

# **The Empowering the Poor for Livelihood**

**State Government's Policy and Response of Voluntary Organisations Workshop**

**Dates: 26th and 28th August 2005**

**Venue: YASHADA, Pune**

**Organised by Poorest Area Civil Society (PACS)**

**A Report Prepared by Sampark  
Public Interest Advocacy & Media Communication**

## **Background**

The United Nations has kept the goal of reducing the number of people living below poverty line by 50 percent in the world by 2015. The International Development Division of British Government has taken a decision to support this endeavor of the UN.

Consistent with this goal, the Government of India has designed the scaffold of 10<sup>th</sup> five-year plan and accordingly DFID is extending help to India.

PACS believes that empowerment of the poor is the sole way of solving the problem of poverty. Accordingly PACS is running projects in 108 underdeveloped districts of UP, Bihar, Jharkhand, Chhatisgarh, Madhya Pradesh and Maharashtra.

As part of this programme, a two-day workshop was organized at Yashada, Pune on the theme of *“Empowering the Poor for Livelihood”*. 15 resource persons expressed their views in the workshop that was attended by 150 representatives of voluntary organizations.

In the two-day workshop various experts from Maharashtra had been invited. The following proficient persons were the panelists of this workshop:

- 1) **Dr. M. A. Ghare**, Chairman, AFARM, Pune
- 2) **Dr. Vinayak Deshpande**, Reader, Department of Economics, Nagpur University
- 3) **Dr. H. M. Desarda**, Economist & Ex–Member of State Planning Board, Maharashtra.

## **Day One - August 26<sup>th</sup>, 2005**

The workshop commenced with homage being paid to the victims of the flood disaster in the state.

**Medha Kulkarni, Honorary Director, Sampark** welcomed the participants. In her introductory speech, she raised the issue of defining development. She appreciated PACS for playing a unique role of coordinating the voluntary minds in the interest of ensuring a better life for the poor. She also introduced the resource persons to the participants.

**Kiran Sharma-Programme Director, PACS, India** made a brief introduction about the vision & focus of PACS. She also took a review of the activities of PACS in the country. She stressed the importance of expanding the operations of this project. While appreciating the work done in the western Maharashtra, she mentioned the need to extend and strengthen this programme in Vidarbha and Marathwada in view of the poverty and allied issues in those areas.

**Poonam Mehta, State Manager** presented overview of PACS PROGRAMME with figures & elaborated the future plans of PACS. She explained 353 organisations and 2,33,000 people were associated with this project in 79 districts out of 108 total selected districts where the work has essentially begun. She highlighted the need to expand the network of the programme.

Elaborating the future plans she said it was important to have greater communication with other organizations, empowerment of the poor in backward areas & creating network of organizations working in same areas on similar issues.

### **First Session**

#### Poverty in Maharashtra – Understanding the Context - I

Arun Sadhu, Veteran writer & journalist chaired the session.

Hemant Desai, Political Analyst & Senior Journalist was the first speaker.

While presenting his paper ‘Maharashtra: Rule of the Poor’, he stated as follows -

After the formation of Maharashtra State in 1960, the decade of sixties witnessed the establishment of three-tier structure of governance based on Panchyat Raj. Industrial areas were established. The state witnessed the birth of a number of Cooperative Societies, and Corporations. A new Maharashtra emerged during this period, which was known for clean bureaucracy and encouraging political leadership. The state was always known as a developed state. The population of the state has risen from initial 4 crores to the present 10 crores. The 20 percent of this rise in the population is due to migration of population. The urban population has risen from 28 percent to 48 percent. Maharashtra stands to be second in urban population in a state. However, the high-income level has hampered equal distribution of resources and created disparities in social development in the state. As compared to the states like Karnataka, Punjab, Gujarat, Goa, Tamil Nadu the number of the poor is more in Maharashtra. The percentage of poverty declined by 27 in the country, while in Maharashtra it declined by 28 percent which proved that poverty eradication programmes in developed states were no better than the backward states. Since 1961-62 there has been constant decline in the consumption of food grains in the rural areas. The decade 1983-93 saw a fast decline in the intake of calories in the rural areas. The 50 percent of the total income of the state is shared by the four cities i.e. Mumbai 25% Thane 10%, Pune 7%, Nagpur 5%. In Amaravati division the four districts have meager share of 7% of total income of the state. This amply proves that it is not Maharashtra but it is Mumbai that is developed.

At the same time, even in Mumbai, the process of lower middle and labor class getting uprooted and/or shifting to slums started rapidly. The pro-rich economy has no space for the underprivileged comprising of servants, drivers, hawkers, vendors, fishermen etc. The development that followed showed no regards for their requirements like sanitation, schools, libraries, ration shops, low cost housing etc. which witnessed the creation of two Mumbais, one for the rich and other for the poor.

The Montek Singh Ahluwalia Committee report says the growth rate during the post- liberalization era has doubled to six percent ranking India to second or third position; but as per the WB norms the industrial growth had declined, resulting in increase of number of the unemployed. There are 42 lakh unemployed in the state with an addition of 5 lakh every year. Around one lakh migrants from outside the state come to settle in Maharashtra every year. In 1993-94 the percentage of unemployment in Bihar was 9, which decreased to 7 percent in 1999-2000, at the same time the percentage of unemployment in Maharashtra increased to 7 percent from 5 percent. (This was not due to development of Bihar, rather because of migration out of Bihar). The percentage of educated employed is more in the state as compared to other developed states. 30 to 40 thousand unemployed could only be

employed through employment exchanges. 6.6 lakh names are registered in the self-employment and employment centers whereas only 11 thousands could be actually given employment.

The literacy rate has increased but the women's education continues to be a matter of concern in the state even today and they are lagging behind men in men-women ratio (even below the national ratio). Almost two lakh child deaths are reported in the state. The state is showing downward trends both socially and economically.

The share in growth of primary and agriculture sector has gone down, whereas expenditure on construction, electricity, water supply and industry have increased. The contribution of service sectors like insurance, hotels, transport, finance has increased from 33 percent to 50 percent. The primary i.e. farming in the rural areas is showing receding trends where as the service sector being concentrated in urban areas is showing continuous growth. However, lesser taxation of service sector adds little to the state coffers.

The speaker suggested that

- A definite goal regarding Human Development Index should be fixed and the departments concerned should be asked to set the targets accordingly.
- More investment in agriculture sector & reconstruction of agriculture loans required.
- Effective monitoring of employment guarantee scheme needed.
- Watershed development programmes must be given top priority.
- Coordination of social organizations working in the field of water conservation, employment guarantee, rural development, family planning, primary education, health etc.
- Opportunities should be increased to avail of the benefits of NABARD schemes for the self help groups of women.
- Opting for a middle path taking into consideration the harmony between the development and environment.
- The Chief Minister should hold a day's meet with the NGO volunteers and social workers. The points emerged in the discussion should be further discussed in assembly.

The second speaker was Dr Surendra Jondhale, Social Analyst & HOD, Political Science, Mumbai University. His topic was: Millennium Development Goals in Context of Maharashtra.

He stated the following points -

Every issue is global today. The capitalist class in our state is responsible for keeping Maharashtra poor. At the same time we must try to understand the developments taking place on the world theatre.

Can today's Prime Minister repeat the slogan of "Garibi Hatao" given by Indira Gandhi? The answer is perhaps not because the international organizations have deeply penetrated into country's policy making.

If these organizations decide the crucial policy issues then it seems unlikely that Manmohan Singh will be able to eradicate poverty by 2015.

Not a single country in the world is economically independent. Even U.S too has to depend on other nations and can't ignore any of them. The area hit by tsunami was considered as a global calamity to be dealt with. The issue of social justice also is to be seen with a global perspective.

The social, economical and cultural environment offered to weaker sections of society is morbid. The globalization is pushing the dalits and tribals to the verge of bankruptcy. The percentage of dalits in landless labor is on higher side even today. Agriculture labour includes SC 62 %, ST 49.6%, and 30 % from other communities. Women work as labor in agriculture and in the urban areas they constitute 85 % of persons busy in collecting garbage (who are mainly dalits). The remaining 15 % are men and children. 90% of the women work in non-formal sector, which is further making them dependent on men. In rural areas the women mainly do the farming. Following development projects thousands of poor are being displaced and they are deprived of basic natural resources like water, land forest etc. The interests of 'haves' are promoted at the cost of 'have-nots'. It is important to give a human face to the development. Equal distribution of natural resources, social security and different options for social and economical growth will have to be adopted. The state is lagging behind in development and framework for justice.

#### **As the chairman of the first session Arun Sadhu expressed following views-**

We have to counter this philosophy, and when I say 'we' I mean we, the educated. In 17th & 18th century, the politics in America was that of gathering money irrespective of consideration for by what means. It was during this period that the ways of becoming rich and further rich got inducted into society. The middle path adopted by us in 1947 was good and had the fruits of planning trickled to the masses the development would have spread in reality. Schemes like EGS and cooperative movement changed the face of the rural India to certain extent. However, the other schemes don't look to have worked effectively. The destination of funds allotted for arresting child health and malnutrition is not known, the voluntary organizations must find out as to how these funds are utilized.

Around 1960-62, it was a common scene to see the groups of youths working amongst the tribal and working class. This too is not seen today. Revolution cannot take place in today's world. Maximum of "demands" will have to be achieved by adopting peaceful options. The state is lagging behind in several developmental norms. There is a definite will to attract investment in the states like Bihar, Orissa Gujarat is known for it. However the same will is missing with state government in Maharashtra. The rulers are the servants of our society. We must not fight shy to enter into friction with the bureaucracy in the government. The money spent on Melghat must reach there. There is nothing to be felt proud about the fact that the government is spending 5 crore per day on tankers. With proper planning the water problem of half of the villages in the state could have been solved.

Our MLAs and Ministers use posh cars like Honda City. 75 percent of the revenue is spent on IAS and top most bureaucrats. Bureaucracy is like a parasite creeper, which consumes the tree on which it grows. We should be firm on our stand. Media is effective but is always in search of something sensational. They can sensationalize even the issues like rape, death etc. We should run our own newspapers. We must also protect the voluntary sector from becoming handmaiden of corporate sector. What should be preserved most is our proper

governance and democracy; otherwise our condition would become no different from Pakistan, for which we should never deviate from the middle path.

## **Second Session**

### Poverty in Maharashtra - Understanding Context - II

Disaster Mitigation Strategies in the light of Drought and Floods in Maharashtra

Shirish Kulkarni, CC, RO, PACS introduced the topic.

Relief Work done by Maitri during recent floods, was presented by Vasant Shende, RO, PACS & Vinita Tatke, Maitri.

An urgent need of rehabilitation of the villages hit by floods was expressed. The challenges in future were stated as to create new avenues of employment. Uniform criteria for measuring the damage should be adopted. The obsolete British criteria of compensation should be scrapped. Instead realistic measures of house-to-house survey of damage will have to be adopted.

The rescue skills present with the government machinery need to be upgraded, an army of trained volunteers will have to be raised for this purpose.

Prafull Shinde, Sampark, CRO, PACS analysed the role of government during flood handling & rehabilitation. He described how the entire focus of rehabilitation work was Mumbai and in the process the rural areas were totally neglected.

The discussion on our role in reconstruction took place in which Vijay Borade, Surykant Kulkarni & Vishwanath Todkar, all PACS partners contributed their views.

Water Shed & Poverty was the next topic and the speaker Dr. M. A. Ghare, Chairman, AFARM stated the following -

We cannot change the natural features of the earth. The geographical conditions of the state are bound to remain the same. The rains recede as we are farther away from Sahyadris. Therefore the draught cannot be totally avoided. An action plan to ensure survival of the population will have to be evolved. Before and after the 1972 draught, several experiments in this regard have been made.

The utilization of natural areas for watershed area development projects always proves to be better. Water shed development means management of water, its force etc. Water has great force in this area due to which it washes down the soil along with it, leaving behind the unfertile soil. This phenomenon is directly related with the poverty of the people.

It is the moral obligation on the community to give a part of the produce obtained from the community land to the landless dalits. All should have an equal right on the water obtained from watershed projects. H. M. Desarda, the panelist made a suggestion while adding a point to the speech made by Dr. Ghare, that EGS programme should be implemented in every village. Dalits should be given an equal share of water without which it is impossible to eradicate inequality from our society.

Kishori Gadre, IAS of 'Yashada' gave valuable information on Right to Information & the efforts made by the NGO 'Yashada' to make people aware of this right.

At the conclusion of first day's deliberation Ramesh Sangare, HRDC, RO, PACS proposed a vote of thanks. In the evening well-known cartoonist Prashant Kulkarni presented an entertainment and educative programme. The anchor of the first day was Medha Kulkarni.

### **Day Two - August 27th, 2005.**

Deliberation started with the recapitulation of the first day's business by Aruna Ashtekar, Pragati Consultant, RO, PACS

The anchor of the second day was Sachin Mardikar, CC, RO, PACS.

First Session

Micro Finance and its Role in Addressing Livelihood Issues

Dr Sudha Kothari, Chaitanya chaired the session.

V. Radha, IAS, Dy. Director General, YASHADA - made the day's first presentation on Feminization of Poverty.

She enlightened the audience on poverty of women in Maharashtra, its reasons, statistics and how we could work towards pulling women folk out of it. As she has worked in rural areas in position as a district Collector, she also told about her own field experiences. Her narration of her own experiences as a government officer gave an idea to the activists what the common people had to undergo. At the beginning of her speech she said it was great to see activists from NGOs who were directly connected with the grassroot people as she usually had the opportunity to discuss issues at much higher level. The discussions in such high level meetings, mostly exchange of ideas, do not necessarily reach the activists while in workshops like these, one could directly hold dialogue with the activists.

She reminded how Indiraji's slogan "Garibi Hatao" was much popular in those days. But policies changed in the meanwhile and no one knew how the governments changed the track from "Garibi Hatao" to "Garib ko Hatao". This was prominently seen during the action against Mumbai slum dwellers. Most of the slum dwellers in urban areas have come from rural areas. So no differentiation could be made between the urban poor and the rural poor. The thought must be given to the poor as a whole that will ensure that it is useful and effective.

She explained how the concept of male-female ratio in our country was lopsided and loaded against women. The ratio of women against 1,000 male was 972 in year 1901, it was 927 in year 1991 & 933 in year 2003.

The figures say it all. Prosperity of a region is also no guarantee that the women there will be safe. For instance, Satara, Sangli and Nagar are relatively rich districts, but the number of dowry deaths in Sangli is the highest in Maharashtra.

This analysis will help understand why women are poor. Even when we are looking at the poor as a whole, the poor women must be treated differently as their poverty is based in their gender.

The most useful tool for women's empowerment is the self-help group. If the rural woman is affiliated to a self-help group, she earns a little money that gives her a power raising her status in the family. But there should be a word of caution also. The self-help group is now becoming a typical government target that must be achieved. So there is a need

to find out how many of these self-help groups are really active and are helping out the women.

Maharashtra has schools, but there are no girls in them. This scene needs to be changed. Girls' bonding with the schools and education has to be more permanent. Also, education and employment must connect to each other. After the girls are educated, they must get the employment opportunities. We have schools in rural areas where most students are farmers' children, but the education they get is not related to agriculture.

The government has several schemes for women, but they don't reach the needy in rural areas. So they don't really benefit from them. Even the banks are reluctant in giving loans to women, as they don't feel secure about their money.

NGOs in western Maharashtra are strong, but their network in Marathwada-Vidarbha is not so good. The government does not trust the NGOs as much as it should. If they co-operate with each other, poor will be benefited.

Small technological inventions are needed to save efforts and time for women. For instance, cashew nut breaking is carried out on a large scale in Sindhudurg in which women are involved. A woman must strike several times to break one cashew nut. But if she gets a simple machine that will break 10 cashews in one strike, it will increase her speed and earnings. Also, a pulley needs to be installed to save time and effort to fetch water from a well. It costs just Rs. 50, but saves lot of hard work.

As we understand the reasons for poverty among women, we must also discuss the solutions for the same. But more importantly, these solutions must reach women. Only discussions mean nothing.

The next speaker was N. Sreenivasan, CGM, NABARD. His topic was: Marginal Borrowings and Institutional Framework.

The main points he made were -

Whether the marginal borrowings are for the articles of livelihood of the poor or whether it in itself is a source of (borrowed) livelihood of poor. The network of financial organizations is not enough. 61 thousand nationalized banks and 1 lakh 12 thousand cooperative banks are spread over the country. However out of the total loans distributed by the banks, only five percent is given as marginal loans. In the beginning of globalization process in 1991 there were 6 lakhs borrowers. Gradually this number constantly decreased. Even today 36 percent of the population cannot reach the banks. The banks do not extend marginal borrowings, thanks to lack of will power and the recovery of this loan being costly, i.e. five hundred rupees are to be spent to recover a loan of rupees one thousand.

In developed western countries the banks utilized the outside agencies for distributing the loans. This method is being tried in India also. A method has been evolved under which the self-help groups are given a capital of one hundred corers from which the marginal loans are being distributed. Via 16 lakh self help groups 12 crore poor are linked with the banks. In spite of this a section of BPL is left untouched hence measures to link these people with the bank need to be thought out.

The government and the voluntary organizations have a big role to play in creating a conducive situation for financial help to the poor. The number of small organizations doing the task of extending borrowings is more than the big ones.

Future course of action according to him could be to minimize the risk factor in extending borrowing of loans so that the banks would extend more loans.

Government schemes and the plans should be restructured vigorously.

Improvement is a must in the means and finances available with the poor. The poor should be trained to imaginatively utilize their skills. Guidance to the rural women for receiving borrowings should be made available.

The next topic was: Access to Financial Service for Women & Marginalized Communities for Poverty Reduction, Livelihood Promotion and Assets Creation Experiences, Challenges & Issues. Dr. Ajit Kanitkar, Development Consultant, made the presentation.

He focused on the following points -

UN has declared 2005 as 'Marginal Loans Year'. Even after five months we use the word 'access' and scratch head on how can we reach the needy. It proves that we have not even located those who need help.

The poor people have certain expectations from the voluntary and financial organizations. They expect loans at an appropriate moment, for which security is a must. Insurance could be a good solution to this. Various electronic networks very well connect us in cities, but no such facility is available if the money is to be sent from villages to the cities. A vehicle loan to purchase a car is readily available, but it is not so in case of a tractor. This means that the loan facility is not open for the real needs of the people.

Self-help groups can do wonders. We have started to think that it is possible to economically empower all the women in the villages. Their number has gone up to 16 lakhs, but it would be a mistake to confuse the increase in the number of self help groups as women's empowerment. Self-help group is a silent revolution. But it should not be burdened with what it is not supposed to be. The small amount that the women saved is utilized in institutional way. The woman is introduced to the outside world. She can do many things of her own, like money transactions in the banks.

The linking of self-help groups with the market forces is a new concept. The poor have the work force which should be used for constructive work. A study was made in 40 to 50 villages in Rajasthan and Gujarat and it was revealed that during the last 25 years some families have gone below poverty line. The main reasons observed were expenditure on illness and blind faith in following the traditions. The voluntary organizations working in these areas will have to keep these things as guiding principles. We have to take necessary steps after considering the needs, expenditure, means of livelihood, saving of the poor etc.

Ramakant Kulkarni, Sahayog Nirmitti & Smt. Ziasayyad, Saad, STCI, PACS Partners also contributed their views & experiences.

Dr Sudha Kothari, Chaitanya as the Chairperson raised the following points-

The self-help groups started with the initiative of women are more effective. The institution itself should keep a watch whether it is following all the rules of the group. It is important to evaluate the progress of the group at every step. Leadership initiative for solving the local problems is a must. Through the medium of self-help groups social, natural and individual capital is formed, which can be utilized for establishing the work. Necessary steps for creating means of livelihood should be vigorously tried once the self-help groups

are formed. The voluntary organizations should come together to establish a united effort, for example by creating water societies, or an agriculture related society.

Radheshyam Mopalwar, DM, Nanded contributed his views. He is known as a benevolent administrator.

Extracts From his speech are as follows –

The Vidarbha –Marathwada regions of the state are rich in respect of natural resources but have remained backward due to rudder less development. As per the human resource development report, 6 districts of Marathwada and 8 out of 11 districts of Vidarbha are described as backward.

In these backward regions of Maharashtra 78 percent of boys discontinue their education after 10th standard and 63 percent of girls get married before the age of 18. The students are encouraged to copy in examination. The spread of primary education is far less than the expectation and there is an alarming increase in the number of private educational institutions in these regions. The doctors passing out of these private institutions have very less credibility out side.

Marathwada faces an acute problem of water. In the districts of Nanded and Parbhani even after 100 percent of rains the people face the water scarcity from the month of September or October. The schemes for water conservation are not efficiently implemented. Deforestation took place on a large scale in order to provide land for agriculture, which was not however followed by a afforestation programme. The natural interdependence was totally neglected.

The political leadership has not been assisted by urban-minded bureaucracy to provide desired direction to the process of development. The Pune-Mumbai express highway was constructed by spending 1200 crores. On the other hand fact is all the roads in Marathwada can be constructed by spending 2000 crores. But the roads, which are instrument of development, have totally been neglected in Marathwada. It is often said that the leaders from Western Maharashtra channel the funds towards it. However this is not true. The Krishna Valley Corporation was formed with Chief Minister from Mumbai in it. Similarly the second road development corporation was headed by Nitin Gadkari, a leader from Vidarbha.

The government has not attended to development in Marathwada region. Even primary health services are not available. Nearly 52 percent of the diseases are due to contaminated water. The voluntary organizations should concentrate on issues like providing potable water to the people, which would solve many problems of the region.

According to the experts maximum jobs will be created in India in next 20 years. The production in Europe and US is going down. These nations have ample of financial resources. Cheap labor in our country along with the foreign investment can do wonders. We must work out the modalities of it. Literacy should not become a mere formality; it should enhance the reading-thinking power of our youth. In the days to come we must concentrate on vital sectors like education, and health's basic infrastructure. The people of this region are leading a miserable life. This must change.

Challenges and Future Course:

At the end of the second & the last day of the workshop, the three panelists recapitulated the discussions during all the sessions.

Views presented by the Panel of Experts

**Dr. Vinayak Deshpande, Reader, Department of Economics, Nagpur University.**

In the beginning he took a brief appraisal of the various topics discussed during the workshop.

Afterwards he took a review of the injustice done to Vidarbha. Vidarbha has been left out of the process of development during a long period of 1960-95. Of course this does not mean that the development was very vigorous before 1960, but over all it has been neglected. The winter session held in Nagpur is wound up without vital questions of the regions being discussed in details.

There is an alarming number of suicides committed by the farmers. If we study these cases we find that most of them were cotton-growing farmers. Politics of the state revolves around sugarcane, as such the problems of farmers in Vidarbha remain neglected in the process. The farmers are under threat from the retailers of chemical fertilizers. They are now playing the role that money lenders once used to play. The farmers who are not able to repay the loans received from the private moneylenders and fertilizer retailers are left with no other choice than to commit suicide.

In 1966 45% of the people in the rural areas availed public health services. In 2005 this percentage has gone down to 31. The cases of atrocities against women have also increased. Out of the total crimes recorded, 55 percent of them are regarding offences of atrocities against the women. The other side of the coin is that some time back there was news of an unmarried woman availing of maternity leave. While implementing poverty eradication programmes these social aspects will have to be considered.

**Dr. Mukund Ghare, Chairman, AFARM**

Today the volunteers have become back benchers, the government has become ineffective, the capitalists have developed arrogance as never before, and the poor are busy in gathering the means of survival. And those who should raise their voice are almost silent which is a major cause of concern.

Life insurance, food-security and empowerment are all lofty words. For those whose requirement of food and security is already fulfilled, they consider these words almost irrelevant to them, so to others too. We have a plural society with extremes of poverty and affluence. The educated often parrot the slogan 'unity in diversity', but there are millions who are unable even to read this slogan and yet appreciate the meaning of unity.

The state stands number one in terms of population and third in terms of area. Nearly 10 percent of country's population lives in this state. 45 percent of them live in urban areas. It is normally felt that the urban population enjoys better facilities like good roads, restaurants, theatres, tap water, electricity etc.

83-84 lakh of population live below poverty line in the state. As per the government figures 22-30 percent of Indians live below poverty line. It means that the number of people living below poverty line is equal to the total population of India at the time of partition. There is constant growth in the number, which proves the failure of our planning.

We have learnt three important words from the revolutions in the world: Equality, Fraternity and Freedom, out of which Freedom is most important.

There is no spirit of equality in our society. The spirit of fraternity is missing even in two creeds of the same caste. The gap between rich and poor is widening and is maintained as never before. What is really available is freedom: freedom to print fake stamp papers, currency notes, appointment letters etc. The spirit of 'freedom' has become totally perverted. The poor have the freedom to beg, collect waste material, plastic bottles etc. The situation is so worst that the husband himself is seen to work as middleman for his wife.

System is plagued with chaos. Poverty eradication has become a matter of lip service and a routine rhetoric.

With the growth of irrigation the farmers who benefited from the canal water became rich, but the farmers on the upper side of the canals are least to benefit and farming becomes unaffordable to them and finally they sell their land to become landless.

The food-security is likely to benefit the poor and the needy. In cities like Mumbai realities are so harsh that some are engaged in business like collecting left over from the Tiffin's and selling them.

In the state number of programmes like integrated wasteland development, national water shed development, rain harvest area devolvement are in force. Almost 60 percent of the total budget of these programmes is utilized for wages. These labors have to give their 10 percent contribution. The labor is helpless and is therefore exploited. EGS is implemented for the last 30 years in our state. The planners even while knowing that such schemes cannot solve the problem of poverty are promoting such schemes. In fact there should be systematic efforts to ensure that the number of people taking the benefit of this scheme should become insignificant in the next 15 years. There is an urgent need to create financial resources by utilizing the people's labor. Therefore it is necessary to create a right of people over the natural resources.

The focus of voluntary work should be concentrated around small organizations and gram panchayat. We must reach the needy like children, women, dalits, tribals etc.

Some imaginative measures to extend the service sector to the rural areas must be found out. Ramakant Kulkarni has shown that housing industry can be developed with the help of the local resources. In Beed, the Krushipanchayat distributed essential tools to the farmers, which had a positive effect on the farmers' economy. We must find out the means to reach the farmers.

- It is not difficult to nominate agents for agriculture assurance.
- A post of agriculture development officer has been created, which contributes little to the growth of agriculture production. The voluntary sector can do this job better.
- The EGS schemes will help the people to survive, but they should offer them a dignified life. This should be the focus of rural development in future.
- When we wish to bring about major changes the decisions too would be big, and they should be based on the aspirations of those millions for whom they are taken. Recently three youths started a school in a village where the people belonged to a particular community, which was engaged in crimes. Within a short span of one and half years the school had to be closed. Such instances should not be allowed to repeat.

- 48 percent of the land is wasteland. For several reasons, scores of families migrate and the land remains uncultivated and become wasteland. A growth of 11 percent is registered in the number of farmers having one acre of land. In Marathwada 11 percent of the land is left uncultivated.
- The biggest slum is in India. This needs not be treated as a matter of pride. Lincoln had said that the country in which some are free and some are slaves won't survive long. We need to change this situation by non-violent measures by bringing about basic and fundamental changes instead of doing some superficial temporary changes.
- Society knows this but is not aware of this. The awareness alone can solve this problem.

**Prof H. M. Desarda- Economist & ex member of State Planning Commission, Maharashtra.**

The problems that we have discussed here are all well known to us. The problems like poverty, unemployment, atrocities against women are vital issues known to us.

We must look at our nation with the perspective of the 50 percent of have-nots. We must define what development is. According to me creating means of livelihood for the poor is development. We can define today's development process in five words: jobless, rootless, ruthless, voiceless, and futureless. The common people are helpless both as a consumer and as a voter. The voluntary organizations are busy in serving themselves.

Gandhiji used to say that we must think about the weakest man in the society. Today the number of organizations has increased (there are 5 lakh organizations working in India) but the condition of people has remained the same. If the issue of water and livelihood is solved other issues can be solved in the course of it. The livelihood should be permanent and secure. Self-dignity is the first sign of development.

India is made up of weavers and laborers. Three principles are extremely important, resource literacy, social justice and lasting development. If we keep these three points before us as guiding principles we will definitely get the answer as to what is to be called as development, for which we will have to redefine development.

The workshop concluded with the vote of thanks by **Poonam Mehta, State Manager, PACS.**

### **Day Three - August 28th, 2005**

Mr Makarand Sahasrabuddhe of Green Earth, Pune conducted the proceedings for the day-long workshop. Recapitulating the details of the earlier PLW he provided a terse agenda of the workshop before inviting Mr Anil Shidore of Green Earth for his presentation.

Mr. Anil Shidore, presented a poignant account of the drought situation in Maharashtra. Providing an interminable picture of the drought initiatives taken in the state by both government and NGOs, he brought to light many lacunae at both ends. He further pointed out that even though there had been heavy rains in particular regions, even so some areas were yet facing problems of acute water scarcity. Spelling out the details of the dichotomy of the situation he was of the opinion that the CSOs had been unable to articulate the drought issues properly. It was for this purpose that he felt there was the need to go to the people and inquire about their views with regard to the drought situation. He informed that in this connection a long march was being organized from Beed to Wardha between 12th Oct. to 10th Dec. 2005. The detailed route of the long march scheduled for 60 days is still in the planning stages and the speaker encouraged the participants to share their suggestions in this matter with Green Earth or Sampark as early as possible. Mr Shidore's presentation was more in the nature of an appeal, exhorting the CSOs to proactively involve themselves in this drought relief strategy of expending their energies for the Walk-the-talkathon.

Next on the agenda were details of the consultations being designed for the National Conference that was to be organized in New Delhi. Ms Poonam Mehta gave thorough information to the audience regarding the consultations proposed in the National Conference that would be organized by Development Alternatives on October 24th, 25th and 26th, 2005 at the India Habitat Centre, New Delhi. She gave relevant details about the workshop. She suggested that all the network partners and organisations should be present for the same. It would do well for the purposes of the programme she informed, to directly present some effective grass roots interventions in this workshop where dignitaries and economists of stature and international repute were expected to participate.

The third item on the agenda was to conduct the group-work exercise in a bid to involve the participants in a hands-on manner for expending their own thought processes towards creating some sort of learning to emerge from the various strategies and approaches that they are deploying in implementing the thematic priorities under the poverty alleviation programme. Given below are the issues taken up for discussions

The participants were divided into 10 groups and allotted the 10 pre-determined subjects to be discussed with the focus primed on Women Empowerment. Each group was given due facilitation by one member of an RO. It was observed that the group work was undertaken with a great deal of initiative and healthy interest in detailing the intended outcomes. At the end of the exercise each group was to present the Achievements, Challenges and Suggestions with regard to the issues on which they had been working that affect Women Empowerment.

Basic Design of the **Group Work on Issues in Women's Empowerment**

	<i>Right to information</i>	<i>Technical support</i>	<i>Financial aspect</i>	<i>Access to Knowledge and IT</i>	<i>Control over Natural Resources</i>
<i>Self Help Groups</i>					
<i>Women's Empowerment</i>					
<i>PRIs</i>					
<i>Marginalised</i>					
<i>Disabled</i>					

Issues in Women's Empowerment

- Micro Finance-SHG
- Access to Common Property Resources
- Access to Govt. programmes/Entitlements
- Access to technology
- Livelihoods
- Media and communication & Advocacy
- Participation in Decision Making – HH, Community, PR
- Right to Information
- VaW - Trafficking

*Please reflect on these issues in the context of villages where are working and state scenario*

**Findings of Group discussion**

**Micro Finance-SHG**

**Achievements**

<b>RMK</b>	80%	35 lks	1150 females/116 groups
<b>SJSY</b>	12%	60 lks	41 groups
<b>NABARD</b>	5%	15.5 lks	22 groups
<b>WOTR</b>	2%	2.5 lks	12 groups
<b>BANKS</b>	25%	67 lks	44 groups

### Activities

- Goat farming
- Dairy
- Grocery/Vegetables /flowers shops
- Readymade garments/Tailoring
- Floor mill( grinding ), Masala, Chilli grinding/making & selling of Vermicelli
- Cycle repair shop
- Catering contacts for marriages
- Threshers
- Cloth store/ Mohaful ( murukul)

### Other achievements:

- Higher Self confidence
- Status /Credit/Respect & cohesion in organization increases
- Rise in participation of ladies in domestic as well as village level decision
- Money lending system reduced
- Transparency in financial affairs
- Emergence of Pressure groups
- Practice of repayment increased as its importance was underlined
- Start of male Groups formation
- Banks are coming forward for advances
- Made life worth living
- Earned respect and valued opinion at domestic and social level

### Challenges

1. Overcoming Male dominant culture
2. Main theme of saving Groups
3. Loans from Saving Groups may be reloaned to outsiders at lower rate of interest
4. The scheme is for specific group of people (B.P.L)
5. While linking the groups proper care to complete the documentation as per banks requirements is not taken, hence causes delay & other problems at the banks
6. Individual applicants from the group are not welcome by the bank
7. Females have to accompany while visiting the banks
8. Women are getting more ambitious towards large scale (big ) business
9. Lack of proper information and skills in activists
10. Since women are dependent on others they face obstacles while working
11. Banks disburse loans wherein NGO's mediate and take the responsibility to recover the loans

### **Suggestions :**

- Along with the NGO's , Banks from the area should be giving proper training
- Imparting Training on Federation
- Organising study tours of Self Help Groups

### **Access to Common Property Resources**

## **LAND, FOREST, WATER, ANIMALS**

### **Achievements**

Law enacted for joint ownership of -

- Land for cattle feeding (1991)
- Forest management by people's participation
- President/ Vice President post for women
- All level committees to have participation from each household (males as well as females)

MOHA Bank: being operated by female groups

Land for cattle feeding

- Considerable participation from women
- Joint ownership
- Women to take Household/ Agriculture related decisions
- Fisheries Co op. societies to have 33% females on the Governing Body
- At Mochi Pimpalgaon - females bid for the right to cultivate 2 acres in open auction
- In Yavatmal female groups collected Royalty

### **Suggestions : -**

- Training regarding right to information to be extended to the lowest rung (grass root )activist
- Mass movement
- Organizing people's / group activities
- Advocacy for local problems

Access to Govt. programmes/Entitlements

Govt.	CSO
<b>.Education</b>	
<ul style="list-style-type: none"> <li>• Free education to girls</li> <li>• Equal opportunities in education</li> <li>• Opportunity to get education for</li> <li>• Education for all campaign, adult literacy, quality development programs.</li> </ul>	<ul style="list-style-type: none"> <li>• Male female discrepancy is still there.</li> <li>• Facilities not reached rural areas.</li> <li>• Girl students drop out percentage is quite high</li> <li>• No proper implementation specially for adult literacy. The funds are spent mostly on buildings &amp; equipment's only.</li> </ul>
<b>Health</b>	
<ul style="list-style-type: none"> <li>• Scheme for pregnant women &amp; newborn babies.</li> <li>• Family planning</li> <li>• Health insurance scheme</li> </ul>	<ul style="list-style-type: none"> <li>• No benefits as information about scheme is lacking so malnutrition persists</li> <li>• Mostly ladies undergo.</li> <li>• No awareness &amp; no information.</li> </ul>
<b>Social Justice</b>	
<ul style="list-style-type: none"> <li>• Women welfare schemes</li> <li>1. Divorcees widows, &amp; lonely single women</li> <li>2. Stipend during training</li> <li>3. grant for marriages of daughters of divorcees ,widows &amp; lonely women</li> </ul>	<p>Lack of information &amp; awareness. Lack of information for girl students. Lack of information's not possible to get prior to marriage.</p>
<b>Political Participation</b>	
<ul style="list-style-type: none"> <li>• Reservation of 33%</li> <li>• Women participation to be encouraged</li> </ul>	<ul style="list-style-type: none"> <li>• Reservation not adequate should be increased.</li> <li>• Practically Men only participate instead of women thus the women are deprived of the opportunities.</li> </ul>
<b>Challenges</b>	<b>Suggestions</b>
Education	
<ul style="list-style-type: none"> <li>• Maximum girls &amp; females should come forward to take benefit</li> <li>• Equal opportunities should be provided for boys &amp; girls.</li> <li>• Vocational training opportunity</li> <li>• Higher education for girl students.</li> </ul>	<ul style="list-style-type: none"> <li>• Rural awareness programs to be organized.</li> <li>• No gender discrimination.</li> <li>• Impetus on imparting training to women &amp; girls on priority.</li> <li>• Number of dropouts to be reduced.</li> </ul>

<b>Health</b>	
<ul style="list-style-type: none"> <li>• Safeguard women's health &amp; facilities should reach in time.</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness through saving groups or pressure groups.</li> </ul>
<ul style="list-style-type: none"> <li>• Family planning</li> </ul>	<ul style="list-style-type: none"> <li>• Encourage men to undertake the responsibility.</li> </ul>
<ul style="list-style-type: none"> <li>• Eliminate malnutrition</li> </ul>	<ul style="list-style-type: none"> <li>• Creating awareness about diet &amp; supplements.</li> </ul>
<ul style="list-style-type: none"> <li>• Health insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Creating awareness &amp; educating about inherent benefits.</li> </ul>
<b>Social Justice</b>	
<ul style="list-style-type: none"> <li>• To reach the real needy beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness, information of schemes, Gramsabhas &amp; surveys to be organized.</li> </ul>
<ul style="list-style-type: none"> <li>• Divorcees, widows, old, single women should benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge regarding schemes, laws, &amp; benefits should be imparted.</li> </ul>
<b>Political</b>	
<ul style="list-style-type: none"> <li>• Participation of women in decision making in real sense.</li> </ul>	<ul style="list-style-type: none"> <li>• To increase women number in gramsabha.</li> <li>• To create awareness in men</li> <li>• Saving groups should initiate.</li> </ul>

### Access to technology

Schemes	Government	CSO
1) smoke less stove	Supplied by govt.	Yet to reach poor women in rural areas & if reached not preferred. Maintenance & repairs not catered/ provided.
2) gas cylinder	available	Not reached in interior parts of rural areas & to the poor class
3) gobar gas	Subsidy	Lack of adequate cattle & proper space for installation. Extra work load for women.
4) atta grinding unit (flour mill)	available	Women benefited by saving in time & efforts, electricity is problem.
5) sonography	Health problems located better diagnosis but ban on foetus gender test	Women not forthcoming despite ban abortion cases increased.
6) agricultural implements	available	Wages suffered
7) telephone	available	Not yet reached poor in rural areas.
8) crane	Available	Laborious hard work reduced
9) computer	available	Unemployment addiction chatting are dangers & on the rise

### Challenges:

- Increased use of technology resulted in employment & wages reduction.
- New technology & techniques to reach rural women.
- Technologies should be developed with rural woman at centre-point.
- To overcome ill effects of programs shown on T.V like social & cultural confusion & eroding ethical values.

### Suggestions

- Awareness to be created regarding technology & it's use. Also benefits of technology should be highlighted.
- Facilities for training in repairs & servicing of different useful appliances at local level.
- Provision of subsidy to encourage use of new technology in rural areas
- Proper implementation of law especially in case of sonography.
- Use of technology as per circumstances, i.e. need based use should be propagated.

### *Livelihoods*

	Govt	Organisation's Experiences
<b>Achievements</b>	<b>Legal :</b>	
	Minimum equal wages	Self Help group formation
	property in joint name	Women empowerment
	4 % participation in JFM	Women's participation in Agriculture planning
	<b>Schemes :</b>	
	Swarn Jayanti Urban Rural Self Employment Scheme	Efforts to implement EGS & PDS
	Creation of MAWIM	Agriculture & Non Agriculture markets
	50% Participation in planning water resources	Efforts to impart skills
	Special provision in EGS	Urban unorganised women labourer's organisation
	<b>D.R.D.A - Subsidy provision</b>	
	special provision for tribal areas	
<b>Challenges</b>	Inactive Govt.Machinery	Lack of dialogue with Govt. machinery
	Corruption	
	Target Oriented approach	negative view (doubtful notion)

	Implementation of laws and schemes	
	Participation in decision making	
<b>Suggestions</b>	Availability & assured market	Activate Govt. machinery to promote women entrepreneurs
	Community land for cattle feed should be in the name of landless women	
	Health Insurance for women	
	Social security for women entrepreneurs	

### *Media and communication & Advocacy*

#### **Achievements:**

- Regarding crimes against women proper information should be given to media & its role in woman's empowerment to be underlined.
- After creating self help groups (CBO) should inform the media for proper & positive publicity.
- District information officer gives very little information.
- Few opportunities available because of declaration of 2001 as year of women empowerment.
- Little information available about PRI

#### **Challenges:**

- SHG 's should be properly used for propagating women's right's & scheme for women's but is not yet being done
- Keeping in touch with media and present correct information & positive outlook
- Understanding political compulsions.
- Lack of resources.
- Lack of political will
- Unenthusiastic administrative machinery
- Information language is not easy as it is not given in spoken language
- Influence of local politics

#### **Suggestions.**

- Follow up feature in media.
- Continuously keeping oneself informed and passing the information to others.
- Appointing information officer at the Taluka levels.
- Easy availability(access to) of Radio, T.V, News paper & Periodicals
- Village level Govt, servants must be made to stay in villages

## *Participation in Decision Making – HH, Community, PR*

### **Achievements:**

#### At village level-

- Due to measures like Gram Sabha women's & downtrodden & neglected group of people started participating increasingly at village level.
- Change in leadership.
- Women developed leadership qualities by remaining present to the meetings.
- Raised questions in Gram Sabha.
- Due to compulsion of separate Gram Sabha women got forum to raise women related problems.
- Attendance for National days increased.
- Gram Sabha meetings were not restricted to individual problem problems but public grievances like encroachment on community land, ration supply, below proper line registration, etc also came forth.
- Due to the opportunity presented discussions, information & interaction took place..

#### Challenges at village level.

- Domination of established people still continues.
- Lack of information & knowledge in elected members.
- At social & family level women still face pressure
- Women's participation still limited.

#### Achievements at Govt. levels:

- Govt. representation.
- Due to increased women's participation better control/ pressure on gramsevak's & other Govt. machinery.
- Govt. agencies have to take note of village problems even at talkua's & district levels due to increased woman's participation.
- Due to increase awareness & knowledge regarding laws & acts they are being used for positive purpose.

#### Challenges at Govt. levels.

- Guaranteed protection for reservation
- No- confidence is gramsabha's right & should not be misused or lese it will be a curse.
- Mind set of concerned Govt. officers have to change
- Assure regular & positive presence of Govt. servants
- Monitoring elected representatives
- Economical status.

## **Suggestions**

- Elected member should get training in the beginning only
- It is important that even the Govt. servants should be trained to change their mindset
- Other enthusiastic women should also be given proper training, at the village level
- Travelling allowance should be reimbursed to the members for Govt Work
- Informative programs like public hearing should be conducted in villages so that the awareness and information will help to bring about positive changes

### **Right to Information**

#### **Achievements:**

- Responsibility, Transparency, control on corruption.
- Maharashtra state implemented in 2002
- Central govt. to implement from 2<sup>nd</sup> October 2005
- Mass Movement effect
- Local self Governing
- Bodies have better transparency

#### **Challenges:**

- Creating awareness in people by imparting the information to the lowest level/ grass root level
- Empower to use their rights
- To develop positive attitude at Govt. level
- To involve voluntary organizations for implementing this right as the govt. has done.

#### **Suggestions:**

- Creating awareness at village level by using traditional public information systems like Dawandi
- Imparting training to all concerned people, their representatives, officers, activists etc.
- Propagating in radio, T.V. & Newspapers
- Must be apart of training to women Self Help Groups
- To invite information officer in programmes conducted by organizations
- Booklets etc. literature should be produced
- Public Hearing – To share & implement

### **VaW - Trafficking**

#### **Ref :**

- 1 Physical & Mental torture of women (498 A)
- 2 Law prohibiting bigamy (494)
- 3 Law regarding dowry death (304 B)
- 4 Rape Law (376)

- 5 M.T.P without the woman's consent (313)
- 6 Baiting a minor girl with a promise of marriage (366)
- 7 Law of right to property
- 8 Eve teasing at Public places (294)
- 9 Prohibition of unethical human trafficking act & other related sections/clauses (365,366,367,370,376,340,509 etc)

**Institutional references:**

- 1 Post Beijing conference amendments & acts
- 2 Voluntary organisations & other movement's organisational activities
- 3 Work done by coordination of voluntary organisations and the government
- 4 (Family courts, child & women welfare committees)

**Achievements**

Govt. level achievements

- 1 Women got legal security
- 2 Policy changes at Govt. level regarding laws concerning women

Achievements at Institutional levels

- Separate forum & activities particularly for dealing with women problems and rights

**Challenges: Govt. level**

- 1 Proper implementation of laws
- 2 Common people's participation trivial (needs policy change)

**Challenges: Institutional level**

An institution has to work along dealing with the above mentioned challenges

**Suggestions:**

- 1 Clear cut interpretation of legal provisions in the laws
- 2 Transparency & Accountability in implementation
- 3 Fixing time bound programs

An extremely informative and methodical account of the National Synthesis projections were presented by **Mr Manoj Dhopade**, State MEAL Co-ordinator, PACS, who provided the overall scenario of the PACS programme for Maharashtra. The presentation spelled out the details of the key findings up till June 2005. The accompanied slide show graphically depicted the following aspects of the National Synthesis that attempted to amalgamate the learning so far.

- PACS project outputs – processes and framework
- Inputs to the Synthesis
- Programme reach and coverage
- Thematic areas – geographic clusters
- Outreach - district, zilla, village – wise
- Programme reach percentage wise
- Women staff at various levels in the programme
- Sanctioned budgets for projects
- Budget analysis – ratios
- Strategies deployed for governance issues
- Output tracking (achieved satisfactorily)
- Output tracking ( not so satisfactorily achieved)
- Research issues
- Capacity building
- CSO networking issues
- Advocacy and Communication
- Overall achievements

With regard to the status of the SHG formation, **Mr. M.I. Soni**, of Pragati, Aurangabad made a detailed presentation of the achievements of the PACS partners. The assessment was done on the basis of the information provided by five CSOs. He requested all of the partners to send the requisite information of their SHG programme in the proper format. The session gave very many details that had been put together by the speaker that formed the basis of his findings and analysis with regard to the status of the SHGs. Apart from informing the numerical increase in the numbers of women (nearly 11,000) who had been brought into the fold of the SHGs he gave examples of their social and economical empowerment, through the various income generating activities that they had taken up. He also etched out the emerging areas for income generating activities that could be taken up for enabling livelihoods as a sustainable opportunity in the agenda for poverty alleviation.

The final session of the workshop was on Capacity Building initiatives under PACS programme and also about the way ahead which was presented by **Mr Ramesh Sangare**, HRDC, Nagpur. He informed that the crucial activity of Organizational Development (OD) for the CSOs in the PACS programme for Maharashtra was an integral part identified for their strengthening and capacity building. He informed the participants that through meaningful, relevant and applicable HRD interventions the CSOs would be assisted in understanding their inherent needs to grow and develop in the right directions. For going ahead with this agenda in place, the cooperation and understanding of the CSOs would be essential.

It was stated that there was the exigent need for nurturing the organizational climate to start with. It is important to remember that the whole of an organization is greater than the sum of its parts- or at least is different than sum of its parts. The desire to exploit the benefits of group synergy is a fundamental reason for creating an organization. Organizations function in accordance with the principles of group dynamics, not necessarily according to the principles of individual behaviour. In order for an OD manager to implement organizational improvement successfully, he must understand that the organization psychology is group psychology, an impact of sum-total of individual psychology and behaviour. The concept of organizational climate would provide an orderly, theoretical framework for examining and for attempting to influence the behaviour of work groups in consonance with ultimate organizational goals to be achieved in projected time frames, under PACS programme.

There are some dimensions, which are vital in understanding organizational climate in order to implement OD intentions. These are

- Orientation: Principal concerns of organization.
- Interpersonal Relations: dependency, cooperative, empathetic, sensitive etc.
- Supervision: Senior's influence on junior's motivation.
- Problem management: how it views and solves problems.
- Management of mistakes: leader's attitudes towards subordinate's errors.
- Conflict management: processes used to resolve conflicts.
- Communication: openness, multi-directional, or one-way traffic.
- Decision-making: how are decisions made, who makes it, does D.M. processes affect relationships and affect the motivation.
- Trust: who trusts whom and for what.
- Management of rewards: what behaviours are reinforced for better performance and higher achievements
- Risk taking: organization's handling of risky situations. Is risk-taking behaviour encouraged or discouraged.
- Innovations and change: is an organization flexible. Who affects the changes, by what method, and to what effect etc.

The first tentative moves in these directions would of course include inputs like needs analysis for capacities required, performance analysis, SWOC analysis before moving on to OD.

The workshop came to a conclusion with Ms Poonam Mehta informing that the current PLW committee would continue and carry its agenda forward. She took the opportunity of felicitating a CSO that had received the Rajiv Gandhi award at the hands of Ms Mangala Daithankar. Ms Poonam exhorted the participants to attempt to document the voices of the people in the form of case studies and success stories of women empowerment related to poverty alleviation as these could then be put on the PACS official website and other cyber forums. Also there was the need to reflect on how the PLW could be made more meaningful and purposeful. This was especially in response to the issues raised by some CSOs about the need to organize the PLWs. In this context the CSO partners were requested to send their suggestion, comments or concerns if any on whether the forum was beneficial and responses were to be sent in writing prior to the next PLW.

### **RECONSTITUTION OF PLW COORDINATING COMMITTEE**

Name of the committee members are -

1	Ms. Mangal Patunkar (GRASP	5	Mr. Borade BG (GVM)
2	Mr. Krishna Bhandari (J V S S)	6	Mr. Rajkumar Shelke, IYW
3	Ms. Kastura Karbhari (S N)	7	Mr. Rewankar Surjerao(GVMB)
4	Mr. Baliram Nade (GVM)	8	Mr. Joshi (STCI)

## STUDY PAPERS

Presented in Workshop

OVERVIEW OF THE STATE POLICY FRAME WORK ON TACKLING POVERTY OVER THE YEARS -**Mr. Hemant Desai**, Author & senior journalist.

MILLENNIUM DEVELOPMENT GOAL (MDG) IN CONTEXT OF MAHARASHTRA-**Dr. Surendra Jondhale**, Professor & Head, Department of politics, Mumbai University.

ACCESS TO FINANCIAL SERVICES FOR WOMEN AND MARGINALIZED COMMUNITIES FOR POVERTY REDUCTION, LIVELIHOOD PROMOTION AND ASSET CREATION - EXPERIENCES, CHALLENGES & ISSUES -**Mr. Ajit Kanitkar**, Development consultant, New Delhi

### List of Invitees

- **Arun Sadhu**, Veteran Author & Journalist, Mumbai
- **Hemant Desai**, Political Analyst & Senior Journalist, Mumbai
- **Dr. Surendra Jondhale**, Social Analyst, Professor & HOD, Political Science, University of Mumbai.
- **Dr. M. A. Ghare**, Chairman Afarm, Pune
- **Kishori Gadre**, IAS, Faculty, Yashada, Pune
- **V. Radha**, IAS, Deputy Director General, Yashada, Pune
- **Sreenivasan**, CGM, NABARD, Pune
- **Dr. Ajit Kanitkar**, Development Consultant, New Delhi
- **Radhesham Mopelwar**, DM, Nanded
- **Dr. Vinayak Deshpande**, Reader, Department of Economics, University of Nagpur.
- **Dr. H. M. Desarda**, Economist, Ex Member, State Planning Commission Maharashtra

## Abbreviations

1	<b>AFARM</b>	Action for Agricultural Renewal in Maharashtra
2	<b>AIDS</b>	Acquire Immune Deficiency Syndrome
3	<b>BDD</b>	Bombay Development Division
4	<b>BIT</b>	Bombay Improvement Trust
5	<b>BPL</b>	Below Poverty Line
6	<b>CC</b>	Constructive Catalyst
7	<b>CDF</b>	Cooperative Development Foundation
8	<b>CRO</b>	Communication Resource Organisation
9	<b>CRZ</b>	Citizen Right Zone
10	<b>DFID</b>	Department for International Development
11	<b>DM</b>	District Magistrate
13	<b>EGS</b>	Employment Guarantee Scheme
13	<b>ETV</b>	Enadu Television
14	<b>GDP</b>	Gross Domestic Products
15	<b>HIV</b>	Human Immunodeficiency Virus
16	<b>IAS</b>	Indian Administrative Service
17	<b>IDS</b>	Institutional Development Service.
18	<b>ILS</b>	Internal Learning System
19	<b>IRDP</b>	Integrated Rural Development Project
20	<b>MAVM</b>	Mahila Arthik Vikas Mahamandal
21	<b>MDG</b>	Millennium Development Goal
22	<b>MFI</b>	Micro Finance Institute
23	<b>MIDC</b>	Maharashtra Industrial Development Corporation
24	<b>MLA</b>	Member of Legislative Assembly
25	<b>MSEB</b>	Maharashtra State Electricity Board
26	<b>MSSM</b>	Marathwada Sheti Sahaya Mandal
27	<b>NGO</b>	Non Government Organisation
28	<b>NRI</b>	Non Residential Indian
29	<b>NT</b>	Nomadic Tribe
30	<b>OBC</b>	Other Backward Class
31	<b>OLE</b>	Organizational Learning & Evaluation
32	<b>PACS</b>	Poorest Area Civil Society
33	<b>PDS</b>	Public Distribution System
34	<b>RBI</b>	Reserve Bank of India
35	<b>RO</b>	Resource Organisation
36	<b>SC</b>	Schedule Cast
37	<b>SEDIT</b>	Socio Economic Development Trust
38	<b>SHG</b>	Self Help Group
39	<b>SIDBI</b>	State Industrial Development Bank of India

40	<b>SSC</b>	Secondary School Certificate
41	<b>ST</b>	Schedule Tribe
42	<b>STCI</b>	Save The Children India
43	<b>UN</b>	United Nations
44	<b>UNICEF</b>	United Nations Children's Fund
44	<b>UNO</b>	United Nations Organisation
45	<b>UP</b>	Uttar Pradesh
46	<b>VDO</b>	Voluntary Development Organisation
47	<b>WB</b>	World Bank

**Annexure - 1**

**Workshop Schedule**

**First Day**

<b>Day 1: 26 August 2005</b>		
<b>Time</b>	<b>Session Particulars</b>	<b>Speaker/s</b>
09:00 - 09:30 AM	Registration by HRD Corporation, PDRO-Maharashtra	
09:30 - 10:00 AM	Welcome and Introduction to Workshop	Ms. Medha Kulkarni, Sampark
10:00 - 10:30 AM	Presentation on PACS Programme in India	Ms. Kiran Sharma, Prog. Director, Maharashtra Programme PACS and Ms. Poonam Mehta, State Manager Maharashtra, PACS Programme
10:30 - 11:00 AM	<b>Tea Break</b>	
<p><b>Session I : Theme- Poverty in Maharashtra - Understanding the context - I</b></p> <p><b>Session Objectives:</b></p> <ol style="list-style-type: none"> <li>1) Establish a baseline on the present Poverty scenario in Maharashtra</li> <li>2) Look at the way in which the state government has made efforts to tackle poverty over the years, and</li> <li>3) Where does Maharashtra stands in the context of achieving the Millennium Development Goals (MDG)</li> </ol> <p><b>Chairperson for Theme - Mr. Arun Sadhu, Author and Senior Journalist, Mr. Devidas Ghodeswar, Indian Institute of Youth Welfare, Mr. Eknath Awad, Rural Development Centre</b></p> <p><b>Session Anchor - Ms. Medha Kulkarni, Sampark, Communication RO</b></p>		
11:00 - 11:45 AM	Overview of the state policy frame work on tackling poverty over the years	<b>Dr. Heman Desai, Author and Senior Journalist, Mumbai</b>
11:45 - 12:30 Noon	Millennium Development Goals (MDG) in Context of	<b>Dr. Surendra Jondhale, Professor and Head, Department of University</b>

	Maharashtra	<b>of Mumbai</b>
12:30 - 01:00 PM	Questions- Answers Session, Views of the Panel Members, Participants	
01: 00 - 02:00 PM	<b>Lunch</b>	
<b>Session II - Theme- Poverty in Maharashtra - Understanding the context - II</b>		
<b>Session Objectives,</b>		
1) To highlight the issue of shocks and vulnerability that affects the livelihoods of the poor most		
2) How Watershed as an approach can help address the issue of wide spread poverty in rural areas		
<b>Chairperson- Mr. Suryakant Kulkarni, SEDT, Mr. Vijay Borade, MSSM, Mr. Vishwanath Todkar, Paryay</b>		
<b>Session Anchor - Ms. Medha Kulkarni, Sampark, Communication RO</b>		
02:00 - 03:00 PM	Challenges in Livelihoods Promotion - Disaster Mitigation Strategies in the light of Drought and Floods in Maharashtra	Mr. Shirish Kulkarni, Mr. Vasant Shendye, Mr. Praful Shinde, Ms. Vinita Tatke
03:00 - 03:30 PM	Tea Break	
03:30 - 04:00 PM	Watershed & Poverty - Questions and Answers	Dr. M.A. Ghare, AFARM, Chairman, Afarm, Pune
04:00 - 04:30 PM	Questions- Answers Session, Views of the Panel Members, Participants	
04:30 - 05:00 PM	Presentation on Right to Information	Ms. Kishori Gogte, IAS, Faculty, Yashada
05:00 - 05:30 PM	Feedback, Thanks & Close of a day's programme	Mr. Ramesh Sangare, HRDC, PDRO
07:00 - 09:00 PM	"Hasha, Bhasha and Resha" a cartoon show by Mr. Prashant Kulkarni Venue: LEZIM Auditorium	

## Second Day

<b>Day 2 : 27 August 2005</b>		
<b>Time</b>	<b>Session Particulars</b>	<b>Speaker/s</b>
09:00 - 09:30 AM	Recap of Day 1	Ms. Aruna Ashtekar, Pragati, SSRO

<b>Session III - Theme - Micro Finance and its Role in Addressing Livelihood Issues</b>		
<b>Session Objectives :</b>		
To review the present thinking in government, development and micro finance sectors to look at Self Help Groups as the only solution for economic empowerment of women		
<b>Chairperson - Dr. Sudha Kothari, Chaitanya, Mr. Ramakant Kulkarni, Sahayog Nirmitee, Ms. Ziya Syed, Saad</b>		
<b>Session Anchor - Sachin Mardikar, PDRO</b>		
09:30 - 10:00 AM	Feminization of Poverty	Ms. V. Radha, IAS, Yashada
10:00 - 10:30 AM	Questions - Answers	
10:30 - 11:00 AM	Tea Break	
11:00 - 11:30 AM	Presentation by NABARD on the MB and Institutional Framework	Mr. Srinivasan, CGM, NABARD, Pune
11:30 - 12:00 Noon	Questions - Answers	
12:00 - 12:30 PM	Access to financial services for Women and marginalized communities for Poverty reduction, Livelihood promotion and Asset creation - Experiences, challenges and issues	Dr. Ajit Kanitkar, Development Consultant, New Delhi
12:30 - 01:00 PM	Question - Answers Session, Views of the Panel Members, Participants	
01:00 - 02:00 PM	Lunch Break	
02:00 - 03:30 PM	Challenges in Livelihood Promotion in Maharashtra - Challenges and Ways Ahead	Expert Panel Members to Present their Report- Dr. Vinayak Deshpande, Dr. Mukund Ghare, Dr. H. M. Desarda
03:30 - 04:00 PM	Tea Break	
04:00 - 05:30 PM	Valedictory Address	Mr. Radheshyam Mopelwar, IAS, DM - Nanded
	Closing Address	Ms. Kiran Sharma
	Vote of Thanks	Ms. Poonam Mehta, State Manager, PACS Programme