalan's decisions, but decisions are taken in front of the people, after both sides are heard. In a village situation, where social pressure and status are significant factors affecting behaviour, the dalan's decision has considerable weight; in BSS's experience, few people have gone against the dalan's decisions.

Sometimes, when the dalan's word is not heeded it takes the help of other CBOs. Kaushalya Devi was a poor member of an SHG in Nanura block, Nawada district. In February 2007, some powerful landlords acquired her meagre plot of agricultural land, saying it was required for an irrigation canal. Since the land was her only source of income, Kaushalya took the issue to the mahila dalan in her village and asked for justice. The dalan requested the presence of the opposing side, but they did not turn up. This happened three times, until the dalan asked the gram vikas samiti, another CBO formed under the project, for help. With assistance from the samiti, a big meeting of villagers was convened at which the landlords presented their case. After hearing both sides, the dalan asked the community's opinion. The villagers unanimously decided in favour of Kaushalya and said her land must be returned to her. Kaushalya said: “No one can suppress me because I am not alone today.”

As of August 2007, 1,320 cases were brought before the mahila dalans in villages in which they operated, and 708 of these were successfully resolved. Around 65 cases were referred to the mahila koshank, typically cases involving complex legal matters relating to land ownership or use. The koshank resolved 43 cases; 23 cases are pending. In just one village, Nanura, 56 cases came before the dalan between 2005
and August 2007. There were 39 family disputes and 17 land disputes; 34 of these cases have been resolved.

An example of a case resolved amicably was that of Shakeel, 28, and Mosaraf, 25, of Nanura block, who were married in 2006. Their married life was extremely tense. Mosaraf complained that Shakeel didn’t love her and she pressurised him to send her to her parents’ home. In January 2007, Shakeel got a job in a balloon factory in Kolkata and told Mosaraf that he would send for her in two or three months, after he was well settled. But Mosaraf refused to go with him and asked for a divorce. Shakeel did not want a divorce and brought the matter to the mahila dalan through an SHG that his mother belonged to. The dalan invited Shakeel, Mosaraf, and their respective mothers to be present at a meeting. The dalan requested the couple to adjust and try to live together. Mosaraf bluntly refused to make any adjustments because she was having an affair with a man in her parents’ village and wanted to marry him. The mahila dalan then suggested that Shakeel give her the divorce.

Mahila dalans have also facilitated development. In Panchanpur village, Sirdala block, more than 90% of the population are dalits who are extremely poor and neglected by the local administration. A mahila dalan was formed in the village in April 2004. The village did not have a community hall where meetings could take place. Initially, the newly-formed mahila dalan held meetings under a tree. As time went by, the women constructed a small hut for their meetings with their own resources. Soon, they began involving the mukhiya and panchayat members in discussions on issues related to village development and people’s rights. Their first demand from the mukhiya was for a community hall. After considerable pressure from them, a community hall was built in the village.

Covers the cost of borrowing from informal sources.

Simple differentiation between productive and consumption loans is not a good enough criterion for prioritisation of SHG lending. “The basic criterion has to be magnitude of need, as judged by the members themselves. For instance, giving a loan to a member who wants to take agricultural land on lease would normally seem to be better than giving first priority to a member who wants to repair his house. However, if the latter is living in a house that is getting flooded due to rainwater coming in through a leaking roof, then a loan for house repair becomes of greater priority.”

As SHGs meet the priority needs of their members, members’ involvement in the group is higher. Better financial discipline and timely repayment of loans follow. As an SHG’s financial position improves, its credit from banks also increases.

An important factor in access to bank credit is the difference between the interest charged by banks that advance credit to SHGs and the interest charge by SHGs when they loan money to members. Typically, SHGs levy interest of 2% per month, or 24% per year, whereas the total cost of bank credit they access is 18% per year, for credit up to Rs 10,000; it is much lower for credit above Rs 25,000. The difference leads to an increase in the SHG’s corpus, enabling it to think of group enterprises and higher lending.

For the cycle to work well, it is important that groups learn to fix repayment terms in a flexible manner that ensures maximum chance of repayment, Choudhari stresses. “Instalments should be fixed according to the cash inflow of people taking loans. If a member starts a small dairy enterprise, maximum loan repayment should be expected after the member starts to sell the milk, not when he or she is

A NEW APPROACH TO WOMEN’S SHGS 61
The CPSL approach has been tried out since July 2005 in a PACS Programme Nawada cluster covering 586 villages in 20 blocks of the four Bihar districts of Nalanda, Nawada, Banka and Jamui. As on July 2005, there was a total of 711 SHGs formed under the programme in this cluster, with around 10,000 members, most of whom were women.

By orienting project CSOs and some SHGs to the new approach, CPSL has initiated dramatic changes. For instance, in the case of SHGs formed by one CSO in Nawada, total savings increased from around Rs 77,000 in December 2005 to nearly Rs 2 lakh in December 2006. Total bank credit disbursed to members during this period increased from Rs 32,000 to Rs 2.09 lakh. In another project in Nawada, in six months ending December 2006, 22 out of a total of 103 SHGs formed by the CSO could access bank credit, whereas only seven groups could do so in the previous three years. By September 2007, a total of 54 groups in this project had accessed credit amounting to Rs 26 lakh. In most cases, the income earned by groups from accessing bank credit and lending it to members was higher than the income generated through member savings!

In the process of encouraging groups to use their own funds and bank credit to the fullest extent, CPSL and the CSOs it worked with have also brought about changes in the bankers' approach. For instance, in Banka, one cooperative bank has advanced credit to 106 PACS Programme project SHGs, in excess of the 1:4 norm (Re 1 of saving is supposed to get you Rs 4 in credit). In Nawada, one bank manager has informally told SHGs: “Do whatever you like with the money.”

Access to credit was made easier by a computerised database of SHG transactions developed and maintained by CPSL. The Access-based customised software is used to record SHG meetings, savings norms, credit accessed and repaid, internal and external loans, and terms of repayment. This wealth of data is extremely useful to banks, to gauge the financial discipline of SHGs, savings and lending patterns, and members' ability to repay. While CPSL has been using this software since 2002, to track SHGs it has formed in Patna district and Sheopur district of Madhya Pradesh, the software has been used for PACS Programme Nawada cluster SHGs since October 2006.

Increased use of credit and flexibility in disbursal has had an important impact. Generally speaking, regularity of SHG meetings and savings has increased. Males, who were sceptical about women's SHGs, encourage their spouses to attend meetings. In some cases, the number of groups has increased: in one project in Nalanda, 79 SHGs have been formed against the target of 50. The composition of groups formed has changed; more people from the poorest sections are interested in joining SHGs. In July 2005, only 35% of members of 700 SHGs formed in the Nawada cluster belonged to scheduled castes (SCs); in March 2007, SCs formed 62% of 1,100 groups formed in the cluster (including groups formed by projects operational after July 2005). Credit mapping of 40 SHGs in Pawapuri, Nalanda, shows that members' aggregate loans from informal sources have reduced from Rs 14 lakh to Rs 5 lakh.

Loans are taken for practical purposes, to meet priority needs, such as buying medicines, seeds, fertiliser, school uniforms or foodgrain # or even contesting panchayat elections. Rather than think of manufacturing products (often under a CSO's advice!), which would have faced severe problems in terms of assured availability of raw materials, and quality packaging, people are taking loans for viable ventures such as buying goats or leasing in land.
The results have prompted PACS Programme CSOs in the Nawada cluster to think of forming a business network, as a link between financial institutions and a large amount of rural savings. One bank has offered CSOs Rs 1,000 for every SHG it forms and links to the financial institution. Other financial institutions are also showing keen interest and there is talk of promotion of insurance products.

CPSL has developed its own business model, based on the 620-odd SHGs it has formed in Bihar and Madhya Pradesh, with the help of numerous volunteers. The volunteers motivate people to form SHGs. They then ensure that meetings are regularly held and help groups make viable loaning decisions. They track all transactions and the data is fed into CPSL’s software package. When SHGs attain the required stability and stature, the volunteers link them to bank credit. For their services, they are paid by the SHGs # the more groups a volunteer forms and the more efficiently they run, the more a volunteer earns. Some volunteers, Choudhary discloses, earn Rs 4,000 a month! CPSL itself stands to gain by offering software support, by working as a channel for financial institutions, and by training people in SHG management.

Such business plans might alarm some CSOs that are uncomfortable with market economics. But, as Chaudhary says, increased access to formal credit is a prerequisite for lifting poor families out of the debt trap and helping them plan a better future. He cites one spin-off of increased and easy credit that is not generally recognised by CSOs. “Generally, foodgrain is available at rural PDS outlets for only one or two days a month. Poor families do not have the money to pick up all the stock within this time, so they buy foodgrain at higher prices from the market. With access to credit, they can pick up all the PDS grain and save a lot of money.”
FAST-TRACK TO ADULT LITERACY

An innovative computer-based package rolled out through the PACS Programme in 259 village locations helps illiterate adults learn to read and write in just one month.

As Nobel laureate Amartya Sen noted in The Importance of Basic Education, the value of literacy goes beyond just being able to read or write. “Not to be able to read or write or count or communicate is a tremendous deprivation,” he said. It leads to a sense of “extreme insecurity which continues to ruin the lives of a large part of the global population”.

Illiteracy, Sen emphasised, has an even greater impact on women, particularly underprivileged women. It prevents them from “making use of the rather limited rights they may legally have (say, to own land or other property, or to appeal against unfair judgment and unjust treatment)”.

The spin-offs from literacy for women are often seen in lower fertility rates, lower maternal and child mortality rates and generally better health for women and children, as seen in the state of Kerala, which is often cited as an example. Kerala has a very high level of women’s literacy # it is nearly universal for the younger age-groups. Correspondingly, life expectancy for women at birth is above 76, the female-male ratio of the state’s population is 1.06, according to the 2001 census, and Kerala’s present fertility rate of around 1.7 or 1.8 (roughly an average of 1.7 or 1.8 children per couple) is one of the lowest in the developing world and about the same as in Britain and France, and much lower than in the United States. Much wealthier states # Punjab and Haryana, for example # perform much more poorly on these fronts, which are indicators of real social progress.

Thus, deprivation, insecurity and disempowerment of women can be considerably mitigated if women are taught to read and write # the first and most basic steps to education.

This has also been reflected in evaluations of the Government of India’s Total Literacy Mission, which have reported that women’s participation in the programme is followed by an increase in school enrolment of children, initiatives to repair school buildings, and demands for institutions of higher studies. In the health sector, immunisation, hygiene, and family planning received a better response.

National literacy initiatives

Compulsory education for all children in the age-group 6-14 was incorporated as a Directive Policy in Article 45 of the Constitution. But it was only in 2002 that Parliament passed a constitutional amendment making elementary education a fundamental right for children in the age-group 6-14 years. In order to provide more funds for education, an education cess of 2% has been imposed on all direct and indirect central taxes, through the Finance (No 2) Act, 2004.

Formal education programmes have to be supplemented by functional adult literacy programmes, to address the needs of those who did not get an opportunity to go to school, or were forced to drop out. The needs of these adults are sought to be addressed by the National Literacy Mission (NLM), launched in 1988, which aims at attaining a literacy rate of 75% by 2007 by imparting functional literacy to non-literates in the age-group 15-35 years.

The Total Literacy Campaign is the NLM’s principal strategy for the eradication of illiteracy. It is usually implemented in a one-year period covering a defined geographical area (mostly districts). Teaching is done by voluntary staff, with an average teacher/student ratio of one to 10. Previous teaching
experience is not required, but volunteers are given preparatory training at the municipality level as well as additional courses preparing them to work with each new primer.

Before the actual teaching starts, there is a period of 'consultation and consensus' involving political parties, teachers, students and cultural groups, which identifies a 'core team'. The campaign is implemented through district-level literacy committees under the leadership of the district collector/Chief secretary and the zilla parishad. The structure rests on three pillars # participatory people's committees, full-time functionaries and area coordinators, and a support system provided by government officials. A detailed survey is conducted in the district to enumerate and identify non-literate people as well as teacher volunteers.

The teaching materials are based on an innovative pedagogy called Improved Pace and Content of Learning (IPCL) that incorporates motivation-oriented teaching-learning material especially suited to neo-literates and adults. A three-grade primer is used, with each grade corresponding with a different level of literacy. The primer contains exercises, tests and space for practice to achieve the objective of imparting literacy in 200 hours. Functional literacy implies self-reliance in the three 'Rs', participation in the development process and skill improvement to improve economic status and general wellbeing.

Each primer is an integrated one, in the sense that it combines work book, exercise book, tools of evaluation of learning outcome and certification. The entire process is based on the principle of self-evaluation. The tests are simple and participative. Every learner is free to attain the desired level according to his/her convenience. It is, however, expected that a learner should be able to complete all the three primers within the overall duration of 200 hours spread over six to eight months.

Monitoring and supervision of total literacy campaigns is done through a periodic system of reporting, and visits by officials of the National Literacy Mission, state directorates of adult/mass education and state resource centres.

The NLM and several other educational programmes, formal and non-formal, have helped the literacy rate increase, but not at a fast enough pace. According to the latest census report (2001), India's literacy rate is 65.38% with male literacy level at 75.85% and female literacy level at 54.16%. In 10 years # 1991-2001 # the literacy level has gone up by just 12%. There are also wide disparities in levels of literacy between states, within districts in states, and between different groups of people.

Given the size of the country, its huge population, wide regional and gender disparities, economic and other cultural factors such as poverty, communalism, casteism, etc, action is required on many fronts # by communities, government agencies, NGOs and international organisations # to totally eradicate illiteracy from India.

Given the large numbers of illiterate people # 300 million at a conservative estimate # there is the need for a literacy programme that teaches people to read and write quickly. The Tara Akshar package, developed by an enterprise of the Development Alternatives group and rolled out through the PACS Programme, has been designed to do just that.

**About Tara Akshar**

The Tara Akshar package aims at teaching illiterate people how to read and write in just one month. It was developed in 2004-05 by Victor Lyons and Tarahaat Ltd, an organisation that specialises in vocational training in rural areas and sets up
village knowledge and business centres. Lyons is trained in the field of mental health, and, in a parallel career, instigated a succession of software programmes in the US and UK which became market leaders. He conceptualised the Tara Akshar programme after he himself tried to learn to read and write Hindi.

The package uses several techniques to teach reading and writing # its primary area of focus. Using a technique called ReadingWise, it trains the student to instantly recognise the sound of one letter, then trains her to recognise the sound of two combined letters, and then on to words and sentences. This 'Synthetic Phonics' system is not new; what is new is the method of teaching the first step in a revolutionary new way, by use of memory associations embedded in animated movies and reinforcing the learning with video gaming techniques.

In the Tara Akshar package, the student does not have to try to memorise anything. Rather, he/she simply watches and plays and the memorising will look after itself. For example, an English-speaker trying to remember that the Hindi word for rice is chaval, may soon forget the word. However, if the learner is told to take 10 seconds or more and get a picture in her mind of shovelling rice into her mouth, and is then told to think of an imaginary voice in her head making the pun “let's chaval rice into your mouth,” she will remember that rice = chaval for several days or weeks. That's because she made an association between the sound 'chaval' and the unforgettable picture of rice being shovelled into her mouth. This memory technique is used by advertisers to get consumers to remember and buy their products, and its application in education works just as well.

These reading techniques were incorporated into a multimedia computer software programme by Tarahaat and shown to adult illiterates in and around Delhi. The early results were very encouraging. After a lot of experimenting and re-versioning and consultations with expert educators and psychologists around the world, a product, manual, protocol and training course emerged.

In the package currently being deployed, each learning session is 100 minutes long, broken down into five 20-minute sections that switch from reading (visual + aural skills on the computer) to writing (visio-spatial kinetic skills not on the computer) every 20 minutes. Tarahaat’s experience has shown that 100 minutes is both the maximum amount of study that non-educated people can do at one stretch without losing concentration, and it is the maximum time that Indian rural housewives want to give to classes, for socio-economic reasons.

Of the five sections, sections 1, 3 and 5 are lessons on the computer. Sections 2 and 5 are writing practice off the computer on slate and/or special Tara Akshar writing books. There are no breaks between sections. To be considered literate, the student has to pass a written comprehension test. Reading speeds after one month vary from very slow to fast, but all improve with practice.

The Tara Akshar package requires a desktop or laptop computer that can run Macromedia Flash computer software, an electricity supply or uninterrupted power supply that will enable the computer to run for at least one hour per lesson per day. The package also incorporates learning material such as playing cards, flash cards, special Tara Akshar writing books, and special Tara Akshar alphabet posters.

The instructor does not have to be a trained teacher, but does have to do the authorised six-day intensive training course for instructors run by Tarahaat Ltd, that apprentices the instructor for three weeks and also monitors her/him at regular intervals thereafter.
Rollout under PACS Programme

As Tara Akshar does not require external trainers, the PACS Programme provided an ideal opportunity for large-scale use of the package through the programme’s vast network of CSOs and community-based organisations, simultaneously meeting a core programme objective of enabling the empowerment of women from poor and backward rural communities. A total of 259 PACS Programme village locations in four Hindi-speaking states (Bihar, Uttar Pradesh, Madhya Pradesh and Jharkhand) were selected for deployment of Tara Akshar. Students were invited from women’s self-help and other groups formed under the programme. For students, the programme was entirely free.

To roll out the package, initially, local people selected and sent by PACS Programme CSOs in Bihar, Jharkhand, Uttar Pradesh and Madhya Pradesh were given training from December 18 to 27, 2006, in Bhopal to work as master trainers. Each of the 25 master trainers selected from among those who underwent the training programme was expected to train 20 instructors. The minimum educational requirement for an instructor was Std XII-pass. Over a period of around 12 months, each instructor was expected to help 200 adult, illiterate women's self-help group members become literate. The master trainers, who were graduates, worked as supervisors and certifiers.

The instructor’s course lasts six days, full time. Instructors must then prove they can deliver by ensuring a minimum pass percentage of 70% within a month. All student exams are marked by the Tara Akshar head office. Instructors who do not achieve 70% results are re-trained. All instructors have to attend refresher trainings.

Once instructors from PACS Programme areas were shortlisted, training and learning material for the first lot of approximately 5,000 learners was printed. Trainer material included manuals for master trainers and instructors, a software manual, flash cards, flip charts and books. Guidelines and formats for monitoring and evaluation were developed, and the entire programme was checked and monitored for quality of inputs. PACS Programme resource organisations helped in the assessment and evaluation of progress in CSO areas under their supervision. In September 2007, 26 master trainers (MTs), 56 quality controllers (QCs), and 250 instructors were employed to deploy Tara Akshar in PACS Programme areas; in all, 260 laptops were used.

The package was first used in the field, in PACS Programme villages in Bihar, in April-May 2007. In Jharkhand, the first batch ran from April 14 to May 21; in Uttar Pradesh from May 1 to June 6, 2007; and in Madhya Pradesh from July 9 to
Inside the hut, the only Tara Akshar kendra in the block, the women sit in two rows. They first sing an inspirational song and then six of them move into a small room where their instructor is sitting on a chaarpai with a laptop and speakers that run on battery.

The lesson in reading commences. After the first hour, there is a 20-minute revision. The computer software announces a particular letter of the alphabet, to make the students pronounce it properly. By the end of the 20-minute session, the women are able to recognise the letter easily. The instructor then asks them to come forward one by one and identify the alphabet by touching it on the keyboard and then pressing the 'Enter' key. If they get it right, the voice from the computer says: “Shabaash!” (“Well done!”); if the answer is incorrect, it says: “Galat jawab… phir se bolo,” (“Wrong answer, try again”) and the woman have to answer again.

“'Ka' se 'kaan'… aur 'kha' se 'khargosh', jiske bade bade kaan hote hain… aur 'ga' se 'gaajar', jo khargosh ko bahut pasand hai.” By using common knowledge and association of ideas in this way, Tara Akshar engages the women's attention; nobody is bored. “The method is innovative and interesting,” says Arvind Kumar, PACS project coordinator of GNM. “The use of vegetables for alphabets and stories woven into the main text helps students learn things easily. They will be literate by the end of one month.”

The women have taken to the simple 'fun-and-learn' method. “The villagers have started saying that I look educated even though I started only a month ago,” says Jayawanti Devi, a 38-year-old woman who has successfully completed the course. “I am confident enough to teach other women, children and also men!” she adds. She assists the instructor, Ram Kumar.

Jayawanti is from a scheduled caste community, but her confidence has increased so much after she became literate.

August 13, 2007. As on September 1, 2007, there were 250 centres in the four states, of which 66 were in Madhya Pradesh, 70 in Uttar Pradesh, 67 in Bihar, and 47 in Jharkhand. Thirty additional centres (10 each in Bihar, Jharkhand and Uttar Pradesh) started functioning from September 10, 2007. Monitoring of both quality of teaching and results obtained in the field was done through:

- Surprise visits by MTs and QCs.
- Feedback from PACS Programme CSOs.
- Monthly perusal of visitors' books.
- Daily reports by instructors, and weekly reports by MTs and QCs.

Instructors deployed in PACS Programme locations had a few problems at the start. “Women students hesitated to come for classes,” reported Hridya Kumar, an instructor at the Tara Akshar kendra at Ghatwari in Koakol block, Nawada district, Bihar, run by Gram Nirman Mandal (GNM). “They were not ready to sit with a stranger in a closed room as they thought the villagers might start gossiping about them.” Kumar, who has to cycle 30 km and cross a river every day to reach the kendra said that with help from GNM he was able to convince the women that “we were like their brothers or sons”. Gradually, the women started attending classes.

**Inside a 'classroom'**

It is 10 am in Ghatwari village on September 20, 2007, and a group of 18-20 women between the ages of 35-45 are making their way into a hut. “Sar par paloo aur haaton mein kitaab. Yeh mahilayain itihas badal rahi hein,” (“Their heads covered by their saris, books in hand, these women are changing the course of history”) comments Sahdev Manjhi, a villager, looking at the women.
that she is often seen voicing her opinion at village meetings. Men are also attracted by the package. “Men who are already literate wanted to learn again through this laptop,” says Vikas Pandey, an animator with GNM’s PACS Programme project. Since it launched Tara Akshar in April 2007, GNM had helped 489 women from seven self-help groups become literate, till August 2007.

Results

As of September 14, 2007, a total of 9,105 ‘students’, all of them women ranging in age from eight to 50, and members or children of members of self-help groups initiated or supported by PACS Programme partners, completed the programme successfully and were declared literate. Of these, 3,372 women were from Bihar, 1,881 from Jharkhand, 2,764 from Uttar Pradesh and 1,088 from Madhya Pradesh.

In all four states, a total of 9,387 women enrolled for the programme, 89 dropped out, 9,282 appeared for the final test, and 188 failed the test. Both the pass percentage of 97% and the dropout rate are better than those in other adult literacy programmes.

More importantly, the newly literate women were keen to study further. In the GNM project in Nawada, women said they wanted to join adult school but due to the absence of such an institution they were thinking of paying someone who could teach them further. “During an exposure visit to Patna we saw self-help group members running shops and dealing fluently with money and products. All this happened because they were literate. It was for this reason that we joined the Tara Akshar kendra,” says Asha Khatoon, a student.

Across scores of PACS Programme locations, there are instances of the Tara Akshar package making a dramatic difference to women’s lives. Perhaps the biggest change brought about is in the case of women with disability.

Fourteen-year-old Komal Kumari from Darbepatti village in Bihar’s Banka district became the first literate person in her family when she successfully passed the Tara Akshar exam in July 2007. Komal was afflicted with polio at the age of three, and cannot walk properly. She lives with her parents, five sisters and one brother. Her father Beero Taanti works as a labourer and the family is below the poverty line.

Komal Kumari became interested in learning when she heard from her friends that a Tara Akshar centre had opened in her village, under PACS Programme CSO Mukti Niketan, and could teach anyone Hindi within 30 days. One of the students at the centre told Manju Rai, the instructor, about Komal’s desire to learn Hindi, and the instructor informed Pankaj Pandey, the master trainer. Pandey met Komal’s parents, who asked if the centre could be shifted closer to their home to
make it easier for Komal to attend classes. The request was accepted.

Komal started attending classes at the centre on June 20, 2007, when the third batch commenced in Darbepatti. According to her instructor, her performance improved with each passing day and in a short while she was way ahead of her fellow students. In a test, conducted on July 26, 2007, Komal Kumari exhibited that she could read and write Hindi. “My parents are very happy and they want to make my brother and sisters also literate,” she says.

Momita Devi of Bada Chandana village in Dhumka district, Jharkhand, also has polio. She is married to Dhar Thakur who is physically handicapped. Momita Devi was an active member of the Gayatri self-help group set up by PACS Programme CSO Lok Prerna. But being illiterate she could not understand what was written in the register, or how much money had been credited to her account. “I felt ashamed when the other members of the self-help group signed their names and I had to put my thumb impression,” she says.

Things changed when a Tara Akshar kendra came up in her village. When Suresh Kamath, the instructor, informed members of the SHG about the literacy programme, Momita Devi, who was then seven months pregnant, was the first woman to register her name. She joined on July 12, 2007, and was quick at picking up things and recognising the alphabet. She learnt well and passed the exam on August 17, 2007. She has since become a trendsetter in her village and is now continuing her studies at home.

Looking ahead

The challenge now is to utilise newly literate women's skills in a productive manner. While literacy will, in the long run, impact education and health levels in villages, neo-literates are anxious to use their newly found skills to earn additional income. But while it is possible to turn neo-literates into skilled employees in urban areas, the challenge in rural areas, where almost everyone is in the agricultural sector, is that jobs are hard to find. Tarahaat is experimenting with a solution that will train neo-literate rural people to work as entrepreneurs, after receiving vocational training.

As regards replicability of the Tara Akshar package, the PACS Programme experience shows that the package can be easily used by other agencies with inputs from Tarahaat, such as training and learning material. Tarahaat's experience so far shows that the total costs involved in making an adult person literate, using the Tara Akshar package, is around Rs 1,300. One trainer can help up to 200 people, per year, become literate.
GRAMDOOTS: RURAL AGENTS OF CHANGE

Trained village-level volunteers, called gramdoots, have mobilised communities and initiated dialogue with local authorities for securing entitlements in 450 villages of four tribal-dominated districts of Madhya Pradesh.

Huge and apparently insurmountable problems in rural India coexist with a profusion of government schemes to meet virtually every requirement, be it in the area of health, education, livelihood, nutrition or employment. But while central and various state government schemes pile up year on year, village schools largely remain poorly run, health centres work without adequate facilities or staff, and ration shops do not meet the food security needs of the poorest of the poor. Officials responsible for the functioning of schemes are largely insensitive, if not corrupt, and people's representatives at every level are generally ineffective.

There are enough studies to show that it is only through people's participation that effective implementation of welfare schemes can be ensured. But the question that haunts observers and activists alike is: How can the rural poor be inspired to participate? How can people who have little access to information, who are intimidated by government offices, and who have long since stopped asking questions under the sheer pressure of survival be expected to take active part in schemes that have been drawn up without their involvement, and, often, without their knowledge?

Clearly, some via media is required. The best of civil society organisations (CSOs) can and do fulfil this role, but they have limitations of project funding and tenure. Few CSO projects leave behind an empowered community that is sufficiently motivated, aware and knowledgeable enough to carry on pressuring the government after the end of the project period.

The PACS Programme sought to plug this gap by creating and/or supporting a very large body of community-based organisations. The programme also supported a novel initiative of the Nagpur-based National Institute of Women Child and Youth Development (NIWCYD), in four districts of Madhya Pradesh, which has yielded promising results worth emulating in other areas by other CSOs.

**Voluntary, village-level social activists**

The NIWCYD project centred on a concept of voluntary village-level social activists called gramdoots. During the project period of four years, 576 gramdoots were trained to work in 450 villages in 15 tribal-dominated blocks of Betul, Chhindwara, Mandla and Dindori districts, as a vital link between the rural population and the government mechanism. The gramdoots cover around 60,000 families.

Significantly, the concept was not part of the original project proposal; it evolved as a reaction to field-level challenges, and the response was supported and encouraged by the PACS Programme management. Anil Nimbhorkar, an office-bearer of NIWCYD explains how the concept evolved: “When we started working on our PACS Programme project, we realised that each of our field workers was responsible for six or seven villages. Taking into account the fact that Dindori is a tribal district and that distances between villages are huge, it was not possible for any field worker to devote more than three to four days per month to one village.” Hence, the CSO realised the need for activists who could devote more time and be continuously and deeply involved with the issues and problems of a village, on a day-to-day basis.

NIWCYD had also learnt from earlier experience that while it
There is a strong likelihood of a paid activist being influenced by the philosophy of the organisation that pays him, and there is no guarantee that he would not place his interests above those of the people,” says Nimbhorkar. NIWCYD therefore decided that motivation, not monetary compensation, would have to be the basic requirement (in actual practice, gramdoots have sometimes been compensated for travelling, or for special tasks like conducting surveys, but they receive no regular salary or fee).

Rajesh Malviya, who heads NIWCYD, admits that initially many people within the CSO had doubts about whether such a concept would work, especially as the work of a gramdoot demands a lot of time and energy. However, these fears turned out to be unfounded; not only did a large number of people come forward to work voluntarily, but village communities also rose to support these dedicated workers in a big way. “We had never dared to hope that this initiative would yield such overwhelming results,” says Malviya.

Process
NIWCYD defined the gramdoot’s role as follows. The person should:

- Mobilise the community.
- Analyse issues facing the village.
- Provide inputs for development processes.
- Facilitate implementation of development programmes.
- Disseminate information on government policies and schemes.
- Carry out advocacy on village issues.
- Liaison with government functionaries and politicians.
Monitor village-level services/institutions/programmes such as schools, anganwadis, the Public Distribution System (PDS), midday meals in schools, and other welfare schemes.

The gramdoot would also work as an innovator. (S)he had to be the focal point of change in the village. Any new intervention, be it in agriculture, natural resource management, governance, housing, health practices or education, was to be lead by the gramdoot.

To fulfil these requirements, NIW CYD laid down basic eligibility criteria for a gramdoot. The person should be a resident of the village, educated at least up to Standard VIII, and should meet the following requirements:

- He/she should already be engaged in some kind of welfare work for the villagers.
- The person should be acceptable to the majority of residents of the village; the selection should be approved by the gram sabha.
- The person should be interested in working as an unpaid activist, while continuing to pursue his/her livelihood.
- The person should be willing to continue working for justice and the welfare of the village even after the project is over.

Gramdoots were then selected by the people through discussions and consensus in the gram sabha. In each cluster and village, several rounds of meetings were held to explain the concept. The project team explained the gramdoot’s role, how gramdoots would be trained, and how they were expected to work for the village even after the end of the project period. NIWY CD cluster coordinators and field workers interacted with villagers in small groups and selected two or three possible candidates for each village. The interest of the candidates was then gauged. The final decision was left to the gram sabha.

The people who volunteered to work as gramdoots were from a diverse profile. Mansaram Madawi, gramdoot of Githari (Aparpur block, Dindori), has married children and grandchildren living with him, while quite a large number of gramdoots like Ashok Kumar Marko of Khambhar Khudra (Karanja block, Dindori) is not yet married. The education criterion was relaxed in some cases. Charan Singh Bindhya of Jeelang (Samnapur block, Dindori) has studied only up to the fifth standard, while Motisingh Baiga of Kapoti village (Karanja block, Dindori) is educated up to the sixth standard. Both were selected because they had a good record of working dedicatedly for the welfare of the village. While most gramdoots are connected to the land for their livelihood, many have moved on to other more remunerative occupations. Narayan Burman, gramdoot of Pipariya (Amarpur block, Dindori) has run a grocery store, worked as a supervisor, and now has a tailoring business. However, a large number of gramdoots are small landholders whose economic position is not very sound. Mattesingh Madawi, gramdoot of Githauri Raiyat (Amarpur, Dindori) owns just one bullock to plough his field and can barely make ends meet by cultivating his four acres of stony land.

While NIWCYD guided the process of selection of gramdoots, the power to remove gramdoots was left to the gram sabhas. As many as 25 gramdoots have, till date, been removed by gram sabhas for not working to the satisfaction of the village community. Some gramdoots have been changed for other reasons: some stopped working as gramdoots after they got married or got a regular salaried job; others were told to step down because they had bagged government contracts for work in the village. A total of 70 people stopped working as gramdoots for these reasons.

Once the gramdoots were selected, NIWCYD organised capacity-building for them through training programmes,
Bindhya, gramdoot of Jeelang in the Baigachak area of Dindori district, says: “For two days we were trained in all the laws and rules pertaining to village welfare schemes and rights. We were given information about various government schemes relevant to us. We were also taught to fill forms, keep records, manage basic official paperwork and carry out the work required to get these schemes implemented.”

Success

According to a recent internal review of the gramdoots’ performance, over three-fourths of gramdoots have mobilised the community and initiated dialogue with local authorities for securing entitlements. Gramdoots have taken up initiatives like improving the quality of service dispensed by PDS outlets, quality and regularity of midday meals in schools, and the reach of government programmes and activities such as agriculture/horticulture/enterprise-development programmes and registration of families as below the poverty line (BPL) beneficiaries. Gramdoots have increased the participation of people, especially women, in the decision-making process at the village/panchayat levels. They have also activated different committees at the village level.

The basic role of gramdoots is that of providing information on various government schemes to the people of the village. “Information is very important, you see,” explains Jiyalal Pendram of Thandpatra village, Baigachak, Dindori. “Lots of times, officials simply take advantage of the fact that people do not know about the facilities and entitlements they can enjoy.”

In Jiyalal's case, information proved to be crucial in setting in motion an education project in the village. “I informed the villagers one day that girl students were entitled to Rs 30 per month as a scholarship, under a state government scheme."
This led to an excited discussion and we realised that the schoolmaster had not paid this amount to any girl student for two whole years since the scheme came into being. The parents in the village confronted the teacher in a group, and he was forced to pay the entire amount. One good thing led to another, and the villagers soon found out that students were entitled to free textbooks as well. A few months later, Jiyalal successfully put up a representation to the block education officer on behalf of the villagers for one more teacher. Today, there are two teachers in the school instead of just one.

Baratu Singh Markam of Bilasar gram panchayat (Amarpur block, Dindori) has a similar experience to share. “In my village,” he said, “people were hesitant to propose the digging of irrigation tanks on their lands under the NREGS, as they thought the money would be sanctioned as a loan that they would have to repay. Then I got the details from the officials and informed the gram sabha that they would not have to pay anything. Immediately, plans were made and submitted. Work worth Rs 32,000 has already been done and the workers were paid within a month. Now many more people are keen to get tanks on their land next year.”

Like Jiyalal and Baratu Singh, gramdoots from various villages have successfully addressed a host of problems. Nearly every village covered under NIWCYD’s PACS Programme project has a small but significant success story to recount.

In his village of Jeelang (Samnapur block, Dindori), Charan Singh guided the villagers to conserve and revive 45 acres of natural forest in the teeth of apathetic, even hostile forest department officials. “For the last three years,” says Singh, “there has been no forest fire, no grazing and no felling on this land. Due to the high-handedness of the forest department, our people had grown apathetic towards the management of our forest resources. But now we tell the forest officials what work we want done in the forest and they listen.”

Bhosewar Singh Thakur of Aloni panchayat (Amarpur block, Dindori) got ration cards for the residents of his village, which had been held up for several months. They were prepared in three days after he raised pertinent questions in the gram sabha and left panchayat members and the gram sewak speechless. He also found out that a middle school sanctioned for his village was being transferred to another village for lack of land. “When I found this out I immediately informed the gram sabha and the requisite land was donated.”

Ghanshyam Yadav of Naanda village (Amarpur block, Dindori) mobilised villagers to put pressure on a senior forest official to reveal records of a plantation project, which exposed financial irregularities to the tune of Rs 70,000. The official in question, who was also in the habit of dominating forest protection committees, remained in suspension for several months. “Once this man was out of the picture,” says Yadav, “several gram sabhas around our village voted in new forest committee presidents.”

Amrit Singh Paraste of Amgaon village (Amarpur block, Dindori) successfully mobilised the residents of his village to address a host of issues including getting the president of the forest protection committee changed, getting two roads and four irrigation tanks sanctioned under the NREGS, getting the names of 78 deserving families on the BPL list, and getting forest officials to account for the Rs 25,000 they had misappropriated. “Now, gram sabha meetings in the village are much more transparent,” he says. “Everyone in the village knows when a decision is taken, funds allocated or payments made. Nothing is hush-hush anymore.”

Apart from ensuring entitlements, gramdoots also play a
Madhya Pradesh panchayat elections saw the entire panchayat elected unopposed, thanks to the concerted efforts of its gramdoot, Tikaramji Karokar, who is also a panchayat member. “We explained to the people that elections cost a lot of money, and fights during elections cost even more. Elections involve too many fights. Instead, the villagers sat together and picked up good candidates who would work for the betterment of the people,” says Tikaramji.

Another gramdoot, Bunty Dahare from Dhoda Borgaon (Saikeda panchayat, Saunsar tehsil, Chhindwara) says: “Earlier we had candidates from two political parties fighting. There was a lot of drunkenness, fighting, and no benefit to the villagers. We convinced the villagers to shun candidates from such parties.”

In Tamia, gramdoot Somlal Paraseti, a Gond tribal, had to make a difficult choice. His work as a gramdoot in Rajtharhi, Bijori panchayat, Tamia tehsil in Chhindwara district, was so well received by the people that they wanted him to stand for the sarpanch’s post. He didn’t want to, because he wanted to complete his education and become a graduate. But he succeeded in getting a Rajtharhi villager elected to the post of sarpanch, at the Bijori panchayat.

In all, 44 gramdoos have been elected as gram panchayat ward representative (panch), and seven as sarpanch. Over 100 gramdoos are secretaries or members of various people’s organisations like self-help groups, farmers’ groups and forest protection committees.

Collectively, the biggest success of the gramdoos has been in facilitating NREGS entitlements. Around 23,918 families spread across 198 villages in Dindori, Mandla, Betul and Chhindwara availed of employment benefits under the NREGS, through the initiative of gramdoos; even if we assume, conservatively, that on average each family worked strong role in facilitating livelihood and social security endeavours in the village. In many villages involved in the project, gramdoos have strengthened self-help group (SHG) networks, helped them claim subsidies, grants and loans and run successful livelihood businesses. Yadav of Naanda has started a successful incense-stick-making enterprise in his village involving six SHGs, while Paraste of Amgaon has helped an equal number of SHGs in his village build up a business of making and selling bowls and plates from the locally available ‘mahul’ leaf. Yadav makes it a point to mention that while encouraging SHGs to take up new projects, he has always taken care to ensure that the products get proper markets. “One SHG in my village has received a grant of Rs 1.25 lakh and a loan of Rs 1.75 lakh for starting the manufacture of spices,” he says. “But I have advised the women not to withdraw the money from the bank until they get a contract for supplying spices for midday meal schemes. The safeguard is a must. Both government and bank officials are urging us to take the money, but we are firm on our demand.”

In Sauli village, Saunsar tehsil, Chhindwara district, the 2004

Baratu Markam of Bilaspur has inspired people in his village to deal with officials without fear. Bholeshwar Thakur of Aloni got ration cards done in his village. Amrit Paraste, gramdoot of Amgaon, has ensured greater gram sabha transparency in his village.
for a total of only 30 days, the benefit accrued is over Rs 4 crore.

Gramdoots also successfully resolved 50 cases of payment of pending wages under the NREGS and other wage schemes; in 162 cases, they helped create and activate people's organisations; there are nearly 100 known cases of gramdoots helping poor families get benefits under various government schemes. In 390 villages, they were successful in improving the participation of people in gram sabhas, and in five instances they prevented child marriages.

While the gramdoot model has been tried out only in a fraction of the villages in each district covered by the project (for example, 120 villages out of a total of around 950 villages in Dindori), it appears to have had a ripple effect. Says Nimbhorkar: “The entire government machinery and the political milieu have felt the impact of the awareness generated by gramdoots.” The effects have been felt at the village level too. Baratu Singh Markam of Bilasar gram panchayat (Amarpur block, Dindori) says: “In my village, people were intimidated by government offices, officials and processes. But when I started interacting freely with officials, the people figured that if I could do it they could too. Now they take their issues to the officials on their own.”

In early 2007, 66 gramdoots and NIWCYD field staff involved in the project were selected for a Jamsetji Tata National Virtual Academy for Rural Prosperity fellowship programme, offered by the M S Swaminathan Foundation, Chennai, for “grassroots workers possessing leadership qualities with social consciousness and commitment to serve the community”. The fellowship aims to help recipients become master trainers or ‘grassroots academicians’ who serve as agents of transformation in rural India.

Motivating women to participate in the democratic process has never been an easy task for CSOs. Predictably, the gramdoot concept faced similar problems. Till September 2007, only 54 women had come forward to take up responsibility as gramdoots. But, Santosh Khoware, NIWCYD’s PACS Programme project coordinator, stresses the positives. “Initially we were doubtful about how many of these women would be able to survive in the male-dominated public domain. But we are hugely encouraged by the fact that not a single woman has stepped back. Villagers have also shown satisfaction with the work done by these women, and none of them have ever been removed by a gram sabha.”

Women have also had their own success stories. Pushpa Gohe of Golhai Bujurg village, in Betul district, is known as a firebrand. Once, when the sarpanch of the village misappropriated around 900 kg of wheat to be given to 15 women under a government scheme, Pushpa met the chief executive officer of the district panchayat, with women from the village, and had the wheat stocks released in a matter of hours.

Nembati Banwasi of Bhakhamal (Amarpur block, Dindori), who was selected as a gramdoot after two male gramdoots were removed by the villagers, has done a lot of work in her village through the Roshani self-help group of which she is a member. Under her guidance, the group planted 4,200 saplings, of which 3,000 have survived. She also had a road constructed in the village under the NREGS, and a public well dug. Her working as a gramdoot has led to an increase in SHG savings and women’s participation at gram sabha meetings.

There are other similar cases. Nevertheless, NIWCYD field staff admit that women’s participation so far has been unsatisfactory. Balwant Rahangdale, who works in the Baigachak area of the tribal-dominated Dindori district says:

Role of women
“In tribal communities, women do 75% of the work. Hence it is quite impossible for them to find time for the demanding task of being a gramdooy.”

Gramdoos have focused their attention on this problem, and are helping women assert themselves through SHGs and the gram sabha. Says Ghanshyam Yadav: “In my village, the women would remain in purdah even till five years back. But the SHG network has energised them to such an extent that, today, the gram sabha is dominated by women, and resolutions taken up by women get passed inevitably.”

According to Khoware, it would be premature to compare the achievements of female gramdoos with those of their male counterparts. “Women are coming out of their homes, are taking up issues and looking at them through their own viewpoints. This is a great achievement in itself.”

**Organising for strength**

To increase their strength, NIWCYD created block- and district-level associations of gramdoos. Till September 2007, 15 block-level and four district-level associations had been formed. Santosh Khodape, coordinator of the Mohgaon cluster gramdooy association in Dindori district, explains how the association is useful: “The issues in most villages are basically similar, and taking them up collectively with an official is far more efficient and time-saving than individual gramdoos working in isolation.”

In Santosh’s own cluster, the gramdooy association, working under the guidance of NIWCYD, successfully lobbied for construction of 300 check-dams in the cluster, in 2006, an average of five per village, against the norm of one or two
dams per village, per year. And there was an unexpected fallout: once the work was over, agriculture department officials told the people that “since NIWCYD had got the work done,” NIWCYD would have to pay the workers' wages. The gramdoot association explained to the villagers that NIWCYD had only worked as a facilitator, and took up the issue of wages with the agriculture department. Officials were uncooperative and locked up all the muster rolls. “The work had been handled by the gramdoot association in such a way that there was no scope for corruption,” says Khodape. “So the officials were furious with us.” The association, backed by the residents of all 60 villages, contacted the CEO of the district panchayat and agitated for 10 days. Finally, the officials were forced to bring out the muster rolls and make payments.

With PACS Programme support, NIWCYD also organised a number of conventions to bring all the gramdoots together and enable the sharing of experiences. The largest of these conventions was held in Bhopal, on May 8-9, 2007, when NIWCYD formally withdrew from the gramdoot process, called 'Swayam Samarthan', and handed it over to the gramdoots themselves. Over 800 people, including gramdoots from 15 clusters, office-bearers of women's self-help groups and panchayat members in the project areas, representatives of other NGOs, eminent social workers and other distinguished guests, including the governor of Madhya Pradesh, Dr Balram Jakhar, were present at the occasion. The gramdoots took a solemn oath carry on their work after the project's closure.

**Looking ahead**

The gramdoot experience has established the importance and viability of training village-level volunteers who can offer guidance, disseminate information and bridge the gap between the people and the administration. Gramdoots have moved beyond their roles and have been elected to panchayats and forest protection committees. It is now up to the gramdoots and their communities to take the work forward. At the May 2007 convention, several office-bearers of SHGs and panchayat representatives praised the gramdoots for the benefits they had helped bring about and the confidence with which they dealt with government officials. This offers a clue to the basic question of what makes the work of a gramdoot, which is after all unpaid work, worthwhile to them. Amrit Singh Paraste, a gramdoot, gives a simple answer: “See, no one forced me to do this work. I volunteered for the work and the villagers elected me. They can throw me out if I don't work. Or I can opt out if I can't keep up with it. Meanwhile, the villagers trust and like me and government officials respect me. What more could I ask for?”
HOPE FOR THE RURAL AGED

A PACS Programme project in 900 villages of four states worked to ensure the rights of elderly people to live free from poverty and benefit equally from development.

The age when one’s productive contribution declines, and one tends to be economically dependent, can probably be considered the onset of old age. There is no standard numerical criterion to define ‘old age’, but it is generally agreed that those who are older than 60 years of age fit into this definition. In many parts of the developing world, however, chronological time has little or no importance in the meaning of old age; other socially constructed meanings of age are more significant such as the roles assigned to older people or the loss of roles accompanying physical decline. Thus, in contrast to the chronological milestones that mark the stages of life in the developed world, old age in many developing countries is seen to begin at the point when active contribution is no longer possible.

Of the 81 million elderly in India, 51 million are below the poverty line due to extremely poor social security coverage. While the elderly constitute only 8% of India’s total population (the world average is 12%), when we look at the poverty figures, the elderly comprise almost 25%. By 2050, this figure is expected to rise to 12% in India, and the residual poor even then are likely to be the elderly.

Ever since development planning was initiated in independent India, the elderly have been perceived as natural recipients of welfare handouts, doles and institutionalised services. The State did not view them as a resource or as active participants in planning their own development and welfare.

While the National Old Age Pension Scheme (NOAPS) meant for elderly people above 65 years of age and living below the poverty line has good coverage, according to official data, the scheme is an ameliorative measure, aimed more at preventing destitution and penury than covering risks attendant on old age. This absence of an effective and comprehensive framework of social security assistance for the overwhelming majority of older citizens continues to date.

The NOAPS pension (recently upped to Rs 400 per month) is only a token payment to ward off extreme destitution. Though government policy speaks of revising the rate at intervals so that “inflation does not deflate its real purchasing power,” no details have been given to show whether the existing base rate will be protected through indexing, or whether a total review will be done on the basis of the need for economic sustenance.

In a survey of 849 NOAPS beneficiaries in 240 PACS Programme villages, conducted in January-March 2007 by programme CSOs, in association with the Office of the Commissioners to the Supreme Court in the right to food case, 85% of respondents said that the pension was insufficient to meet their food needs for one month. They also reported usual problems such as delays in receiving pensions and ‘transaction costs’.

The elderly are also covered under the National Family Benefit Scheme (NFBS), which provides one-time relief to a family that has lost an earning member, the Annapurna Scheme, which provides foodgrain on a monthly basis to the aged poor, and other schemes such as the Indira Awas Yojana that provides housing.

Despite these welfare schemes, surveys from different sources show that the elderly continue to work long after reaching the age of 60, and that their average earnings are much lower than in other age-groups; the surveys also show...
high numbers of chronically ill and disabled among the elderly. Of the 81 million elderly people in India, 66% cannot afford two square meals a day. If population ageing is to be positive, the rights of elderly people to live free from poverty and benefit equally from development must be ensured.

PACS Programme project

The PACS Programme addressed this challenge in nine of the poorest districts of India, through a project run by HelpAge India that aimed to increase awareness among the elderly poor about social security, food security and habitat security, and advocate on their behalf.

The project, titled 'Community Mobilisation and Advocacy for the Elderly: Improving Access to Social Welfare Schemes', began in October 2005. Before the start of the project, in October 2004, HelpAge India conducted a study in three PACS Programme districts # Gumla (Jharkhand), Betul (Madhya Pradesh) and Banda (Uttar Pradesh) # to understand the awareness levels of older persons about available government welfare schemes, delivery mechanisms of the government, and people's access to various government welfare schemes such as the Old Age Pension Scheme, Annapurna/Antyodaya, free legal aid services, Indira Awas Yojana and National Programme for Control of Blindness.

The findings of the study revealed that not only was awareness about various government schemes very low among the elderly, the percentage of elderly accessing these schemes was negligible. The study also showed that the few who were getting the benefits were dissatisfied with the regularity, delivery mechanisms, prevalence of middlemen, favouritism and irresponsible approach of government officials.

HelpAge India's PACS Programme project was based primarily on the findings of this study which clearly indicated the need for interventions to create mass awareness among destitute older persons about their existing rights and entitlements. The findings also highlighted the food, social security, housing and health needs of the elderly.

The HelpAge India project aimed to:

- Increase awareness amongst the elderly in the most backward districts of India on their social and political rights, and social welfare schemes that exist for them.
- Facilitate greater access to welfare benefits.
- Carry out advocacy to address the concerns of the elderly, both in local government as well as at the district, state and national levels, and widen the agenda of ageing with other civil society organisations in PACS Programme states.
- The project targeted marginalised older persons with priority given to the physically challenged, widows and dalits. It focused on three government welfare schemes:
  - Old Age Pension Scheme.
  - Annapurna/Antyodaya (food security).
  - Indira Awas Yojana (housing).

The project was implemented in nine poorest districts of India, namely Betul, Manilla and Chindwara (Madhya Pradesh), Banda, Unnao and Barabanki (Uttar Pradesh), and Ranchi, Hazaribagh and Gumla (Jharkhand). A total of 27 blocks and 900 villages (100 villages per district) were covered. The project was implemented through a network of civil society organisations (CSOs) working with the poor. While HelpAge India was the lead CSO, it partnered with nine other CSOs # one in each district.
Process

To sensitise the community at large on the problems of the elderly, traditional mass media was used, such as slogan-writing on the walls of houses, nukkad nataks (street plays), kathputli shows (puppet shows), etc. Youth and children were sensitised on the issues and problems of the elderly through a school sensitisation programme. A novel ‘Vridh Rath’ rally was used in Ranchi district to generate awareness among the community on issues related to the elderly. In addition to the community, 75 CSOs were sensitised in five PACS Programme states on the issues surrounding ageing and age care.

The project was implemented in all nine districts through well structured groups of the elderly themselves. Village-level groups were called vridh samuh/vridh chaupal/vridh akhara, etc. Around 979 such village-level groups of the elderly were formed, with approximately 19,000 members. Five villages were clubbed together to form a cluster group, or vridh sangh. Select members of the vridh samuh/chaupal/akhara became members of the vridh sangh. There were 180 such vridh sanghs, with a membership of 6,000, as of May 2007.

The sanghs mobilised elderly villagers on matters related to old age, and cut out middlemen who took unfair advantage of the elderly. They acted as resource centres for elderly villagers and as a pressure group on the local administration.

It was thanks to the vridh sangh in Gurhet panchayat that Jamuni Masomat, a 65-year-old widow living in Dhawaiya village, in Gurhet panchayat, Hazaribag district, Jharkhand, got her entitlements. Jamuni, who worked as an agricultural labourer, was struggling to pay back loans taken by her late husband for the marriage of their four daughters. After her son migrated in search of a job, she had to fend for herself.

Initially, the vridh sangh showed Jamuni Masomat how to avail of benefits under various government schemes meant exclusively for the elderly and widows. But Jamuni soon became the victim of a middleman. The vridh sangh then intervened more directly. It began putting pressure on block officials and visited the block office with Jamuni. This proved more successful; within a month, Jamuni Masomat was informed by the panchayat sevak that she could collect her rations from the block office.

When a fire burnt down 62-year-old Tetari Devi’s house in the same village, she was not aware that she was eligible for compensation or how to go about getting it. It was the vridh sangh that ensured she got the compensation of Rs 20,300 from the block office to rebuild her house.

Friends of the elderly

In addition to village- and cluster-level groups, three block-level groups and one district-level group were also formed. Helping and supporting the vridh sanghs was a network of 180 vridh mitras (friends of the elderly), in each of the nine districts, that interacted with the elderly on an individual as well as group basis. Each vridh mitra resided in a cluster of five villages and established linkages with community leaders, political representatives and government officials. He/she also helped the elderly formulate and forward claims under various social welfare schemes.

The vridh mitras were trained in a number of activities: conducting baseline surveys, the Right to Information (RTI) Act, rural employment guarantee scheme, issues related to the elderly, advocacy and empowerment of vridh sanghs, conducting participatory research techniques, etc. After the training, the mitras conducted a study on the impact of old age pensions on poverty, which found that pensions reduce the poverty level of households with older people.

Vridh sangh representatives too were trained, under the
project, on issues such as community and PRI (panchayati raj institutions) sensitisation towards the elderly, liaison techniques at the PRI level, community mobilisation and leadership development, issues related to the elderly, and government schemes and record-keeping.

Results

This structuring and capacity-building produced good results. The vridh sanghs took corrupt government officials and middlemen to task, organised rallies and presented charters of demands to government officials. To some extent, they helped influence government policy. They also took up community issues such as repairs of roads and handpumps, thereby gaining the respect of the wider community.

In Karra block of Ranchi district, in Jharkhand, a unique concept called vridh adalat, or court for senior citizens, highlighted the problems of the elderly and justice for the elderly poor. Through the vridh adalat, the problems of the elderly were presented before village leaders. The adalat brought justice to the elderly and also created awareness among the villagers about this otherwise forgotten section of the population. As a consequence of the adalat, children were punished for not treating their elderly parents properly.

In all nine districts where the programme functioned, approximately 12,051 elderly people were helped to get their entitlements in major government schemes, between December 2005 and May 2007: 6,041 got old age pensions, 654 got Indira Awas Yojana benefits, 702 got Annapurna benefits, and 4,654 Antyodaya benefits. There were 2,364 beneficiaries of other minor schemes which included widows' pension (83), National Rural Employment Guarantee Scheme (1,223), Deen Dayal Yojana (344), inclusion in BPL list (191). Seven cataract operations and an ayurveda camp attended by 135 people were also part of the project's activities.

Accessing information about government welfare schemes for the elderly is often a laborious process. Under the project, a single-window system called the Vridh Sangh Information Centre/Kiosk was developed in some project districts like Ranchi (Jharkhand), Banda (Uttar Pradesh) and Mandla (Madhya Pradesh). These kiosks made available, at one location and at no cost, various forms that are required to avail of different schemes, and also helped the elderly fill in the forms, thereby eliminating the middleman.

Effecting policy changes

The setting up of vridh sanghs, which acted as effective pressure groups, managed to shake up government offices. A directive from the district magistrate of Betul, on February 22, 2007, to all panchayats and city corporation officers enabled 70 elderly persons in Mokha block to get ration cards under the Antyodaya food security scheme. A directive issued by the CEO of Mohgaon block, Mandla district, on April 4, 2007, ensured that all eligible old age pension cases were put up in the gram sabha meetings and brought to the notice of the block office, within three days.

HelpAge successfully advocated for a government order directing panchayats in Madhya Pradesh to include issues concerning the elderly in the agendas of gram sabha or panchayat meetings. This was important as panchayats are nodal agencies for implementation of community welfare and development work, and usually pay little attention to issues of the elderly. A directive was issued by the commissioner of the panchayat and Madhya Pradesh social justice department to all district magistrates of the state, on November 17, 2006, to take steps to ensure that social security for older people in the unorganised sector was included in the agenda of village/gram panchayat meetings.
Advocacy

State-level advocacy workshops held in Madhya Pradesh, Uttar Pradesh and Jharkhand brought together several important players. Key government officials attended, such as the principal secretary, department of social welfare, Uttar Pradesh; additional commissioner, panchayat and rural development, Madhya Pradesh; principal secretary, state rural development department, Jharkhand; and circle officer, Karra block, Ranchi district, Jharkhand.

The media, academicians and social activists also participated in the workshops. The state-level advocacy workshops allowed vridh sangh representatives, vridh mitras, and panchayati raj members to put forward their views, thus building their confidence levels. The recommendations that emerged from the state-level advocacy workshops were submitted to the state governments of Uttar Pradesh, Madhya Pradesh and Jharkhand in the form of a memorandum/charter of demands. A national-level advocacy workshop held in New Delhi was attended by all nine partner CSOs, select vridh mitras and vridh sangh representatives and PRI members. The issues that emerged from the workshop were presented to the Planning Commission on December 5, 2006.

The project helped prepare communication material such as posters, pamphlets, brochures and newsletters exclusively on issues related to the elderly. Nine district-specific resource handbooks were published with information on awareness and accessibility to government schemes by older people, and details of various welfare schemes and how to avail of them. All India Radio (AIR) broadcast a programme on HelpAge's project in Ranchi, Jharkhand, every Sunday from 7.15 am to 7.30 am, from November 2006 to January 2007.

Details of the project were presented by HelpAge India at an Asia-Pacific regional seminar on 'Ensuring Social Protection/Social Pensions in Old Age in the Context of Rapid Ageing in Asia', held in Thailand on January 29-31, 2007. Participants from Nepal, Cambodia and Indonesia showed keen interest in starting similar programmes.

Draft policy for the aged

Most importantly, the project influenced the governments of Jharkhand and Madhya Pradesh to plan a state-specific policy for older people. HelpAge has been invited as an advisory member of the drafting committee constituted by these state governments. It has already drawn up the outline of a draft policy for the elderly for the Chhattisgarh government, which it submitted to the government on July 1, 2007.

The policy outline recommends that the demographics of ageing be clearly laid out as regards vulnerable sections of the elderly population. The social, economic and health implications of this population ageing should be discussed, as, for example, out-migration of the labour force from rural areas and its effect on ageing parents, the impact of infrastructural and industrial development that dispossesses communities, the need for social security provisions and for better healthcare as longevity increases.

The policy outline suggests the following principal areas of intervention:

Financial security: Based on economic status and employment profile, parameters must be set to ensure social security for (a) destitute older persons (b) wage workers, agricultural workers (c) self-employed (d) salaried employees (e) casual workers (f) increased provision for women and members of scheduled castes/scheduled tribes (SC/STs). There must be a legal requirement for adult children to support their destitute parents.
Healthcare and nutrition: This includes health infrastructure, health financing and health awareness aspects. The policy should clearly lay down the role of public and private organisations, NGOs and the community in taking care of the health of older persons. A starting point would be a survey of the health concerns of older people, particularly women, tribals and the very old. Mental health issues must also be addressed.

Shelter: The design of public buildings, housing, buses, community facilities and built environments must be elder-friendly. Town planning bodies should be mindful of the needs of older persons while designing new colonies and townships.

Welfare: Provision must be made to provide care facilities to those who have no sustained support system. Families, NGOs and other institutions should be encouraged to take care of older persons.

Protection of life and property: Older people are vulnerable to abuse and crime, particularly those who live alone. Laws to ensure protection and easy accessibility to the elderly, and sensitisation of security agencies to deal with the specific problems of older people, have been suggested. Provisions such as land for dispossessed tribals and removal of forest department restrictions on the use of produce from forest areas must be included.

The outline emphasises “mechanisms to implement the policy effectively; otherwise the policy will only remain a fancy document”. The mechanisms must ensure coordination among various government and non-government bodies that work for the elderly. There should be a regular body that monitors the performance of these organisations and offers guidelines for the future. And, most important, there should a body of older persons themselves to oversee the work and provide feedback. There should be strict, periodic assessments of all these provisions which must be widely publicised.

Rallies were held to sensitize communities on the needs of the elderly.
PEOPLE WITH DISABILITY SHOW THEIR STRENGTH

Under a PACS Programme project in Saraikela district of Jharkhand, people with disability not only received expert assistance but were also organised to demand rights through self-help groups.

For disabled people in India, life is a constant struggle for education, employment and access to public places. The struggle is worse in rural areas where people with disability are among the most marginalised sections of the population. Usually unable to earn a livelihood because of lack of appropriate training and facilities, and hence often considered a burden in already impoverished families, the disabled have to also battle cultural prejudices such as the belief that they are ‘paying for sins committed in a previous life’.

There are no definitive figures on the number of disabled people in the country. According to the 2001 census, the percentage of people with disability is 2.13, which implies that the number of disabled is 22 million. However, according to the National Centre for Promotion of Employment for Disabled People (NCPEDP), a leading voluntary organisation fighting for the rights of the disabled, the figure is much higher # 60 or 70 million.

Disability among people in rural areas is much greater than in urban areas: the percentage in rural areas is 1.85 as against 1.5 in urban areas, according to the National Sample Survey 2004. The higher percentage in rural areas has to be considered alongside the World Health Organisation’s estimate that 50% of all disabilities are preventable and directly linked to poverty. Poor nutrition, limited access to vaccination programmes and health and maternity care, poor hygiene and inadequate information about the causes of impairment are some of the leading causes of disability in rural India. Hazardous working conditions, especially in stone quarries, are another major cause in some areas.

Government support for the disabled in rural areas has been long in coming, is inadequate and poorly implemented. Nearly a decade after the enactment of the Persons with Disability Act, 1995 # the legislative framework for protection of rights of disabled Indians # many of the implementation of schemes and rehabilitation services takes place only in urban areas. Most disabled people in poor rural areas do not know what they are entitled to under various government schemes and legislations, or how to avail of these entitlements.

Against this background, the PACS Programme supported 12 projects with a specific focus on disability. The programme’s project selection committee also emphasised a disability component in all projects. Further, the programme management initiated a learning forum to exchange views on the promotion of livelihoods for people with disability. Four meetings of the forum were held between June 2005 and February 2006, with representatives from various organisations that have expertise in the field.

Programme CSOs worked to help disabled people get certificates that would enable them to access benefits; often, these benefits could be obtained only after persistent efforts at the block and district levels. The difficulties encountered showed that awareness in government about people with disability in rural areas is extremely low # often nonexistent. Shaking off bureaucratic indifference is going to be a long battle, and it is best undertaken by people with disability themselves. A good example has been set in Jharkhand.

Cheshire Home project

Under the PACS Programme, the R P Patel Cheshire Home, Tatanagar, implemented a community-based rehabilitation
Sensitisation programmes were conducted for SHAG members and they were made aware of the Persons With Disability (PWD) Act, 1995 and various government schemes available for people with disability. An information kit containing posters, leaflets, the PWD Act and the National Rural Employment Guarantee Act (NREGA) was prepared in local languages and distributed within the community. Rallies were organised to encourage people with disability to seek work under the NREGS, to avail of a 3% reservation available for them; around 60 people subsequently registered for work under the scheme. Auxiliary nurse midwives and anganwadi workers posted in the project area were trained in the causes of disability and its prevention through early identification. They referred many people to the public health centre and the project office for further support.

As a first step, local leaders, volunteers and project staff were used to conduct a survey of disability in the 163 villages, and document the findings. The survey identified 953 persons with disability, a majority in the 19 to 55 age-group. Locomotor disabilities constituted the highest proportion, followed by speech and hearing problems and visual impairment. The gender distribution was close to 50:50 across all age-groups.

As a second step, self-help advocacy groups (SHAGs) of disabled people were formed at the village level, as a meeting ground for people with disability that would eventually lead to local and district-level advocacy by the disabled themselves, to secure entitlements. Thirty-three such groups, with a minimum of five and a maximum of 15 members, were formed in the project villages. The total SHAG membership is 255 people, or about a fourth of the identified disabled population in the project area.

Cheshire Home’s PACS Programme project coordinator, Vivek, himself a person with visual impairment, explains that all disabled people could not be brought under the SHAGs as, apart from some who could not be motivated to join a group, many lived in far-flung hamlets and were not in a position to attend meetings regularly; those who were severely mentally retarded also could not become members of the SHAGs. For the latter, two parents associations were formed with a total membership of 15 mothers.

Orientation workshops on how the disabled could be accommodated in the NREGS, and on the implications of the PWD Act, were held for government officials and resulted in faster processing of applications for pensions and certificates, and an assurance that a separate cell would be opened for PWDs under the NREGS. Workshops were also...
held for local NGOs, to help change the focus of their work from charity and care to activities aimed at securing government benefits.

Two camps were held, in June 2006 and November 2006, to enable persons with disability to get required medical certificates. Around 650 people attended these camps and, till September 2007, nearly 500 of them got the required certificates. Cheshire Home also organised an aids and appliances camp, in November 2006, that was attended by around 140 people, of whom 90 were fitted with appropriate aids donated by organisations like the Jaipur-based Shri Bhagwan Mahavir Viklang Sahyata Samiti, well known for its promotion of the 'Jaipur foot'. Camps were also held to assess the extent and nature of disability and provide information about appropriate therapies.

Sixteen children with disability were enrolled in schools by project staff and the project increased the retention rate of those already enrolled by providing assistive devices, teacher training and regular follow-up.

A small effort was made to provide income-generation and self-employment opportunities. A six-month training programme in making jute products was organised for the benefit of 16 people with disability, including six women. Most of the trainees have started small production facilities at home. Cheshire Home also provided direct support through loans ranging from Rs 1,500 to Rs 6,500 to six people who used the money for purposes such as agriculture, setting up small shops and charcoal-manufacturing units.

Making a difference

Among the beneficiaries of Cheshire Home's multiple initiatives is 25-year-old Manoj Maji of Hensal panchayat. Manoj had to support his family of five on an income of only Rs 600 a month, earned by grazing the village's cows, ever
since his hand was caught in a harvester in 2003 and had to be amputated. A needs assessment was carried out and Manoj was provided a disability certificate and an artificial limb. This enabled him to apply for a disability pension of Rs 200 a month. With a loan from the project to set up a tea stall, he became a confident and vocal leader of his SHAG. “I want to open a mobile tea stall and earn money and be self-reliant,” he says. “I want to be respected in society.”

Another family that benefited greatly was that of Balak Das and his wife Basanty Devi, both of whom have locomotor disability. In 2002, Balak, a tractor driver, had an accident in which he broke his right leg. Basanty started working in the fields in their village of Kita to earn the two an income. But, a year later, she suffered a stroke that paralysed one side of her body. Treatment expenses added to their financial burden and they struggled for two years until they were identified in a Cheshire Home survey. Basanty was referred to a physiotherapist and started on regular therapy. Within four months her condition improved; she could sit, stand and move with support. She was given a wheelchair and crutches, and changes were made in their house for easy access.

Cheshire Home also helped Balak get a disability certificate and he became a member of the SHAG in his village. He has been instrumental in mobilising other people with disability to avail of government schemes and, with a loan under the project, has started a business selling food.

Dramatic changes have also been brought in the lives of children with mental disability who are usually regarded as people with no hope, and are scorned or ill-treated. One such victim of ill-treatment was Dinesh Murmu of Kumdi village in Bigadih panchayat, who was a ‘normal’ ninth standard student till he fell unconscious one day. When he regained consciousness, he began behaving in a very disturbed way. Project staff report that he would abuse people and gradually turned violent, attacking people for no reason at all. The village community was angry at this and his family was forced to restrain him by putting him in chains. Other than pujas and ritual practices, they knew of no other treatment. Dinesh was identified by Cheshire Home in March 2006 and taken to the Central Institute of Psychiatry, Ranchi, for treatment. After a week on medication, he was freed from his chains. The family, however, could not afford to travel to Ranchi too often, and the break in treatment caused a relapse. The CSO then networked with Lokehit Sanstha, in Shimla, where Dinesh's medication was restarted. It also arranged for treatment by a specialist based in Ranchi. Project staff monitored Dinesh’s progress and paid his travelling expenses. Dinesh, now 18, is stable, supports his family through agriculture work and even goes alone to the weekly market to shop.

Likewise, Momi, who is 11 years old today, started experiencing epileptic fits when she was just nine months old. The problem was misdiagnosed as a case of mental retardation. Momi became very unruly and was terrified by strangers or groups of people. Her parents were thinking of sending her to a residential centre for the mentally ill when the project identified her, in October 2005. Project staff first sensitised and educated the family. It also employed Momi’s elder brother Saurav Mandal as a development worker. Momi was re-assessed at the Central Institute of Psychiatry, Ranchi, where she was prescribed medicines which reduced the frequency of her epileptic fits to once a month. She is gradually learning daily living skills and is enrolled in the village school on a Rs 500 scholarship. The biggest change in her is that she socialises and minglees easily with the other children of the neighbourhood and talks freely to visitors.

Mothers who are members of the two groups of parents of children with mental disability, report improvements in their children’s daily living skills as a result of therapy interventions to improve mobility and communication skills. Importantly, the parents say they have learnt how to handle their children,
and that the opportunity to meet and interact with other parents has been beneficial.

**Multipurpose rural centre**

Although not part of its project design, Cheshire Home set up a multipurpose centre in a panchayat bhavan at Govindpura, a central location in the project area. Initially, in July 2006, a non-formal Braille education centre was started here. Classes are held every day. In May 2007, thrice-a-week consultations for persons with mental disability were started at the centre, along with physiotherapy classes. Specialists come from Tatanagar to Govindpura, and offer their services at no cost. The centre is also a meeting place for parents of children with disability and a sort of cultural centre # a 12-member children's song and drama troupe, including four children who suffer no disability, practise here regularly. The troupe performs songs and skits on disability issues in schools and at village functions. Around 25 people visit the centre every day and Cheshire Home has successfully lobbied with the administration for free bus travel to and from Govindpura for any person with disability.

Braille education at Govindpura has made a big difference to many people with visual impairment. Subhash Mahto from Chottakhiri village could not study after Standard VI because “textbooks for higher classes are in small letters”. After learning Braille, he has rejoined school and is in Standard VIII. He uses a tape recorder to record the teacher's lessons and listens to them at home. “I want to finish my SSC at any cost,” he says (his answer sheets are written by a junior student). “I want to become a teacher.” Subhash, who is the head of a SHAG, is a regular at the centre, covering the six kilometre distance from his home on a cycle, without any assistance. “I know every bump on the road,” he says with a smile.

**Individual initiatives**

The Cheshire Home project has triggered some individual initiatives, like that by Jagdish Namtuwar of Chakradharpur village, a teacher till the 1980s, when his eyesight began to fail and he was forced to sit at home. The family was supported by his elder son who finished his SSC and got a job in an NGO. Namtuwar did nothing until he learnt Braille at the Govindpura centre in 2005. He picked up the technique quickly and decided to start a small centre for people with disability in his own village. A room was provided by Sukhdev Mahto, father of 23-year-old Lakshmi who suffers from locomotor disability. Lakshmi's mother had died when she was only 18 days old and, since then, this Santhal father and daughter duo have been managing on their own. Sukhdev works as a carpenter and Lakshmi cooks for them every day. With the help of a project loan of Rs 2,000, Lakshmi has opened a small shop selling cosmetics, but it is not doing well as there is another similar enterprise in the village and Lakshmi is in no position to start selling door-to-door or go to the nearest town and buy more varied stock # her wheelchair, provided under the project, needs repairs.

But Lakshmi is happy to be busy at the Braille centre run in a mud-walled shed adjacent to her house. The centre has three visually impaired students of school-going age, including one who is dropped off by his family on a cycle, from a nearby village. The Braille centre, Namtuwar says, is open from 9 am to 12 noon every day, except Sundays. “I would like to keep it open the whole day but the children come without eating anything in the morning and get hungry around noon,” he says. “If they could get school midday meals, they would stay longer, and more children would come.”

With a little help from CSOs, scores of such initiatives could spring up in rural areas, even with minimal policy support.
such as meeting Namtuwar's simple demand for midday meals. However, such is the insensitivity towards people with disability in India that even a simple demand involves a long struggle. A classic example of bureaucratic apathy is the fact that, for years, the office of the disability commissioner of Jharkhand was on the third floor of a building without a lift or a ramp!

**Jharkand Viklang Manch**

This was one of the issues taken up by an informal body known as the Jharkhand Viklang Manch (JVM), an outcome of two leadership training programmes for people with disability conducted in the state by ActionAid, in March and July 2006. Among the participants greatly motivated by the programme was Arun Kumar Singh who runs a telephone booth in Tatanagar. He mooted the idea of forming informal committees of people with disability in every district of the state. The idea was widely welcomed and, by a happy coincidence, SHAGs formed under the PACS Programme Cheshire Home project provided a ready base for the JVM to
spread its wings. The project subsequently helped the JVM in many of its activities.

The JVM has grown rapidly and exhibited great strength. Till September 2007, 16 district and 52 block-level committees had been formed. In all, around 200 SHAGs, including the 33 formed under the PACS Programme project, are aligned to the JVM. The total number of people with disability actively involved in the JVM is close to 2,000, according to Arun Kumar Singh.

The JVM has had many successes:

- Through camps held across the state, with the support of many organisations, it claims to have arranged for medical certificates for nearly 70,000 people with disability.
- It successfully lobbied with Tata Steel to set an example of creating barrier-free public spaces in a popular garden run by the company in Tatanagar.
- It protested against the ill-treatment meted out on February 23, 2007, by the police at Kanpur to 18 people with disability from Jharkhand who were returning by train from Jaipur. JVM members stopped the train at Tatanagar till an enquiry was ordered into the police action.
- It successfully lobbied for the suspension of one government official who had refused to sanction pension to a disabled person.
- It launched a massive signature campaign for the creation of barrier-free public places and the inclusion of persons with disability in the NREGS. The state government responded by issuing orders; corresponding action however is yet to be taken.

The JVM also scored a highly symbolic victory by forcing the disability commissioner of Jharkhand to open a ground floor office. Arun Kumar Singh recalls: “We petitioned the commissioner in July, September and November 2006, but he refused to shift, citing administrative reasons. Finally, we issued him an ultimatum. We told him that on World Disability Day, December 3, disabled persons would arrive at the building every one hour and demand that he come down from his office and meet them.” The disability commissioner got the message: an extension counter of his office was opened on the ground floor of the building, on December 3.

A more sensitive approach was displayed by the collector of Deogarh, who invited the JVM to inspect and bring changes to a government-funded local school for the blind in the district. The JVM found that only 13 of the 56 children registered actually attended classes. The reason was the dirty, unhygienic environment of the school; it had no water supply or regular electricity, no classrooms or beds, and provided inedible food. There was just one Braille teacher-cum-administrator; there were no Braille learning devices, and classes were so irregular that none of the children had learnt Braille properly in two years. The JVM’s report led to the institution of a new committee to run the school, which introduced better facilities with the help of the JVM.

The JVM hopes to organise a strong movement for the filling up of reserved government posts for people with disability, and demand proper implementation of social security schemes. “We have to expand to other states and we have to become a political force, starting with contesting of panchayat elections” says Arun Kumar Singh. While it is too early to say how the JVM’s strategies will unfold, no one can dispute the unfortunate truth in his statement: “In India, it makes no difference if you are disabled. You will be heard and respected only if you show your strength.”
BOOSTING DRYLAND AGRICULTURAL YIELDS

PACS Programme CSOs have demonstrated how alternative agricultural practices can boost productivity and incomes in drylands of the Madhya Pradesh and Uttar Pradesh regions of Bundelkhand which have been affected by severe drought in recent years.

The growth rate of agriculture in the country has stagnated over the last decade. It went down to 1.8% in 2006, compared to a buoyant industrial growth rate of over 9%. Such skewed growth rates are a matter of serious concern for policymakers at the highest level. There is also major concern that food security in the country has gone down to pre-Green Revolution levels.

The agricultural growth recorded in Green Revolution areas has tapered off, and, in some places, is even showing signs of a decline on account of the “treadmill effect” caused by high external input farming. The cost of cultivation in these areas is also rising rapidly, making farming less attractive as an economic activity. On the other hand, population is growing at an exponential rate.

The major growth in food production is expected to come, in the near future, from about 60% of the cultivable land in the country, which is under rainfed (non-irrigated or dryland) farming.

However, there have hardly been any technological breakthroughs in dryland farming in the past few decades. The reach of the government research and extension system in such areas is poor. Even when new technology does get to the farmer, it is not found acceptable within the constraints of the harsh, risky environment in which dryland farming is done.

As a result, an overwhelming number of farmers in dryland areas continue to practise traditional methods of cultivation, using seed varieties that are more than 10-15 years old and have lost their genetic potential.

While the Government of India and the Planning Commission have rightly, even if belatedly, realised the need to develop and promote technology relevant to the needs of rainfed areas, the challenges of convincing farmers to adopt new technologies are immense. Reputed CSOs with experience of working in this area are ideally suited to take on the challenge. Three examples from PACS Programme areas in Bundelkhand show how CSOs can make a difference.

Livelihood challenges in Bundelkhand

Comprising seven districts of Uttar Pradesh # Jhansi, Lalitpur, Jalaun, Hamirpur, Mahoba, Banda and Chitrakut # and three districts of Madhya Pradesh (Datia, Tikamgarh and Chhatarpur) as well as part of Panna, Bhind and Gwalior districts, Bundelkhand is the largest backward region in the country.

It has a relatively low population density (280 persons per sq km, compared to 690 persons per sq km for the whole of Uttar Pradesh, according to the 2001 census), and high seasonal and permanent migration. This, coupled with the fact that there is no prosperous agriculture or industry base, makes Bundelkhand a politically insignificant area. Even from a central government planning perspective, a Bundelkhand development programme is problematic as the region is spread across two states.

In a vicious circle, political neglect feeds on all-round underdevelopment. In the Uttar Pradesh part of Bundelkhand there were just 2.3 registered working factories per 100,000 population, in 2000-01. It is the only part of India where dacoits still roam freely, terrorising and living off sections of the rural population.
For more than three-fourths of the population of Bundelkhand, agriculture and allied activities is the primary source of livelihood. However, conditions are not favourable for high productivity. While good quality land is found around regional rivers like the Betwa, Dhasan and Pahuj, and good-to-medium quality land is spread across much of the Bundelkhand plains, the land has been subjected to heavy water and wind erosion, especially in the districts of Jalaun, Hamirpur, Banda and Chitrakut.

Productivity is also generally low because of lack of modern agricultural implements, new seeds, poor use of fertilisers, and inadequate means of irrigation. The area under double cropping is substantially lower than in the rest of Uttar Pradesh, except in Naraini tehsil of Banda district. In parts of Bhind and Gwalior districts, in Madhya Pradesh, the area under double cropping is less than 1%, due to the existence of ravines.

Less than a fifth of the net sown area of Bundelkhand is under irrigation. The spatial distribution of irrigation water and means of irrigation differ widely. In the northern plains of Bundelkhand, around four-fifths of the land is irrigated by canals, while in Lalitpur, Datia and Chhatarpur, wells are the main source of water. In Tikamgarh, around a fifth of the cultivated land is irrigated by traditional tanks.

But, a 6,850 km network of canals built by the British across the Uttar Pradesh area of Bundelkhand is badly maintained and runs dry due to neglect. Many traditional tanks in Tikamgarh are also in a poor state.

Although there are around 1,600 government tubewells in the seven Bundelkhand districts of Uttar Pradesh, most of them do not work due to poor maintenance or a drop in groundwater levels caused by unchecked exploitation of water. The situation is so bad that a diesel engine requires around 15 to 20 litres of fuel to pump groundwater and irrigate an area of one acre.

While rainfall across the region varies from 800 to 1,200 mm a year, the arrival of the monsoons is uncertain, frequently delayed, and marked by irregularity. In recent years, large parts of Bundelkhand have been affected by drought, and its impact has not been adequately recognised at the national level.

According to reputed CSOs working in the region, there have been over 1,000 food- and poverty-related suicides in the area in the last three years. Wages for farm workers are as little as Rs 40-50 for men and Rs 25-30 for women. In some villages, it’s a mere 1 1/4 kg of grain a day. The system of bonded labour still exists in some villages.

In this situation, a few PACS Programme CSOs have demonstrated how alternative agricultural practices can boost productivity and incomes.

Improving dryland farming in Lalitpur

Syam, Dillu, Narayan and their two other brothers were sceptical when they were told that new agricultural techniques could boost crop production on their land. Over the years, this Sahariya tribe family of Dawar village in Birdha block, Lalitpur district, Uttar Pradesh, had struggled to produce a single crop of maize. The ground was rocky, the rainwater ran off the land, and the fields dried up.

By early July 2007, these same fields were a beehive of activity: women were weeding a soybean patch, a short-duration variety of paddy was being sown in another patch, and maize, til (sesame), arhar and other pulses were growing successfully in other fields.

Syam is now a krishi mitra (barefoot agricultural expert) who wants to motivate and lead other small and marginal farmers
into implementing the new techniques taught to him by Grameen Development Services (GDS).

Although many people in Lalitpur possess land (at least 70% of people in GDS’s PACS Programme project area own fields) it is not very productive and they prefer to work as wage labourers and migrate to Delhi, Bhopal, Punjab or Indore for eight months in a year.

Under the PACS Programme, GDS is working in three areas – institutional building, rights-based education, and land-based agriculture.

**Dryland farming package**

In its drive to promote dryland agriculture, GDS provides seeds and new technical inputs. It targets communities that have no access to water and whose plots are rocky. The project aims to help around 400 farmers on 250 acres.

In water scarce areas, the dryland farming package aims to:

- Use all the available moisture.
- Increase and improve the duration of moisture.
- Select the appropriate variety of seeds and short-duration crops.
- Encourage mixed cropping to distribute the risks. Food crops are introduced along with high value crops.

One of the new techniques that GDS advocates for conserving and using available moisture is trenching-bunding. Digging trenches and building bunds with the right specifications and at the right site (taking into account the slope of the land) ensures that rainwater is retained in the fields and soil erosion minimised.

A demonstration of the technique was first carried out at Dawar in the fields of the five brothers who each own an acre. It was suggested that trenching-bunding be carried out in half-an-acre of each brother’s land, and traditional methods adopted in the other half-acre so that the benefits were clearly visible.

It was emphasised that the bunds must be built not for separation of various fields but for soil and water conservation. Pits are dug atop the bunds to plant saplings of trees like amla, or seeds of crops like arhar so that no land is wasted and the roots of the trees help prevent soil erosion. The leaves that fall into the trench or nullah provide nutrients and moisture.

The seeds provided are quick-yielding varieties, have a low water requirement, and are drought- and pest-resistant. One of the new crops successfully introduced is the short duration (90 days) Naren-97 variety of paddy brought from the GDS centre in Maharajgunj, in eastern Uttar Pradesh. A cost benefit analysis shows that expense per acre was Rs 6,075, and output Rs 14,400, creating a net profit of Rs 8,325.

Arhar too has shown good results, with 250 gm of seeds yielding four kilos of crop. Arhar can be propagated two or three times.

In the case of maize, seeds were not distributed but technical inputs given # how to plant in straight lines, how to provide the correct micronutrients, how to allow correct spacing by thinning and maintaining a proper distance between each plant, thereby providing optimum conditions for growth. As a result, yields improved.

GDS also encourages composting in simple pits in which leaves, wet organic waste and rotten vegetables are covered with mud and left for three months to produce manure. This manure is enough for at least three years and, with constant use, the soil too tightens.

At Dawar, where there is no natural water source, a blast well
The pit was constructed. The rocks were blasted to create a pit some 200 ft deep, to allow water to collect. Holes were drilled into the sides of the pit to irrigate the fields for the rabi crop.

The GDS package also encourages the growth of medicinal plants such as chandrashur, ashwagandha and aloe vera. These grow naturally in the wilds of Bundelkhand, do not require much water or care, and are not eaten by cattle.

A demonstration plot is being readied on seven acres of land belonging to Syam and his brothers. This land has never been cultivated because it is very stony. The brothers and their families have been clearing the plot of stones and rocks. GDS, for its part, has helped plough the land. Vermicompost has been added to the soil. The plot is ready for plantation of chandrashur, ashwagandha and amla trees along the edges.

Since there is a wholesale stockist in Lalitpur who buys ashwagandha at Rs 100-120 per kg, a market linkage already exists. It is hoped that this linkage will motivate several farmers to develop large tracts of barren land.

The cost benefit analysis of chandrachur shows input costs to be Rs 2,200 per acre, and output Rs 8,000, putting the profit at Rs 5,800 per acre.

Encouraged by these successes, GDS believes that the following interventions will motivate the Sahariyas to earn a livelihood through the land, and will check migration:

- Fine-tune crops and related packages with the help of agricultural experts and institutions.
- Help farmers develop the land, ie levelling, bunding and creating bund plantations with fruit, fodder and firewood-yielding plants.
- Identify and develop a team of barefoot agriculture experts, or krishi mitras, to transfer know-how, technology and practices to farmers. Krishi mitras are also crucial to sustain the process.
- Impart training to farmers on new skills and practices like vermicomposting.
- Organise crop demonstrations.
- Link farmers for availability of improved seeds and know-how.
- Facilitate inter-SHG learning on agricultural practices and learning from others through structured exposure.
- Provide demonstrations on gully/nullah plugging, blasted...
wells with side-drilled holes, cultivation of medicinal plants.

**Good agricultural practices in Jalaun**

“Our father was convinced we had ruined even our modest prospects of a wheat crop. First of all, we had been persuaded to use only five kilos of seeds on one bigha of land, instead of the normal 25 kg. Then, when the plants had reached a certain height we were told to thin the crop! Since my father was so sceptical, I decided to do this at night when nobody could see me!” laughs Arvind Singh, a small farmer in Jaisari, Dakor block, Jalaun district, Uttar Pradesh.

Singh was describing a demonstration on wheal cultivation using new techniques that the Gyan Bharati Mahila Evam Bal Vikas Trust carried out in his fields under a PACS Programme project for the promotion of dryland farming. His father, Chatur Singh, was mollified when the crop grew strong and healthy. Farmers from adjoining villages flocked to take a look at the demonstration plot and demanded to know the reasons for its success.

In the village of Aunta, Shiv Sagar’s channa fields have become the focus of farmers, not just from this district but also from the adjoining Kanpur Dehat. They are amazed that less can sometimes mean more, or that fewer seeds and less manure, coupled with scientific techniques, can provide high yields.

As in many parts of Bundelkhand, small farmers in Jalaun have struggled to raise a single crop. For four successive years, rainfall has been scanty and erratic so, even though many people possess land, large parts lie fallow.

The Gyan Bharati Trust, a PACS Programme network partner of the Foundation for Rural Recovery and Development (FORRAD), undertook the dryland farming programme whereby farmers would use their own seeds but adopt new techniques to increase yields and boost crop production.

The process began by setting up krishi groups of marginal and poor farmers in the 10 village panchayats, in March 2005.

Thereafter, monthly meetings of these groups were held during which the farmers’ problems were identified. These generally included anxiety over decreasing yields, lack of water, poor soil depth, crop damage caused by pests and disease and also by domestic and wild animals. These were causing indebtedness to rise. Analysis showed that the farmers lacked information on proper agricultural techniques and guidance.

A two-day workshop on November 22-23, 2005, under scientist Dr Yashwant Singh was held at Chitrakut, and a plan was drawn up for field demonstrations of scientific techniques that could earn the farmers as much as Rs 1 lakh per acre through successful crop production. The Gyan Bharati Trust chose the villages of Aunta, Jaisari, Timro, Attariya and Shiniya for its demonstrations.

The formalities, like involving various departments of the Uttar Pradesh government, began in June 2006. The krishi groups started receiving training, and workshops were held on topics like seed propagation, water management and how to make compost and vermicompost.

In discussions with farmers it was revealed that input costs rose because farmers were using five to eight times more seeds than was required, and adding more fertiliser than was necessary.

The Trust’s experts explained that while more seeds may initially translate to more plants, by overcrowding the plants the farmer was in fact depriving them of essentials like oxygen and sunlight. Hence the need also for scientific
interculture, such as line-to-line spacing between plants and practices such as thinning and nipping to allow space between plants.

Shiv Sagar’s field in Aunta village was chosen for a demonstration of the new technique to grow channa, and Arvind Singh’s field in Jaisari was chosen for wheat cultivation.

**Channa demonstration**

On October 14, 2006, the channa seeds were sown scientifically using a seed drill with two kilos of seeds for each bigha, mixed with four kilos of potash and five kilos of single superphosphate.

Ten days later, the seedlings were visible. On November 7, 2006, thinning was carried out to ensure correct spacing of a distance of 50 x 50 cm (half a metre) between plants. At stipulated intervals of 20 days, essential micronutrients like manganese sulphate and NPK (nitrogen, phosphorous and potash) were mixed in water and sprayed on the plants. Before each spraying, nipping of the plant was done.

The crop grew well, and around 50 days after it had been sown the farmers were convinced of the efficacy of the techniques. The spraying and nipping activities, particularly, aroused great interest and crowds would gather to watch. Farmers who were about to sow their wheat crop agreed to use fewer seeds, and the channa farmers realised that they had unnecessarily been using 15 kg of seeds instead of five to eight kilos for their plots.

On January 20, 2007, krishi samiti members of all the panchayats visited the demonstration plot at the invitation of noted scientist Dr Rajiv Singh of the Krishi Vigyan Kendra and Head of the Gyan Bharati Trust, B N Dwivedi. The crop was scientifically measured and evaluated on parameters such as plant height, height and number of branches, number of nodules, and quality of the channa. A comparison was made between this crop and one that had been grown using traditional methods.

Crops grown the traditional way had only two or three nodules per branch, whilst that grown with the new techniques had at least five nodules per branch. In addition, the plants grown according to the new techniques had larger nodules, broader leaves and more branches.

The crop was exhibited at the Jalaun Krishi Mela and shown to scientists and development experts. A detailed cost analysis was undertaken and, after the entire channa crop was harvested, it was demonstrated how the field had yielded six quintals, 96 kg and 400 gm.

The success of these techniques, particularly with regard to proper spacing between the plants, was acknowledged by agricultural experts from the Chandrashekhar Azad Agricultural and Training Institute.

**Wheat demonstration**

A similar demonstration in wheat cultivation was carried out in the fields of farmer Arvind Singh from Jaisari village. Seed drills were packed with around five kilos of seed per bigha. Thinning was carried out after 15 days, and a distance of nine inches maintained between each line.

At intervals of 20 days, nutrients like magnesium sulphate and NPK were mixed in their correct proportions with water and the plants sprayed with this mixture. Unfortunately, the farmers faced problems with watering and the plants did not get the water at the stipulated time. Nevertheless, the crop remained healthy and the farmers were pleased with the size and number of grains. A scientific evaluation of crop cutting and yields could not be carried out because there was a severe
Increased yields have convinced traditional farmers about the efficacy of scientific cultivation techniques.

storm after the wheat was cut, and some of the crop was destroyed.

Another demonstration was carried out at Timro and, on April 4, 2007, the crop was cut under the supervision of agriculturists like Dr Khalil Khan. Interestingly, despite the crop not receiving water at the right time, and twice being hit by hailstorms, the yield was higher than that of farmers who had used traditional methods.

The success of this rabi crop encouraged farmers to adopt the new techniques with regard to the cultivation of other crops such as moong and mentha (peppermint).

Seed awareness campaign in Chhatarpur

A different kind of initiative has been successfully tried out in Chhatarpur district of Madhya Pradesh.

Farmers in this region were using 25-year-old low-yielding seed varieties. Increasing costs of farm inputs, successive drought and deforestation have forced both small and
Advocating that agricultural research be pro-farmer, Action for Social Advancement (ASA), a PACS Programme partner, has been working for the past 10 years on participatory crop improvement and experimenting with the Participatory Varietal Selection Programme (PVSP) as a viable option.

This programme offers farmers a choice of seed varieties from the 50,000 varieties developed, of which 2,750 are high-yielding varieties and hybrids of field crops that have been released and notified by the Indian Council of Agricultural Research (ICAR).

Trials of the new seeds occur alongside traditional seeds and the process for increasing unit productivity of major crops is done under the farmers' own management domain.

The PVSP is part of the World Bank-assisted Madhya Pradesh District Poverty Initiative Programme (MPDPIP) with which ASA has been associated since June 2004, providing capacity-building support to establish the PVSP.

The MPDPIP is a large poverty alleviation programme, started in 2000, that now covers over 3,200 selected villages in 14 districts of Madhya Pradesh. The programme works through small Common Interest Groups (CIGs) in the villages. It provides direct family support for livelihood activities and options through CIGs.

Under the PACS Programme, ASA is implementing a seed awareness campaign in seven out of eight blocks in Chhatarpur district.

Efforts have been made to build the capacities of farmers and their institutions, including panchayati raj institutions, so that they can choose suitable crop varieties, seeds and other agriculture technologies.

The awareness campaign has the support of the district administration. Says Ashis Gupta, former CEO of the Chhatarpur zilla panchayat and MPDPIP district project manager: “We have done PVSP trials for the MPDPIP project, but on a small scale. The ASA-PACS Programme project is carrying out a large number of PVSP trials. This may positively affect the farm field output of farmers in Chhatarpur district.”

The PVSP has not only benefited farmers in terms of yield increases and built their confidence about getting a secure livelihood through agriculture, it has also opened up avenues for the seed business.

The only campaign on seed awareness of its kind in the state, the project in Chhatarpur covers 419 villages and, by the close of the project in December 2007, expects to have covered 40,000 farmers. ASA has a target of 14,000 trials; till September 2007 it had completed 7,684 trials.

The project builds the capacity of farmers, panchayati raj institutions and farmers' institutions. A programme organiser is attached to each of the 14 MPDPIP project facilitation teams, and each of ASA's five partner NGOs. All of them are agriculture post-graduates, graduates or professionals.

In the initial stages, focused group discussions were held with around 35 farmers in a particular village. In the MPDPIP-PVSP unit in Nowgong block, ASA matched ICAR software with the agro-climatic conditions of the region and identified seeds for the farmers. Four varieties each of gram and wheat were selected. For wheat, the varieties selected were Raj-3777, HI-1418, HI-1479 and GW-273; for gram, the varieties chosen were JG-11, JG-130, JG-315 and ICCV 37.

Twenty farmers agreed to participate in the trials, some on a modest scale with just five kilos of seeds and others with 20 kg of seeds. All the farmers were given four varieties of wheat and gram each, and each farmer also sowed his traditional
Some women like Kharkhi Bai and Kashi Bai of Shayama Jhore village, Jakti Bai and Kumbji Bai of Purva village, and Basanti Ahirwal of Amakheda visited agriculture research centres where they participated in quiz competitions on crop technology, fertiliser and yields. Today, Jakti Bai is trying out new rye varieties in trial rows alternating with traditional varieties.

Project-level workers initially made mistakes. Seeds were given to the sarpanch for distribution but he left out small and marginalised farmers, for whom the project was conceptualised, and distributed the seeds only to people who were close to him.

Convincing farmers about the benefits of new seed varieties was also not easy. “They did not want to accept the seeds as they did not believe in the work that NGOs were doing,” says ASA programme organiser Mukesh Mewara. But after seeing the results the farmers are willing to work with ASA at every step, he adds.

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The message has spread to villages outside the PACS Programme project area such as Hinota in Laudi block where many farmers have expressed their keenness to try out the new seeds. Influential and well-to-do farmers are also eager to use the seeds.

To sustain the supply of better quality seeds after the end of its funded projects, ASA has started organising farmers into farmer producers companies (FPCs) formed under the Indian Companies Act, 1956, to undertake the production of preferred seed varieties. Small and marginal farmers usually find it difficult to register with government seed certification agencies for seed production; it is easier to work together under the banner of a company. ASA helps FPCs get registration from the seed certification agency. It also provides training and exposure visits for farmers, and works to ensure the transparent and democratic working of FPCs, says Vishal Massey, PACS Programme project coordinator at ASA.

Currently, 13 FPCs initiated by ASA in 13 districts of Madhya Pradesh have a membership of over 20,000 small and marginal farmers who are engaged in seed production. In 2005, these companies together produced nearly 2,500 metric tonnes (MT) of seeds, certified by the state government’s seed agency, and traded them with private seed companies. In 2006, production went up to approximately 5,000 MT. The average annual turnover per FPC is over Rs 25 lakh, one or two years after inception.

CIGs of farmers established under the MPDPIP produce certified seed on behalf of the company. They are also shareholders of the company. While farmers are on the board of directors and shareholders, the day-to-day management is carried out by a group of professionals.

In Chhatarpur, an FPC known as Khajuraho Producers Corporation Limited (KPCL), formed in September 2006, gives farmers the opportunity to produce and sell seed varieties that ASA has introduced in the district. Till September 2007, 115 farmers had opted for seed production in the 419 villages covered by the ASA-PACS Programme project; around three-fourths of them are KPCL shareholders, while the rest provide seeds to the company on a contractual basis.

KPCL, which has 1,900 shareholders spread over five blocks of Chhatarpur, had a turnover of around Rs 25 lakh in September 2006-September 2007, earning a profit of Rs 3.39 lakh through sales to the state seed corporation. From 2007-2008 onwards, it expects to produce over 1,000 quintals of seed annually.

**Looking beyond Bundelkhand**

The successes described above have implications beyond Bundelkhand. But for their replication on a large scale, it is necessary to involve government agencies as well as private agriculture sector companies. All stakeholders will have to work within a policy environment that is transparent, participatory and also strictly accountable. As the Bt cotton craze in parts of the country shows, farmers readily learn from success. But they will as easily learn from failures caused by misinformation or the promotion of new technologies that are not backed by adequate research and field trials.
INSURANCE FOR THE POOR

A low-cost, comprehensive insurance package promoted by the Ahmedabad-based Self-Employed Women’s Organisation (SEWA) has been successfully extended to four districts of Bihar.

In poor rural households, an illness, or death of a working family member, or an accident that affects income generation in any way can severely cripple the family, which usually has little by way of savings to fall back on and cannot meet the sudden extra expense from their meagre earnings. In the absence of good public services, particularly health services, the poor have to rely on private health services, available at uncontrolled and non-transparent costs. According to a 2002 World Bank report, the private sector in India accounts for 82% of all outpatient care, 56% of hospitalisations, 46% of institutional deliveries, and 40% of pre-natal care visits. Altogether, the private sector in India accounts for over 80% of all health expenditure – one of the highest proportions of private spending found anywhere in the world.

Health expenditure is second only to dowry as the second biggest cause of rural indebtedness in India. It is estimated that, on average, a rural family spends around 30% of its income every year on health-related expenses. In poor families with people suffering from chronic ailments, all savings are wiped out.

Insurance is the accepted way of dealing with such calamities the world over, and is particularly crucial for vulnerable communities. But the traditional insurance model is too expensive for the poor. India also has no social health insurance as practised in several European countries, where the working population of society provides health funds for the entire population, working and non-working.

There is therefore a need for low-cost insurance, which becomes a viable proposition for insurance companies via the group insurance route, due to a large number of applicants signing up at one time. Such a client base can be provided by mass-based civil society organisations (CSOs), which can take on the job of promoting insurance and earn an agent’s commission for their efforts. If it has sufficient credibility and organisational strength, CSOs can also take on the job of receiving and processing claims, making it a win-win situation for everyone concerned: the insurance company gets a large client base with little effort, the CSO earns income that not only pays for its marketing and administrative costs but also swells its corpus of funds, and the poor get low-cost insurance benefits through an organisation they know well, and trust.

This business model has been successfully tried out by Vimo SEWA, the insurance arm of the well-known Ahmedabad-based trade union of self-employed women workers, Self-Employed Women’s Organisation (SEWA), founded in 1972 by Magsaysay award-winner Ela Bhatt.

The insurance programme was started in the early 1990s, offering life insurance to SEWA members through the Life Insurance Corporation (LIC), the public sector company that is the leader in the insurance sector. In 1992, SEWA initiated a wider social security scheme with coverage for life, asset loss, widowhood, personal accident, sickness and maternity benefits. In 2002, medical insurance for husbands of members was added to the scheme, and, in 2003, the scheme extended health insurance cover to the children of members. Membership to Vimo SEWA rose from 5,000 in 1992-93 to over 1 lakh in 2005. As of January 2006, 1.52 lakh women and their husbands were insured under Vimo SEWA, in both urban and rural areas. All insured members contributed premiums and, since 1992, more than 32,000 women had received insurance benefits. SEWA has tied up with ICICI
In SEWA's footsteps

Vimo SEWA's success has been extended to Bihar under a PACS Programme project implemented by Nidan, a Patna-based CSO. Founded in 1995, Nidan, unlike SEWA, is an NGO, not a trade union. But, like the latter, Nidan works with poor, self-employed workers such as hawkers and street vendors, home-based workers like beedi-makers and artisans, and manual labourers like ragpickers, construction workers, domestic workers, migrant workers and child workers. Apart from campaigning for the rights of these workers, such as licensing for vendors, it has promoted thrift and credit cooperatives, and group enterprises such as a roadside cosmetics sellers' cooperative and a registered company of ragpickers. It also runs creches and a study centre of the Indira Gandhi National Open University.

In 1999, Nidan entered into insurance services, linking 200 people with an LIC group insurance scheme involving an annual premium of Rs 25 per person. Later, through a tie-up with SEWA, it started offering more comprehensive insurance products in Patna and Vaishali districts. Promotion of these products received a big boost after Nidan got PACS Programme support in 2003. Nidan's PACS Programme project, implemented with the help of three smaller CSOs, covered 176 villages in 13 blocks of four districts: Katihar, Khagaria, Muzaffarpur and Vaishali. Insurance products were targeted mainly at women members of self-help groups (SHGs) started under the project. Their spouses could also avail of the insurance benefits on payment of an additional premium. In 2004, around 1,000 people in Vaishali, 760 people in Khagaria and 400 people in Katihar, all mainly women, had opted for Nidan's insurance products; in 2005, over 570 people from Muzaffarpur had signed up. In 2007, the figures rose to 8,980 people from Vaishali, 3,664 from Katihar, and 1,309 from Muzaffarpur.

Lombard General Insurance Company for its non-life products, and LIC, Om Kotak and Bajaj Allianz for its life products. Vimo SEWA is fully responsible for the enrolment of members and approval and processing of claims.

Vimo SEWA’s products are available to all SEWA members as well as husbands of SEWA members who are between the ages of 18 and 55. Life insurance coverage terminates at the age of 65. Other coverage continues as long as the member pays the premium till the age of 70. Premiums are set annually, and collected in advance. Currently, two schemes are offered. Under the first scheme, for a premium of Rs 100, the natural death benefit is Rs 7,500, mediclaim benefit is up to Rs 2,000, asset loss compensation is up to Rs 10,000, and accidental death benefit is Rs 40,000 (Rs 15,000 in case of the accidental death of a spouse). The spouse can enrol by paying an additional premium of Rs 100, and similar benefits accrue except that there is no asset loss benefit. Children can be enrolled for an additional premium payment of Rs 100, and become eligible for mediclaim up to Rs 2,500. Under the second scheme, the premium for a member is Rs 275, and the benefits higher; for instance, the accidental death benefit in this case is Rs 65,000.

While members have to pay their own hospital expenses and apply for reimbursement, SEWA has recently tied up with hospitals in Ahmedabad for cashless treatment. Members can either pay their premium directly or through a fixed deposit with SEWA Bank. The minimum amount for the deposit depends on the scheme; in the first scheme, with a premium of Rs 100, the fixed deposit amount has to be at least Rs 2,100. The interest accrued goes towards payment of the annual premium. After a year, members who opt for the fixed deposit route are eligible for special benefits like a maternity benefit of Rs 300 and Rs 1,000 for a hearing aid.

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Including applicants from areas outside the PACS Programme project, such as 5,000 people from Patna, Nidan had signed up over 26,000 people for its low-cost insurance schemes in 2007. This achievement was recognised by the Bihar Innovation Forum (BIF), a body promoted by the World Bank-supported Bihar Rural Livelihood Promotion Society (BRLPS), which awarded Nidan fourth prize in a state-wide competition for best practices in the rural livelihoods sector, it organised in September 2007.

Products

Under an arrangement with Vima SEWA, ICICI Lombard and LIC, Nidan offers three schemes, similar to Vima SEWA's schemes discussed earlier. The terms of the schemes are subject to change every year. Currently, under the first scheme a woman pays a premium of Rs 125 a year to be covered by medical insurance of up to Rs 2,000, natural death benefit of Rs 7,500, accidental death benefit of Rs 40,000, house and livelihood asset insurance of up to Rs 10,000, and Rs 15,000 on the accidental death of the husband. For an additional premium of Rs 100, her spouse is also covered by mediclaim of up to Rs 2,000, natural death benefit of Rs 7,500 and accidental death benefit of Rs 25,000.

Under the second scheme, the annual premium for the primary applicant is Rs 180, mediclaim up to Rs 5,000, and natural death benefit Rs 10,000. Accidental death benefit is lower than that offered in the first scheme, at Rs 25,000, but an additional Rs 25,000 is available in case of complete disability. For an additional premium of Rs 175, the spouse can join and become eligible for similar benefits.

In 2007, Nidan introduced a third scheme with a higher individual premium of Rs 275, offering mediclaim of up to Rs 6,000, natural death benefit of Rs 20,000, accidental death benefit of Rs 65,000, asset insurance benefit of up to Rs 20,000, complete disability benefit of Rs 50,000, and partial disability benefit of Rs 25,000. The spouse can join the scheme on payment of an annual premium of Rs 225. Nidan also started promoting an LIC money-back policy. But with a monthly premium of Rs 104, this is a product more for the lower middle class than for the poor.

These insurance products can be bought by anyone who is a Nidan 'member' understood as anyone directly associated with any of Nidan's diverse activities. In 2007, Nidan had around 80,000 members, including 55,000 women self-help group members, linked to its thrift and credit cooperatives, and around 21,000 street vendors. In the PACS Programme project area it had around 11,600 members, 98% of whom were women, through 824 SHGs; 45% of these members belonged to scheduled castes. While overall, a little more than half of Nidan's members are women, over three-fourths of the insurance products buyers are women. This is not surprising considering that products are sold mainly to women SHG members.

Nidan sells the products, earns an agent's commission and receives and scrutinises claim applications, which are then sent to SEWA, Ahmedabad, for further processing and issue of payments.

Marketing

The selling of insurance is done over a period of three months (September to November) by a large network of 'organisers' salaried employees who work without a commission. In 2007, Nidan had around 100 such organisers, most of them women, including 34 organisers in the PACS Programme project area. The organisers target women's SHGs initiated by Nidan and each organiser is expected to cover around 50 SHGs within a radius of three kilometres.
Manjubehn, one of the top organisers with a record of selling over 500 policies in 2004 and 1,200 policies (including renewals) in 2006, explains how the poor are roped into a scheme that requires them to pay money but does not give them regular returns: “We explain to the women that in times of sickness and death, their only source of funds is their SHG, which can give them a loan. However, this affects their other activities as they cannot take a loan for income-generation unless they have cleared the first loan. The insurance scheme is much better, as it is not a loan. We explain that salaried people are covered by insurance and have a lot of savings. The poor have nothing to fall back on.”

Since the scheme is based on the prepayment mechanism # that is, people have to pay for a service before they actually need it (if at all they do) # it is difficult to convince them. Manjubehn says sometimes she has to visit a woman 10 times to persuade her to buy an insurance policy. On the other hand, many women opt for insurance without understanding all the details because, says Manjubehn, “they have great confidence in us”. Some women, she adds, pay the premium...
without telling their husbands.

Nidan’s machinery to deal with claims includes a claims officer in each district and two people at its Patna office; one checks the documents, the other is the overall manager. Seema Mishra, the manager, explains the process that is set in motion when a poor family wants to make a claim: “All the policyholders have been told that whenever there is an accident or major illness requiring hospitalisation, or death, they should call our nearest office or organiser within 24 hours. Then, one of our organisers goes to the caller’s home and takes down all the details. If it’s a medical claim, we get all the required documents from the hospital. Then all the papers are thoroughly checked at the Patna head office # for instance, whether the medicines listed match the ailment # and sent to Ahmedabad.” Special care is taken when there are bulk applications from a particular area, at a particular time # for instance, after a fire, or after floods. Says Seema: “Recently, we processed 300 asset loss applications due to floods in Samastipur. Care is required in the case of such natural calamities because, sometimes, people who have not lost anything also make claims.”

**Benefits**

In 2004, in the four districts where Nidan was operating under the PACS Programme, 2,194 members signed up for one or the other insurance scheme, paying an aggregate of Rs 1.82 lakh as premium. Around 50 claims were settled, including 32 claims for asset loss, involving payment of an aggregate benefit of Rs 1.29 lakh. In 2005, there were 5,252 members who paid a premium of Rs 5.86 lakh; 157 claims were settled, for payment of an aggregate benefit of Rs 4.33 lakh.

In 2006, insurance membership in the four districts was 11,606; the premium contribution totalled Rs 14.64 lakh; 275 claims, including 145 mediclaim applications were settled, involving an aggregate payout of Rs 6 lakh. This year, Nidan itself earned Rs 2.32 lakh as commission. It therefore is clear that over a period of three years, as membership swells, the business model works. And people do get critical benefit.

In 2003, the sudden death of her husband, a labourer in a brick kiln, left Maheshwari Devi of Lodhipur village, three kilometres from Hajipur town in Vaishali district, with five children to support. With no land, little savings, and earnings of around Rs 20 a day as a farm labourer for a few months of the year, Maheshwari Devi would have found it difficult to even feed her children. Fortunately, she had signed up for the Rs 100 insurance package # borrowing Rs 50 from two people. She received Rs 20,000 as death benefit, according to the terms applicable that year. She spent half the amount on the funeral ceremonies, and invested the other half in a fixed deposit in the name of her daughters. She then took a loan of Rs 1,000 from her SHG to start a fruit vending business, selling fruit door-to-door in Hajipur and thus managed to survive the sudden change in her fortune.

Likewise, an accident with his tonga # his only means of livelihood # could well have impoverished Bhukan Paswan who owned no land and had no special skills. He made Rs 30-40 a day driving the tonga six kilometres from his village, Mojampur, to Hajipur, from where he would wait near the market area for people who wanted to transport goods to Mojampur. “Earlier, I used to carry passengers,” he says. “But nowadays people prefer to travel by autos. I can only hope to transport goods. I have to agree to load and unload the goods free # otherwise people will go to other tonga drivers.” In February 2004, a truck hit the tonga and Bhukan was thrown out and seriously injured. The truck driver ran away and Bhukan was taken to hospital in Hajipur. He was in hospital for seven days and subsequently had to spend three months at
home in plaster. The hospital bills and loss of income would have driven him into deep debt. Fortunately, he had some savings. He was also lucky to have a Nidan insurance policy that paid for nearly half his medical expenses of around Rs 5,000.

Numerous other cases show that insurance provides poor workers with concrete economic benefits, albeit retrospectively, to help them tide over a crisis that could threaten their very survival. The benefit has to be understood against the background of the fact that capital formation at the individual level is a long-drawn-out process, particularly for workers in the informal sector. Frequent illnesses, accidents and other contingencies force them into debt, or into selling off their assets.

Nidan’s insurance programme has helped poor workers consolidate and augment their capital. Further, by selling the concept of insurance, Nidan has got poor people planning for the future # something they usually do not do as they live an uncertain life, struggling to cope from day to day. The insurance scheme compels them to look ahead, plan for the unexpected, while covering their vulnerability to crises and risks.

In the Indian context, health insurance offers more than the obvious benefits to women as, typically, Indian women give their own health and wellbeing low priority. The assurance of health insurance benefits encourages women to go to hospital # something they may not otherwise do # and get treatment as well as rest. In this way, health insurance can be seen as an enhancement of healthcare-seeking behaviour. Generally, too, more people will avail of medical services if they know they will be reimbursed, and with a large population that requires such healthcare, this is indeed a positive development.

Significantly, one of the outcomes of Nidan’s health insurance offer is that it has forged strong links with some doctors and hospitals, as proper documentation and visits to clinics and hospitals become routine procedures. Nidan has identified local doctors who provide rational medical care at an affordable cost. Some of these doctors also offer a discount to Nidan insurance members. In Hajipur, the only place in Vaishali district with some reasonably adequate private hospital facilities, Nidan has convinced 10 12-bed hospitals to offer a 10% discount and cooperate with it on mediclaim cases.

Challenge areas

While Nidan’s insurance initiative is exemplary, there are a few areas of concern. One is the time taken to service a claim. Nidan’s experience of working with SEWA has shown that it takes around two months to disburse money, after submission and processing of papers which itself could take 30 to 45 days, or more. In the event of accidental death, an FIR has to be filed which often involves what are euphemistically called ‘transaction costs’, as well as time. Some potential beneficiaries also delay submitting their papers, simply because they have misplaced the insurance documents. In the case of assets claims, accurate and verifiable information is anyway difficult to collect, and preparing complete and accurate documents takes time. Though Nidan has, in some critical cases, paid benefits from its own funds for approved claims without waiting for the money to come from SEWA, the time between the occurrence of a critical event and receipt of compensation remains high. As a result, most beneficiaries are forced to take loans to meet their immediate expenses.

A more fundamental problem is that the insurance cover is low. In more than half the cases, the medical expenses
incurred by the poor are higher than the maximum insurance offered. For example, members say that hospitalisation costs at least Rs 5,000 and a health insurance of Rs 10,000 would be ideal. But these amounts require premiums that are unaffordable at present, especially since members want and need other non-life and life coverage. Not surprisingly, Nidan’s second scheme with a higher premium and better coverage has far less takers # only around 5,000, compared to more than 25,000 in the first scheme.

Insurance covers only part of the medical needs of the poor. Beneficiary families demand coverage of medical ailments regardless of whether treatment was obtained by hospitalisation. They argue that with escalating medical costs, they spend considerable sums during illness and run into debt. Hence, they feel that hospitalisation is not a useful criterion for coverage. But widening coverage could, again, send premiums soaring. And there is another problem with medical insurance: the poor often buy medicines without bills to save on sales tax; this makes them ineligible for claiming the expense.

Another area of concern is the fact that promotion of insurance and field-level compilation of claim documents is done by Nidan’s salaried organisers. With closure of the PACS Programme project, and other funded projects, the CSO will not be able to support many organisers. With training, and perhaps for a fee, SHG members could take on the organisers’ tasks. But until this happens there will be an obvious impact on insurance marketing, including collection of renewal amounts, and service in terms of preparing claim proposals. Already, in Nidan’s work area, around 30% to 40% of people who pay their premiums one year do not renew them in subsequent years. This in itself is not unusual # in the case of some insurance schemes aggressively promoted by agents in urban areas, more than half the people opt out after a few years. What is worrisome is the reasons given for opting out in Nidan’s work areas # some members simply forget that they had paid for insurance; some are unable to pay as premiums are collected during the festival season; and many opt out because they have not had occasion to make claims. All these reasons indicate that convincing poor people about the meaning and importance of insurance remains a formidable challenge.

Finally it must be noted that promotion of medical insurance among the poor is no substitute for public investment in health and sanitation facilities. Most cases of hospitalisation of the poor relate to avoidable waterborne diseases. In other words, when the poor opt for medical insurance they are actually paying for a large gap in basic services that the State has not filled.
For more information on the PACS Programme, please visit www.empowerpoor.org

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