

Block

5

**CASE STUDIES ON DEVELOPMENT
PLANNING AND MANAGEMENT**

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BLOCK 5 CASE STUDIES ON DEVELOPMENT PLANNING AND MANAGEMENT

Dear Learner,

In the first four blocks under 'MDV-105 Development Planning and Management' we discussed the topics like programme planning, appraisal, monitoring, evaluation, project management techniques and development management. Having studied these basics, it is appropriate that you should get familiarized with different case studies from different Indian states. Keeping this in view, four case studies are presented to make you understand how the development programmes are formulated, managed, monitored and evaluated effectively.

Unit 1 on '**Watershed Management Programmes**' discuss the importance and essential components of participatory watershed management programme. It also deals with the role of community based organizations in integrated and sustainable watershed development programme.

Unit 2 on '**Agriculture Programmes - A Case Study of Radio Farm School Programme**' describes the evaluation of a radio farm school programme.

Unit 3 on '**Rural Development Programme – A Case Study of District Perspective Plan on MGNREGA** deals with wage employment programmes in India with special reference to Mahatma Gandhi National Rural Employment Guarantee Scheme.

Unit 4 on '**Self Help Groups and Micro Finance**' deals with the concept, models and role of self help groups as change agents. It also discusses the role of micro-finance in self help groups sustainability with case studies.

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UNIT 1 WATERSHED MANAGEMENT PROGRAMMES

Structure

- 1.1 Introduction
- 1.2 Watershed Management
- 1.3 Community Participation in Watershed Management
- 1.4 A Case Study of Watershed Management - IFFDC
- 1.5 Overall Impacts
- 1.6 Let Us Sum Up
- 1.7 Keywords
- 1.8 References and Selected Readings
- 1.9 Check Your Progress: Possible Answers

1.1 INTRODUCTION

Watershed management implies the rational utilization of land and water resources for optimum production with minimum hazard to natural resources. The concept of watershed management is essentially adoption of soil and water conservation practices in the watershed. The aim of these practices are proper land use, protecting land against all forms of deterioration, building and maintaining soil fertility, conserving water for farm use, proper management of local water for drainage, flood protection and sediment reduction and increasing productivity from all land uses.

India has vast experience of implementing watershed programmes both by the government as well as Non Governmental Organisations (NGOs) sector. Beginning with *ad hoc* soil and water conservation measures over three decades ago, what has evolved is a national level, integrated, inter-sectoral, participatory approach to micro-watershed management. One of the main factors that influenced the change from *ad hoc* soil and water conservation measures to an integrated micro-watershed management approach was the success of local initiatives by NGOs in watershed management. The most significant early initiatives were those in the villages of Sukhomajri (near Chandigarh) and Ralegan Siddhi, District Yavatmal (Maharashtra).

With the help of a case study, this unit discusses the management of watershed programme.

After studying this unit, you should be able to:

- explain the meaning of watershed management;
- explain the importance of community participation in watershed management and its essential components of a sustainable watershed management;
- describe the integrated approach for watershed development; and
- discuss various measures of water harvesting in watershed management.

1.2 WATERSHED MANAGEMENT

1.2.1 Meaning of Watershed

Watershed is defined as ‘a geohydrological unit draining to a common point by a system of drains’. All lands on earth are part of one watershed or other. Watershed is thus the land and water area, which contributes runoff to a common point. In other words, watershed is a topographically delineated area draining into a single channel. Watershed is considered as a biological, physical, economic and social system too. Viewed in another angle watershed is a natural unit of land, which collects water and drains through a common point by a system of drains. Hence it comprise of a Catchment Area (Recharge Zone), a Command Area (Transition Zone) and a Delta Area (Discharge Zone). Therefore, watershed is the area encompassing the catchment, command and delta area of a stream. The top most portion of the watershed is known as the “ridge” and a line joining the ridge portions along the boundary of the watershed is called a “ridgeline”. A watershed is thus a logical unit for planning and optimal development of its soil, water and biomass resources.

Watersheds could be classified into a number of groups depending upon the mode of classification. The common modes of categorization are the size, drainage, shape and land use pattern. The categorization could also base on the size of the stream or river, the point of interception of the stream or the river and the drainage density and its distribution. The All India Soil and Land Use Surveys (AIS&LUS) of the Ministry of Agriculture, Government of India, have developed a system for watershed delineation like water resource region, basin, catchment, sub-catchment, and watershed. The usually accepted five levels of watershed delineation based on geographical area of the watershed are the following: -

- i. Macro watershed (More than 50,000 ha)
- ii. Sub-watershed (10,000 to 50,000 ha)
- iii. Milli-watershed (1000 to 10000 ha)
- iv. Micro watershed (100 to 1000 ha)
- v. Mini watershed (1-100 ha)

A watershed could be described as fan shaped (near circular) or fen shaped (elongated). Hydrologically the shape of the watershed is important, because it controls the time taken for the runoff to concentrate at the outlet. Watersheds may also be categorized as hill or flat watersheds, humid or arid watersheds, red soil watershed or black soil watershed based on criteria like soil, slope, climate, etc. Depending on the land use pattern, watershed could again be classified as highland watersheds, tribal settlements and watersheds in areas of settled cultivation.

1.2.2 Meaning of Watershed Management

After knowing the meaning of watershed, now it is appropriate to know the meaning of watershed management. In the past, watershed development programmes mainly concentrated on the technical aspects, due to which expected results could not be achieved and the impact could not be sustained.

These programmes failed to achieve their objectives, because the people for whom these programmes were meant were not involved. NGOs recognized the need for community participation, and concentrated their efforts on building community level institutions for implementing the watershed development programmes. It is well recognized now that while government agencies have the technical expertise, the non-government agencies have the skill for facilitating people's participation. In fact the most successful watershed development projects have been those that combined the technical expertise of the line departments of the government with the community organization skill of the NGOs.

With the understanding that community involvement was the prerequisite for the successful implementation of the watershed development programme, came the concept of "Watershed Plus". Watershed development came to be recognised as both a technical as well as a social programme. Watershed plus refers to the social and equity aspects of the community which are outside the technical sphere of watershed development. Watershed plus basically implies that watershed development is an integrated, inter-sectoral programme, and the success of the programme depends upon how "integrated: the approach is in its implementation". In other words, it is called as participatory watershed management.

Participatory Watershed Management (PWM) is geared towards the management of natural resources by farmers and communities; the alleviation of poverty, and the overall development of rural families. Local people, especially the poor and disadvantaged have organized themselves with support from governments and NGOs to actively manage water and forest resources. The implementation of participatory watershed management practices has enabled communities to overcome problems and gain more control over their natural resources and livelihoods.

1.3 COMMUNITY PARTICIPATION IN WATERSHED MANAGEMENT

1.3.1 Need for Community Participation in Watershed Management

The traditional system of natural resource use in rural communities has significantly evolved over the years. In the past, priority of watershed management was given to the Biophysical frame work of watershed which is often based on top-down approach (Rhoades and Elliot, 2000). However in the traditional system, local people were not often consulted in the design of top-down approach, which resulted in failure of projects in achieving the project goals. Watershed projects are more efficient and effective when users are given a role in managing their own watershed resources (Johnson et. al, 2001). User participation has a lot of implications for watershed management and research. There was hardly any scope for learning in the traditional approach and there would be tendency towards giving priority to the biophysical frame work of watersheds justified a top-down planning approach. Planning in the traditional system was often based on the capacity of land rather than needs and capacities of local people (Rhoades and Elliot, 2000). This produced a mismatch between local population and outside watershed project managers and no flow of

information between land users and other key actors such as researchers, planners and policy makers etc.

A major challenge in the traditional watershed management approach was the assumption of technology transfer instead of development of technology on peoples' land and their surroundings. Another important weakness was regarding the training and research where the major responsibility for training has been given to agricultural research institutions and agricultural universities, which are sound in technical aspect of watershed, but are weak in social science aspects of the institution building as well as forging links with non-farm sector to generate value added products from watersheds (SRISTI, 2005). Another key weakness is ignoring local knowledge on local soil types and conditions for suitability of technology to the specific soil while designing and implementation of the projects. It would be better to adopt on-farm research trails for watershed projects designed and implemented jointly by users, scientists and other stakeholders. Farmer participation in the on-farm research will provide an interactive mode so that both scientists and farmers can decide on the conduct of trials and technology testing and active involvement of stakeholders in the research is important for successful adoption of technology. The top-down approach was not conducive for including the stakeholder's participation in designing the programs that are targeted to their improvement. There was lot of mismatch between the needs of the stakeholders and the activities for implementation of watershed development. Such watershed projects often failed to achieve the intended targets in the absence of peoples' participation. Realizing this, participatory watershed management has emerged as a new paradigm for watershed development in India. This paradigm shift was expected to contribute towards more decentralized governance and increased participatory approaches to natural resource management that will rise to face the new challenges by strengthening the capacity of local people.

1.3.2 Meaning of Participatory Watershed Management

Participatory watershed management has emerged as a new paradigm for sustainable rural livelihoods and it occupied the central-stage of rural development in the fragile and semiarid environments of the developing nations. The concept of participatory watershed management emphasizes an inter-disciplinary, inter-sectoral and multi-institutional mechanism (Rhoades and Elliot). Participatory watershed management has been defined as a process "which aims to create a self-supporting system, which is essential for sustainability" (Wani et al, 2005). Participatory watershed management provides opportunities to the stakeholders to jointly negotiate their interests, set priorities, evaluate opportunities, implement and monitor the outcomes. This concept came widely into practice in late 1980s and over the time peoples' institutions, like *zila parishads* (district council), self help groups, and watershed-implementing committees were gradually involved in the project management system. With allocation of more funds for watershed development, several non-governmental organizations came forward to aggressively participate in implementing the watershed programs.

In India, participatory watershed management has roots in the non-government sector, that go back nearly as far as the government programs. The seeds of the participatory watershed management can be traced to a small village called Ralegan Siddhi in Maharashtra state of India. Anna Hazare, a local leader was responsible for bringing many social changes in the village particularly soil and

water conservation measures besides family planning, a ban on alcohol, protection of non arable lands against open grazing and felling of trees and voluntary labor for community welfare and other measures which helped in restoring natural resources base of the village (Kerr et al, 2002). This ultimately led to people participation in watershed management and the evolution of participatory watershed management looking beyond just the biophysical aspects to also focus on social and institutional aspects following a bottom up approach (Turton et al, 1998).

In this session, you read about the concept of watershed and community participation in watershed management. Now answer the questions given in Check Your Progress 1.

Check Your Progress 1

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. What do you mean by watershed?

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.....
.....

2. What do you mean by participatory watershed management?

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.....
.....

1.4 A CASE STUDY OF WATERSHED MANAGEMENT - IFFDC

1.4.1 Background

Indian Farm Forestry Development Cooperative Limited (IFFDC) – a multi state cooperative organization, promoted by Indian Farmers Fertilizer Cooperative Limited (IFFCO), working in the field of rural livelihood improvement through Natural Resources Management (NRM) has also adopted the integrated participatory approaches, processes, methodologies and technologies in watershed management while implementing its “Western India Rainfed Farming Project” (WIRFP). The Integrated Participatory Approach (IPA) adopted by IFFDC comprised the five “J” viz; *Jal* (water), *Jungal* (forest), *Jameen* (land), *Janwer* (animal) and *Jan* (human being). IFFDC believes that the livelihood of a rural family is mainly depends on these five “J”s. The focus was to enhance the livelihoods of 150,000 poor people in 400 villages of district Pratapgarh (Rajasthan) and district Ratlam (Madhya Pradesh). It worked in 78 core villages and has successfully disseminated its approaches and technologies to another 325 villages. IFFDC used the poverty and gender-focused innovations conforming to the Government of India’s policy to eradicate rural poverty. The project supports the Indian Government’s objectives of rural poverty reduction,

employment generation and empowering disadvantaged groups, as stated in the Ninth Five Year Plan (1997-2001). It accords with the policy objectives and programmes, including the decentralization to Panchayati Raj Institutions (PRIs); the watershed focus and the agricultural research priorities for increasing the output from rain fed areas.

1.4.2 Project Implementation Process

Implementation processes were piloted in the initial 25 core villages, using the Phase-I model, comprising gender-sensitiveness, community-based development through SHGs and a cadre of Jankars. It was extended in January 2002 to an additional 53 core villages in Ratlam district (western MP). The activities and processes of integrated participatory watershed management tested and adopted in the Pratapgarh area were widely adopted and disseminated in the new areas. Village-based programmes were implemented to enhance livelihoods and, progressively, to disseminate successful approaches to other areas. The various project interventions carried out in the project areas are as follows:

i) Community Mobilization: Community mobilization is an initial prerequisite for a process-driven development project. However, communities in the project area were reluctant to accept the initial approaches of Project. There were many cases of suspicion and doubts in their minds in the inception phase of the project. Hence, at the very outset, emphasis was placed on gaining the confidence of the villagers. Exposure visits for community members, within and outside the State, were especially effective in gaining the confidence and trust of the communities.

The Project developed a successful community mobilisation approach that involved several key steps like: - Village Entry through Entry Point Activities, Rapport Building with the community, Participatory Planning, Community Problem Analysis (CPA) and Participatory Implementation.

ii) Institution Building: Appropriate and effective institutional development has always been a prime concern in the development sector. It is the factor that can make substantial impact on the development outcomes. It was supposed during the onset of the project that various Community Based Organisations (CBOs) will play a vital role in the development process of the project. CBOs developments like Self-Help Groups of women and men were taken as the nodal organisations to carry forward poverty alleviation programmes. These SHGs became the entry and exit point organisations for the Project.

iii) Self Help Groups (SHGs): The initial process of group formation included mobilization of women and men of a *phala* (hamlet) into self-help groups, who were encouraged to start their regular saving process. The group meetings began on a regular basis and members started to discuss the rationale of their association and the rules and regulations for the smoother group functioning. The members also visited such other groups who had transformed their lives through such collective efforts. Through entry point activities, the planning, implementing and monitoring and institutional mechanisms started to develop within the SHGs. Group vision for the self and collective development became more visible. A total of 929 SHGs are fully functional in the Pratapgarh and Ratlam Project areas, out of which 571 are of women, 338 men and 20 are mixed.

Box 1: Lessons Learned From SHG Formation

- Vibrant social mobilization led to energetic & dynamic SHG.
- Door to door contact, focused groups discussion, video show with SHG as main theme, resulted in concept clarity.
- Boosting up the morale of members and transparency in the system.
- A feeling of healthy competition and mutual understanding developed.
- Sense of ownership and responsibility developed.
- Streamlining of the SHGs in terms of rules and regulations has resulted in smooth and sustainable functioning.
- Due to linkages with Government agencies, NGOs, Cooperatives and other institutions, raised awareness about recent development schemes and provided a platform for equal opportunities at all levels.
- A feeling of entrepreneurship generated and people started IGA activities.
- Influence at the policy making levels like Panchayats, PHCs, ICDS, etc.

- iv) **Water User's Committees (WUCs):** There are about 1,951 direct beneficiaries. To ensure sustainability, IFFDC has formed WUCs to manage the water resources in future. The WUC members have been trained on the Operation and Maintenance of structures, Sustainability issues and Monitoring aspects.
- v) **Village Forest Management Protection Committees (VFMPCs):** Forest is one of the livelihood sources of the Tribal communities. Due to over-exploitation, the communities face a lot of problems that adversely affect their economic conditions. The project organized VFMPCs under the government Joint Forest Management (JFM) programme, to meet the communities' forest needs. Under JFM, the Forest Department has a combined role for protection of forest/ plantation with community members. The community has rights to a proportion of the forest produce as per State government norms. The Project collaborated with the Forest Department and formed six VFMPCs in villages. Exposure tours and training were organized for members of the VFMPC Executive Committees to strengthen their capacities. The VFMPC prepares an annual work plan and submits this to the Forest Department, as well as to the Project office.
- vi) **Evolution of Primary Livelihoods Development Cooperative Societies (PLDCSs):** The project approach focused on formation and empowerment of SHGs and other CBOs to act as the bases for implementing livelihood interventions in the communities. These were later supplemented by committees for managing natural resources (water, forest, etc) and wage labour groups. These community organisations formed the building blocks of the project. However, the communities and IFFDC appreciated that such small organisations would need to collaborate if they were to survive in the post-project period.

Discussions with the communities lead to the concept of 'Primary Livelihood Development Cooperatives'. SHGs from adjacent communities with common

affinities would formally collaborate to establish cooperative societies, so as jointly to enhance their livelihoods. Once registered, the PLDCSs were encouraged to join as members of IFFDC. Functions, rules, membership, share capital and management procedures were developed by IFFDC. A total of 22 PLDCSs have now been formally registered. Activities of PLDCS focused on objectives- “four windows” (Fig. 1.1).

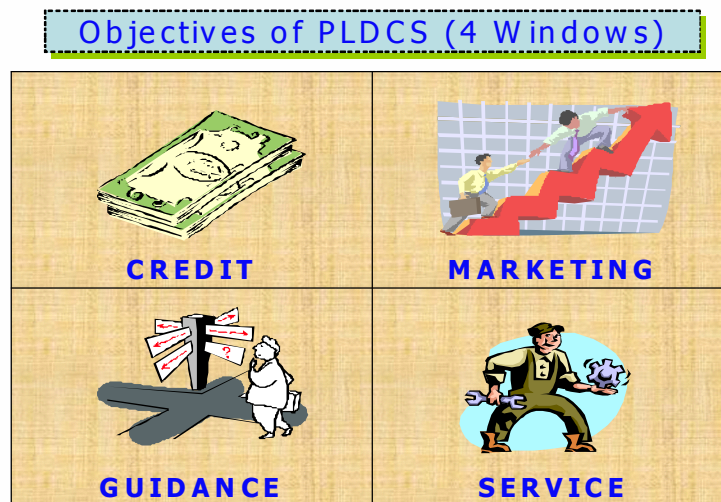


Fig. 1.1: Objectives of PLDCSs

The major activities of PLDCS are as following: -

- i. **Trading:** Trading in farm input (fertilizers & agro chemicals), farm produce (grain) and NTFP by buying and selling in bulk. The PLDCS can achieve better prices for farmer, charging commission that is deposited in the PLDCS’s account. The PLDCSs have developed a good awareness of market conditions. Trading in household requisites, through a shop, is practiced by some cooperatives.
- ii. **Local Services:** Provisions of local services such as bicycle and thresher hiring for generating revenue.
- iii. **Enterprise Resource Centre:** These have been established by PLDCSs in Pratapgarh, focusing on women’s sewing, making of quilted bags and shoes making. PLDCS have engaged trainers who have market knowledge, so that the product should be saleable.
- iv. **Natural Resources:** Regeneration of local resources is supported by PLDCSs, such as repairs to hand pumps, de-silting ponds, forest planting and anicut construction.
- v. **Accessing Investments:** PLDCSs have a role in seeking outside funding and in conflict resolution (eg: In Moti Kheri, executive committee managed the construction of an anicut under a Government drought relief programme. There had been local conflict over the scheme but when the PLDCS assumed responsibility for negotiation, funds were released. Each member who was employed contributed 5% of earnings to the cooperative).
- vi. **Training:** The PLDCS members will have a training role and will act as field-level training resource persons. The experience will enable them to sell their services as trainers to other villages and local agencies.
- vii. **Social Services:** The cooperatives have a role in organizing social services (eg: health & veterinary camps) and providing loans at preferential rates and emergency support to the poorest members of their communities.

1.4.3 Water Resource Development and Watershed Management

The project aimed to enhance sustainability of the livelihoods of poor tribal farmers through watershed management. Improved management of natural resources is vital if the living conditions of the rural poor are to be enhanced, especially through low cost investments. With an average annual rainfall of 800 mm falling in just three months, *nala* (streams) cease flowing soon after the cessation of the monsoon in early September, large rivers flow for about four weeks longer. By early October only major rivers flow. In this context, improved water supplies for irrigation were essential to achieve the goal of self-sufficiency in food grain production. The Project worked with a range of techniques for developing water resources: impounding surface water, developing ground water resources and conserving soil water. Some of the strategies adopted are discussed below.

- i. **Masonry Check Dams/Stop Dam (*Anicut*) / Ground Water Dams:** *Anicut* (local name in Rajasthan) is a weir structure constructed across the natural drain or *nala* for harvesting the water. The harvested water stored behind the structure can be used for supplemental irrigation to crops as well as for drinking water for human and livestock. This also helps in recharging the wells located downstream of the structure. 93 such structures have been constructed in the project villages which irrigate 932 hectare area, 15 old *anicuts* were repaired also. A groundwater dam is a sub-surface barrier across stream which retards the natural groundwater flow of the system and stores water below ground surface to meet the demand during the period of need.
- ii. **Wells:** Wells are the main source of irrigation water, used for domestic purpose and drinking water for cattle. As the water table is continuously decreasing for last few decades, deepening is necessary for exploring more water. Due to the existence of hard rock, farmers are unable to dig wells. Blasting is done for deepening the well. To reduce the siltation problem in wells permanent construction of wall is necessary. In hard rock areas, there are many dug wells which have either gone dry or the water levels have declined considerably. These can be used as structures to recharge the groundwater. The reservoir can be diverted into these structures to directly recharge the dried aquifer. The recharge water is guided through a pipe to bottom of well, below the water level to avoid scoring of bottom and entrapment of air-bubbles in the aquifer. In planning, top priority was given to solve the drinking water problem. To address this, need based sites were identified on which 461 wells were constructed/deepened which benefited 5,376 H/Hs.
- iii. **Sunken Pond:** Many rivulets (*Nala*) in the project area, damage the fields severely during rainy season. But these can be used for storage of water also by deepening the *nala* at various places. These are also useful in well recharging. These ponds are used many times, as after being used by the farmers; these again get filled with water due to recharging. Small *anicut* (dams) have also been constructed on both sides of sunken ponds to store maximum water and reduce siltation. 230 sunken ponds constructed near the farmer's fields, in project villages are providing irrigation.
- iv. **Farm Pond:** 515 farm ponds of various sizes depending upon the catchments have been excavated at lower side of the fields. The soil

obtained by excavation is used for embankment around the pond. At the entrance where run-off enters into the farm pond, a dry stone masonry check dam is constructed. 26 ponds were also deepened which benefited 429 H/Hs. The total irrigated area increased by 415 hectares (257 hectares in Ratlam and 158 hectares in Pratapgarh).

- v. **Hand Pump Installation:** Clean drinking water is most urgent need of the rural community. Health and sanitation is a very big problem. 130 hand pumps were installed in areas of severe water scarcity benefiting to 3,089 H/Hs.
- vi. **Percolation Tank Earthen Embankment:** Earthen dam is partly excavated and an embankment is constructed to retain the water. It is generally constructed across the stream or *nalla*. The water is stored for longer period to facilitate infiltration and percolation into the sub strata, to raise the ground water level in the zone of influence of pond. These are the most prevalent structures in India as a measure to recharge the groundwater reservoir both in alluvial as well as hard rock formations. The efficacy and feasibility of these structures is more in hard rock formation where the rocks are highly fractured and weathered. 49 earthen dams were constructed benefiting 1951 H/Hs which helped in recharging several wells in the influence zone to serve the drinking and domestic purpose of cattle and human beings.
- vii. **Field Bunding:** Major emphasis was given on earthen bunding with masonry outlets up to 3 per cent slope in 455 ha. area on farmers field. Stone Bunding was done in 829 ha. on more sloppy fields (slope 310 per cent), in fields with black soil.
- viii. **Loose Stone Check Dams (LSCDs):** These activities were undertaken for drainage line treatment in the project area following top to down approach, with the main objectives, to check the velocity of erosive run-off and ensure the growth of protective vegetation and check channel erosion, 1680 LSCDs were constructed which treated 242 ha. area.
- ix. **Nala Bank Stabilisation:** A series of small bunds or weirs arc made across selected *nala* sections such that the surface water in the stream channel is impeded and water is retained on pervious soil rock surface. *Nala* bunds are constructed across bigger *nalas* of second order streams in areas having gentler slopes. A *nala* bund acts like a mini percolation tank. There is serious problem of erosion of fields adjoining to nala due to erosive velocity of run-off at the time of rainfall, as the run-off diverts the way and damages the farmers' fields. This activity helped converting waste land into arable land by stabilizing 11,483 m *nala* bank.
- x. **Gabion Check Dam:** This is a kind of check dam being commonly constructed across small stream to conserve stream flows with practically no submergence beyond stream course. The boulders locally available are stored in a steel wire. This is put up across the stream's mesh to make it as a small dam by anchoring it to the streamside. The height of such structures is around 0.5 m with width of about 10 to 15 m. The excess water overflows this structure storing some water to serve as source of recharge. The silt content of stream water in due course is deposited in the interstices of the boulders to make it more impermeable. Gabion Check Dams are used as semi permanent measures to check the erosive velocity

of runoff. It is very useful structure for drainage line treatment in nala having high runoff. Local stone of irregular shape was used in 20 Gabion Check Dam constructed in the project area.

- xi. **Roof Top Rainwater Harvesting:** The roof top rainwater can be conserved and used for recharge of groundwater. This approach requires connecting the outlet pipe from rooftop to divert the water to either existing wells/tube wells/bore wells or specially designed wells/ponds. The roof of the houses can be utilized for harvesting rooftop rainwater to recharge aquifers such as Bore wells or Dug wells. 8 such structures were constructed in the project area.
- xii. **Revival of Lift Irrigation System:** With collaboration of Tribal area development Agency, Udaipur IFFDC revived 4 Lift Irrigation systems in Pratapgarh *panchayat samiti* (Rajasthan). In the villages namely *Motamyanga, Chhotamayanga, Kachotiya and Somawaton Ka Kheda* which are now efficiently working to provide benefits to about 200 farmers for irrigation in 110 ha area.

1.4.4 Positive Impact of Watershed Project

A range of positive impacts could be identified which are given below:

- i. **Increase in Crop Production:** Due to construction of water harvesting structures, the area under *rabi* crops increased from 7 per cent - 27 per cent and presently 1,032 ha of area is being irrigated in *rabi*.
- ii. **Employment Generation:** During construction of the water resource structures, the project has generated 525,000 person days of employment, of which 60 per cent were contributed by women. The benefits of employment included provision of work close to their homesteads, at a time when there was a shortage of other work, and assured and prompt payment of wages.
- iii. **Increase in Crop Yield:** In the *kharif*, farmers used to grow maize and cotton (as cash crop) under mixed cropping. Cotton, being a long duration crop, also requires 2-3 irrigations in the *rabi*. According to Focus Group Discussions (FGD) with farmers, prior to the construction of WRD structures, they were not able to provide *rabi* irrigation for cotton (except in some cases having their own source of irrigation). As a result they used to get yield as 2.5 quintals per hectare Following completion of the new structures they obtain 4 quintals per hectare, representing a 60 per cent increase in the yield of cotton over 212 hectare of land.
- iv. **Community Health & Hygiene:** Previously, villagers required more time to collect water, as sources were distant, especially during summer. The new and repaired hand pumps provided 3,089 households with easier access to safe drinking water. The availability of water within the villages has ensured regular bathing, and facilitated washing clothes. These facts have positive impacts on the health of the communities.
- v. **Water for Livestock:** Initially livestock had to travel 4-8 km, now they are being provided water locally. Villages consider that the health of the animals has improved. Due to availability of water within villages, the community members have started growing 105 hectare of fodder crops. There is now sufficient fodder within the village, even during drought periods.

- vi. **SWC measures:** Integrated approach for drainage line treatment has resulted in reduction of soil erosion, increased infiltration & moisture retention. The research shows that if 30 mts long area is treated under soil water conservation measures, it reduces soil loss by 8.5 tones per hectare annually. Hence, due to earthen & stone bunds the project has saved 67586.7 ton per ha of soil loss annually.
- vii. **Wage labouring/ migration reduced:** Livelihood is mainly dependent on agriculture. A lack of water forced them to unskilled wage labouring or migration to nearby cities where they were exploited. After construction of WRD structures, wage labouring/ migration by 328 households have been reduced significantly.
- viii. **Increased Value of land:** Introduction of irrigation facilities has increased land values considerably. Initially, the farmers sold their land at Rs. 10,000-15,000 per hectare but now they are able to take two crops per year and the value has risen to Rs. 35,000-50,000 per hectare.
- ix. **Improved Social Assets & Better Prospects of Social Exchange:** Inhabitants of villages in hilly areas where water harvestings have been built are getting marriage proposals from villagers situated in valley, due to the availability of water. Moreover, from the local market they are more easily getting farm inputs on credit. Government officials also visit the villages to look at water harvesting structures in such remote areas.
- x. **Community Based Institutions to Manage WRD Structures:** The 38 WUCs are functioning effectively for operationalisation and maintenance of the structures, Distribution of water equitably & efficiently among themselves and Resource mobilization.

1.4.5 Training and Capacity Building

In order to find success in the Project implementation and sustain the development processes, community members were taken into confidence by way of interaction, training, exposure tours and outside visits. It was necessary to make them aware of the fruitful technologies which could enhance their livelihoods options. Regular training programmes were conducted, especially on the issues of social mobilization, institutional development, farming system development and water resource development. They were exposed through trainings to many topics, such as group functioning, Institutional development, crops, livestock, health and hygiene, income generation activities. The capacity of all levels of staff was strengthened through a wide range of formal and informal training and exposure visits within India. Select staff gained skills from short courses overseas (Thailand, Kenya, Malaysia, UK, Philippines), arranged through DFID funding. Additionally, the Consultant team imparted in-service training to staff and some provided specific training to SHGs.

1.5 OVERALL IMPACTS

The impacts of the Integrated Watershed Development programme were immediate. Invariably in all project villages, farmers worked untidily primarily for harvesting maximum rain water and secondly to initiate various economic development and social welfare activities. Significant impacts have been summarized and discussed in Table-1.1

Table 1.1: Impacts of Watershed Development

Area of Impact	Qualitative Impact
Irrigated Area	Increased between 7% to 27 % for different crops
Average Crop Yield	Increased between 40- 60 % for different crops
Community Health & Hygiene	Safe drinking water for 3,089 H/Hs made available
Water for Livestock	Availability of water and increase in fodder area by 105 ha.
SWC measures	Saved 67,586.7 tons of soil loss per ha. annually
Wage labouring/ migration	Wage labouring/ migration of 328 households reduced significantly
Value of land	Increased from Rs. 10,000-15,000 per ha. to Rs. 35,000-50,000 per hectare
Social Assets & Prospects	<ul style="list-style-type: none"> ● Getting farm inputs on credit. ● Better marriage proposals ● Regular visits of Government Officials

Check Your Progress 2

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. Describe the integrated approach of participatory watershed management for rural livelihood improvement.

.....

2. Discuss the various water harvesting measures can be adopted in watershed development project?

.....

1.6 LET US SUM UP

The project has developed replicable approaches and tested models for enhancement of rural livelihoods through integrated participatory watershed management. It has tried to empower the communities, especially women and the marginalized Tribal poor, for their better access to natural resources and government services. At the initial stage, the Project confronted suspicion and

doubts among communities but took a participatory approach to gain their confidence. The beginning was tough and slow but the entry point activities and participatory methodologies have broadened the way for more and continuous developmental efforts.

The Project provided opportunity to strengthen the CBOs and empower local institutions (PLDCSs, SHGs, WUCs & VFPMCs). These primary stakeholders are sustaining their energy and enthusiasm even after the end of the project, with the support of the IFFDC. The seven years of working with the project was a period of lesson learning for all stakeholders. From being reluctant onlookers in the initial stages, the communities have become eager and enthusiastic participants in the project processes.

1.7 KEYWORDS

Community: All adults living and making their livelihood from within the watershed area are referred to as community.

Community Participation: Involvement of the community actively in planning, implementation, monitoring and evaluation and sharing responsibilities of the watershed management is called community participation.

Cultivars: Varieties of crops are known as cultivars.

1.8 REFERENCES AND SELECTED READINGS

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1.9 CHECK YOUR PROGRESS: POSSIBLE ANSWERS

Check Your Progress 1

1. Watershed is defined as ‘a geohydrological unit draining to a common point by a system of drains’.
2. Participatory watershed management aims to create a self-supporting system, which is essential for sustainability. Participatory watershed management provides opportunities to the stakeholders to jointly negotiate their interests, set priorities, evaluate opportunities, implement and monitor the outcomes

Check Your Progress 2

1. Integrated Approach of Watershed Management focused on to enhance rural livelihood through development of Five “J” viz; Jal (water), Jungle (forest), Jameen (land), Janwar (animal) and Jan (human being) on sustainable basis on the foundation of a sound soil and water conservation effort. This approach includes various elements like, natural resources, technical skills, community organization and mobilization for integrated local development.
2. Various harvesting measures vary from one region to other depending their water sources and utilization. Broadly, following measures are in practice masonry check dams/stop dam (*anicut*) / ground water dams, wells, sunken pond, farm pond, hand pump installation, percolation tank i earthen embankment, field bunding, loose stone check dams (LSCDS), nala bank stabilization, gabion check dam, roof top rainwater harvesting, revival of lift irrigation system.

UNIT 2 AGRICULTURE

PROGRAMMEMES – A CASE STUDY OF RADIO FARM SCHOOL PROGRAMME

Structure

- 2.1 Introduction
- 2.2 About the Radio Farm School Programme
- 2.3 Evaluation Methodology
- 2.4 Evaluation Results and Implications
- 2.5 Let Us Sum Up
- 2.6 References and Selected Readings
- 2.7 Check Your Progress – Possible Answers

2.1 INTRODUCTION

India's post-independence experiments during green and white revolution periods succeeded in using radio for disseminating extension information to the farmers. In spite of its proven role, India has not truly used full potential of the radio for extension and education activities. Further, the full potential of research is not being realized due to weak communication linkages between scientists, extension staff, and farmers. To bridge this gap, Central Avian Research Institute (CARI), Izatnagar has initiated and organized several radio farm school programmes in an effort to link researchers with radio broadcasters and rural poultry farmers. An evaluation study was conducted to see the impact of sixth radio farm school programme on registered participants.

After studying this unit you should be able to:

- Conduct an evaluation study of any development programme using Bennett's hierarchy method.

2.2 ABOUT THE RADIO FARM SCHOOL PROGRAMME

CARI registered 1040 interested farmer's names to listen to the poultry programmes on AIR from Uttar Pradesh (UP) and Uttranchal states. CARI in collaboration with AIR-Rampur broadcasted radio farm school programme on '*Gramin Anchal Mein Labhprad Desi Murgi Palan*' (Profitable Backyard Poultry Farming in Rural Areas). Scientists of CARI prepared detailed programme with 13 serialized sessions on different aspects of backyard poultry. These sessions were broadcasted at weekly interval for 13 weeks continuously. At the end of each session, three questions related to the session were asked and the participants have to respond with correct answers through postal card. Thus the total questions asked were 39. Total of 169 registered listeners participated by responding to one or all the 13 sessions. These were evaluated and fifteen prizes were distributed to participants with highest marks. The lecture notes of the 13 broadcast topics were compiled, published and distributed to all the participants at the end of the programme.

2.2.1 Objectives of the Evaluation Study

Even after broadcasting six programmes, no empirical information on these programmes's usefulness is available. Therefore, an evaluation study was conducted to study the usefulness and impact of the programme with the following objectives.

- To evaluate the listening behavior of registered farmers.
- To determine the impact of farm school in terms of knowledge, opinion, attitude and adoption changes.
- To find out the strengths, weaknesses, opportunities and threats (SWOT) parameters and further improvements required.

2.3 EVALUATION METHODOLOGY

The evaluation study applied 'Bennett's hierarchy tool' (Bennett, 1976, Table 2.1), which describes evidence of programme impacts, beginning at the bottom step with inputs and progressing to the top end-results. While this model is useful for assessing inputs, activities, outputs, reactions, knowledge, opinion, skill and attitude (KOSA) changes (level 1-5), it is not rigorous enough to assess practice change and end-results if any (Morford, et.al, 2006). Hence, strengths, weaknesses, opportunities and threats (SWOT) analysis and two case studies were conducted.

For primary data collection, 169 participants of the programme from eight villages were considered as respondents. All the eight villages were visited once for collecting primary data by personal interview method. However, data were collected from 42 participants out of 169 due to non-availability of all participants during the visits. Therefore, interview schedules in local language were sent with stamped reply envelop to remaining 127 participants. Out of them 32 (25.2 %) responded with filled in schedules. Thus the final sample size for registered participants was 74. Another 60 non-participants from the same eight villages were interviewed as control group for comparison. Data were also collected from 13 scientists of CARI and two radio broadcasters involved in the programme on SWOT parameters (Box 2.1). Two case studies were conducted to assess practice change brought in by the programme (Box 2.2 and 2.3).

Table 2.1: Bennett's hierarchy applied to evaluation of farm school

Evaluation hierarchy	Measurement in the present study	Indictors
Level 7 (End results)	Farm school usefulness and further changes required	Economic, social, nutritional and gender empowerment benefits, SWOT parameters and case studies
Level 6 (Practice change)	Behavior change	Adoption level
Level 5 (KOSA change)	Opinion, knowledge and attitude of participants	and attitude of knowledge and attitude

Level 4 (Reactions)	Perceptions of participants	Listening behavior, liking of broadcast formats, broadcast time, time interval between broadcasts, and preferred topics for next farm school
Level 3 (Outputs)	Activities completed and publications	Activities performed by key stakeholders, number of participants, their profile and publications released
Level 2 (Activities)	What farm school offer or do	Assigned activities of key stakeholders
Level 1 (Inputs)	Resources used	Money spent and human resources involved

Radio listening behavior was measured by four sub-components viz., listening frequency, listening style, listening pattern and listening response. Opinion of the participants was obtained on six sub-components viz., speed of presentation, relevance, audio quality, treatment of the message, adequacy of the content and usefulness of the content. Knowledge was operationalized as knowledge gained by participants on various aspects of backyard poultry through the farm school sessions and was measured by asking 39 questions broadcasted during 13 sessions. Attitude was operationalized as the degree of positive or negative feelings of participants and non-participants towards backyard poultry farming and was measured by using the scale developed by Rajkamal (1996). To see the difference in knowledge and attitude of participants and non-participants, a t-test was applied. Adoption refers to the adoption level of backyard poultry after listening to farm school. Adoption of tips refers to the tips followed after listening to the farm school by participants.

Check Your Progress 1

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. What do you mean by Bennett’s hierarchy?

.....

2. Write the levels of evaluation in Bennett’s hierarchy

.....

1.4 EVALUATION RESULTS AND IMPLICATIONS

2.4.1 Level 1-Inputs

The total money spent on the farm school was Rs.1.03 lakhs. Total human resources involved in the programme were 1058 (Table 2.2).

Table 2.2 : Financial and human resources involved in the programme

S.No.	Item	Rupees (Rs)*/ Number
1	Total money spent	
	Fee paid to AIR Rampur by CARI	Rs.26,790
	Honorarium to speakers @700 x 13	Rs 9,100
	Prizes to the winners	Rs 23,000
	Publication of the broadcast topics (250 copies)	Rs 35,000
	Transport charges	Rs 10,000
	Total	Rs. 1,03,890
2	Human resources involved	
	Number of scientists	13
	Number of radio broadcasters	2
	Technical persons involved	3
	Number of registered participants	1040
	Total	1058

2.4.2 Level 2 and 3 - Activities and Outputs

The activities allotted to and completed by the 13 scientists were preparation of radio scripts, delivery of the talk at radio station and evaluation of 1781 responses sent by registered listeners. The activities allotted to and completed by the broadcasters were 20 times prior advertisement about the farm school, recording and broadcasting of the 13 sessions. Technical persons were involved in correspondence, registration of participants, facilitating the recording, receipt and evaluation of responses, record keeping, tabulation of scores and farm school compendium publication. The activities of listeners were registration with CARI as participants, listening to the broadcasted sessions and sending responses.

Among 1040 registered listeners, 169 responded to one or all 13 sessions. Out of them, 69 (40.83%) responded to all the 13 sessions, 21 (12.43%) responded to 12 sessions and 79 (46.74%) responded to less than 12 sessions.

All the 13 sessions were compiled in a book form titled 'Profitable Backyard Poultry Farming in Rural Areas' and 250 copies were published and distributed to all the programme participants.

2.4.3 Level 4-Reactions of Participants

Listening behavior: Majority of participants were listened to 6-12 sessions (51.4%), listened to the sessions along with family members (56.8%), listening and simultaneously doing some work (51.4%) and only listening (48.6%). Overall, little more than half (56.76%) of participants were under medium listening behavior (Table 2.3). Wide variation in listening behavior has been observed with high standard deviation and range values as well. While listening, generally radio listeners do other things. Drawback in radio is that speaker cannot command full attention from listeners and they may be only half listening, and much of the message of farm school could be missed, ignored or misunderstood.

Table 2.3: Listening behavior of the registered participants

Variable	Categorization	Frequency	Percentage
a) Listening frequency	Listened to all 13 sessions	9	12.2
	Listened to all 13 sessions	9	12.2
	Listened to 6 -12 sessions	38	51.4
	Listened to less than 6 sessions	27	36.5
b) Listening style	Alone	2	2.7
	With family members	42	56.8
	With friends	25	33.8
	Mixed	5	6.8
c) Listening pattern	Listening and simultaneously doing some work	38	51.4
	Only listening	23	31.1
	Listening and taking notes	9	12.2
	Recording	4	5.4
d) Listening response	Only listening	36	48.6
	Discussion with family members	24	32.4
	Discussion with friends	12	16.2
	Seeking additional information from AIR/CARI	2	2.7
Overall listening behavior (Total score = a+b+c+d) Mean: 12.18 SD: 4.21 Range: 6- 23	Low (Mean-SD)	22	29.72
	Medium (Mean ± SD)	42	56.76
	High (Mean +SD)	10	13.52

Liking of broadcast formats: Drama or play let, interview and answering questions from audience were the formats liked by 29.7, 27 and 25.7 per cents of participants (Table 2.4). Out of 13 sessions of farm school, 8 were in interview and 5 were in straight talk formats. The listening behavior of the participants can be increased by broadcasting drama and play let mode formats which create

interest and attract large sections of audience. Interview and answering questions sustain the interest of the participants with an assumption that the next question could be related to their concern or question sent by them.

Table 2.4: Liking of broadcast formats by participants

Format	Frequency	Percentage
Straight talk	6	8.1
Discussion	7	9.5
Interview	20	27
Answering questions from audience	19	25.7
Drama or play let	22	29.7

Perception of participants on farm school sessions: Majority of participants reported present time of broadcast of session as convenient (54.1%). Present time interval of one week between the sessions was reported as inappropriate by 2/3rd of participants and majority of them (40.8%) preferred 2-3 days time interval. All the participants were willing to listen to another farm school and quail farming was the preferred topic by 37.8 % of participants (Table 2.5).

Table 2.5: Perception of participants on farm school session

Variable	Categorization	Frequency	Percentage
Session broadcast time	Least convenient	9	12.2
	Less convenient	8	10.8
	Convenient	40	54.1
	Most convenient	17	23.0
Present time interval of week days between broadcasts	Appropriate	25	33.8
	Inappropriate	49	66.2
Preferred time interval between broadcasts (N= 49)*	Every day continuously	19	38.8
	2-3 days gap	20	40.8
	4-5 days gap	10	20.4
Liking to hear another farm school	Yes	74	100
	No	0	0.00
Preferred topic for next farm school	Broiler farming	16	21.6
	Layer farming	1	1.4
	Backyard poultry farming	3	4.1
	Quail farming	28	37.8
	Turkey farming	8	10.8
	Guinea fowl farming	6	8.1
	Duck farming	12	16.2

* Response from 49 participants who felt the present time interval as inappropriate.

2.4.4 Level 5 - Opinion, Knowledge and Attitude of Participants

Opinion: Over half (55.4 %) of the participants reported the speed of the sessions as fast. Nearly half (48.6 %) of the participants reported the contents of the farm school as somewhat relevant. Audio quality was reported as fair by 54.1 percent participants. Moderate and high technical words in the sessions were reported by 43.2 % and 39.2% of participants. Inadequacy of the content of the sessions was reported by 48.6 percent of participants and little usefulness of the contents for starting backyard poultry was reported by half of the participants. Overall 77 percent of the participants had a medium opinion on the farm school followed by low (12.2%) and high (10.8%) opinions (Table 2.6).

Table 2.6: Opinion of participants on farm school sessions

Variable	Categorization	Frequency	Percentage
a) Speed of presentation	Slow	5	6.8
	Fast	41	55.4
	Appropriate	28	37.8
b) Relevance	Irrelevant	26	35.1
	Some what relevant	36	48.6
	Highly relevant	12	16.2
c) Audio quality	Poor	21	28.4
	Fair	40	54.1
	Good	13	17.6
d) Message treatment	High technical words	29	39.2
	Moderate technical words	32	43.2
	Less technical words	13	17.6
e) Content adequacy	Inadequate	36	48.6
	Some what adequate	25	33.8
	Adequate	13	17.6
f) Content usefulness	Very little	22	29.7
	Little	37	50.0
	Much	11	14.9
	Very much	4	5.4
Overall opinion (a+b+c+d+e+f)	Low (Mean – SD)	9	12.2
	Medium (Mean ± SD)	57	77.0
Mean 11.44 SD:1.66 Range: 8-16	High (Mean + SD)	8	10.8

The desired speed of radio talk reported is 125-150 words / minute (Tabing, 2002). Analysis of broadcast speed of the sessions from office records revealed speed as 96 - 298 words / minute with an average speed of 208 words / minute. Out of 13 sessions, 6 were fast, 3 were slow and only 4 sessions maintained the desired broadcast speed. Ideal speed of the session is very much essential for the clarity and understandability of the sound by rural audience.

Good quality audio with low technical words increase comprehensiveness of the message and therefore it is necessary to treat the message as per the convenience of the rural listeners.

Knowledge: Fifty percent of participants gained a moderate amount of knowledge (answered 14 to 26 of 39 questions), 25.68 percent gained a high amount of knowledge (answered 27 or more of 39 questions) and 24.32 percent gained low knowledge (answered fewer than 13 of 39 questions). Corresponding knowledge levels for non-participants were 35, 0 and 65 percents, respectively (Table 2.7). The mean knowledge and range of scores of farm school participants were higher than those of the non-participant group, and the ‘t’ value revealed significant ($P<0.01$) difference between them.

Table 2.7: Knowledge level of the participants and non-participants of farm school

Categorization	Participants (N=74)		Non-participants (N=60)	
	Fre- quency	%	Fre- quency	%
Low knowledge (answered up to 13 questions)	18	24.32	39	65.00
Moderate knowledge (answered between 14 to 26 questions)	37	50.00	21	35.00
High knowledge (answered 27 or more questions)	19	25.68	0	0.00
Mean	20.7		11.2	
SD	7.9		5.2	
Range	6-36		1-25	
‘t’ value	14.9		(P<0.01)	

Attitude: About 56.76 percent of the participants had a neutral attitude, followed by unfavorable (25.68 percent) and favorable (17.56 percent) attitudes (Table 2.8). Corresponding figures for non-participants were 63.51, 20.27 and 16.22 percents, respectively. The ‘t’ value between two groups also reveals a significant ($P<0.01$) difference in attitude.

Table 2.8: Attitude towards backyard poultry farming before and after listening to the farm school

Categorization	Participants (N=74)		Non-participants (N=60)	
	Fre- quency	%	Fre- quency	%
Unfavorable (mean-SD)	19	25.68	12	20.27
Neutral (mean ± SD)	42	56.76	38	63.51
Favorable (mean+SD)	13	17.56	10	16.22
Mean	29.08		25.03	
SD	6.33		7.4	
‘t’ value	6.83 (p<0.01)			

Table 2. 9: Adoption of backyard poultry farming after listening to farm school

Response	Frequency	Percentage
No plans to start backyard poultry	54	73
Rearing backyard poultry before listening to farm school	20	27
Started rearing backyard poultry after listening to farm school	0	0

2.4.5 Level 6 - Practice Change (Level of Adoption)

No participant has started backyard poultry farming after listening to the farm school (Table 2.9). Farm school has some impact on 20 participants rearing backyard poultry before listening to the farm school (Table 2.10). Participants began shelter construction, supplementary feeding, regular egg collection, vaccination, natural hatching at home and monitoring for disease symptoms on a regular basis after listening to the farm school.

2.4.6 Level 7 - End Results

SWOT analysis (Box 2.1) , case studies of Mr. Saxena (Box 2.2) and Mrs. Kamala Kumari (Box 2.3) indicated certain benefits as well as measures to improve the programme. Strengths are the basic assets providing competitive advantage, weaknesses are the liabilities, opportunities are the abilities to grow and achieve specific objectives and threats include situations that block the abilities of radio farm school in its progress. The knowledge gain, economic, social, nutritional and gender empowerment benefits of disseminating outreach information through farm schools are reflected in case studies.

Table 2.10: Adoption level of the tips given by the farm school

Tips	Adoption level							
	Practicing prior to farm		Began practicing after farm		Intend to practice		No plans to adopt	
	F	%	F	%	F	%	F	%
Shelter construction	8	40	3	15	0	0	7	35
Low cost flooring material	10	50	-	-	3	15	7	35
Cleaning chicken house	8	40	-	-	6	30	6	30
Supplementary feeding	-	-	10	50	3	15	7	35
Ca supplementation for laying chicken	-	-	-	-	-	-	20	100
Providing water	-	-	-	-	-	-	20	100
Regular egg collection	8	40	12	60	-	-	-	-
Natural hatching at home	14	70	6	30	-	-	-	-
Treatment of sick birds	20	100	-	-	-	-	-	-
Monitoring for disease symptoms	-	-	2	10	-	-	11	55
Help from veterinary doctors	-	-	-	-	-	-	20	100
Sanitation in night shelter	-	-	-	-	-	-	20	100
Vaccination against RD	-	-	10	50	-	-	10	50
Selling chicken	20	100	-	-	-	-	-	-
Selling eggs	-	-	-	-	-	-	20	100
Egg products	-	-	-	-	-	-	20	100
Chicken products	-	-	-	-	-	-	20	100
Utilization of poultry waste	-	-	-	-	-	-	20	100
Record keeping	-	-	-	-	-	-	20	100

Box 2.1 : SWOT Analysis of Radio Farm School

Strengths

- Powerful, cost effective, easier and simpler means to bridge the digital divide.
- Participation and involvement of the end-users in an organized manner
- Effective for creating awareness

Opportunities

- Can reach down to the grassroots level with the available radio network in the country
- Improved interaction between scientists – rural radio broadcasters - farmers
- Follow-up programmes after farm school like training and demonstrations to impart skill component and to bring practice change
- Improving the interactivity and incentives for active participation

Weaknesses

- Lacks permanence and inadequate interactivity - audience may not read and re-read messages as in the print press
- Time consumption for preparation of script, talk, travel and evaluation of responses
- Financial and human resource constraints
- Coverage capacity of radio transmission is limited

Threats

- Majority of listeners accept radio as a means of entertainment rather than as a source of education
- Advanced ICT tools like television, internet are attracting traditional radio audience

Box 2.2: Case Study 1-Earning through Poultry Farm Schools Without Poultry Farming

Loha village of Rampur district seems the most unlikely place to meet someone who won four times Rs. 5000/- cash as first prize in farm schools. Yet in Loha village, lives Mr. Surendra Kumar Saxena, a graduate and progressive farmer known for his innovativeness of establishing a 'radio club' along with his friends. Besides agriculture his habit over the past 4 years has been the careful listening and participation in farm schools. In the farm school on backyard poultry he scored 93.46% and secured first place. Saxena 34, may be mistaken for a poultry farmer with his knowledge on poultry farming. But he never practiced poultry farming before or after listening to farm schools. The reason being he earns sufficient money through agriculture. "I was taught farming by my parents the way students are taught by their teachers," he said. But how does he manage time with farming and listening to farm school sessions? Saxena said that he plans his activities before farm school session starts. Saxena had listened to all the previous farm schools and gained valuable knowledge. He listened to all 13 sessions of backyard poultry farm school

along with his friends, recorded them and discussed thoroughly with them before sending response. He likes interview format of the session and said broadcasting time and time interval between broadcasts as appropriate. He opined that voice of some of the scientists doesn't suit for radio broadcast and suggested to record scripts written by scientists with regular radio announcers for better comprehension. He said further training is required to gain skill and confidence to practice poultry farming after farm school. He has good knowledge and favorable attitude, but has no plans to start backyard poultry farming. When asked about his chances of winning next farm school prize he said, 'people are telling me that I will win, but I don't know'. Asked the reasons as to why he participates in poultry farm schools, a smiling Saxena said, 'only to win prize money'.

Box 2.3 : Case study 2 - Kamallesh Kumari and her Backyard Poultry

Smt. Kamlesh Kumari, 38 year old housewife, studied up to high school and a member of self help group in village Girdharpur. Her husband has a small patch of land and was struggling to make living from it. She scarcely had enough money to cover her household expenses. When block officer encouraged, she purchased 15 improved backyard poultry chicks. She reared them carefully and recycled the birds 5-6 times. To date she is maintaining a small flock of 6 adult birds and 9 chicks. A single hen lays an average of 12-15 eggs a month and she earns Rs. 3/- on each egg - double the price of commercial eggs. She said 'on an average, I sell 20-30 eggs per week and earns Rs. 300/- per month. The remaining eggs are used for further hatching and household consumption. Kumari's life improved with the birds and she now had eggs and chicken often to sell and to nourish her two sons and one daughter. She started supplementary feeding and vaccination to her chicks after listening to the farm school. 'Buying chicken and eggs with my husband's earning is difficult, so I wanted to rear birds in order to get some money, eggs and chicken,' she said. Though she started backyard poultry before listening to farm school, she said 'I have learnt good information from farm school'.

Check Your Progress 2

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.+

1. What are the contributions of SWOT analysis in this evaluation?

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2. In what way case studies helped the evaluation study?

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2.5 LET US SUM UP

Dear learner, in this unit we discussed how to conduct an evaluation study using Bennett’s hierarchy and radio farm school programme as an example. CARI experience with farm school shows that, use of radio has been the most powerful means of increasing the participation and involvement of the end-users in extension and development. This has also shown to be much easier and simpler means of dissemination of information for development in an organized manner. More spread geographies like India will benefit much more from outreach developmental programmes through radio, as the clientele have been in almost outer orbit of information and communication system. The available infrastructure with vast number of radio stations in the country is a promising case to take up farm school initiatives on large scale. Similar outreach programmes using radio farm schools on poultry and livestock may be made in other areas keeping in view the findings emerged in this evaluation and SWOT parameters associated with disseminating outreach information through radio. Based on the evaluation it could be concluded that radio contributes in: creating awareness and knowledge, change in attitude, mobilizing community to best practices, simplifying research findings by translating into user language and linking outreach workers and researchers to the farmers.

Learners who have opted for project work under this programme can conduct similar evaluation studies by following the example given in this unit.

2.6 REFERENCES AND SELECTED READINGS

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Sasidhar, P.V.K., Suvedi,M., Vijayaraghavan,K., Singh,B., and Babu, S (2011). Evaluation of a Distance Education Radio Farm School Programme in India: Implications for Scaling up. *Outlook on Agriculture* 40 (1), 89-96.

Tabing, L. (2002), ‘How to do Community Radio’, UNESCO Asia-Pacific Bureau for Communication and Information, New Delhi.

2.7 CHECK YOUR PROGRESS – POSSIBLE ANSWERS

Check Your Progress 1

1. Bennett's hierarchy describes evidence of programme impacts, beginning at the bottom step with inputs and progressing to the top end-results.
2. The seven levels in Bennett's hierarchy are : Level 7 (End results); Level 6 (Practice change); Level 5 (KOSA change); Level 4 (Reactions); Level 3 (Outputs) ;Level 2 (Activities) and ; Level 1 (Inputs)

Check Your Progress 2

1. SWOT analysis indicated certain benefits as well as measures to improve the programme. Strengths are the basic assets providing competitive advantage, weaknesses are the liabilities, opportunities are the abilities to grow and achieve specific objectives and threats include situations that block the abilities of radio farm school in its progress.
2. The shortcomings of farm school programme are reflected in Mr. Saxena's case study. The case study of Ms. Kamallesh Kumari indicates the knowledge gain, economic, social, nutritional and gender empowerment benefits of disseminating outreach information through farm school.



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UNIT 3 RURAL DEVELOPMENT PROGRAMME – A CASE STUDY OF DISTRICT PERSPECTIVE PLAN ON MGNREGA

Structure

- 3.1 Introduction
- 3.2 Wage Employment Programmes in India
- 3.3 Mahatma Gandhi National Rural Employment Guarantee Scheme
- 3.4 Decentralized Planning and MGNREGS
- 3.5 Village MGNREGS Perspective Plan
- 3.6 Mapping
- 3.7 Report Writing
- 3.8 Let Us Sum Up
- 3.9 References and Selected Readings
- 3.10 Check Your Progress-Possible Answers

3.1 INTRODUCTION

Employment is fundamental pre-requisite to raise per capita income and eradicate household poverty. Poor employment opportunity is one of the key reasons for the endurance of poverty in India. After independence and particularly from the Fifth Five Year Plan onwards, Government of India has initiated several rural development programmes for raising rural employment for the alleviation of rural poverty. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one amongst them. The present unit intends to discuss in detail about the MGNREGA and how to prepare a district plan under it.

After reading this unit, you will be able to:

- understand the types of employment programmes and narrate various components of MGNREGA;
- explain how to prepare a village plan; and
- prepare report of the district perspective plan.

3.2 WAGE EMPLOYMENT PROGRAMMES IN INDIA

The prevalence of unemployment and poverty viewed as the most serious concern for development. In this regard, the government of India has initiated various employment generation programmes-both self-employment and wage-employment programmes since independence. The wage-employment programmes generate employment, infrastructure and social capital. Evaluation of these programmes is another very significant component to achieve the laid down objectives. Further, these wage employment programmes must be need based and cost effective to improve the life of rural people, especially poor families.

A few important wage employment programmes launched by the government of India are Food for Work Programme (FWP); National Rural Employment Programme (NREP); Rural Landless Employment Guarantee Programme (RLEGP); Jawahar Rojgar Yojana (JRY), and Sampurna Gramin Rojgar Yojana (SGRY) and recently launched National Rural Employment Guarantee Scheme (NREGS) and lately renamed as Mahatma Gandhi NREGS. The government of India launched the Food for Work Programme in 1977. The programme aimed at providing gainful employment to the rural poor to improve their income and nutritional level. Side by side it also aimed at creation of durable community assets and strengthening rural infrastructure for higher production and ensuring better standard of living to the rural poor. In October 1980, the FWP was replaced with National Rural Employment Programme (NREP). The NREP sought to generate additional employment, create durable assets and raise the quality of living of the rural poor. The NREP was a centrally sponsored programme with 50:50 sharing basis between the central and the state government. One of the important features of the NREP that it was implemented through Panchayati Raj Institutions. The RLEGP was launched in 1983, aimed at providing employment to the landless families in rural areas, who are hard pressed with poverty and hunger particularly during the lean season. It was a 100 percent centrally sponsored scheme funded by the government of India. The Jawahar Rojgar Yojana (JRY) Programme launched in 1989-90 in place of NREP had several unique features:

- Allocation of central assistance entirely on the basis of incidence of poverty.
- 80 percent of the share borne by the central government and 20 percent by the state government. Allotment of untied money to the village panchayats, and
- Freedom to the gram panchayats to select, plan and implement local development works based on the felt-needs of the local community.

The SGRY was launched in 2001. The two important objectives of the programme are providing additional wage employment and food security and to improve nutritional levels. The second objective was to create durable community, social and economic assets and infrastructural development. It was a centrally sponsored scheme with cost sharing of 75:25 bases between the centre and the state.

3.3 MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

It is pertinent to note here that three articles of the constitution of India have bearing on the right to work and these are listed in the Directive Principles of State Policy. These three articles are:

- Article 39 envisage that the state to direct its policy towards securing for all its citizens, men and women, the right to an adequate means of livelihood.
- Article 41 enjoins the state to make effective provision for securing the right to work, to education and to public assistance in case of unemployment, old age, sickness and disablement and in any other of undeserved want, all within the economic capacity of the state.
- Article 43 direct the state to secure to all its citizens, work, living wage conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and cultural opportunities.

Unemployment is a cause of poverty and generation of employment is central to eradicate poverty from rural India. The MGNREGS was launched in 2004 in 200 backward districts and later on extended to all the districts in the country in 2008. The mandate of the MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. On 2nd October 2009 an amendment was made in the National Rural Employment Guarantee Act 2005, to rename the National Rural Employment Guarantee Act with the words the Mahatma Gandhi National Rural Employment Guarantee Act. The major differences between MGNAREGA and MGNREGS are summarized below (FAQs in MGNAREGA, 2014).

MGNAREGA	MGNAREGS
The Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA) is the foundation for the Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS) and provides guaranteed employment	The Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS), created as directed in Mahatma Gandhi NREGA and the means to implement the Act so that the guarantee comes into effect
The Central Government specified the features and conditions for guaranteed employment in Mahatma Gandhi NREGA 2005	The State Governments have to incorporate all features of Mahatma Gandhi NREGA in the State Mahatma Gandhi NREGS as mentioned in Schedule –I and condition of employment as mentioned in Schedule-II of Mahatma Gandhi NREGA
The Central Government has powers to make rules and to amend Mahatma Gandhi NREGA	The State Governments have powers to make rules and amend the concerned State scheme.
Mahatma Gandhi NREGA has been notified through the Gazette of India Extraordinary notification and is National legislation.	Mahatma Gandhi NREGS of a State has been notified through the Official Gazette of concerned State

3.3.1 Components of MGNREGS

(a) Salient features of the MGNREGS

Some of the salient features of MGNREGS are as follows:

- i. At least 100 days of employment for at least one able-bodied person in every rural household
- ii. Minimum wages on rate prevailing in states as per Minimum Wage Act-1948 and Centre to step in if wages go up beyond minimum or less than rupees 60
- iii. Panchayats to finalize, approve, implement and monitor the projects. The scheme shall not permit engaging any contractor for implementation of the projects

- iv. The task under the scheme shall be performed by using manual labour and not machines
- v. A minimum of 33 per cent reservation to be made for women, where the number of applicant is very large
- vi. The scheme will ensure transparency and accountability at all level of implementation and
- vii. All accounts and records relating to the scheme shall be made available for public scrutiny.

(b) Strategies of the MGNREGS

Some of the strategies adopted are as follows:

- i. Central government meets the cost towards the payment of wage, three fourth of material costs and certain percentage of administrative cost;
- ii. The state governments meet the cost towards unemployed allowances, one fourth of material cost and administrative cost;
- iii. Adult members of rural households submit their name, age and address with photos to *gram panchayats* for registration;
- iv. Block is the basic unit of implementation.
- v. *Gram panchayats* are the main implementing agencies and
- vi. *Gram sabha* is the main work identifying body.

(c) Mandatory Worksite Facilities

Some of the mandatory work site facilities needed to be available in the work sites of MGNREGS are:

- i. Drinking water facilities for the workers
- ii. Provision of shade near the work sites
- iii. Provision of medical aid
- iv. Provision of crèche, if more than five children below six are present at the work sites

(d) Gender Related Provisions

- i. Equal wage to both male and female worker employed
- ii. No gender discrimination in employment and wage
- iii. Priority in allocation of work to women and at least 33 percent of the workers in a particular work should be women

(e) Permissible works

- i. Water conservation activities : (a) digging of ponds and (b) de-silting of ponds
- ii. Small check dam/other harvesting structure
- iii. Afforestation in common land/waste land areas
- iv. Construction of minor irrigation canals

- v. Repair of minor irrigation facility to SCs/STs
- vi. De-silting of old canals
- vii. De-silting of traditional open well
- viii. Land development of common waste areas
- ix. Drainage/Nallah to drain extra water in water logged/flood affected areas
- x. Construction of embankment for flood control
- xi. Repair of embankment for flood control connecting road to village main road
- xii. Any other work which may be notified by the central government in consultation with the state government

(f) Cost Sharing

Central government has to pay for:

- i. Wage costs
- ii. 75% of material costs
- iii. Some administrative costs

State governments have to pay for:

- i. 25% of the material costs
- ii. Other administrative cost
- iii. Unemployment allowances

(g) Social Audits

- i. *Gram sabha* will conduct social audits of all work done within the *panchayat*.
- ii. All relevant documents of the NREGS will be provided by the *panchayat* to the *gram sabha* such as work register, muster roll etc.

Check Your Progress 1

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. Name few wage employment programmes launched in India after independence?

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2. Write three important characteristics of MGNREGS

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3.4 DECENTRALIZED PLANNING AND MGNREGS

Under the MGNREGS each district has been asked to prepare a district perspective plan. Customarily, the district plan will be an aggregate of block plans and block plan is the sum total of the village panchayat plans. In some states there are *wards* within the *panchayat*, then the district could have the ward plan and the *panchayat* plan is the aggregate of ward plans like Himachal Pradesh. The key to plan preparation is the *panchayat* plan, as *panchayat* is the main implementing agency of MGNREGS.

3.4.1 Importance of Decentralized Planning

In recent years decentralized planning i.e. planning below the national and sub-national level has become an instrument for future development of the local areas in most of the democratic societies including India. Both the decentralized as well as the democratic planning go hand in hand for facilitating development in the democratic societies. The decentralized planning in a democratic society believes in multi-level planning at the sub-national government levels to facilitate maximum utilization of available local resources and manpower for the local development.

Some of the differences between the centralized and decentralized planning are:

- Decentralized planning is planning by the people and is democratic in nature. On the other hand, the centralized planning is a planning for the people and authoritative in nature.
- Decentralized planning is based on the bottom-up approach, while centralized planning is based on top-down approach.
- Decentralized planning, the people through *gram sabha* and the elected representatives of village panchayats took part in plan preparation. Thus, in other word, the decentralized planning is peoples' planning and more realistic in nature and closer to the accuracy and while the centralized planning is government's planning prepared in the white chamber without taking into consideration the views of the people for whom the plan is prepared.
- Centralized planning a single plan is prepared by the government for the state; while in case of decentralized planning each district and even of blocks and villages of a state have their own plan based on their local needs and is a integration of the plans of the both urban and rural areas
- In case of centralized planning, the elected representatives are least involved, however, in decentralized planning, the elected representatives of the Urban Local Bodies and the Rural Local Bodies are largely associated in plan formulation exercises.

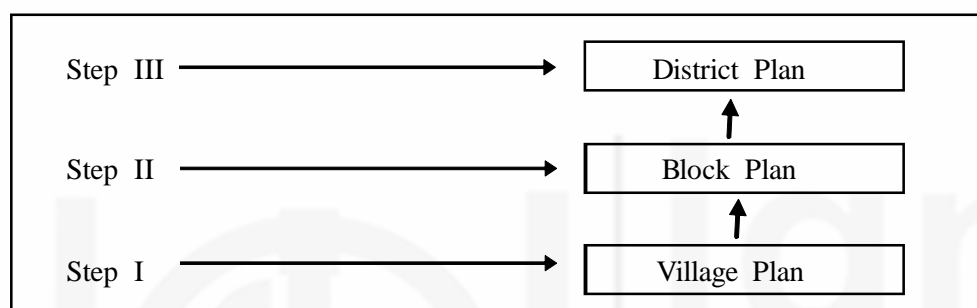
The need for decentralized planning and development was felt in India in the First Five Year Plan (1951-56), which advocated that there is a need to breakup the planning exercise into national, state, district, and local community levels. The two new components of decentralized planning came into picture in the Second Five Year Plan, namely, the establishment of the District Development Council and the drawing up of Village Plans. In 1969, the Planning Commission communicated guidelines to the states that to formulating district plans, encompassing the concept, the methodology and the detail drawing up plans within the framework of annual, medium term and perspective plans. The

Administrative Reforms Commission report (1967) highlighted that the district planning needed to be focused in those areas where local variations in the pattern and process of development were likely to yield quick results in terms of growth. M.L. Dantwala Committee (1978) also laid stress on Block Level Planning to form a link between village and district level planning. In 1984, Hanumantha Rao Committee recommended for decentralization of functions, powers and finances and setting up of district planning bodies and district planning cells.

3.4.2 District Plan Preparation

The first to prepare a district plan is to prepare a need-based village plan. The bottom-up approach is usually followed in the preparation of District Plan. At the outset, village plan or panchayat plan is prepared. The block plan is the sum total of panchayats plan. The district plan is the aggregate of block plans. The organization or individual involved in the preparation of the village plan has to involve and work in coordination with the district and block administration and the functionaries of the line department in the district administration.

Fig. 3.1 : Steps in Preparation of District Plan



3.5 VILLAGE MGNREGS PERSPECTIVE PLAN

The Village MGNREGS plan preparation is the key to the District plan. In North Indian states where one village plan is also called the panchayat plan. But in the southern state where each *panchayat* consist on an average seven to eight villages, the panchayat plan is the aggregate of village plans.

3.5.1 Strategy for Village Plan Preparation

While preparing the village plan following points have to be kept in mind:

- Assessing the demographic and other dynamics of the villages/ *panchayats*
- Identifying the available resources with the villages/ *panchayats*
- Identifying the gaps and practices and their relation to the problems
- Identifying the possible infrastructure required to deal with the problems.
- Resource mapping for the creation of required infrastructure
- Man days and manpower mapping for creation of required infrastructure
- Year-wise prioritization of activities to be conducted, work generated and resources required
- Preparation of a strategic five year plan

3.5.2 Process of Village Plan Preparation

Following steps needed to be followed in the process of village plan preparation:

- Informing the *panchayat* and through its, the people about the need and importance of grass roots planning and making them understand how their participation is vital for plan preparation

- Collection of required data both primary as well as secondary
- Conducting *gram sabha* for identification of existing and required infrastructure
- Year wise prioritizing the need and their implementation through PRA in which *panchayat* is actively involved
- With the help of *panchayat* and line department functionaries estimating the project wise activities and expenditure requirement

3.5.3 Orientation about Grassroots Planning

The following people functionaries and community based organization may be oriented about the importance of grassroots planning:

- Members of the village *panchayat* and members of the intermediate and district *panchayats* who are in the *panchayat*.
- Youth club and Mahila Mandal members
- Self-help group members
- Members of farmers association
- Line department functionaries
- Opinion leader of the village
- Representatives of the NGOs, if any
- Any interested villagers

The important topics to be covered in the orientation programme are:

- what is planning and grassroots planning
- Need and importance grassroots planning
- NREGS and its various features
- How to prepare grass-roots plan and importance of peoples' participation in grassroots planning.

3.5.4 Collection of Data

Both primary and secondary data to be collected for the preparation of village plan.

(a) **Primary Data:** The Primary data have to be collected on following aspects:

- Demographic aspects
- Type of households: caste wise and religion wise population
- Percentage of BPL families
- Percentage of Migratory households
- Land/ irrigation pattern
- Occupation of the households
- Literacy status
- Banking facility

- Cropping pattern
- Village small scale/cottage industry
- Village common land and their utilization pattern
- Available infrastructure and required infrastructure
- Number of unemployed persons
- Various sources of income of the panchayats

(b) **Secondary data:** The secondary data for the village plan will be collected from following sources:

- *Panchayat* record and register
- Records available with block and district offices

3.5.5 Conduction of *Gram Sabha*

- People should be informed well in advance about the date, timing and agenda of discussion in *gram sabha*
- Registering the members who attended the *gram sabha*. The required quorum of the *gram sabha* needed to be fulfilled
- The president of the *gram sabha* should preside over the *gram sabha* and secretary of the village panchayat prepare minutes of *gram sabha*
- The wish-list of the *gram sabha* need to be posted in the *panchayat* houses after the end of *gram sabha*

3.5.6 Prioritizing the Needs through PRA

One small working group must be constituted who will conduct PRA and perform following functions:

- (i) Year wise prioritization of activities
- (ii) The calculation of mandays and budget
- (iii) Passing the final plan in the *gram sabha*

Check Your Progress 2

Note: a) Write your answer in about 50 words.

- b) Check your progress with possible answers given at the end of the unit.

1. Discuss three important steps for preparation of grassroots planning?

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2. Why decentralized planning is important?

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3.6 MAPPING

Three types of mapping are important for the preparation of the MGNREGS perspective plan document. Those are:

- Activity Mapping
- Resource Mapping
- Physical Mapping of NREGS work

3.6.1 Activity Mapping

As per the guidelines of MGNREGS, the village *panchayats* have to take up 15 different activities, which are to be identified and prioritized as per their urgency. The activities of one of the village *panchayats* is given in Table-3.1.

Table 3.1 : Activity Mapping of a Village Panchayat

S. No.	Activities under NREGS	Existing*	Unit/ Physical	Required*	Unit/ Physical	Physical No.**
1.	Water Conservation Activity (a) digging of ponds (b) de-silting of ponds	1 1	3-10 Acre 1-3 3-10 Acre	1 1	1-1 Acre 1-3 Acre	1 1
2.	Small check dam/ other harvesting structure	2	-		2	-
3.	Afforestation in common land/waste land areas	1	10 Acre	1 3	3100-10	3
4.	Construction of minor irrigation canal	2	-	1	2-4 KM	2
5.	Repair of minor irrigation facility to SC/ST	2	-		2	-
6.	Provision of irrigation facility to SC/ST	1	-		2	-
9.	De-silting of old canal	2	-		2	-
10	De-silting of traditional open well	1	2		2	
11.	Land development of common waste and area	1	1 Acre	1	1-1 Acre	4
12	Drainage/ <i>Nallah</i> to drain extra water in water logged/flood affected areas	2	-		2	-
13	Construction of Embankment for flood control	2	-		2	-
14	Repair of Embankment for flood control	2	-		2	-
15	Connecting road to village to main road	1	2-5 KM	1	1-4 KM	5

* (YES-1, No-2)

** 2008-09(1); 2009-10(2); 2010-11(3); 1011-12(4);2012-13(5)

In this table the activities are prioritized in order of their priority year wise. In this table, the village *panchayat* wants digging of pond and de-silting of ponds are their first priority and will be undertaken in the first year of the prospective plan. The connecting road of the village to the main road which nearly 2-5 km length will be undertaken in the last year of MGNREGA five year prospective plan.

3.6.2 Resource Mapping

After the identification of activities, the agency/ the *panchayat* or individual preparing the plan has to do the financial estimation, here the non-technical personnel has to take the help of the engineers at the district and block headquarters, having received training in financial estimation on MGNREGS and follow the guidelines. The activity and year-wise resources mapping is given in Table-3.3. It is pertinent to mention here that while preparing perspective financial estimation, 5-10 percent increase from one year to the other need to be done. The estimation also includes number of man days required and number of persons to be employed. An example of resource mapping is given in Table 3.2.

Table 3.2 : Resource Mapping: 2008-09 to 2012-13 (Location/Area Specific Kinds/ Types of Infrastructure to be created under MGNREGS)

Name of required infrastructure under NREGS*	Location Khasra No.	No. of Units	Physical estimation (Rs.)	No. of man days required	Financial Estimation (Rs.)	No. of persons to be employed (Rs.)
2008-09						
1(a)		1	1 Acre	240000	1703	132
1(b)		1	3 Acre	1092000	7745	132
2009-10						
4		2	4 KM	3280000	23263	132
2010-11						
3		3100	10 Acre	390600	2771	132

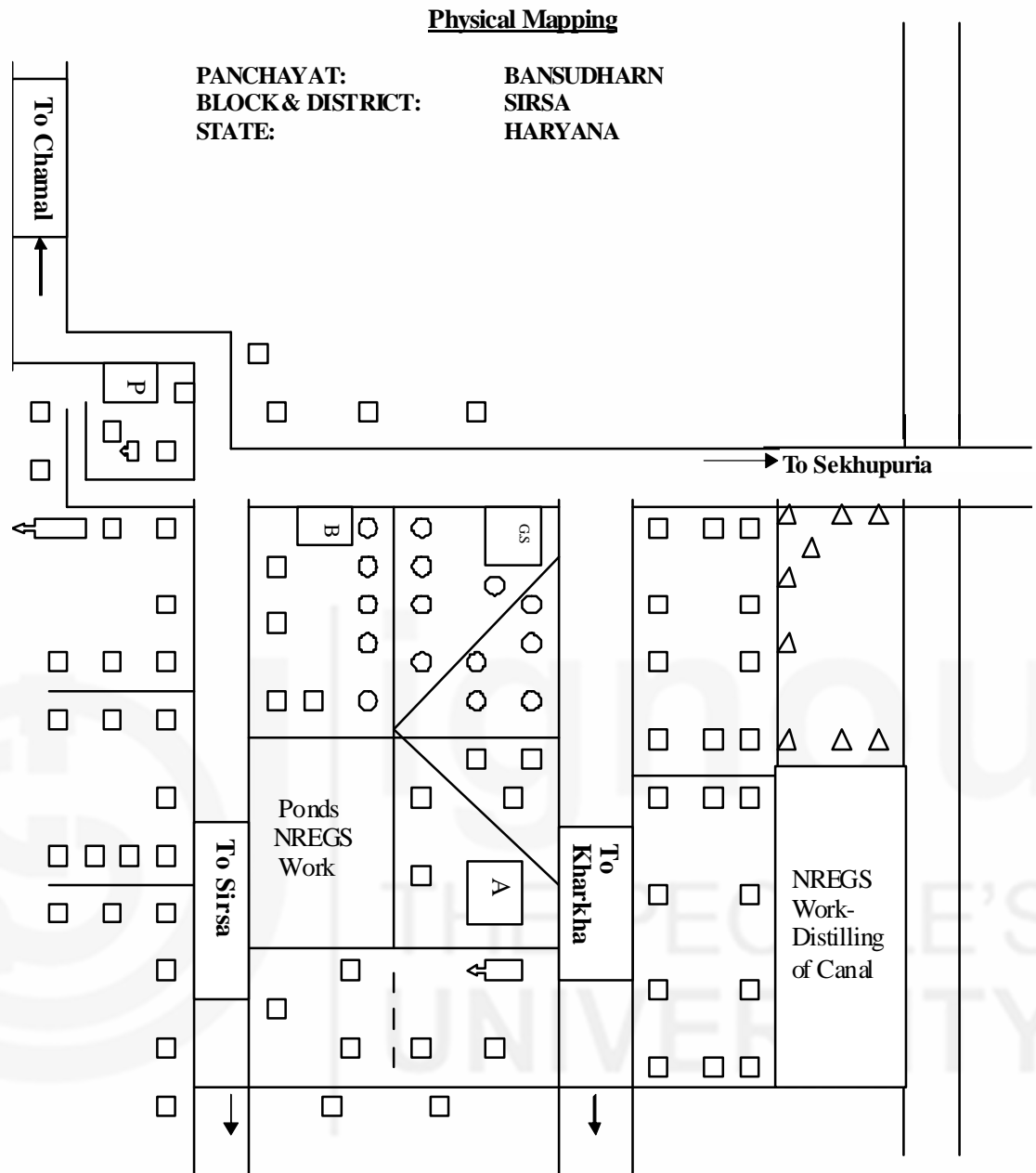
*The number represents the activities given in Table-3.1

The financial estimation of each activity is essential, as it would be helpful for the projection of financial allocation for NREGS. In Table-3.2 financial estimation of various activities identified and prioritized in Table 3.1 has been done. For example, de-silting of the pond of one acre will cost two lakh forty thousand rupees and the required man days are 1703 and person required for completing this work is 132. It is pertinent to mention here that while estimating cost for each subsequent year, 5-10 percent increase in the cost calculation has to be done.

3.6.3 Physical Mapping of MGNREGS Work

The team involved in the preparation of MGNREGS plan has to prepare a physical mapping of the work to be performed under MGNREGS in the villages. The team has to move through the village panchayat for location of MGNREGS

work. It is required for the transparency purpose. A village physical map is drawn below. The photocopy of the village map can be obtained from the block office and MGNREGS work can be plotted accordingly.



INDEX:

- | | | |
|---------------|----------------------|----------------------------|
| □ General H H | ↖ Water Tanks | B - Bank |
| ○ OBC HH | G. S. - Govt. School | T - Temple |
| △ SC HH | P - Panchayat | A - NREGS Connecting Roads |

All the village plans in a block will be aggregated, to make it a block plan and all the block plans will be clubbed together to make it a district plan.

3.7 REPORT WRITING

The report on the District Perspective Plan, MGNREGS needs to have following six chapters and an executive summery. The Chapters are discussed below.

Executive Summary: It would give a brief of the plan with objectives, methodology, physical and financial mapping.

Chapter-I: Introduction

The introduction will contain the information about the district. Information from various secondary sources has to be collected for writing this chapter. The information will cover aspects such as demography, caste-wise and religion-wise population; employment status of the population; agricultural productivity; size of land holding; depth of water table; sources of irrigation, literacy, main crop; occupation of the population; village small and cottage industries; banking facilities; etc.

Chapter-II: Resource Envelope: District, Blocks and Panchayats

The second chapter will deal at length, the data on various sources of income of the district, block and panchayats collected with the help of questionnaire. The sources of income from different centrally and state sponsored schemes are SGSY (Swarnajayanti Gram Swarozgar Yojana); (BRGF) Backward Region Grant Fund; MPLAD (Member of Parliament Local Area Development Fund); MLALAD (Member of Legislative Assembly Local Area Development Fund); etc. The own sources of revenue of the district *panchayat*; block *panchayats* and village *panchayats* have to be included in the calculation of the resource envelope.

Chapter-III: Panchayat-wise Details of Infrastructure, Resources and Employment

The chapter-III will discuss the *panchayat*-wise details of the list of infrastructure already existing and the list of infrastructure required. Secondly, it will also include the total finance available to a *panchayat* in the current year and the expected finance to be available in the next five years. Thirdly, the chapter will discuss the number of employment and man days to be generated in the next five year in the *panchayat*.

Chapter-IV: Block-wise Details of Infrastructure, Resources and Employment

The chapter-IV will discuss the block-wise details of the list of infrastructure already existing and the list of infrastructure required. Secondly, it will also include the total finance available to the block in the current year and the expected finance to be available in the next five years. Thirdly, the chapter will discuss the number of employment and man days to be generated in the next five year in the block.

Chapter-V: District-wise Details of Infrastructure, Resources and Employment

The chapter-V will discuss the district-wise details of the list of infrastructure already existing and the list of infrastructure required. Secondly, it will also include the total finance available to the district in the current year and the expected finance to be available in the next five years. Thirdly, the chapter will discuss the number of employment and man days to be generated in the next five year in the district.

Chapter-VI: Effectiveness of MGNREGS

This chapter will discuss the effectiveness of MGNREGS in creating employment, promoting wage earning, checking rural-urban migration, promoting irrigation, raising productivity etc.

Check Your Progress 3

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. Why resource mapping is important?

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2. What are the components of report writing?

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3.8 LET US SUM UP

The decentralized planning that is planning down the below at the district and village level is now a day considered as important instrument for development. The district development plan is one of the important components of decentralized planning. The Government of India is implementing MGNREGS for poverty eradication and has asked the state governments to prepare district plans on MGNREGS. The present unit gives a detail of how to prepare a district perspective plan on MGNREGS.

3.9 REFERENCES AND SELECTED READINGS

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3.10 CHECK YOUR PROGRESS-POSSIBLE ANSWERS

Check Your Progress-1

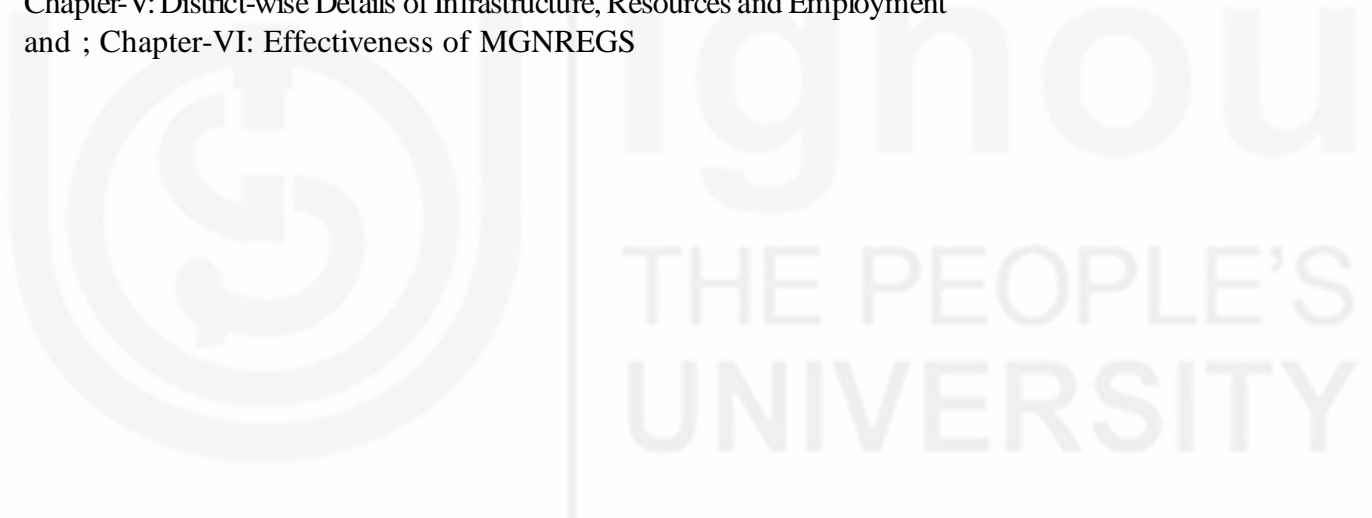
1. A few important wage employment programmes launched by the government of India are Food for Work Programme (FWP); National Rural Employment Programme (NREP); Rural Landless Employment Guarantee Programme (RLEGP); Jawahar Rojgar Yojana (JRY), and Sampurna Gramin Rojgar Yojana (SGRY) and recently launched Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).
2. The three important characteristics of MGNREGS are: (i) it provides 100 days employment to one member of a family in rural areas in a calendar year; (ii) the work undertaken is largely manual labour; and (iii) the programme is implemented by the village panchayats.

Check Your Progress-2

1. Three important steps in preparation of grassroots planning are: (i) conduction of need assessment through survey; (ii) conduction of gram sabha for the preparation of wish list; and (iii) conduction of PRA for the finalization of needs and its financial estimation.
2. The decentralized planning is important for the development faster development of all areas based on their needs. The decentralized planning is also called 'bottom up' planning, where the plan is prepared at the village level and then it goes to block and then block plan is prepared and the district plan is the aggregate of the block or village plan.

Check Your Progress-3

1. The resource mapping is important because of the fact that it is pertinent to know that how much money is required to be invested for the purpose of carrying out the identified work under MGNREGS. Under the resource mapping, each village prepares its own financial estimation for five years, with 5-10 percent increase in each year.
2. The various components of report writing are Chapter-I: Introduction; Chapter-II: Resource Envelope: District, Blocks and Panchayats; Chapter-III: Panchayat-wise Details of Infrastructure, Resources and Employment; Chapter-IV: Block-wise Details of Infrastructure, Resources and Employment; Chapter-V: District-wise Details of Infrastructure, Resources and Employment and ; Chapter-VI: Effectiveness of MGNREGS



UNIT 4 SELF HELP GROUPS AND MICRO FINANCE

Structure

- 4.1 Introduction
- 4.2 Self Help Groups: Meaning, Formation and Norms
- 4.3 Models of Self Help Groups
- 4.4 Micro Finance: Meaning, Characteristics and its Importance
- 4.5 SHG-Bank Linkages
- 4.6 SHG as Change Agents - Implications to Development
- 4.7 Case Studies
- 4.8 Let Us Sum Up
- 4.9 Keywords
- 4.10 References and Selected Readings
- 4.11 Check Your Progress: Possible Answers

4.1 INTRODUCTION

Dear Learner,

You are aware that Government of India has launched several developmental programmes for elimination of poverty. The approaches and strategies of these programmes did not yield satisfactory results in improvement of socio economic conditions vis -a-vis poverty eradication. As a result of this, the government and bankers targeting the poor and women Self Help Groups (SHGs) to implement various activities in order to reach the desired ends and to attain their objectives. In this context as a development professional, you need to understand various dimensions of SHGs and microfinance with related implications to development work. The micro finance and SHGs are closely related, interdependent and considered as building blocks for women empowerment. In this unit, different aspects of Women SHGs, Micro finance and their implications to development are discussed for your understanding.

After studying this unit, you should be able to

- analyze the dimensions of self help groups and their role in development,
- discuss the significance of micro finance, and
- describe the knowledge of SHGs and micro finance in the extension and development.

4.2 SELF HELP GROUPS: MEANING, FORMATION AND NORMS

SHG is a small autonomous, non political group of people living in the vicinity / neighbourhood and sharing common concerns, who come together voluntarily to work jointly for their personal, social and economic development. SHG is a group of 10-20 members who voluntarily associate themselves for common concerns, mainly to eradicate poverty. All the members agree for common

savings, generate a common fund and utilize the same for their credit needs through a management.

4.2.1 Objectives of SHGs

- To provide a cost effective credit delivery system
- To provide a forum for collective learning
- To provide genuine democratic culture
- To provide opportunities to imbibe norms of behaviour based on mutual respect.
- To provide a firm and stable base for dialogue
- To broaden the pattern of asset provision
- To foster entrepreneurial culture

4.2.2 Benefits of SHGs

- Instant access to credit at low interest during crisis
- Helps in reducing the dependence on money lenders
- Culture of thrift and disciplined loan repayment
- Helps meet production and consumption needs
- Helps to invest in new/existing economic activities
- Shift in the employment – from wage to self employment
- Asset building
- Improvement in health and nutrition status of the family and educational status of the children
- Improved knowledge on income generation activities
- Awareness and access to different schemes - increased information access
- Security
- Gender inequalities reduced
- Institutional framework.
- Winning confidence of mainstream financial sector as credit worthy institutions.

4.2.3 Formation of SHGs

There are three stages in SHG evolution:

- i. Group formation
- ii. Capital formation through revolving fund and skill development
- iii. Income generating activities

4.2.3.1 Group Formation: Group formation is not a spontaneous process. External agencies, individuals working with communities can act as a facilitator in the formation of groups and its development. Self Help Promoting Institutions (SHPI) plays a vital role in the initial stages of group formation. The external facilitators are generally Non-Governmental Organisations, social workers, village level workers, informal associations of local people, community based organisations, government departments, banks, farmer clubs etc.



Fig. 4.1: Women SHG Members

They interact with the poor families especially women to identify the small homogenous groups. The members regularly meet on a fixed time and date to collect savings from members under the supervision of SHPIs. Thus, SHGs will inculcate the habit of thrift and credit among the members, who generally belong to the families of BPL.

4.2.3.2 Capital Formation through Revolving Fund and Skill Development: SHGs taught simple principles of accounting and facilitate to receive external funds in multiples of their savings. SHPIs, bankers or donors are the sources of funding for SHGs. The corpus consists of own savings and other external funds (revolving funds, grants, loans). Small loans from corpus fund are given to needy members. The loans are given to members on a participatory method during the regular meeting etc. The loans have a definite repayment schedule, which is usually of short duration. The funds thus are rotated among themselves. The groups shall have a bank account to deposit the savings, revolving fund etc. The group shall maintain certain basic records as well.

4.2.3.3 Income Generating Activities (IGA): SHG members take up different income generating activities. SHPIs play an important role in taking up the suitable IGAs by the members based on the skills.

Income Generation Activities of SHGs

<ul style="list-style-type: none"> ● Agriculture ● Animal Husbandry ● Hosiery ● Candle preparation ● Cane items ● Carpets ● Khadi, leather items ● Spinning and weaving ● Basket weaving ● Woollen blankets weaving ● Sale of fruits, pongamia seeds ● Vegetable vending 	<ul style="list-style-type: none"> ● Chicken shops ● Mess ● Mid day meals ● Embroidery ● School Uniform stitching units ● Brick making ● Pot making ● Saree business ● Candle making ● Agarbatti making ● Pickle making
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4.2.4 Norms of SHGs

Any Self Help Group will have certain norms; help to function properly for sustainability of SHGs. It is mandatory for any SHG to have certain byelaws pertaining to

- i. Objectives of the groups
- ii. Meetings – time, periodicity
- iii. Savings – amount, periodicity, rate of interest
- iv. Credit – procedure for sanction, ceiling amount, purpose, rate of interest to be charged, repayment period
- v. Fines – defaulters in attending meetings, savings and credit repayment
- vi. Leadership - election or nomination of leaders, rotation of leaders etc
- vii. Personal/ social improvement – minimum literacy to be achieved, social work to be done, convergence of facilities etc

The norms are further elaborated for your better understanding.

Meetings: The group decides the periodicity of the meetings and monitoring is needed on regularity, attendance of the meeting, punctuality of the members, disciplinary action on errant members etc. Generally, each group shall meet at least once in a month at a fixed time. Some groups meet twice a month to transact their business. The meeting place may be the house of a leader, a common place, a temple, panchayat building etc. The absentee members are liable for fine, which becomes the part of corpus fund of the group.

Maintenance of registers: Each SHG maintain certain basic registers for effective monitoring, accountability and transparency. The registers of SHGs include Minutes book, Attendance register, Ledger book, Cash book, Bank pass book etc. These registers are suggested by promoter (banker, NGO), which may vary from place to place. The details of meetings, proceedings, attendance, member wise savings and credit, bank transactions etc are verifiable from these registers. The registers are maintained by a book - keeper (may be a literate member or non member), who is paid monthly honorarium for maintaining these registers.

Pattern of leadership: Each group shall have leaders, who represent the group matters in various platforms. The nomenclature of leaders varies from region to region and state to state. The leaders are elected from the members on rotation. Leaders aid to democratic function of the group. The purpose of rotation is to see that the leadership qualities are developed among the members of the group. However, the experience in Andhra Pradesh indicates that rotation of leadership apparently take place on the prescribed manner. The same leaders continue to hold the office and or influence the leadership.

Awareness of group: The SHGs will create awareness among the members and empowerment of members takes place. The members will have to know the purpose of group formation, activities and operations, savings, credits etc. The members are expected to participate actively in the group discussion and decision-making process. SHG helps to work as a cohesive group and will have transparency in the transactions.

Group activities: Savings and credit are the two important dimensions of SHG movement. Regularity in savings and method of dealing with defaulters are the important features of savings. The credit function of SHGs is judged by decision-making process adopted, credit requirement and quantum of loan sanctioned, system of monitoring credit repayment pattern etc. The group has to monitor their performance regularly.

4.2.5 Revolving of Fund

The SHGs to become eligible for sanction of revolving fund, community investment fund etc they need to pass through certain stages.

Stage 1 (Grading of SHGs): The formation stage lasts for 6 months. It is necessary to test whether it has evolved into a good group or not. This helps to understand the weaknesses of the group and to overcome such deficiencies. Members also evaluate their own performance through a participatory approach.

Stage 2 (Capacity building of SHGs): It is a crucial stage to enhance the capacity of groups and enables to receive the revolving fund, which become a part of corpus fund of the group. The external fund received enhances the group capacity to extend loans to the maximum. The expectation of the group during this stage include: 1) gradual improvement of per capita loan, 2) shift from consumption loans to production loans, 3) understanding the training requirements, 4) assessing and ascertaining the reasons for poverty, 5) meeting the credit needs of the members, 6) understanding the participatory monitoring of assets created through loans extended to its members, 7) capable of understanding community action programmes and continuing to do so independently and 8) reducing dependency on outside facilitating agency.

Final stage (Taking up the economic activities): After the above two stages, the group is eligible to receive assistance for economic activities in the form of revolving fund or subsidy extended to the members and or group. Some members are given loan and subsidy with the assurance of group as guarantor, which monitors the repayment.

4.3 MODELS OF SELF HELP GROUPS

There are three models adopted:

- Cooperative Development Foundation (CDF) model
- Development of Women and Children in Rural Areas (DWCRA) model
- South Asia Poverty Alleviation Programme (SAPAP) model

By analyzing these models, you can get a comprehensive idea on the dimensions of SHGs.

4.3.1 Cooperative Development Foundation (CDF) Model

Lack of access to credit and higher interest rates are the important elements of Cooperative Development Foundation model. Women Thrift Cooperatives are the basic units in CDF model. The adult women can become a member, irrespective of her economic status. Members have to save Rs 20/- per month

and earn 1% interest on her savings. However, she will be charged 2 per cent interest on the loan amount. Savings is the basis for loan amount and thus credit is linked to savings. Each member is eligible for credit to the extent of three times of her savings. Women Thrift Cooperatives are the focal points in village credit market for thrift accumulation and thrift linked credit with minimum interest rate. The WTC leaders monitor the loan repayment, saving collection, and disbursement of loans. Two guarantors are required for loan sanctioning. Loan Insurance Fund (LIF) scheme takes care of the risk of bad debtors due to death of any member. The WTCs federated into *Association of Women Thrift Cooperatives* (AWTC) for better functioning of WTCs. The model included poor and non-poor members; lacks the focused target. The CDF model is a model of untargeted Micro Finance Institution (MFI).

4.3.2 Development of Women and Children in Rural Areas (DWCRA) model

Development of Women and Children in Rural Areas (DWCRA) as a government programme started during the year 1982-83 and also known as government model. The main objective of the programme is to provide self-employment opportunities on a sustained basis for rural women. The women of neighbourhood can become the members with similar socio economic background. The size of the group varies between 10 and 15 members. These women take up different income generating activities according to their skills and availability of resources. DWCRA model banks upon training in leadership, attitudinal change and skill for income generation. An amount of Rs 25,000 provided to each group for undertaking different economic activities. This grant is a common fund, recouped and recovered periodically. Under IRDP, individual or group can also provided subsidy and loans from the banks. The groups mobilise monthly savings which is utilised for inter lending to meet the consumption needs of their members. The programme focuses on the improvement of health, education, childcare, nutrition, water and sanitation. Organisation of women into groups will result in their bargaining power and power to resist exploitation. In this process, linkages are established with government line departments, financial institutions, and corporate agencies. Economic and social empowerment is the bottom line of this model.

4.3.3 South Asia Poverty Alleviation Programme (SAPAP) Model

This programme was assisted by UNDP (United Nations Development Programme) consequent to Dhaka declaration of SAARC countries on poverty eradication in 1993. SAPAP model contemplated the process of social mobilization as an institutional mechanism to mobilise the poor into self-help groups. This leads to collective empowerment at the grass root level. The collective body facilitates them for better access of public resources and services. The empowerment model has three components – *social mobilisation, capital formation and capacity building* of the poor. These components help the poor to overcome their poor conditions by removing the obstacles that perpetuates poverty. SAPAP implemented in collaboration with local NGOs and state government. This is also a micro finance plus model.

Table 4.1 : Comparison of Different Models

CDF Model	DWCRA Model	SAPAP Model
HGs of CDF are called as Women Thrift Cooperatives and are federated as Association of Women Thrift Cooperatives	SHGs are called as DWCRA groups and are federated into Mahila Banks	SHGs are generally federated. (In Andhra Pradesh 3 tier structure exists - Village Organisations, Mahila Samakhyas and Zilla Samakhyas)
All adults irrespective of economic status become members	Poor are eligible to become members	Poor are eligible to become members
Size runs into hundreds	12- 15 members	12- 15 members
Depends on internal funds	Depends on internal funds and external funds	Depends on internal funds and external funds
No linkages with any other organisations	Linkages with line departments, formal financial institutions, and corporate sector	Linkages with State including line departments, local governance bodies, civil society and market
No focus on child strategy	Child centred strategy included	Child centred strategy included
Micro finance model	Micro finance plus model	Micro finance plus model
Known as NGO model	Known as Government model	Known as International model
Economic empowerment of women	Economic and social empowerment of poor women	Economic, social and political empowerment of poor women

Activity 1: Visit your nearest two SHGs and find out the models followed and compare them. Write your observations.

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Activity 2: Discuss with the members of women SHGs about the benefits and ill effects derived after joining the group and compare the benefits given in the unit.

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Check Your Progress 1

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. What is a SHG? Indicate salient features of SHGs.

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2. Enlist the objectives of a SHG.

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3. What are the different models of SHGs?

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4.4 MICRO FINANCE: MEANING, CHARACTERISTICS AND ITS IMPORTANCE

Micro finance defined as the provision of thrift, credit and other financial services and products in very small amounts to the poor for enabling them to raise their income levels and improve living standards. It is the provision of very small loans that are rapid within short periods and is essentially used by low-income individuals and households. Micro finance is enabling, empowering, and bottom up tool to poverty alleviation that has provided considerable economic and non-economic externalities to low income households in developing countries.

The major characteristics of micro finance are :

- very small amounts of loans are provided;
- credit follows thrift;
- short repayment period;
- no ceiling on maximum and minimum loan amount;
- interest rate is flexible, unlike commercial banks; and
- generally rural and urban households and more so women are the target for micro finance.

4.4.1 Micro Finance Movement in India

Micro finance movement in India formally launched on a pilot basis by National Bank for Agriculture and Rural Development (NABARD) in 1992. The formal financial institutions in India have not reached the poor households, particularly

the women in the unorganised sector. Rigidities in the structure and overheads lead to high cost of making small loans. Further, the poor not regarded as credit worthy. Low level of influence of the poor about either credit worthiness or their demand for saving services further aggravated the problem of the poor.

Micro credit is a financial innovation considered to have originated with the Grameen Bank in Bangladesh. It has successfully enabled extremely impoverished people of Bangladesh to engage in self-employment projects that allow them to generate an income and, in many cases, begin to build wealth and exit poverty. Due to success of microcredit, many in the traditional banking industry have begun to realize that these microcredit borrowers should more correctly be categorized as *pre-bankable*; thus, microcredit is increasingly gaining credibility in the mainstream finance industry. Many traditional large finance organizations are contemplating microcredit projects as a source of future growth, even though almost everyone in larger development organizations discounted the likelihood of success of microcredit when it was begun.

A multi agency rural credit delivery structure comprising of Commercial banks, Regional Rural Banks and Cooperative banks was established across the country, but it was difficult for this structure to meet the credit requirements (small, frequent) of the poor. Complicated systems and procedures of banks also resulted in large section of poor keeping away from the formal banking sector. On the other hand, rapid expansion of bank network threatened its viability and at the same time they cannot keep the poor outside their fold. The need for alternate mechanism for catering the financial service needs of the poor has emerged.

4.5 SHG-BANK LINKAGES

The micro finance scene in India is dominated by SHG – Bank linkage. The primary aim of the SHG – Bank linkage programme is to integrate informal savings and credit groups with mainstream banking system by providing credit facility to groups to enhance their fund base. In this direction, the financial services of banks started routing through SHGs. Thus, a link was established between informal groups (SHGs) and formal financial institutions (banks) for catering the financial needs of the poor. This network helped the banking sector to extend their outreach to the poorest of the poor. NABARD played a crucial role in establishing an effective and strong SHG - Bank linkage programme. The linkage programme focuses on developing credit delivery services for the poor; building a mutual trust and confidence between bankers and the poor; encouraging banking activity both on thrift as well as credit and sustaining a simple and formal mechanism of banking with the poor. Reserve Bank of India provided policy support to SHG – Bank linkage that allowed banks to open savings accounts, relax interest rates, margin security etc necessary for SHGs. SHG-Bank linkage programme became the largest and fastest growing finance programme in the world.

SHG – Bank linkage resulted in inculcating the habit of savings supplemented by borrowing to meet the needs of members. SHGs are developed into micro credit network for promoting the socio economic betterment of women. Community based participatory approach and sustainability of SHGs resulted in making SHGs as financial intermediaries to reach the poor. SHG to become qualify under bank linkage programme, it should satisfy certain characteristics such as

- Group should have been in active existence for minimum of six months
- Group should have successfully undertaken savings and credit operations from its own resources
- Evidence of democratic set up in the group where members have a say in all matters
- The group should be maintaining proper accounts/records
- The banker should be convinced that the group has not come into existence only for the sake of participation in the project and availing benefits
- There should be a genuine need to help each other and work together among the members.

Positive impacts of micro finance programme on women empowerment include

- Women’s ability to influence or make decisions improved
- Increased self confidence
- Improved family relations
- Improved status in the community
- Economic empowerment
- Political empowerment

Limitations

- Burden of time consuming meetings
- Additional stresses and pressures are introduced which might increase vulnerability and reflect disempowerment
- Reinforcement of traditional gender roles - remain trapped in low productivity sectors.

Activity 3: Visit a Regional Rural Bank and understand the dimensions of micro finance and SHG- Bank linkages. Write your observations.

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4.6 SHG AS CHANGE AGENTS- IMPLICATIONS TO DEVELOPMENT

SHGs can act as change agents as an organized group involved in different livelihood activities – agriculture, animal husbandry, horticulture. The development workers of different line department can easily influence SHGs for wider dissemination of information / technologies. In states like Andhra Pradesh, Tamil Nadu, the SHG are federated into a definite structure thus making the task of development workers easier in transfer of technology to a large number of people. Capacity building of these groups in the identified livelihood activities and developing the members as master trainers further enhances the effectiveness

of development outreach activities. Over a period, the approach of development also changed from individual to group, thus concept of SHG falling in line with development. As a development worker you need to understand and work with the groups. The study of SHG will help us to understand the various dimensions of groups, the factors contributing to the success of these groups etc. The SHG is a classical example to illustrate various development principles - gross root organization, participation, needs etc. One of the important features of SHGs is organization of the monthly meetings of SHGs / Village Organisations, which help the development workers to develop these groups into front line development agencies in disseminating the information/ technologies on a regular basis.

Check Your Progress 2

Note: a) Write your answer in about 50 words.

b) Check your progress with possible answers given at the end of the unit.

1. What do you understand by Micro finance? How micro finance is.... important in poverty alleviation?

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2. What is the aim of SHG - Bank linkage?

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4.7 CASE STUDIES

Following case studies may help you to analyze the different aspects of SHGs and Microfinance to strengthen the concepts learned in the earlier sections of the unit.

Case Study – 1

The approach and thinking of individuals vary according to the situation. The following case study is an example of the approach of women in different difficult circumstances. Positive thinking gives a good result; illustrated in the following case study.

Raja Ellamma, 55 years old Schedule Caste woman of Nawabpet mandal of Warangal district of Andhra Pradesh had one son and two daughters. Since her husband is a chronic patient, she is the main bread winner of the family. Her livelihood is daily wage labour. Because of poverty she sold her ½ acre land to perform her daughter’s marriage. It was very difficult for her to meet the day to day medical expenditure of her husband coupled with children’s education, being the sole earner of the family. In spite of all these difficulties, she supported her children. She settled her son with a good job in the town, but it did not fetch anything for her. After few days she lost moral support of her husband and became a single woman.

At that point of time she came to know about Self Help Groups and inspired by the philosophy. Then she started mobilizing the members for starting a SHG. She was very successful in motivating other women and formed a group with 10 members, named as Indira Self Help Group. She started saving a rupee a day, Rs 30 /- per month. After few days with the support of SHG, she performed marriage of her second daughter. Unfortunately her daughter was sent back by her husband, as she did not fetch any dowry. Ellamma was pushed into the problems again, but this time she did not lose her confidence and moved forward.

Andhra bank sanctioned loan of Rs 1,50,000/- for taking up of dairying activities by Indira SHG, but the members are interested in agriculture and expected land from the Govt. Bank enforced dairying but the members started neglecting animals, as they are not interested in dairy. Many of them could not repay the loan as most of the animals died. All members started claiming insurance from the bank. Members were informed that the claims would be settled only after they repay the loan. It became a heavy burden on the SHG to repay the loan and interest. Members started to withdraw from SHG and it became defunct finally. But Ellamma with all difficulties she utilized the loan properly and repaid to bank in time. Again she performed second marriage to her deserted daughter and moulded her life properly.

This is the difference between her and other members, Ellamma had positive mindset to change her life and her daughter's, by properly utilizing the resources with a great thinking. Therefore, SHG paved the way for economic empowerment and at the same time interest of members and capacity building at appropriate time is most important for sustainability of a group.

Case Study – 2

The success mantra of a group is based on perseverance and endurance. The Rama Bhai Self Help Group of Narona Village of Gulbarga district of Karnataka had shown the path for success. This SHG had 21 members belonged to poorest of poor, working as agricultural labourers but the constant drought restricted their wage earning.

One day all the members discussed about betterment of their livelihoods. They got an idea to take land for lease and to take up cultivation. They took 6 acres land for lease for Rs 35,000 for two years and paid an advance Rs 5000 advanced from SHG corpus fund. They started agriculture on their own with the support of Bailuseema Rural Development Society. They invested Rs 3,000 for land development and Rs 5,000 towards sowing of red gram, sunflower, maize and bajra. All were engaged in all agriculture activities.

They worked for 310 man days that is equivalent to Rs 10,000 worth of labour. The total expenditure worked to be Rs 18,000 (Rs 10000 as labour + Rs 3000 for land preparation + Rs 5000 towards seed, integrated pest management etc.) At the end of the season, they earned Rs 47,000. Out of which Rs 30,000 repaid to land owner and Rs 5,000 credited back into SHG account. Out of remaining of Rs 12,000, Rs 8000 was converted into working capital and Rs 4,000 credited into their SHG account.

The profit earned from the agriculture was not distributed among members and instead used as working capital for the next season. It clearly illustrated that members had a future vision of improving their income in the subsequent years. Here we saw the unity, desire for the betterment, decision - making ability,

increased productivity is some of the factors contributed for their success. The success transformed agricultural laborers to into farmers.

Case Study –3

Achieving success in the first instance is very difficult, as there might be several obstacles. Success might elude unless determined efforts made repeatedly. The key is to try several times without being disappointed in finding out the hurdles and ways to remove them. Where there is a will there is a way. Coordinated and determined efforts make it possible in overcoming the disappointment.

Mallaiah SHG had 11 members; all belonged to poor families. In spite of their meagre income levels, they save money and very prompt in repayment of loans. However, they have a common social problem i.e., male members of their families were addicted to alcohol, as a result much of their earnings spent on alcohol. They faced hardship in repayment to SHG, and embarrassment from others due to their husband's addiction to alcohol consumption. One day all SHG members discussed the issue and decided to keep a check on alcoholism. The thought different alternatives, one such alternative is to force their husband to quit alcohol, but sceptical that their husbands does not heed to their request. The other alternative is that alcohol should not be available in the village. Therefore, they have chosen the later alternative and started working on it.

The next day they prevented the entry of alcohol carrying vehicle into their village by threatening the driver. Their success lasted for 2 days only, the next day the driver appeared along with alcohol, accompanied by liquor contractor. The contractor patiently heard to SHG members and promised that he will withdraw his business if he gets back the deposit of Rs. 15,000 paid to Government. The members were in dilemma and thought that why should they pay Rs 15,000 to the contractor. They could not resist any more and the business continued.

This case study emphasizes that mere concern for the issue does not bring the success, but proper planning and pooling the support from all quarters is essential to achieve the objective. The mustering of support of other SHGs and thorough thinking on the alternatives should have brought the success.

4.8 LET US SUM UP

In this unit, we understood the importance, meaning and genesis of SHGs with reference to the women empowerment. The structural and functional dimensions of women SHGs were thoroughly analyzed for better understanding. These include group formation, norms of the groups, and models of SHGs etc. Later we briefly discussed the relevant indicators for evaluation of performance of a group and characterization of SHGs in South India, which made us to understand the differences in the profile as well as the dimensions of SHGs. The second important part of the unit was on micro finance and its role in empowerment of women through SHGs. We understood the importance of SHG-Bank linkage in the micro finance and the impact on the women empowerment. The case studies presented in this unit further enriched our knowledge and understanding on the SHGs, their micro finance activities and their implications to development.

4.9 KEYWORDS

Empowerment: It is defined as giving power to create power 'within' and 'enabling'. It is strengthening the capacities achieved through full participation of people in various processes.

Self Help Group: An Self Help Group is a small autonomous, non political group of people living in the vicinity / neighbourhood and sharing common concerns, who come together voluntarily to work jointly for their personal, social and economic development.

Micro Finance: Micro finance is enabling, empowering, and bottom up tool to poverty alleviation that has provided considerable economic and non-economic externalities to low income households in developing countries.

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4.11 CHECK YOUR PROGRESS: POSSIBLE ANSWERS

Check Your Progress-1

1. SHG is a small autonomous, non political group of people living in the vicinity / neighbourhood and sharing common concerns, who come together voluntarily to work jointly for their personal, social and economic development. SHGs are characterized as a) Voluntary nature b) Small group structures, c) Mutual assistance & accomplishment of special purposes, d) Formed by peers / promoting agencies, e) satisfying a common need etc.
2. The major objectives of self help groups are – a) to provide a cost effective credit delivery system, b) to provide a forum for collective learning, c)

To provide genuine democratic culture, d) to provide members with opportunities to imbibe norms of behaviour that based on mutual respect. e) to provide a firm and stable base for dialogue, f) to broaden the pattern of asset provision, and g) to foster entrepreneurial culture.

3. The three important models adopted by Self Help Groups– 1) Development of Women and Children in Rural Areas (DWCRA) model, 2) South Asia Poverty Alleviation Programme (SAPAP) model and 3) Cooperative Development Foundation (CDF) model.

Check Your Progress-2

1. Micro finance is the provision of small loans and essentially used by low-income individuals and households. Micro finance is an enabling, empowering, and bottom up tool to poverty alleviation that has provided considerable economic and non-economic externalities to low income households in developing countries by providing short-term credit very frequently and timely to meet their daily needs such as food, agriculture, educational of children, health, family functions etc.
2. Micro finance in India played a significant role of SHGs– Bank linkage. The primary aim of the SHG – Bank linkage programme is to integrate informal savings and credit groups with mainstream banking system by providing credit facility to groups. Hence, this link has established between informal groups (SHGs) and formal financial institutions (banks) for catering the financial needs of the poor.