

HEALTH & ENVIRONMENT



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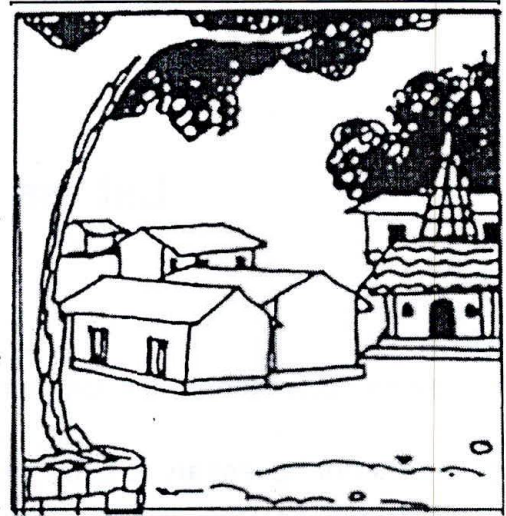
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Introduction

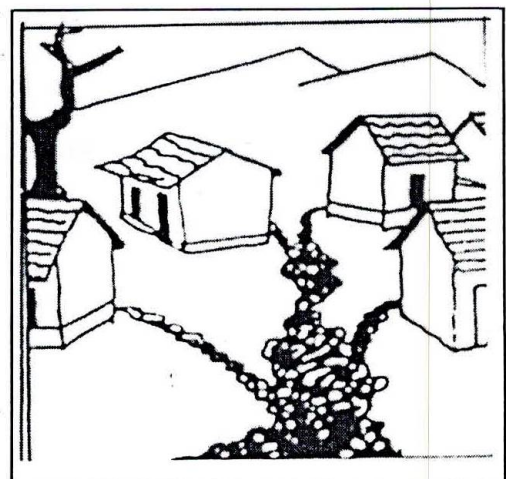
A potter's family lived in a village where sugarcane plantations and sugar industries newly come in. Not only did the industry bring money to the village but also a different kind of culture. At first the potter could look after his family well. He would supply earthen pots as required to different families in the village in exchange for goods that he needed: for example, since he had no land of his own, farmers would give him grain in return. He did not have any land of his own. But owners of fields would give him grain in return. But in the new system they stopped giving him anything. He could not make two ends meet. People like him had to move to cities to get jobs. The youth of the village began to work in cities while their parents and children remained in the village.



The potter got a job in the city. But his wages were insufficient to maintain the whole family. So his wife Gunja had to work in other people's fields. She would bring home green vegetables which her mother-in-law cooked in an iron pan without spices with just onion and garlic. The children would eat it everyday however they were never sure of getting too square meals in a day.

The potter's son kept falling ill. He was prone to frequent colds and diarrhoea. She took him to the doctor but he was always meeting his family in the city. The hospital staff asked her to give him oral hydration till she reached a bigger city hospital. She was wondering how she would afford the doctor's fees if she spent on travel. In this confusion, the child died.

The grieving woman went to stay with her husband in the city. She kept feeling that she would not have lost her son had they lived in the city. There were doctors all over the place and plenty of transport. She could visit any hospital here. She wondered when her village would improve. Since the coming of the sugar factory, the village water had got contaminated. The factory workers had a new colony and school but development did not reach the village. The only change in the village was the availability of alcohol and the things began to deteriorate when villagers got drunk and harassed their families.



There was plenty of water in the city. The potter's wife chatted with her neighbour Savitri who earned her living by doing household chores for different families.

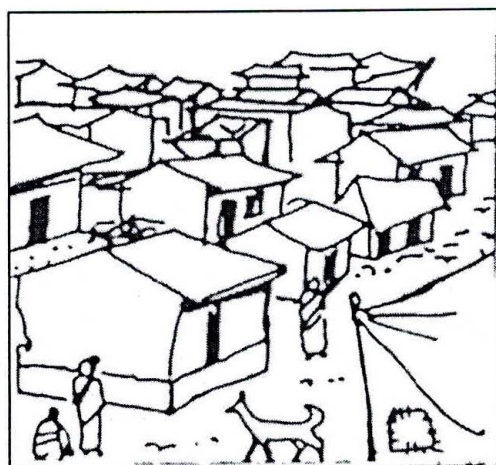
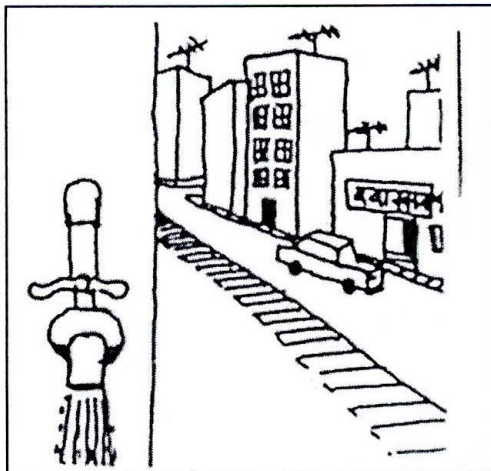
Her husband had deserted her and lived separately. Savitri and Gunja discussed all the various facilities available in the city, but Savitri pointed out that these were only for the rich. Although there were many doctors and hospitals, their fees were very high.

She also complained about the pollution caused by vehicles and the filth surrounding their huts.

Savitri also felt that the lack of education prevented them from earning well. She pointed out that poor children cannot study because they have to work in the daytime-rag-picking in cities or grazing the animals in villages. They had to share the family responsibilities. They therefore needed night schools. Besides government schools did not teach well. Poor children could not afford tuitions and they lagged behind in studies.

On Savitri's advice, Gunja returned to her village. She kept pondering about improvement of her village. The Panchayat elections were round the corner and there was a 33% reservation for women. The elders of the village were upset about this new empowerment of women. She gave in her nomination for the Panchayat and was elected alongwith another woman.

Gunja was afraid to attend the first meeting with other men. The women had to agree with all their decisions quietly. After 6 months there was a letter inviting the women members of the Panchayat for a training workshop. The other woman member refused to attend on grounds of family problems but Gunja decided to participate.



Many things were taught at the workshop. What Gunja liked it was the atmosphere of training through conversation. This method was stress-free as they were asked to narrate their experiences. There was no teacher as such. There were songs and stories. It was fun to learn in a playful way, from each other. They were taught through group discussions how to solve problems. They had to come up with solutions for the development of their village, and further learn how to measure their success.

All of them felt that the government should arrange for water supply, construction of roads and provide

employment opportunities. The trainer who was a woman then narrated a true story of the development of a village.

There was a village called Shindi in the drought-prone Parner Taluka of Maharashtra state. Shindi is the Marathi name for the toddy tree from which an alcoholic drink is prepared. There was no work during the monsoon, toddy was available in plenty and people would drink it all the time. The women and children were fed up of this nuisance. It was under these circumstances that a person called Anna Hazare



decided to transform the village. He gathered the villagers to solve their problem of employment. He decided to tackle the question of water shortage first. They created tiny bunds on the hills. They collected water in trenches along the ground. Trees were planted. Gradually they were able to grow crops, even three times a year in the land which had not been productive for long. Latrines and soak-pits were constructed in the village. Since the waste was absorbed by the ground, the village became a cleaner place. A school

was started for children. Dowry was prohibited and so was alcohol drinking. The youth who had left the village in search of jobs, returned to their farms. The Panchayat elections were held unopposed unanimously. The villagers contributed their labour while the government schemes provided some funds for this developmental work. This village is now known as "Ralegan Siddhi".

After a brief silence a discussion followed :

Trainer : Do you think the government alone should help?

One Member : Who else will help?

Other Member : What we just heard showed that villagers should lead.

First Member : You do not have people like Anna Hazare in every place. My village has a lot of politics; it is very difficult to get any work done there. Then who but the government will do it?

Member : Madam, will you kindly tell us about the schemes started by the government? We may then understand things.

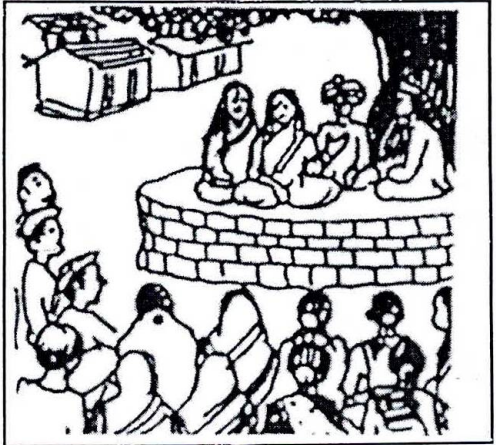
Trainer : A lot of schemes were executed after the independence of the country. We will discuss the merits and drawbacks of the following plans -

- 1) **The welfare state** - Helping the weak e.g. - health services, free education, etc. were taken up by the government and social organisations for conducting immunization,



dispensaries and so on, to reduce the economic burden of the deprived sections. The biggest drawback of this was the creation of total dependence on the Government. People began to think that all welfare schemes depended only on the government, with nothing to be done by oneself.

- 2) **Economic Independence** - Aid to raise the financial condition by giving loans for goat-farming, brick kilns etc. Funds were provided but no training was given. People lacked the skills to start new trades or improve production.



- 3) **Training** - Technological training for self-reliance was started through schemes like TRISEM and ITI training centres. Although this imparted technical training and financial help, the weaker sections could not become independent in the absence of knowledge about the marketing skills and business practices.

- 4) **Equality** - Gender equality was given importance. New laws were enacted to reduce casteism and emphasis equality of sex. Unfortunately this new approach remained on paper. Means of enforcement of these rights and empowerment of women were lacking. But the scenario is changing gradually. They did not work out how to put it into practice. Today empowerment of underprivileged people is being stressed.

- 5) **Empowerment** - The ideas about development have been changing - raising the power of decision making among people, encouraging people to take decisions, getting the cooperation of people and providing all kinds of information to them.



Alka : How are these changes in development concepts connected to Panchayat training?

Kamala : We have just been told that decisions should be taken by the people. Panchayati Raj is the rule of the people, run by the people for the people.

Vimala : All said and done, people in villages do not take decisions. They are always taken by the leaders and the rich. It is the men who manage everything. Women are members just for name's sake.

Trainer: You are right, this has been going on till now. Leaders used to decide for the villagers. If we wish to stop them, we should go to the Gram Sabha, demand explanations from them, and also accept responsibilities.

Alka : People do not know how to ask questions

Trainer: In order to ask questions, one should first obtain relevant information. Meet

availability of skills should be considered to start a business. If a dairy is to be started, are enough cows /buffaloes available? Are there means of collecting the milk? In case the milk is not sold, is there any arrangement to use it in some other way? All such queries should be sorted out.

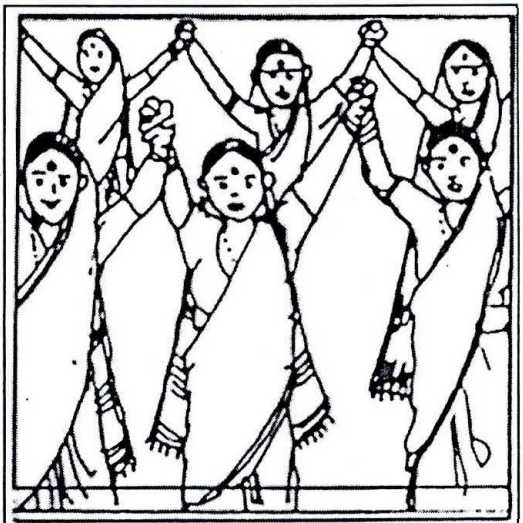
We are part of society

Till now we only thought about our own homes and families. If we have to solve problems of our children's education and employment, then development of the whole society is necessary. In order to have our children's schools run well, we must all help the schools. A continuing dialogue must be established with the teachers. After all the family is a unit of society. Our development lies in the development of our village.



Cooperation of not just leaders but everyone is essential in a village

Even today, the so-called rich and upper class people take decisions for the village. Our village got a sugar factory, but what did the villagers gain from it? Some selfish people were benefited, but the common man only got suffering as a result of the factory. If the villagers had relevant information, the leaders would not have been able to pressurize them, people could have refused to agree to a factory being started. What is needed is a representative who works in harmony with the



people, unlike the past leaders or powerful individuals. The people's representative must understand their difficulties and work peacefully. Using the right of majority can transform society. All the people should express their views about the development of the village, discuss them and decide things by consensus.

Reservation

Some seats have been reserved for backward communities and women by the government with the hope that they will also get some benefit of development. Reservation will allow them to be involved in the political process. It is hoped that they will present their questions and participate in solving them.

Transforming oneself

We need to change ourselves if we want to create a new society e.g., discipline, punctuality, cleanliness, following deadlines, are all basic to success. It is necessary to change old habits

of discrimination and adopt attitudes of equality amongst all classes, genders and castes.

Transforming of village conditions is upto us. We must keep in mind the proverb 'Where there is a will, there is a way'.

Alert and questioning minds are necessary in society. Things should be accepted only after careful thought even if they are customary.

Self-sufficient village

People should get employment in their own villages. Small scale industries should be started at village level, so that villagers do not need to migrate to cities to earn money. Some work must be available in the village when there is no work possible on the farms.

Our relationship with nature

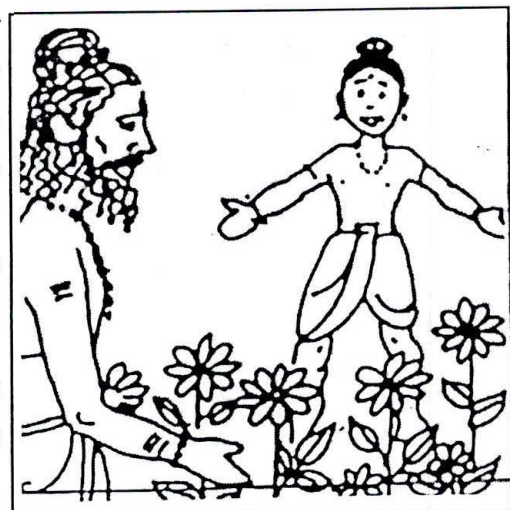
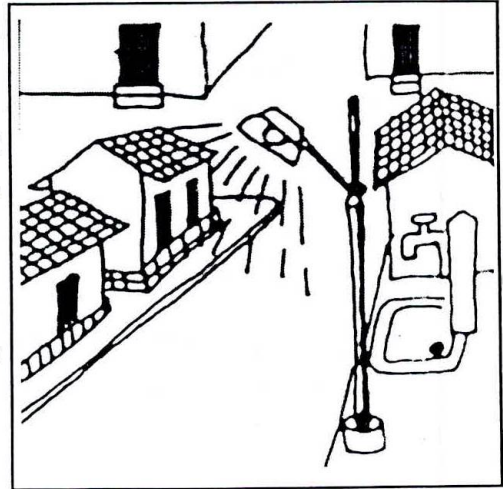
We must conserve natural resources, which are the property not only of our society but also of future generations. It is our collective responsibility to protect the land, water and air for the future society. It is our foremost duty to use this invaluable storehouse of nature carefully and properly.

This is an ancient story.

Long, long ago our country, followed the Gurukul system of education. Students would stay with their mentors for education.

A great teacher had three disciples who were all very intelligent. He could not decide which was the best. The teacher's wife had a clever idea. She suggested that they should both go away for a fortnight, at the end of which they would come to know which student was the most intelligent. Before setting out, she gave some seeds to each of the three, saying that these should be returned in the same condition when they got back.

When they returned from their journey the wife assured her husband that he would soon recognize the best student.



The master called all three students and asked them to return the seeds. One student had kept them safe in a trunk, but they had got spoilt. The second one had sold his seeds in the market. When he went to buy new ones with the money, he had to spend more because the prices had risen.

The third student said that they would have to go out into the yard since the seeds couldn't be carried. There were colourful fragrant flowers all around. He said that they would get back their seeds after two weeks, many more than the original number. The most intelligent boy had proved himself.

The trainer said that the fragrance of one's work should spread all around. You may be alone at first, but do not be afraid. Proceed hopefully and the seeds sown by you will flourish in proper conditions.



Self Examination

- Do you think a village can become self-sufficient?
- How will you explain the fact that daily life is connected to nature?
- How can one develop decision-making capacity in people ?

Exercises

Choose correct alternatives

1. There is _____ reservation for women in Panchayat Raj.
 1. 33%
 2. 66%
 3. 500%
 4. 430%
2. _____ is needed for development of the village.
 1. A leader
 2. Government aid
 3. People's participation
 4. All the above
3. Development means
 1. People get all facilities
 2. Increase in factories, buildings and roads
 3. Proper use of natural and human resources
 4. All the above
4. A self-sufficient village requires -
 1. Employment for each person
 2. Small scale industries at village level.
 3. Work in the fields
 4. Proper planning of natural and human resources of the village
5. We should preserve the bounty of nature (land, water, nature) because-
 1. We need it for our living
 2. Our future generation and other beings have a right to it
 3. It is a gift of god
 4. In future this can help man to conquer nature.

Answers**1-1, 2-3, 3-3, 4-4, 5-2**

Lesson 2

The Government in our village

Aims

On reading this lesson you will understand

1. The different characteristics of the traditional Gram Panchayat.
2. The system of Panchayati Raj
3. The objectives of rural development.
4. The activities of Gram Panchayat
5. The significance of the participation by the people in rural development.
6. Forming an ideal society.

Knowledge

You will know about

- The difference between the ancient and modern Panchayat System.
- The concept of rural development.
- The basic principles of an ideal society.

Skill

You will learn

- How to inspire people for development.
- How to bring about a change in the psychology of the people.

Perspective

You will realize that

- The village is our own responsibility.
- It is not difficult to create an ideal village if the entire village acts collectively.

Our Village our Government

That the village should be run by the villagers themselves is not a new concept in India. The system of Panchayat Rule was created long ago in our country. The ancient books of 'Vedas' also mention 'Gana' (citizens), (the body), (sabha) which are rural names. The Ramayana includes 'Ghosh' (declaration) and 'Janpada' (people's post) while Maharashtra has the term 'Gramasangha' (union of villages).



Even when ancient man lived in forests, he lived in groups. Man observed animals and domesticated them. When farming was developed, he had to settle in one place. Groups living in particular places developed into villages. The need for unity and cooperation among them led to the creation of 'Panchayat' in the early periods.

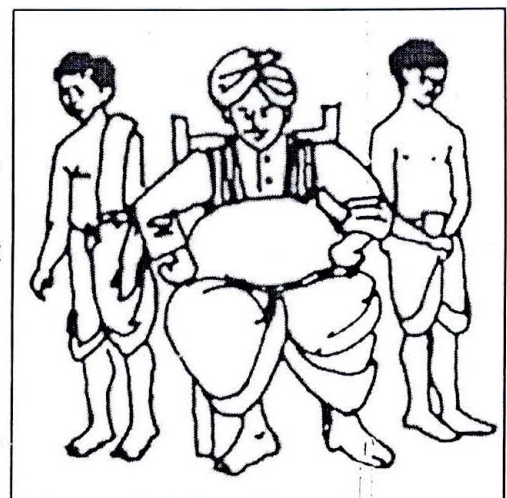
Just as the Gram Panchayat is unique to India there have been 'Lenas' in Athens 'James' in Rome, 'Burgh' in Scotland 'Mir' in Russia, and 'Kalapuli' in Mexico.

The Panchayat has existed since the period of the Vedas, four to five thousand years ago. This system existed and was respected before British rule in India. The Gram Panchayat was like a government which carried out the functions of maintaining the coordination, protection and solving the rivalries among the villagers. The stability given by this governance led to the prosperity and strength of the ancient villages. The ruling kings could not interfere with the working of the villages due to absence of means of transport. The officials of Royalty maintained a relationship with the village to recover taxes from it. Gradually they began to encourage self-rule amongst them.



The features of the ancient Panchayat

1. People themselves created and maintained roads, wells, lakes and canals in the villages.
2. People contributed their labour to the development of the village.
3. Development of farming and cottage industries.
4. Availability of health and education services.
5. Dispensing justice to villagers at low cost. People



often had to go to the King's Court to get judgements. Later on the Gram Panchayat began to solve such cases.

Drawbacks of Ancient Panchayat

1. There was a lack of representation due to the dominance of higher caste people.
2. The democratic society was damaged by caste-discrimination.
3. The Panchayat did not have the right to form any law. They had to follow the traditional laws.
4. There was not enough individual freedom.
5. The restriction on lower castes to receive education or begin a business etc. led to an unequal society.

Modernity in Panchayat Rule

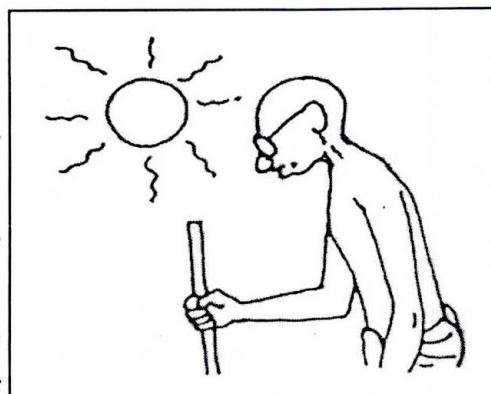
Gandhiji explained his concept of India as a country where even the common man feels that he is involved in the creation of his nation. It is a place where people live amicably with no discrimination. It should be devoid of inhuman conditions like untouchability and evils like addictions. Gandhiji said, *"The India of my dreams has greater equality and doesn't allow any kind of exploitation. Here the deprived and the weaker sections should be treated on par with the better classes. I want a country with minimum expenditure on defence and weapons."*

"There will be economic equality and freedom in my India. This concept keeps out conflict between capital and labour. Collective labour is the capital, thus the minority rich community has to come down from their high level in order that the level of the vast majority of the hungry and exploited poor can be raised. We cannot have a non-violent government unless the gap between the haves and have-nots is reduced. I cannot

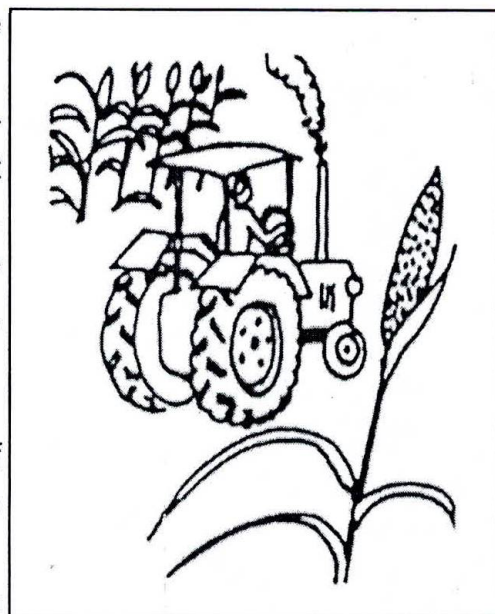
imagine cities and metros having grand sky-scrapers being surrounded by filthy areas and squalid slums. In an ideal country, all Indians should have equal rights. If the handful of upper classes do not volunteer to offer their wealth and power for social welfare, they will be inviting a revolution of bloodshed. It is imperative to hand over money and power to the numerous common people in the India of my dreams."

73rd Amendment to the Constitution

Every member of a Panchayat should understand this amendment made in 1993.

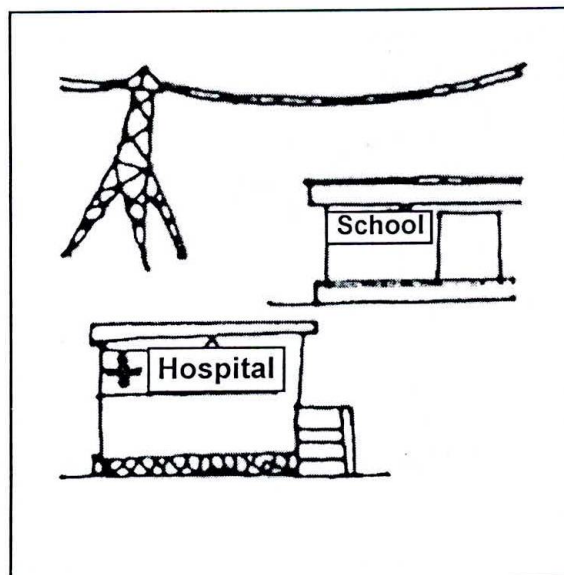


1. Every village will have a Gramsabha which will have legal rights and powers.
2. There will be a three-fold structure in the state-gram-panchayat (village panchayat) Panchayat 'Samiti' (committee) and Zilla Parishad (District).
3. Every Gram Panchayat will have a term of five years. If it gets dissolved for some reason, elections should be held within six months.
4. All members at every level will be elected.
5. The State Government will decide the manner of holding the election of 'Sarpanch' (Chief Member) of the Panchayat.
6. The Presidents of the Panchayat Samiti and Zilla Parishad will be elected by secret ballot. There will be appropriate reservation for Scheduled Tribes.
7. 30% seats will be reserved for women.
8. The Gram Panchayat will have the right to collect and spend local taxes.
9. The State Government will hand over the following schemes to the Panchayat for economic development and social justice.

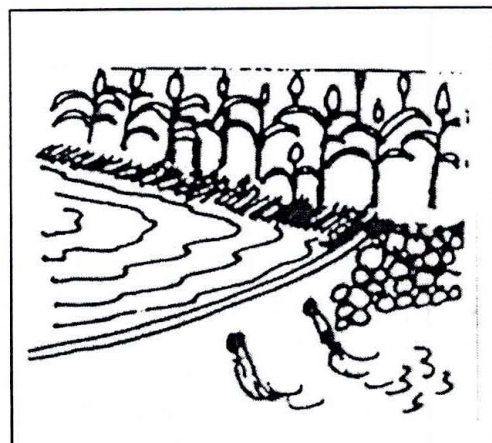


(Section 243 clause 11)

1. Agricultural Development
2. Land Reform
3. Water Supply
4. Animal Husbandry
5. Fishery
6. Farm and Forest Development
7. Forest Produce
8. Small Scale Industry
9. Khadi, Village Industry
10. Rural home plan
11. Drinking water supply
12. Fuel and Fodder Department
13. Telecommunication
14. Electricity Supply
15. Development of non-conventional energy
16. Eradication of poverty
17. Primary and Secondary Education
18. Technical and Professional Education



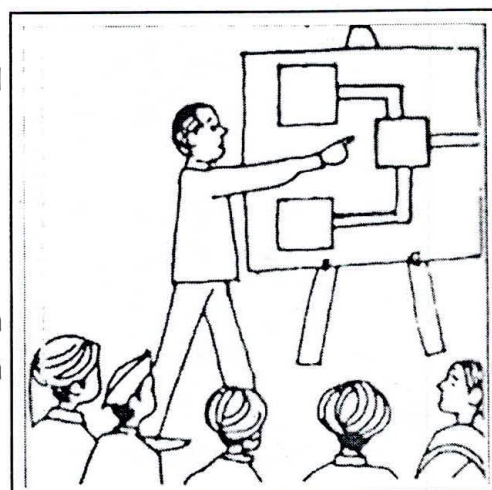
19. Adult Education
20. Library Department
21. Cultural Affairs
22. Market & Fair Federation
23. Rural health and sanitation care
24. Family Welfare
25. Women and Child Welfare
26. Social Welfare
27. Welfare of deprived
28. Public Distribution System
29. Social Heritage



What is the meaning of Rural Development?

The following are the main objectives of Rural Development

1. Eradication of Poverty
2. Employment
3. Social Justice
4. Upgradation of the life style of villagers (through improved health service, literacy, nutrition, clean water etc.)
5. Development of Fruit and Agriculture Produce.
6. Development of Agro-based Industry.
7. Maintenance of ecological balance.
8. Water-shed
9. Enabling total self-sufficiency in villages.



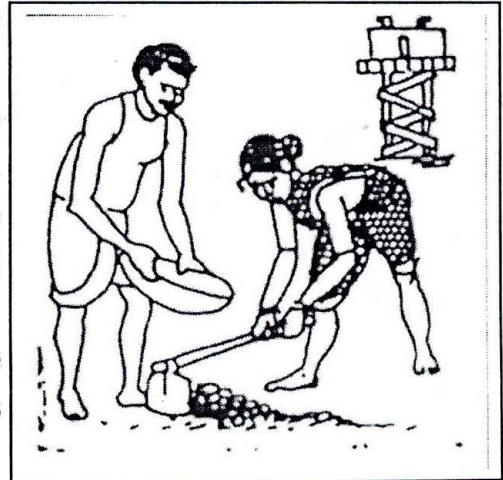
The government is trying to execute every rural development plan on the basis of local needs. It is bound to obtain the coordination of maximum people in the planning, execution and follow-up of all schemes. Rural Development will be possible with the participation of the people.

People's Participation

Meetings and contributory labour at the village level alone does not comprise people's participation. It means the achievement of the objectives of development by the collective efforts of people at all levels of the village. This requires the encouragement of all women, men, old, young and especially the people from weaker sections to get involved with the process of development. Only then will the aim of electing representatives be fulfilled.

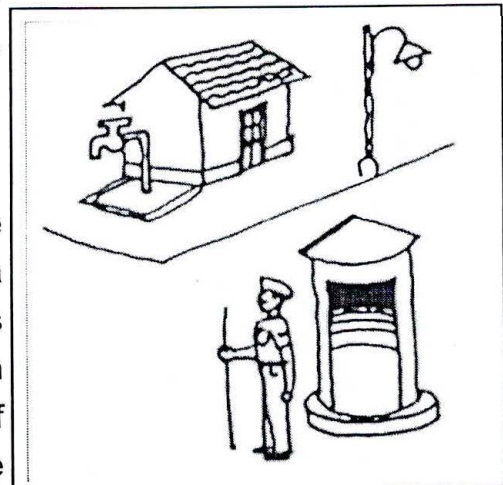
The following execution is expected for maximum participation and cooperation of the people-

1. Spreading the information regarding all schemes related to rural development among the people.
2. Make villagers aware of a plan or activity for the development of the village with the help of a local worker or officer.
3. Villagers make suggestions about the requirements of the village to the local workers regarding schemes and programmes.
4. Make the people understand that the village can be developed with the methods decided by the villagers.
5. The concept of wealth accumulated through government schemes and activities belonging to the village, whether it deals with hand pumps, water pipelines or construction of buildings, should be clarified.



Method of Establishing Gram Panchayat

The lowest unit of administration in the State Government is the village. A minimum 300 people in a village is necessary to form a Gram Panchayat. It works at two levels. The first is the local administration which includes illumination, roads, public health, creation of housing schemes, water supply etc. All these tasks have been entrusted to the Gram Panchayat. The second kind



of charge viz. maintenance of security in the village is handed over to the Government.

The Taluka is under the Police Chief. It is here that the State courts hear the cases from the villages.

If a village is too small, two or more villages may collectively form a Gram Panchayat. According to Article No. 5 of the Constitution, every village must have a Panchayat except where a municipality or cantonment already exists. If the population of a village exceeds 10,000 the government can establish a municipality there.

A place has to be declared as a village before a Gram Panchayat is formed. The Chief Officer of the Zilla Parishad sends a notice to the Divisional Commissioner according to which he orders the establishment of the Gram Panchayat.

Sources of Income of the Gram Panchayat

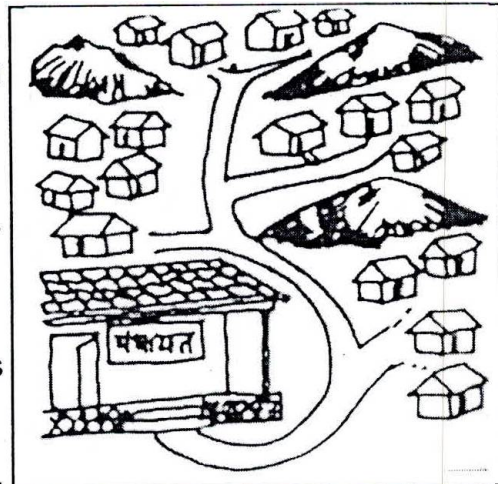
- a. The Gram Panchayat has the responsibility of conducting welfare activities for the people.

This requires its own income along with government aid.

b. The following means have been approved for fund raising -

- i. Government aid as per rules.
- ii. Various taxes and fees levied by Gram Panchayat.
- iii. Financial Aid Received.
- iv. Repayment of loans given by Gram Panchayat.
- v. Aid received under various Development Schemes

Taxes and Fees levied by the Panchayat.



Taxes and Fees Levied by Panchayat



The type of fees that can be levied by Panchayat have been listed in Article no. 124 of the Directories as follows:

1) **Land Tax** - According to Article no. 4, the Gram Panchayat has the right to charge buildings and Land which pay no revenues. Agricultural land is taxable. But Article No. 127 allows the gram panchayat to tax the produce of the land. It can tax buildings, constructed, both on agricultural or non-agricultural land.

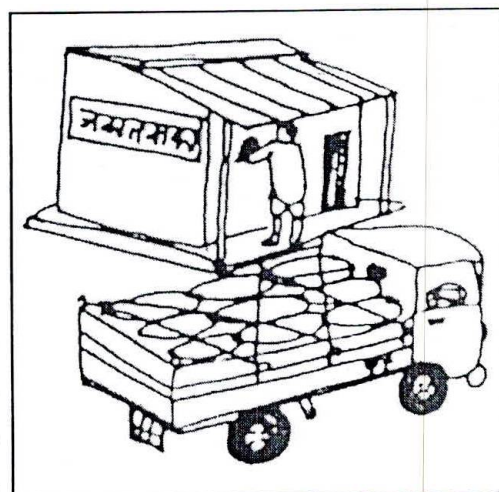
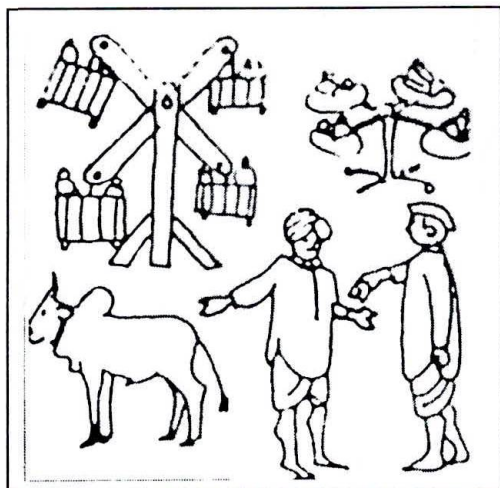
2) **Land Reform Tax** - The Gram Panchayat can use

the village funds for schemes to increase the productivity e.g. - irrigation facilities to supply water to fields with pumps and other methods. The Gram Panchayat can collect taxes from landed farmers for such purpose.

3) **Octroi** - Goods entering the village can be taxed

by defining the geographical limits before deciding the amounts. (Ref-

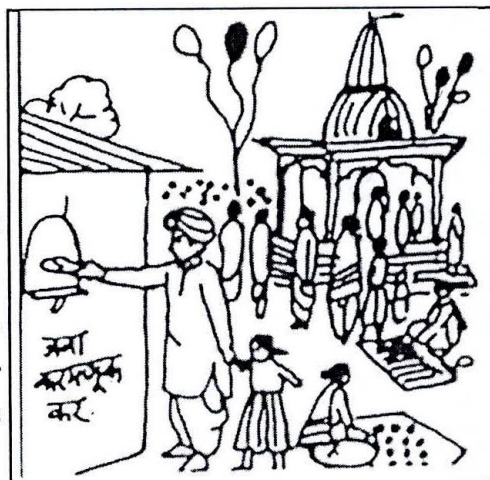
Kanas Pimpri Panchayat vs. Z. P. Nagpur - 1968, No. 181, 186, 187) Octroi cannot be collected from goods being traded out of the village (Ref Guru Swamy vs. Iju Malai Panchayat - 1968 No. 271, 274).



5) **Pilgrim Tax** - The Panchayat can collect tax from pilgrims visiting holy places or places of worship lying within their geographical limits.

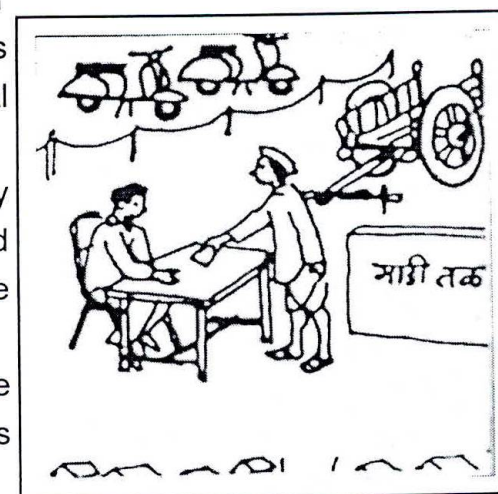
6) **Fairs and Entertainment Tax**- Shops set up during fairs in villages and tickets sold for entertainment programs can be taxed. This includes films, drama, tamasha but not marriage or adoption celebrations.

7) **Bicycle, bullock-cart or house-carriage taxes**- Panchayat can collect charges from these vehicles plied inside their area, as a source of income.



8) **Trade of Profession Tax**- Article 276 of the Indian constitution has to be followed while collecting this tax. The Maharashtra Act of 1975 allows tax on internal trade, service and professions.

9) **Health Care Tax** - The Panchayat can tax the sanitary blocks or toilets installed by it for public hygiene and cleaning of gutters, collecting garbage etc. from the village.



10) **Water cess** - The Panchayat can decide a definite tax on water connections in houses, or charge fees for supplying lake or well-water to fields.

11) **Other Charges** - The Gram Panchayat has the right to collect fees permitted by the State Government like electricity supply.

12) The Panchayat that provides street-lighting can collect fees for it.

In addition to the above taxes, the Gram Panchayat is allowed to collect the fees for the following -

1. Daily / weekly markets.
2. Parking carts and carriages at stands
3. Running a stall or utility at public places.
4. Cleaning of latrines on private land.
5. Grazing of animals on pastures owned by the Panchayat
6. Special cleanliness activities in surroundings including public toilets.

Compulsory Taxes

The Panchayat has the right to collect all the fixed taxes like land and water tax, outstanding dues and tariffs. However it does not have the right to add any unlisted charge e.g. - it cannot levy sales tax on goods sold.

The Gram Panchayat looks after and is the basis of the administration of the village. Villages with a population of less than five hundred have a combined 'Group Gram Panchayat' of two or more villages.

The members of the Gram Panchayat are elected by senior voters for five years. The candidate to be elected must be above twenty-one years of age. There are a minimum of seven and maximum of fifteen members in a Gram Panchayat. Some seats are reserved for Scheduled categories and 30% for women.

Gram Panchayat

The Chief of the Panchayat is called 'Sarpanch'. He and the assistant Sarpanch are elected by the elected members of Gram Panchayat. The Sarpanch is the President of the meetings organized by them. He looks after the working of the Gram Panchayat and the execution of the development schemes. He is helped by the assistant Sarpanch.

'Gramsevak' is a government servant who assists in the working of the Gram Panchayat as secretary. He prepares the budget for the Gram Panchayat, maintains accounts and advises the villagers about health-care and matters related to agriculture and education along with development. He is also expected to give information regarding government schemes.



The Functions of the Gram Panchayat

Construction and maintenance of roads in the village, supplying electricity, arranging markets, fairs, celebrations and pilgrimages in the village, keeping records of births, deaths and marriages, public cleanliness, waste water management, supply of drinking water, providing facilities for education and health, execution of agricultural development and animal husbandry schemes are the responsibilities of the Gram Panchayat.

Sources of Income

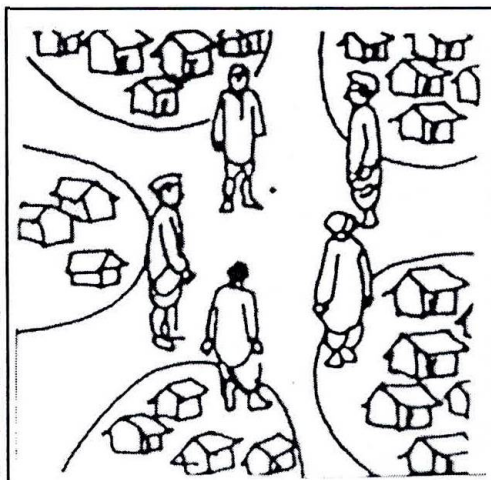
The main source of collecting funds for the functions of the Gram Panchayat - the collection of taxes on housing and open plots within its limits. The other sources include profession tax, pilgrimage tax, housing, sale of animals, part of land revenue and subsidy granted by Zilla Parishad for development work.

Gram Sabha (Meetings) - The Gram Sabha consists of men and women members above eighteen years of



age. Their meetings are organized twice a year. The budget and development plans are placed for approval, questions related to these are answered by the Sarpanch and his assistant with detailed discussions about the difficulties faced and questions raised by the people.

‘Nyaya-Panchayat’ (for Justice) - Villages have controversies about division of property, boundaries of field etc. The idea of establishment of Nyaya Panchayats (one among five villages) is to solve such disputes at the village level. This Panchayat consists of one representative of each village, excluding the Sarpanch and Assistant Sarpanch of any village.



Rights for All

1. It is important for **every villager to get employment**. Industries like textiles, oil or soap can be started in a village to provide work to all the unemployed. Consequently, the rural youth need not migrate to the cities.

2. **Environmental Protection** - Installing a Gobar-Gas plant can solve the problem of fuel in villages. Consequently it will prevent cutting of trees. In addition,



using natural manure like compost can be encouraged among the farmers. This will be economically viable and also maintain the organic richness of the soil.

3. **Participation of villagers in the village activities**- The activities of the village should be conducted in consultation with the villagers. Their views should be solicited and expressed in the Gram Sabha. A representative Gram Sabha can influence the decisions of the Gram Panchayat. Thus development will be more effective by involving the villagers.

The Program of creating a model society

1. **Taking the power to the people** - Unfortunately development plans are often made in cities, due to which they are not always relevant to the requirements of the villages. Therefore the Gram Sabha should send their requirement to the Zilla Parishad and have a dialogue with them. Then the plans can be made accordingly and the villagers will be able to use their resources in the proper way. Only Gram Sabhas should be authorized to decide on implementation of any schemes in the villages.

2. **The direction of rural development** - When every villager realises that the development of his/her village lies in his/her own hands, then only, collectively it can be made into it

an independent, self-sufficient place. Every person must ensure total literacy and voluntarily enforce prohibition in the village. A motion to this effect should be presented in the Gram Sabha. Together they should move towards ecological balance through tree-plantation and prevention of deforestation.

3. Development through contribution of labour - If activities like construction of roads and schools are undertaken by the villagers themselves, a lot of money will be saved. Simultaneously every person in the village will be involved in these schemes.



4. Participation of Gram Panchayat - Scheduled castes and Tribes along with women have been given representation according to Article No. 73 (Amendment). The Gram Panchayat should make greater efforts to prioritize their schemes on the basis of the requirements. This may be decided in consultation with experts otherwise just a handful of people may get only their own work done while the village as such will not benefit.

5. Participation of Voluntary Organizations - Women's organizations and others can help by contributing to the cause of village development. The village representatives should always keep the villagers aware and alert so that there is transparency about the resources of the village being used in a proper manner.



Only the village has the right to decide the purpose for which the available wealth is to be used. The villagers have the responsibility of ensuring that they use their decisions for progress of the village.



If all the men and women collectively execute their roles well, a 'Panchayat Raj' will be created in the true sense of 'Self-Rule'.

Self Assessment

- What does development mean?
- How should this concept be explained to people?
- How can the meanings of 'Self-Sufficiency' and 'Contribution' of labour be clarified to people?

Exercises

1. Who was responsible for running a village since Ancient times?
 1. Gram Panchayat
 2. Panchayati Raj
 3. Nagar Parishad
 4. All the above
2. Drawbacks of Ancient Panchayat
 1. Only Higher Caste Representation
 2. Casteism
 3. Individual Dependence
 4. All the above
3. Within how many months is a dissolved Gram Panchayat to have fresh elections?
 1. 6
 2. 3
 3. 9
 4. 4
4. How many functions have been given to the Panchayat in Amendment to Article 73?
 1. 20
 2. 29
 3. 19
 4. 33
5. The Chief of a Gram Panchayat is
 1. Panch
 2. Sarpanch
 3. Assistant - Sarpanch
 4. Gram sevak
6. Which of the following taxes are levied compulsorily by Gram Panchayat ?
 1. Building Tax
 2. Land/Land Reform Tax
 3. Water Cess
 4. All the above
7. Minimum population to form a Gram Panchayat - More than
 1. 1000
 2. 500
 3. 400
 4. 500
8. Minimum age for participation in Gram Sabha
 1. 18
 2. 20
 3. 29
 4. 25

Answers

1-1, 2-1, 3-1, 4-2, 5-2, 6-4, 7-4, 8-1

Lesson 3

Air

Aims

On reading this lesson you will understand

1. What is "air".
2. The importance of energy.
3. Information about conventional and non-conventional sources of energy.

Knowledge

You will know about

- The scientific definition of air and energy.
- Types of fuel.

Skill

You will learn about

- Which fuels can be used in place of firewood.
- What is the connection between source of fuel and health.

Perspective

You will realize that

- Pure air and fuel are our national wealth.
- It is necessary to use non-conventional sources of energy to overcome the problem of fuel shortage.

Air

A gardener called Rahima lived in Rampur. She was very hardworking. She would attend to her garden every day. It was full of plants, especially vegetables. From the money earned, she changed her tiled house into a concrete structure.

Since her family did not enjoy the food cooked on the gas-stove, she used her traditional stove.

Gradually Rahima developed a burning sensation in her eyes. Why do you think this happened suddenly after her forties? The smoke from the traditional stove was trapped in the concrete house. Earlier, it would have escaped through the tiles.

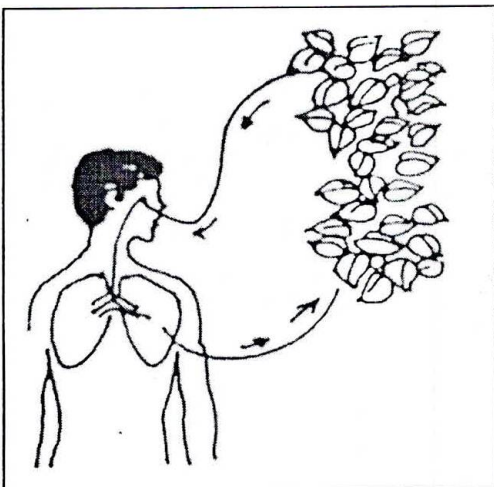


Information about Air

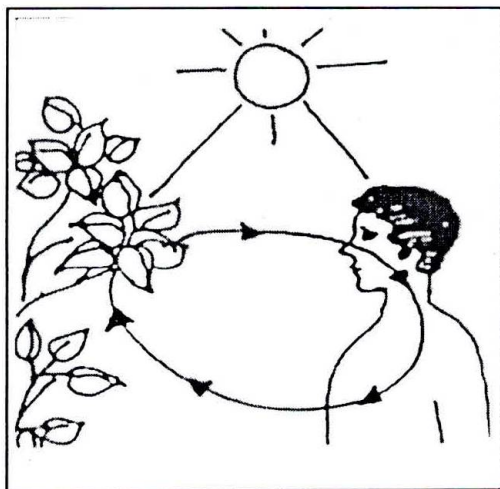
All living beings need air for survival. They breathe in only the oxygen from air which is mixed with moisture and other gases and breathe out carbon dioxide with other unwanted gases.

Plants in other hand inhale the carbon dioxide to prepare food and breathe out oxygen during the day.

Air is a mixture of the following gases - Nitrogen - 76%, Oxygen - 21%, CO_2 and dust particles in minute quantities.



When living beings breathe through the nose, the hair in it prevent dust from entering the throat or lower organs i.e., trachea, lungs etc.



Man needs both air and fuel for burning of food in our body. Thus fuel is energy. Every organism needs energy to move, grow and reproduce. Fuel is used to cook food, for illumination and other work. Fire is a kind of fuel discovered by man to do various tasks.

Whenever we work, we feel tired because we use up our energy. How is this energy created? Our food contains carbohydrates, proteins, fat, vitamins and minerals. These are converted into juices by digestion and sent to different parts of the body whereas unwanted material is excreted. The absorbed food extracts, reach

the cells where they are burned using oxygen. This action creates energy.

Plants use the energy contained in sunlight to prepare their food. Thus the sun is a source of energy. We use different types of fuel to create energy in two ways-

1. Renewable sources like the sun. Similarly water is used to create electricity. Trees give firewood which can be used and new trees can be planted.
2. Non-renewable sources - Rock -oil or kerosene, cooking gas, coal, diesel and petrol are the other examples of fuel which can be burnt to cook food or run vehicles.

The off-shore sea areas give us oil from which fuel is obtained. The oil wells also yield natural gas which can be used for cooking. Mines provide coal. Though the earth has a store of these sources of energy, they are likely to get exhausted by large-scale extraction and use.

This is similar to the grain stored in our homes has to be maintained according to our requirement.



Domestic Fuel

Coal, firewood, and kerosene are used mainly in rural areas. When wet wood is burnt, it gives out a lot of smoke. When it enters the nose or mouth it reaches the blood. Its harmful effects harm the health of family members.

Many trees are cut for requirement of wood.

New trees must be planted regularly to make-up for the cutting of older trees for firewood. It is every man's duty to grow trees and prevent avoidable felling.

Although cow-dung cakes, are also used as fuel, cow-dung is more useful as manure for the fields. So if the villagers unite to commence use of common Gobar-gas plants, they will kill two birds with one stone. They will get cooking gas as well as manure.



Electricity is essential in homes for lights, radio or T. V. and for pumps in farms. How is electricity created? By burning coal, using water and energising wind.

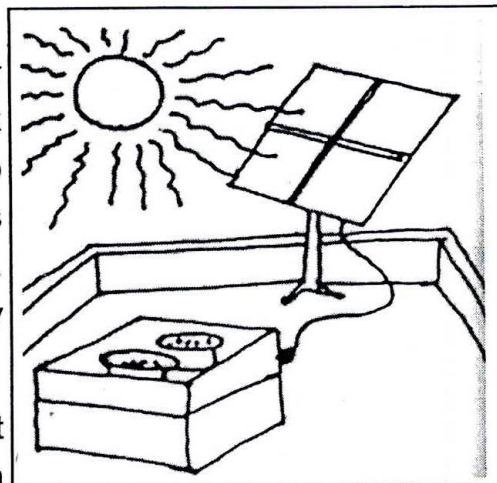
Can we try this

Every Grampanchayat provides information about smokeless stoves. Trapped smoke from traditional stoves affected the health of women and children inside the home. Recently

the Maharashtra State Fuel Research Organization has designed a new stove which saves energy without emitting smoke. Such new stoves should be used wherever possible.

Solar Energy

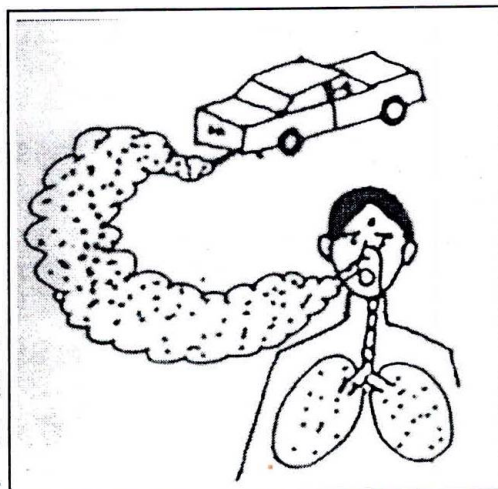
We get plenty of sunlight for most part of the year in our country. We can, like plants, use sunlight to cook our food. If you get sunlight in your house, you need to use the roof or the yard to place the solar cooker. It has special containers to cook the food and keep it warm. It can also cook meat. The solar cooker saves energy and other sources of fuel.



The drawbacks are that a solar cooker is difficult to handle due to its large size and use of glass which is breakable. It is costly and maintenance/repair services are not easily available. It needs to be further improved so that it can be used on a large scale.

Fuel for vehicles

All means of transport need fuel. When petrol or diesel is burnt to create energy in vehicles dangerous gases and particles are given out. These emissions can cause conditions like cancer and respiratory diseases. While transport has brought distant places together excessive use of vehicles will soon deplete our fuel resources.



Health hazards

Excessive smoke arising from use of wet twigs/leaves may also lead to cancer. The smoke particles inside it enter the lungs and increase the risk of illness. We need oxygen from the air, but when smoke is mixed, it contains more of CO_2 . The reduced amount of oxygen is harmful to our health and decreases the ability to work. Women who spend long hours at the stove in domestic work are most at risk.

You can try this -

1. Use a smokeless stove
2. Use a solar cooker
3. Observe the bio-gas plant

Self Study

- How can people's attitude towards fuel be changed?
- How should the interrelationship of air with health be explained to people?

Exercises

- We need _____ gas for survival.
 - O_2
 - CO_2
 - Nitrogen
 - Hydrogen
- Trees prepare food with the _____ gas.
 - O_2
 - CO_2
 - Nitrogen
 - Hydrogen
- The percentage of O_2 in air is _____.
 - 73
 - 29
 - 30
 - 76
- The basic source of energy is _____.
 - Sun
 - Water
 - Moon
 - Trees
- Energy from kerosene is _____.
 - Non-conventional
 - Renewable
 - Non-renewable
 - Conventional
- The modern source of energy is _____.
 - Solar Energy
 - Water Energy
 - Gas
 - Kerosene

Fill in the blanks

- Respiratory system, 2. cells, 3. cars
 - The greatest cause of cancer is smoke from _____.
 - Polluted air damages _____.
 - Energy is created in our _____.

Key**Correct Alternatives****1-1, 2-2, 3-2, 4-1, 5-3, 6-1****Blanks****1-3, 2-1, 3-2**

Lesson 4

The Need for Air

Aims

On reading this lesson you will understand

1. Why air is needed
2. Why oxygen is required
3. The causes of air pollution
4. Why ventilation is necessary and planning the house accordingly

Knowledge

You will know about

- Why air and oxygen is essential.
- Process of inhalation and exhalation.
- Requirement of ventilation.

Skill

You will learn

- How should people be made to understand that air is necessary for burning.
- Learn how the house should be planned for proper ventilation.

Perspective

You will realize

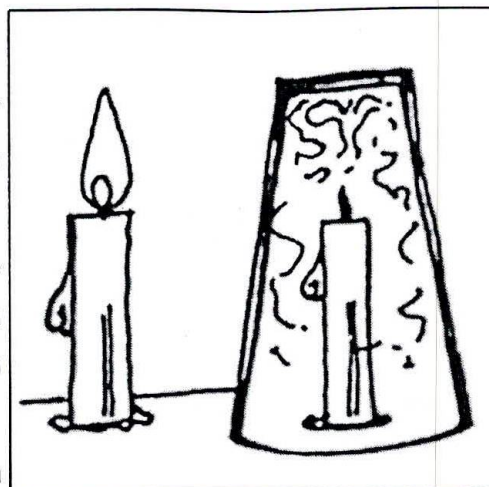
- How our own wrong actions pollute the air.

The Need for Air

Although we need food and water, we simultaneously have a greater necessity for air. Every living being needs air for breathing.

We also need air for burning. We use fuels like kerosene, firewood and coal to cook food. They all burn using oxygen. Thus air is needed to burn any fuel, even in a candle. This can be tested as follows -

Light a candle. Place a glass tumbler upside down over the candle. It will get extinguished as soon as the oxygen around it is over. Similarly, at times a patient is given oxygen artificially. That shows the importance of oxygen.

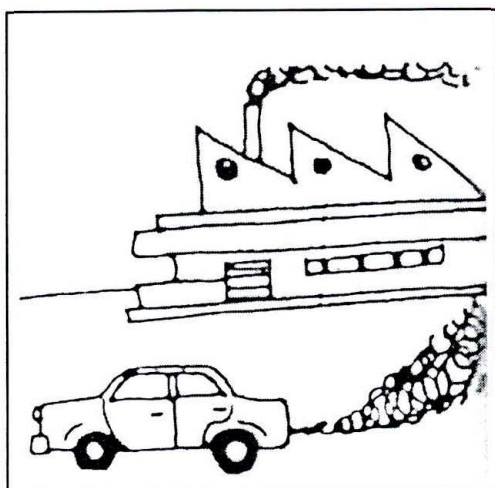


The significance of oxygen and air for respiration

We may be able to live without food or water for some days but it is impossible to live without air or oxygen. We have already studied how with each breath we take in our lungs and subsequently exhale it. This is termed as respiration. During inhalation we take in oxygen from the air, during exhalation we breathe out carbon dioxide.

The reason for requirement of oxygen

We do a lot of work for which we need energy. This is created by slow burning of carbohydrates and sugar in our body. Just as a vehicle burns fuel to run, this



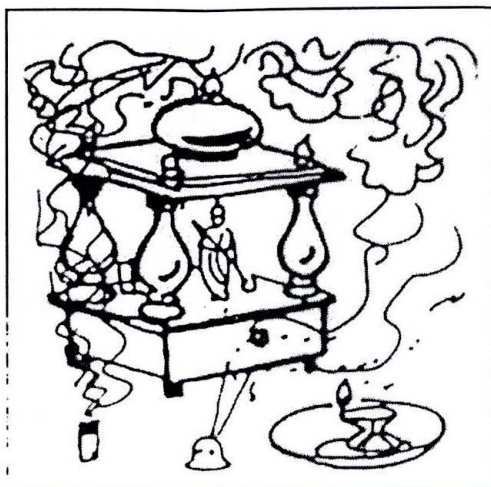
process uses oxygen. Both need air. Burning of food not only creates energy to work but also maintains body temperature.

When we run or climb a staircase, we get tired and our breathing becomes more rapid. What is the reason for this.

Air Pollution

Smoke pollution from industries, vehicles, furnaces and stoves is increasing day by day. There is smoke even in villages from the continued use of traditional stoves. Dry grass and leaves are also burnt in the fields creating smoke. This burning is supposed to be beneficial to improve the fertility of the soil and reduce weeds.

Chemical processes in factories give out smoke. Dust particles and tiny fibres of cotton mix with air. Poor children working in factories, breathe in such air which affects their lungs. Children from poor classes making balloons, slates or fire crackers in factories are affected thus reducing even their efficiency.



Why is incense burnt in the house

People believe that burning incense keeps away harmful animals like snakes, frogs and scorpions from homes. Some also think that it wards off the evil spirits. People burn incense during religious rituals.



Irritation by smoke

Smoke entering the body while cooking is equivalent to that of smoke from burning of 200 cigarettes. The "Gulal" (red powder) used during festivities or at pilgrimage centres, is also harmful.

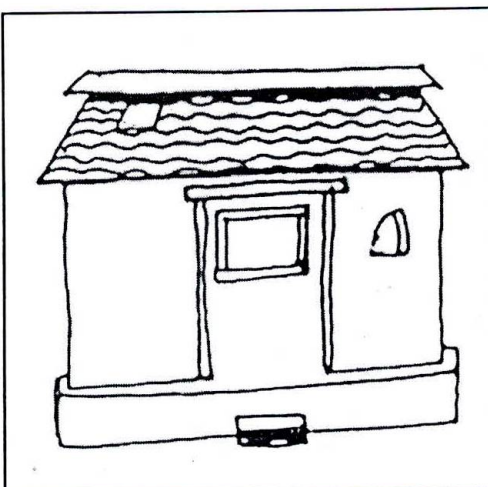
Natural Ventilation

Air must move all over the house so that impure air can go outside the house and fresh air can enter. If you get a bad odour when your step into the house from outside, you can presume that proper ventilation is absent.

Natural ventilation means having doors or windows opposite each other so that air enters from one side and goes out from the other.

How ventilation takes place

The impurities in the air are increased by the breathing of the people living inside the house, the burning of fuel in the kitchen and of lights. Impure air moves upwards. If there is a tiled roof, or some porous openings near the roof, it can go out. A vacuum is created inside the house. Fresh air from outside enters through windows



and doors to take its place. This movement is called ventilation.

The structure suitable for proper ventilation

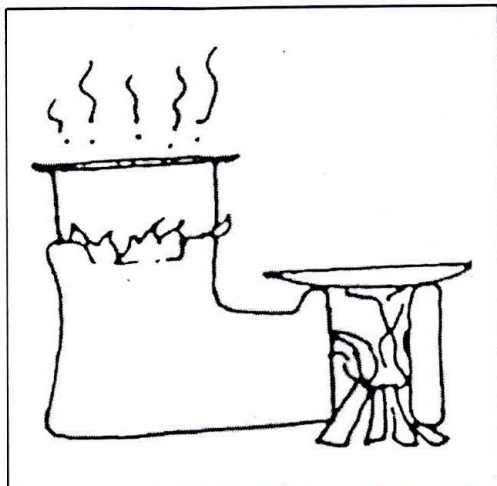
The house must have its doors and windows facing each other. It must have ventilator or shutters above, or the roof should be tiled.

The kitchen should be to the East of the house so that sunlight can enter and destroy bacteria. It will also prevent insects. Hot air above the fireplace should be able to go out of the kitchen and fresh air enter it.

The roof of the house should have a small transparent patch of glass or plastic to allow sufficient sunlight to enter the house. The



trees should be planted a little away from the house so that they do not obstruct sunlight.



The house should be built slightly above the ground level. This reduces dampness and prevents pests like rats from entering the house. The size and height of rooms should be sufficient to admit enough air inside.

The walls should be painted white (with lime) to allow the brightness of sunshine to reflect and keep out mosquitoes and other insects.

The windows should have nets or frames of wire to admit air even when closed at night.

Self Study

- How do you explain to the villagers how to reduce air pollution
- How do you explain that houses have to be planned so that free air flow is possible.

Exercise

Match the pairs

- | | |
|-------------------------|---------------------|
| 1. Natural ventilation | 1. CO ₂ |
| 2. Inhalation | 2. Air pollution |
| 3. Exhalation | 3. Opposite windows |
| 4. Smoke from the stove | 4. O ₂ |

Choose the correct alternatives

1. Necessary for burning _____.
a. O₂ b. Nitrogen c. CO₂ d. Hydrogen
2. Causes of air pollution _____.
a. Industries b. Vehicles c. Stove d. All the above
3. Fields are burnt in villages
a. As a tradition b. For greater rainfall
c. For bigger harvest d. To improve soil and better yield

Fill in the blanks

1. Lungs and efficiency, 2. Oxygen, 3. O₂ gas/CO₂

1. We take in _____ during inhalation and give out _____ during exhalation.
2. _____ is necessary to burn Carbohydrates / sugar in our body
3. _____ affected by pollution from industries

Key**Pairs - 1-3, 2-4, 3-1 , 4-2****Alternatives - 1-1, 2-4, 3-4****Blanks - 1-3, 2-2, 3-1**

Lesson 5

Participation of Women in Panchayats

Aims

On reading this lesson you will understand

1. It is necessary for women to participate in Panchayats.
2. It is necessary to link women to developmental work.

Knowledge

You will know about

- Rules and regulations of the Panchayat

Perspectives

You will realize

- The importance of organizing
- The direction of progress.

Our country India is governed by a Central Government based in the capital city of New Delhi. The different states of the country are governed by representatives elected from each State. Similarly, the smallest unit of the village must be governed by elected members of the Gram Panchayat drawn from the village itself. They understand the conditions of their village society, financially and otherwise. This enables them to plan the activities, to be suitably executed for planned development. Progress of each village leads to development at higher levels and the country as a whole.



Mere launching of space-rockets, creation of atomic energy, building big industries and dams do not constitute development of a country. India is truly developed only if the poor living in remote, interior places receive two square meals a day; distant hill-top areas get facilities for health, education, housing and clothes, common people get egalitarian justice and employment opportunities. A three-level plan at the district, group and village levels has been suggested in the Panchayat Raj. ("Zilla", "Gut", "Gram")

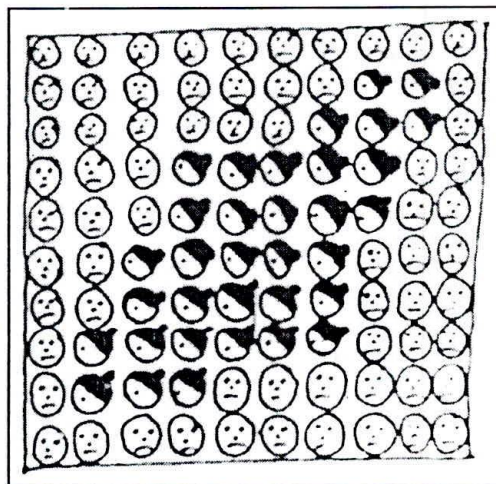
The Panchayat Raj and Amendment to the Constitution No. 73

Panchayati Raj has been made more effective via the 73rd Constitutional amendment. What is this amendment and why is it important for women ? The former Prime Minister Late Shri. Rajeev Gandhi decided to give greater power to Gram Pachayat through Amendment to the Constitution. This was accepted on 22nd Dec. 1992 and approved on 24th April 1993. This awarded constitutional status to the Gram Sabha and holding its meetings became mandatory.

The membership was related to the population. The members were to be elected by voting, for a period of 5 years. The rights, duties and collection of funds of the Gram Panchayat were defined.

The Election Commission was established along with the Finance Commission. The most radical factor about this was 33% reservation for women, scheduled castes and tribes, as well as backward communities. 1/3 of the posts of "Sarpanch" were reserved for women by Rotation.

Thus through the Constitution amendment women secured a place in political participation legally. Women who never dreamt of approaching the Gram Pachayat now became constituents of the power in the village.



The future after empowerment

Women mainly worked from the home. Along with housekeeping, cooking and raising the children they also worked in the fields. Some women took up jobs like teaching and becoming health workers. Despite women supporting their families through their work, men continued to be considered as the head of the families. These repressed women have now been granted power in politics, but need a change in the social and political environment to use their power effectively. They need to undertake activities not performed like going out of the house to engage in their community, talking to other men and even raising their voices in protest where necessary.



The women in the Gram Panchayat are under stress while facing the anger of the men. They hold to traditional values and practices and expect women to behave accordingly. Women therefore have to face many obstacles in working for the development of their villages.

Difficulties and hurdles

In a male-dominated society, women were considered fit only for house-work and family chores. They were considered unfit for politics. Even women started thinking for themselves. However, if women are ignorant about the outside world, it is not due to lack of intelligence, but because they were deprived of information about other activities. Similarly men are ignorant about house-keeping because they have never participated in it. However all human beings can learn many things because both men and women have intelligence and grasping power. So the women in power have to be bold enough to go beyond the household stoves to occupy the chairs in the Panchayat as a matter of right, gather correct information about the type of activities they can do for development of their village, and express their ideas about it.



An example

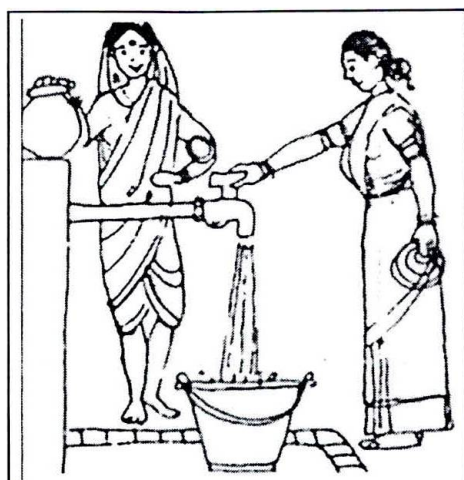
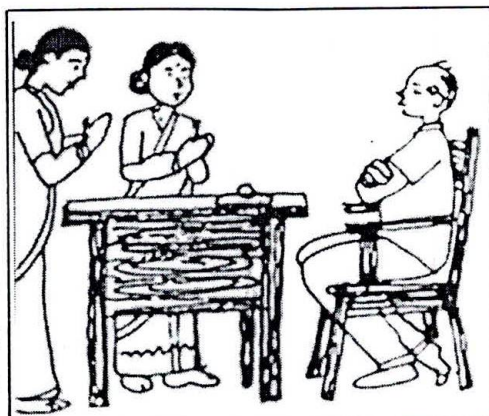
When a group of villages in Vidarbha elected women who formed the first women Panchayat there, the former male Panchayat members threw all the furniture out of the office and replaced it with cow-dung containers before the meeting. Women must be prepared to overcome such resentment and opposition and take initiative to begin



the work themselves. They must not wait for anyone to come forward to guide them.

Women are not puppets : We do not want rights like puppets just for namesake. Women members must never meekly sign papers brought home by the male members who have made their own decisions at their meetings. Women must attend the meetings, participate in decision-making using their own discretion and be aware of what is going on.

Countering vested interests : Conscientious and intelligent work undertaken by women may harm some vested interests in the village eg. funds for development schemes are sent to the Gramsevak first. These are men who have worked there before and already know about



the plans. Although some of them cooperate with the new women members and welcome their participation, there are some corrupt men who want to protect their own interests about undertaking schemes for the benefit of their own groups. Such influential members may avoid giving information, obstruct the activities or even expect signatures on blank cheques or documents. At times a no-confidence motion is filed against the woman. But women have to support each other to face such difficulties. A woman can do her work in spite of such hindrances with support from her family and women's groups in the community.

At the time of the declaration of reservation of seats for women there was much discussion as to which women would join this participation process : It was thought that women from the political leader's families would be the only ones who would join, leaving intact men's hold over the political systems. However till now 10 lakh women from independent organizations



from the States have come forward. They have recognized the need for education and information.

Proving oneself

Women have made a beginning of proving themselves by participating in the political arena. Moving out of their homes, meeting other members speaking out in meetings has strengthened their confidence. Just as a woman uses her money in the interest of her family rather than herself in domestic affairs, in politics too, she has made a difference. As several examples show

the problem of water which affects women more acutely than men has been tackled effectively with the entry of women in Panchayati Raj.

Education is the third eye (Education: An eye-opener)

Although many woman members are uneducated, they know the importance of education. They have tried to educate themselves and their children. There are many instances of improvement in schools—more classrooms, repair of leaking roofs, better buildings and roads for schools and ensuring regular attendance by teachers. In some areas since girls have no means of transport to high schools in distant villages their parents were not keen to send them to schools for reasons of safety etc. There the elected women started a “Rasta-Roko” movement, to get a suitable bus service for them (which had been denied to them in spite of submitting applications and meeting officials). Thus they are improving the “vision” of the villagers.



Alcoholism

A lot of women and families have been ruined by alcoholism. In order to prevent this, women in - Panchayats have worked to abolish drinking in their villages. In some places they were successful, but in others there are vested interests of men which hinder their efforts. They are usually supported in their efforts by their fellow villagers or Mahila Mandal.

Progress

Just as women have vehemently taken up issues of prohibition, they must tackle broader issues like roads, buildings and electricity. They must study the problems of crimes against women, and related laws. They need to consult books, social organisations and social workers to solve the problems of the affected victims of social crimes like rape and violation against women.

Cooperation of All

Participation of women does not mean rivalry with men. Neither gender can have progress without the support of the other. Future society well depend on equal justice and opportunities for both men and women.

The story of Fatima Bi is well-known. She received the Asia Pacific Award for Fighting

Poverty from UNO in 1998. She is an uneducated citizen from Kalwa, a small village in Andhra Pradesh. When she became Sarpanch in 1995, she stepped out of her conservative home for the first time. She gave priority to bringing basic facilities of roads, drinking water and electricity to her backward village. Alongside, she transformed the illiterate villagers by encouraging education, starting industries with rural saving banks and freed the community from the grip of money-lenders. Care-centres were opened for children of working women and they soon overcame age-old practices like child-marriage

and family-feuds. The performance of Fatima Bi is commendable specially because it was done against all odds and without any backing of education or money.



Self Study

- The perspectives of both men and women need to be altered for participation in the Panchayat . What do you think about the statement. Does the progress of a woman lead to the progress of her home and village too? Give an example.

Exercises

1. Women got the right to participate in the Panchayat by the Amendment the Constitution
 1. 29
 2. 73
 3. 74
 4. 33
2. In spite of reservation for women in Panchayat Rule, their participation is less due to
 1. Lack of information
 2. Male dominance
 3. Lack of education
 4. All the above
3. To raise the confidence of women in Panchayat Rule, we need
 1. Spread of education
 2. Provision of information
 3. Making women aware of Rights
 4. Reservation
4. The foremost indicator of the Progress of a country
 1. Employment/Education for all
 2. Progress of women, children, backward tribes, development of natural resources
 3. Rising rate of economic progress
 4. All the above
5. The decision to amend the constitution for strengthening the Panchayat Rule system was given by
 1. Indira Gandhi
 2. Rajeev Gandhi
 3. Pandit Nehru
 4. Lal Bahadur Shastri

Key

Answers

1-2, 2-4, 3-3, 4-4, 5-2

Lesson 6

Why do people behave in this way ?

Summary

The concept of good -health changes along with social and economic factors. Unless one has knowledge about the beliefs of the villagers, the changes that you want to bring about as a health worker will not be effective.

- Good or bad health has many aspects
- Health is related to financial, social and cultural factors.
- Attitudes / beliefs can be changed

Aims

On reading this lesson you will understand

1. The conceptions regarding people's health.

Knowledge

You will know about

- Some illnesses are self-curing with no need to go to the doctor.
- It is better to seek preventive measures for being free of disease.

Skill

You will learn that

- Many illnesses can be cured with traditional and household remedies.

Perspectives

You will realize that

- Treatment of diseases is possible only after understanding the beliefs of people regarding their illness.
- It is essential to differentiate health from progress.

In this chapter we will get the knowledge, skill and perspective of people's attitudes about health. The idea of well-being keeps changing. Some ailments are self-healing. They do not need medical treatment. Some conditions can be cured by home-remedies or traditional medicines. In addition, it is also necessary to prevent sickness. When you understand people's interpretation of diseases, you can tackle them accordingly. It is necessary to balance development with good health.

Ayushi had informed people in the last meeting that at the Women's Saving Group meets, she would discuss the causes of illness. Ayushi told them that she had realized that health was not just related to illness and medicine but to different aspects of our life. In order to find out the different reasons for ill-health and variety of treatments thereof, they had to make a joint effort. She inquired as to their initial reaction when anyone fell ill.

Some women said they went to doctors. Some said they came to health workers like her. Still others visited the "Bhagat" (traditional healer). There they would be asked to conduct religious rituals and worship the Gods. Some well-to-do families related ill-health and internal conflicts to black magic. Others related it to evil spirits which made a serious patient get delirious. Belief in the supernatural resulted in acts of cutting of lemons, going to pilgrimages or making offerings to placate the spirits. Most of such actions are advised by the traditional healer or priest.

Most people in the community often try home remedies first. If the sickness persists, other villagers 'refere' them to other healers like the Bhagat or the priest. For certain complaints, they use particular herbs available in near by areas. Thus, it is necessary that they all should prepare a chart listing successful home-remedies for simple ailments.

Following are the conclusions of health related work in rural areas to develop a scientific attitude among people -

1. Some ordinary complaints are best treated by traditional remedies.
2. Although allopathy has no cure for certain illnesses, we believe in it. In the same way, there is nothing wrong in praying to God for better health.
3. If we understand why people live in a certain way, it will be easier to understand their behaviour.
4. What is superstition to some, may be the culture of others.
5. If we wish to change people, we need to provide better facilities to them, e.g. - if a villager has to walk for two hours just to get one pot of water, it would be unfair to expect a high standard of urban- like hygiene from such a person.

It is wrong to think that people are foolish or ignorant. Common occurrences like colds, measles, chicken pox etc. get well on their own. Yet doctors prescribe medicines for them.

Even then we do not complain against doctors. So, if people use herbal medicines that have shown healing success over the years, it would be wrong to dissuade them. Over the centuries, fractured bones have been healed through traditional methods. Therefore, it would be unfair to criticize traditional methods as wrong just because they do not use modern technology.

In a village, it is necessary to be aware of traditional approaches to every disease before resorting to the services of the health centre there. The useful remedies should be recorded and appreciated while the harmful methods should be discouraged. The mixing of best practices in traditional and modern methods of healing can only be advantageous.

Ideas of well-being, undergo changes with time. Consuming, 'bajra porridge' was considered beneficial in Maharashtra in the past. The villagers would also consume certain green vegetables. Today these are not available in the villages. Therefore now they are no longer recommended and the health of people is deteriorating. In some places, getting a job is considered most essential for good health while others think that ego matters the most if a person is to remain healthy.

Whenever a health worker deals with villagers' health, he/she has to find how a particular illness is treated by local people and what is its cause according to them. Their ideas should not be ignored even when unscientific. It may be related to their cultural practices. Furthermore people's health is not only related to illness/disease but to each and every aspect of life. Therefore remedies for even the same disease, conditions may have to be different.

Self-Assessment

- Explain how this lesson changed your attitude
- List the attitudes of 5 women in your village after a discussion
- What difficulties did you face during the discussion and how did you solve them? Which were the obstacles?
- What other information do you need in this context?
- List the home-remedies that people use frequently after discussing with them

Exercises

1. People's idea about health is related to this.
 1. Illness/Disease
 2. Remedy/cure
 3. Life experience
 4. Tradition
2. Our idea of health is affected by this
 1. Illness
 2. Knowledge
 3. Treatment for health
 4. About our life/the surroundings/tradition
3. This is necessary to provide health services to people
 1. Starting a health centre
 2. Providing information about health
 3. Developing a scientific attitude using the people's perspective, experience and traditional knowledge
 4. Reducing blind-faith
4. In the event of a common minor illness, your first course of action will be to -
 1. Go to a doctor for treatment
 2. Find out not only cures but also prevention of disease
 3. Go to a traditional healer/holy man
 4. Try home-remedies

Answers**1-3, 2-4, 3-3, 4-4**

Lesson 7

The Story of Water : A Tale of Suffering

Aims

On reading this lesson you will understand

1. The problem of water and its causes.
2. Ways of storing water.
3. The reasons for contamination of water and methods of purifying it.

Knowledge

You will know about

- Most common problems regarding water
- The causes of the problems and ways of overcoming them.

Skill

You will learn

- What is the technique of making small bunds
- What is the method of purifying water

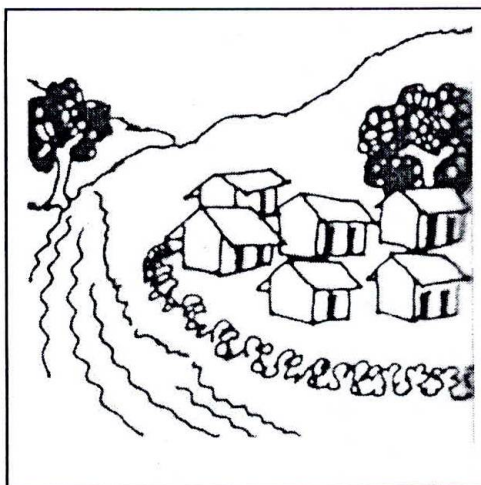
Perspective

You will realize that

- It is necessary to bring all the people together to solve the problem of water.
- Water is the common property of all. Everyone has an equal right to get water.

Introduction

A large village was situated among the hills. A river flowed by it. Very few villagers owned big plots of land but there were many with tiny plots. Amongst the latter there were plenty of farm-labourers who worked for the landed farmers, daily-wage earners, people of all trades like barbers, washer men etc. who received farm produce as barter in return for their services or artisans like weavers, gardeners and goldsmiths who exchanged their goods for part of the harvest. All of them managed to get two square meals a day, and if some odd person had nothing to eat, neighbours or relatives would feed him. On the whole, the village was running smoothly.



The village received plenty of rain which fed the river. In summer they would use the water from some wells. But they never depended on any outside source for water such as a tanker.

The son of the Sarpanch completed his education in the nearby city and returned with a new idea. He suggested to his father that they should start growing sugar-cane instead of the usual grains of the Kharif crop. The Sarpanch explained that sugar cane would need a constant water supply for which they would have to buy a pair of bullocks to draw it from some source. This would not only need money, but a constant supply of fodder and water even in summer. The son insisted that they could fit a motor-engine to draw water from the river and dig a bore-well for summer. They would grow plenty of sugar-cane and sell it to the sugar factory. The Sarpanch pointed out that they would have no grains for food. The son pointed out that they could buy grain from outside, using the money earned by selling sugar-cane.

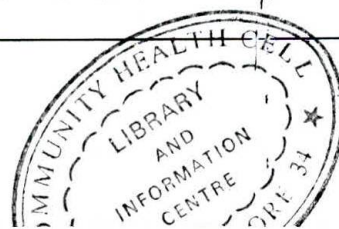


Though the Sarpanch being a traditional farmer was not convinced, he gave in to his educated 'modern' son. When people saw how rich he became by selling sugar-cane, everyone began growing the same cash crop instead of grains. The sugar-factory let out waste water which contaminated the river. The poorer farmers could

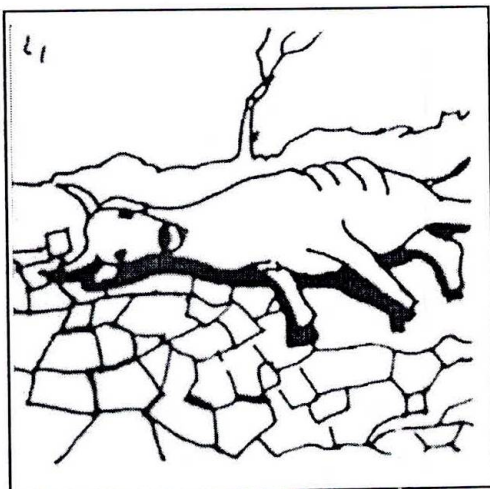


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not afford motor-engines to get water for their crop. But the rich ones dug wells and got richer. The son became the political leader. He built roads. New shops were opened where the rich bought all sorts of goods and grains. But the poor could neither grow grains nor could they afford to buy them. Soon the over-irrigated land became infertile and would not yield any crop. Small farmers and workers lacked employment. They began migrating to cities. The village youth, now lived in urban slums while the old people and families remained poor in the village. They had to sell their tiny plots for survival. Gradually the village wells also dried up. In summer they had to order a tanker for the village. Animals were dying, diseases spread and the village became desolate.



While some people felt the village had developed with roads, shops and electricity the common people were suffering. The remaining villagers wondered whether they should consult a 'Bhagat' (traditional healer). But they did not even have enough money to make an offering of some animal for the betterment of the village.

During that period, an outsider settled in the village. The villagers were suspicious of him at first. He would do all his own house-work (which normally only women carried out) and sit with the villagers in the evening. They would all be lamenting about their suffering. The old men would remind the villagers of their warning of using too much water in their sugar-cane farming. The outsider told them that they would have to work hard if they were to get water throughout the year.



They asked him whether he could cause rainfall. He replied that though he could not create rain, he could suggest how to collect the rain-water, instead of letting it all flow-away. They requested him to explain how. He asked them whether they would take it seriously. They would have to give their word to continue the mission once the work was started.

The outsider gave them the details of how to ensure a good water supply. He explained that the water obtained from wells, canals, lakes and rivers was replenished by the rain.



Rain water goes into two divisions -

1. Rivers and lakes on the ground
2. Inside the earth to underground springs which provide wells and bore-wells. We use the water on the ground and then some of it evaporates. When this outer store is exhausted, we resort to using up the ground water from wells and bore-wells. Soon even this source dries up. The villagers were also told how to solve this problem of water shortage.

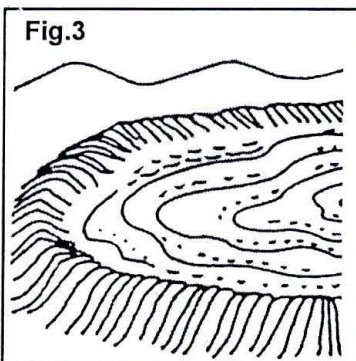
1. The village needs more of bunds and lakes to trap more water on the ground.
2. The underground water should be preserved as much as possible.

Building new bunds etc. is expensive. But cleaning the existing clogged wells, and unused ponds was possible. The mud collected from it could be spread in the fields to improve the fertility of the soil. These wells would then be used to store more water.

For additional bunds, the villagers approached the Zilla Parishad. With some funds from their schemes and contribution of labour by the villagers themselves, they could create additional stores of water. Naturally, the farmers were worried that they might have to lose their land for space for a dam. Where would they live if displaced? But the outsider explained that smaller bunds could be created to avoid displacement and expenses.

Method of collecting rain water in dry areas -

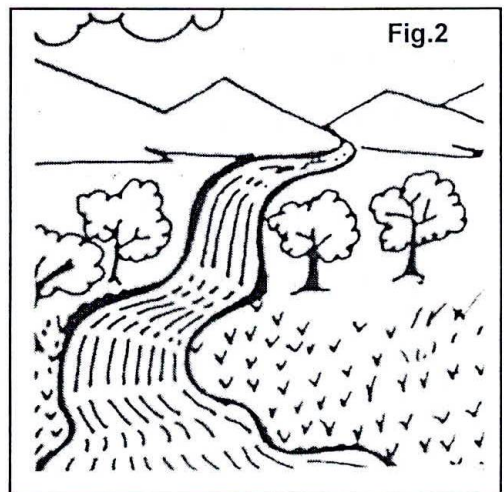
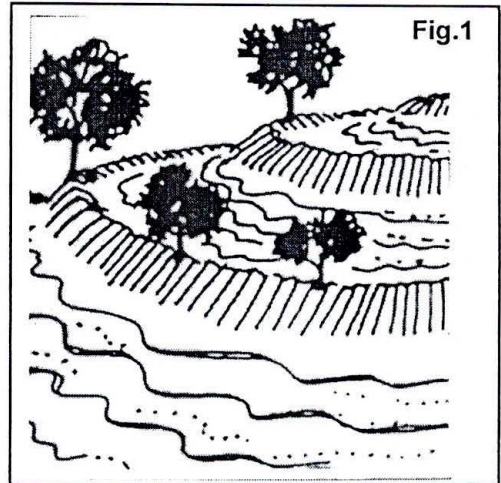
1. Dig parallel trenches at the equal levels on the hills. (Fig. 1)
2. Ensure that land is covered with plants or grass to prevent evaporation of ground water. (Fig.2)
3. Collect rainwater whenever possible and let it soak into underground wells, deep holes and ditches. (Fig.3)



Thus, the ground will be prepared to absorb maximum rainwater underground, which could be made available for use when necessary. We need to store as much as we draw or use.

The sinking of rainwater into the ground depends on the following

1. Amount of rainfall
2. Nature of showers (light continuous or heavy)



3. Type of soil
4. The rocks beneath the ground.

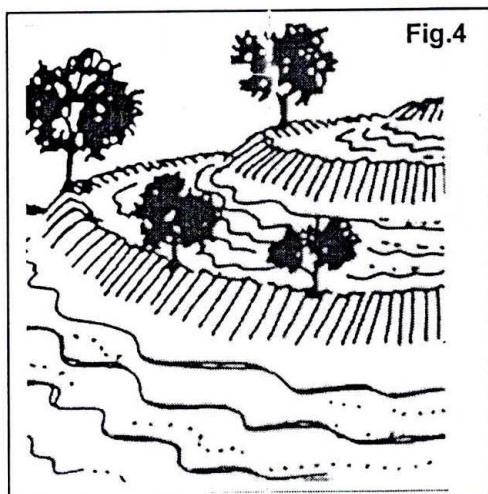
The amount of water sinking is directly proportional to the quantity of rainfall. If the rain is light but continuous, more water can enter the ground. If there is plenty of soil, more water can be absorbed by it. But where you have stony areas, water flows away. Similarly if there are slopes, water cannot remain collected.

Hills can be made to absorb more water by digging trenches at levels. If trees are planted by flattening areas of the hills, they will help to collect water and also prevent soil erosion.

The old villagers wondered how a handful of them could complete the enormous task of digging levels on the hills. The outsider informed them about Employment Guarantee Schemes (EGS). The villagers who had migrated could return if such a scheme was available. They would get work and the village could solve their water-shortage.

Employment Guarantee Scheme

If the villagers come together, they can present a proposal for such a scheme to the government. The administration can give them employment within a range of ten kilometres of their village.



If the slope is gradual, trenches known as CCT can be dug along the contour lines (on an even level) at regular intervals on the 4 to 6 feet distance between them, which will conserve water as well as reduce soil erosion. (Fig. 4).

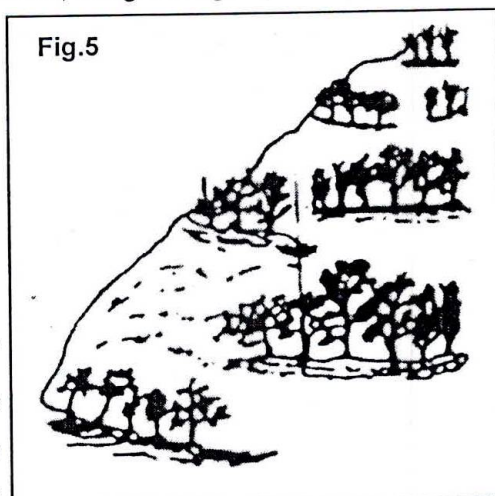
If the slope is steep, shorter alternative trenches interposing each other at different levels can be made. (Fig. 5)

If the slope is gradual, long straight parallel trenches can be dug at regular

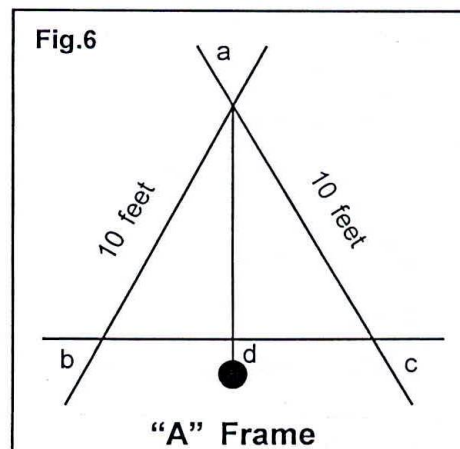
intervals on the 4 to 6 feet in apart in areas of heavy rain and greater distances in scanty areas.

To get contour line on the ground, we use a simple technique which is known as "A" Frame technique which is as follows:

Take three long sticks or bamboos: ab, ac, bc of 12 ft. each. The sticks ab and ac should be tied at one end, and then attached to the third stick to form a triangle with bc as the base and a at the apex. ab, ac and bc



should measure 10 ft. each. The midpoint of b and c should be marked as d. A string should be tied at point a with a stone attached to its end - the length of the string should reach just above ground level. The triangle can now be used to mark the level of the line. (Fig. 6)

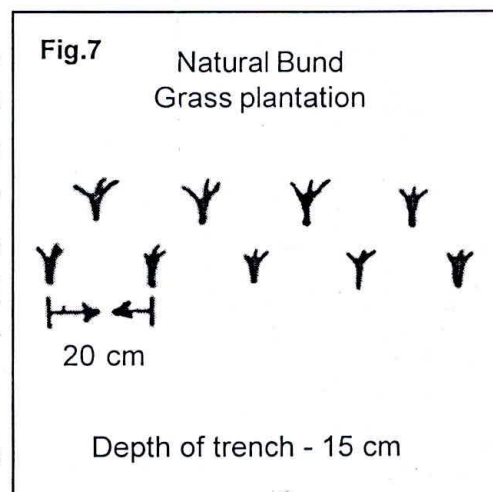


Beginning at the top of the slope, choose a point on the slope and mark it. Place point b of the triangle on the mark. Place mark c at such a spot where the stone pendulum stops above point d of the triangle. Keep marking the levels so that you get a line at uniform level. Then dig along it.

The trenches should be 2 feet broad and 2 to 3 feet deep. The soil removed should be used at the sides to plant trees. Thus the trees will get the water collected in the trenches and they will hold the soil.

You cannot dig trenches on slopes that have fields. In such places bunds of equal height have to be constructed on an even level as shown above. When constructing these bunds, it is advisable to remove any stones on the upper side of the slope. This allows maximum percolation of water into the soil, prevents soil erosion and holds good quality soil displaced from upper regions of the slope.

If the land is on a slope, ploughing of fields perpendicular to the slope, can minimize the soil erosion and break the flow of water.

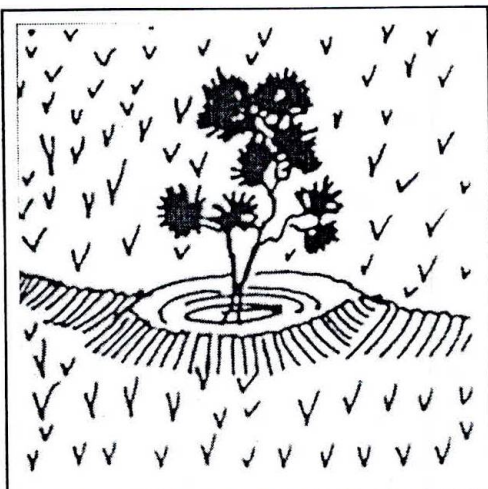


There should be a rotation of crops with leguminous crops like groundnut or grain and dicotyledonous grains after monocotyledonous crops like corn and millet. The farmer enriches the soil with nitrogen and holds the soil together. This is necessary for monocotyledonous plants to grow well (alternately).

In places with greater flow of water on a less inclined slope, a special type of grass is grown to make a natural bund-Guinea grass. Ramboss is selected (Khus grass, Ramboss, Medhasinghi and Guinea grass can all be used). Two to three blades of grass are bunched together and planted 20 cms apart in a 15 cm deep gully as shown in Figure - 7. Then the grass is cut after the roots measuring 5 to 7 cm and 20 cm of stem. Then each part is separated and planted as shown in Fig. - 7.

Since this grass does not spread, there is no threat to the crops.

Since the roots of such grass go deep inside the soil, they help in holding water and soil, reducing erosion. If the stalks are one or two feet erect, they can reduce the speed of flowing water and prevent the slush from passing. The presence of this grass prevents the danger of breaking of the bund even in case of flooding. Since this grass does not take root, there is no threat to the crops.



Planting trees and developing pastures is also important to hold the soil together. Thus the empty spaces between trenches should be covered to prevent soil erosion. The choice of trees should be made according to the soil, weather, rainfall and local varieties. Different kind of plants should be selected - those used for buildings, firewood, fruit-bearing, flower-bearing and some which hold the soil better e.g. - lemon, Acacia (thorny trees), ber, babul, rumbas, subabul, kanja, hud, baheda, guava and chikoo (all thorny trees) along with neem or jamun trees.

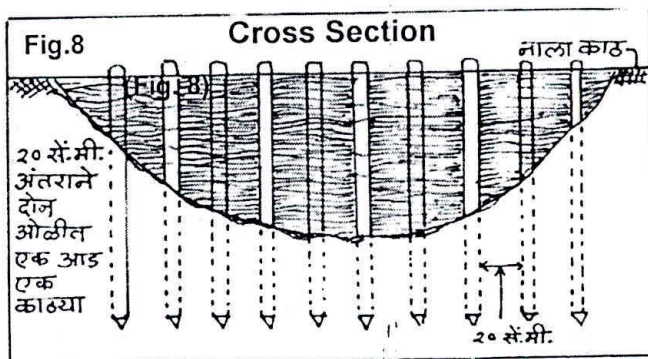
Other trees for areas of heavy rain include Jack-fruit, Silk cotton, Mango, Teak, Nilgiri. It is not enough to plant trees: they need to be specially cared for in the first few years especially against grazing animals. More grass should be grown for animals so that plants remained protected.

Grazing by animals should be banned to avoid damage to grass and roots of plants. Stall-feeding should be resorted to for animals after properly cutting the plants and grass. After these works, people should also undertake the following work with cooperation and implement various government schemes.

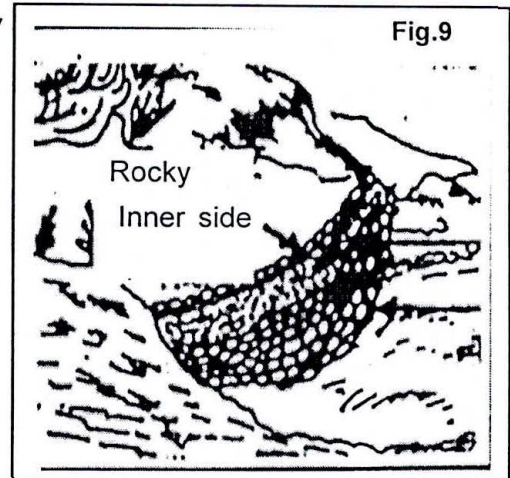
Temporary bund

These type of bunds are constructed in the beginning of a nallah where catchment is small. Temporary bunds should be erected only towards the end of the rains because they get washed away during heavy showers. Overflow from the temporary bunds after rains can be used for irrigating nearby fields. Farmers can dig small channels to supply their fields with water.

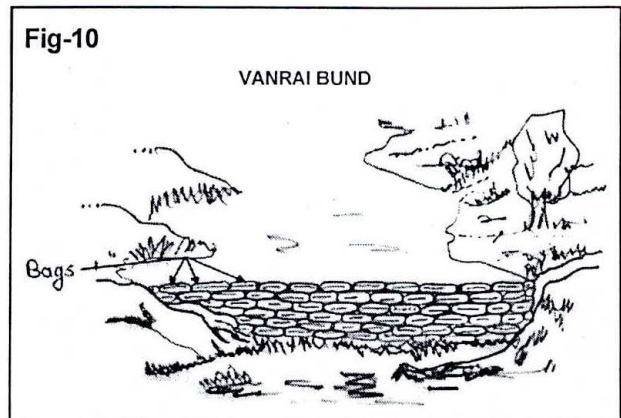
1. Brushwood Bunds: To make this structure, 2 feet high, wooden pegs at a distance of 6 feet from each others are inserted into the nallah-bed upto sufficient depth. Two such rows should have a distance of 2 feet to 3 feet between them. The space between the two rows is packed with spread grass, thorny branches and soil. This brushwood bund is mainly used to slow down the flow of water (Fig. - 8).



2. Stones or soil can be used to make temporary bunds in rocky courses as shown in Fig.-9

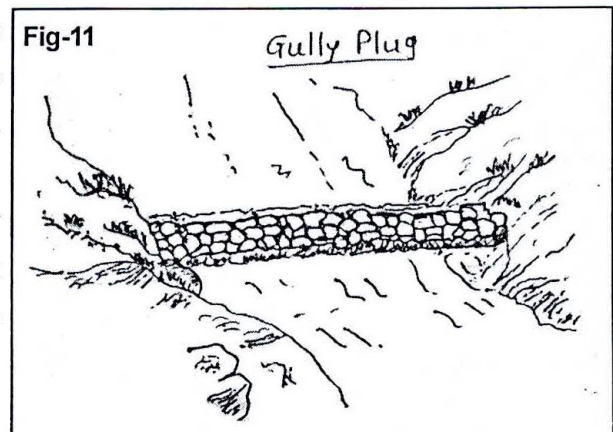


3. **Vanrai Bandhara:** This bund is made using empty cement bags. Each bag is packed with available soil and the open end is filled up with a nylon string. The bund is constructed by making a wall of these filled cement bags similar to a brick-wall. Normally, two rows are made. The gap between the two rows is packed by well-compacted black cotton soil. (Fig-10)

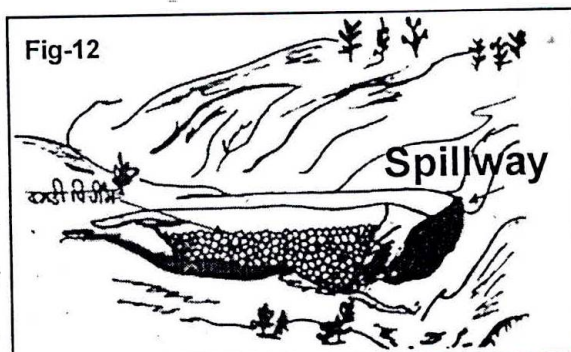


Other type of bunds

1. **Gully Plug:** Gully plugs are small bunds placed within the gullies or nallah courses made of loose boulders. In this structure, side slopes are smooth. This bund is broader at the bottom. Its height is limited to 3 feet so that flowing water cannot endanger it. Gully plugs are made to check erosion and break the water flow where catchment areas of the nallah are small in size. (Fig-11)

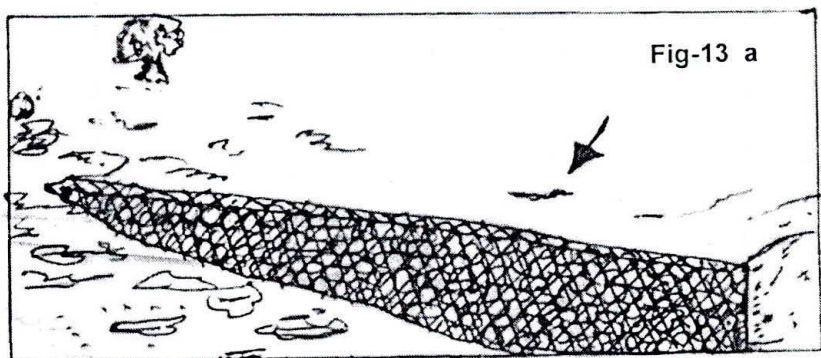


2. Nallah Bund: The construction of a Nallah Bund is similar to a percolation tank. Normally, a nallah bund is dug till the soft rock bed (Murum) is reached. Subsequently the bund is constructed layer by layer using the soft soil (compacting). Water gets collected at the bund. Water percolation is faster due to Murum (soft rock) bed at the base of the bund. The mud in the water gets settled at the nallah bund. The percolated water moves forward downstream thus increasing the water table of the well.

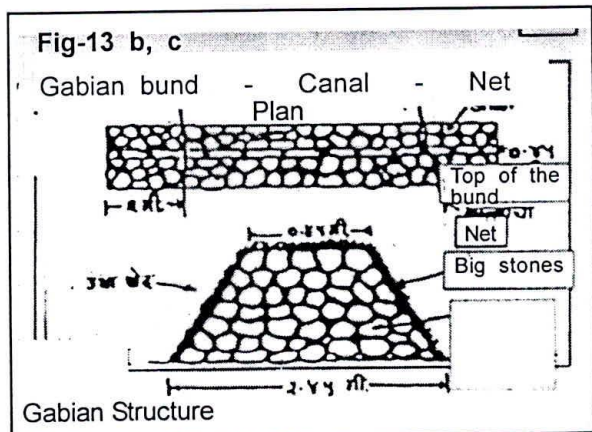


The excess water behind the bund is taken care of by providing a spillway. The spillway is a diversion for the flow of excess water. This diversion is dug on the side of the bund which is preferably a hard murum bed to stop the erosion of the soil (Fig-12).

3. Gabian Bund: Gabian Bunds are constructed at downstream places where the foundation soil is weak and there is no suitable hard rock for the spillway. A gabian bund is constructed using galvanized iron wire mesh (3 mm diameter) and loose boulders.



The width of the structure at the bottom is 2.5 meters (8 feet). The width at the top is 0.5 meter (1.5 feet). The height of the bund is 1 meter (3.25 feet). The length of the structure varies as per the nallah width. Initially, a trench of 1 foot depth is dug in the stream bed. Then the wire mesh is spread along the trench and loose boulders arranged

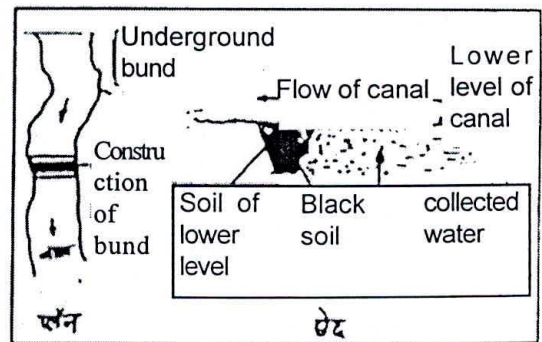


to achieve 1:1 (one is to one) slope. The length of the structure is embedded up to 6 feet on both banks. Both ends of the wire mesh are enjoined with an overlap of 15 Cms. (1 1/2 feet) at the top with wire. The gap at the foundation should be packed with soil. These bunds allow water to flow over it so that no spillway is required. These bunds are used to stop water and allow percolation for longer duration. (Fig-13 - a, b and c)

4. Underground Bund: Over a of time the sand and silt get collected in mid-stream. Due to this effect, water in the sub-soil flows in the direction of the stream. To utilize this underground flow, an underground bund is constructed in such areas.

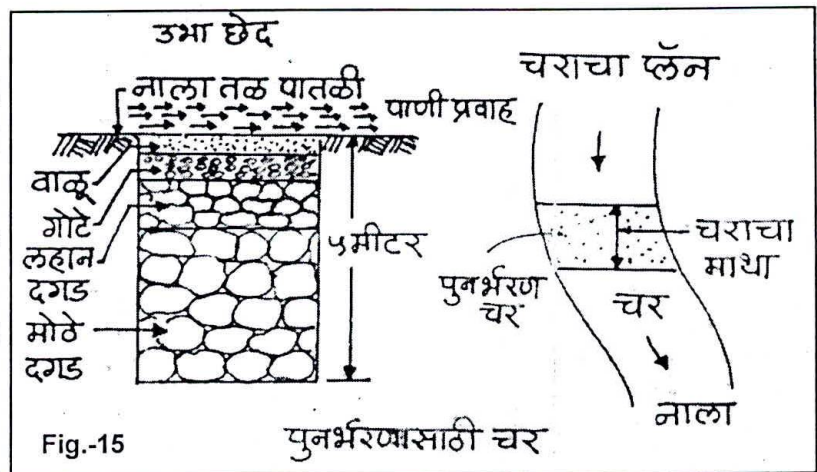
A trench is dug across the width of the stream till the hard rock bed is reached. The width of this trench at the base is 3 feet which keeps increasing towards top as shown in Fig. 14. This trench is then filled with impervious soil (black cotton / clay) which is compacted using water to provide an impervious wall. This wall stops the sub-soil water which spreads to the adjoining land. As the water is collected underground, it prevents water-evaporation and increases the water table of the nearby area (Fig-14).

Fig.-14



5. Refilling Trenches -

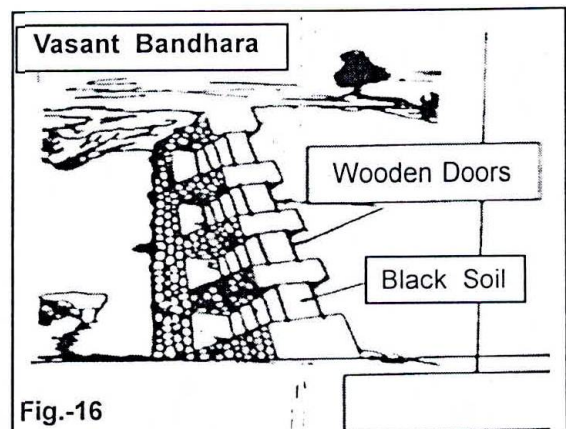
These trenches are more useful when water gets collected and heavy black cotton soil exists. Refilling trenches are dug 10 to 15 feet deep inside the ground. They are then packed first with big stones followed by smaller stones, sand and sand mixed with soil. These trenches help increase the percolation of water thus raising the water table. (Fig.-15)



Permanent Bunds

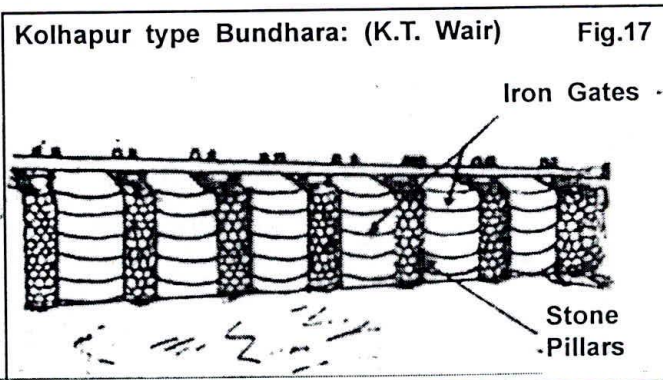
These are made in areas of less rain or where water does not keep flowing through canals. The height of these bunds is decided by considering the surrounding crops so that it should not be damaged by water-logging. Select a place where the canal is narrow or where you have open rock. The bund is built at right angles to the flow so that the extra water flows over it back into the canal. The obstructed water is used for drinking, farming or irrigation of nearby crops by pumps.

1. Vasant Bund: It is useful to construct this type of bund in places where limited height at the sides creates a risk. A foundation of solid rock is covered with stone structures having I-shaped iron pillars for the gates. The gates are kept open in



the beginning of the monsoon. If there is a flood, the water flows through the gates. Towards end of monsoon, when there is no possibility of floods the gates are closed by putting wooden planks in the I-shaped iron channel. Black cotton soil is used to pack the gaps between the planks. Water is thus prevented from flowing through the gate. (Fig.-16)

2. Kolhapur type Bundhara: (K.T. Wair) - These are made in places where the river has open stretches containing hard stones. Stone pillars are erected with arrangement for iron gates. These bunds are made in a row, at right angles to the flow. The doors are removed during the rains, to allow free flowing of water to prevent

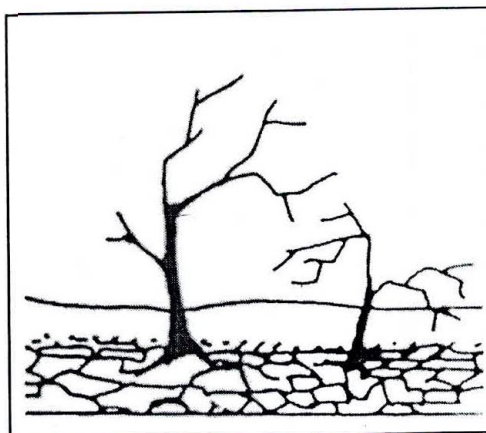


floods. An added advantage of these bunds is that they can be used to construct a bridge over it, facilitating transport. The gates are inserted towards the end of the rains to store the collected water. (Fig.-17).

It includes another 2 type of Bunds i.e. Permanant Cement Bund and Perculation Tank

A villager asked the outsider whether conserving water in these ways would ensure availability of water. He assured him that indeed they would.

The outsider described the structure of land. More or less the structure is similar throughout our country first a layer of soil, then light gravel, then pebbles followed by a certain amount of red soil (Geru), hard stones and last of all hard rocks. Water collects in the spaces between these layers. Since these spaces are at different depths of layers, some wells have water at a greater depth than others. As a thumb rule lightning when stricks a place, it definitely contains water.



Some of the school children sitting around, narrated what they had learnt about the water-cycle in school. Water is very important in our lives. Neither animals nor plants can live without it.

Why do we need energy for our day-to-day activities

We need energy for our day-to-day activities like washing up, speaking etc. Our body consists of many parts which consist of cells. This is similar to a house having many rooms, each built of bricks. Every cell needs to create energy. Cells have moisture inside and outside. The waste products created in cells dissolve in water so that they can be sent out. Thus

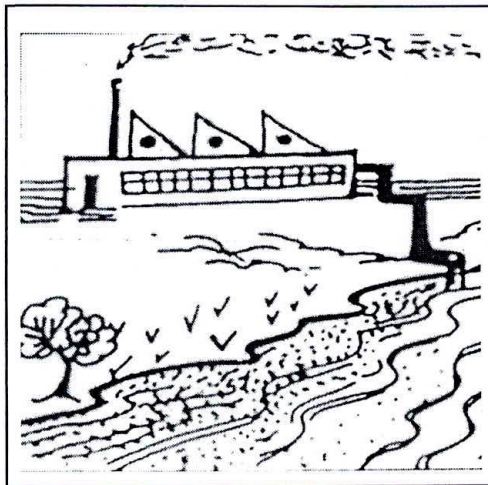
water assists in digestion of food and in secretion of fluids.

- Sweat and urine are unwanted materials which are excreted.
- Minerals from water are necessary for the body.
- Water helps to keep the body temperature stable.

Rain provides the water needed for the above functions.

How do we get rain?

The heat of the sun evaporates the water on the earth surface. When this rises and becomes cool, it is converted into drops of water which form clouds. When cold air strikes them we get a shower of rain. But when dirt mixes with rain water, it harms our health.

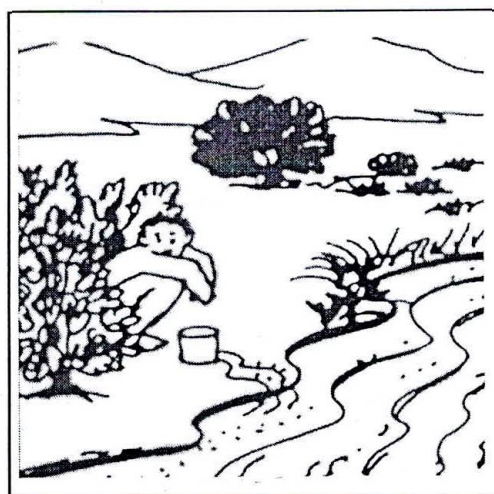


How does water get polluted?

- When people pass stools near rivers and canals, excreta mixes with the water.
- Washing - Allowing animals into drinking water areas of rivers.
- Letting effluents from industries into canals/ivers

Diseases caused by polluted water

1. Loose Motions
2. Jaundice
3. Typhoid



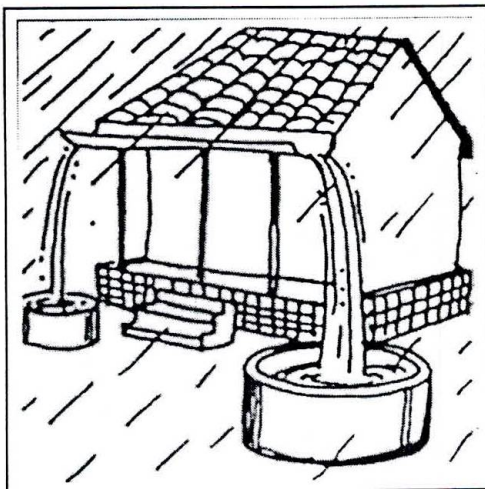
Ayushi explained the **methods of water purification** to the villagers -

1. **Filtration** - Pour the water through a clean white cloth folded 4 times. The impurities remain on it while clean water fills the vessel below the cloth.
2. **Using Alum** - Wash the alum clean before rotating it 2 or 3 times in the vessel by rotation. Keep the alum in a closed container. The impurities will settle at the bottom of the vessel. Use the clean water of the upper part of the vessel. If you circulate the alum too many times, it will spoil the taste of the water.
3. **Seeds** - A pinch of powder of drumsticks seeds put into the water will make the dirt settle down.
4. **Decantation** - When water is allowed to stand still for 8 to 10 hours, the dirt settles at the bottom of the vessel.

5. Boiling - This is a safe way of purifying water. But the water should be kept boiling for 15 minutes, which requires fuel.

Boiling kills most germs but the process is costly. However, the Foundation for Medical Research in Mumbai has found that if a glass bottle containing drinking water is kept next to the stove while cooking for at least 2-3 hours, it becomes safe for drinking. Though some germs are not killed in this process, they can be resisted by our body. The water is safest when the glass bottle is exposed 2-3 times to the heat.

In areas of heavy rain like Konkan people collect rainwater for drinking. We can also try this. But since the roof of the house is covered with dirt, we should allow some water to wash away and then collect the water which overflows later from the roof.



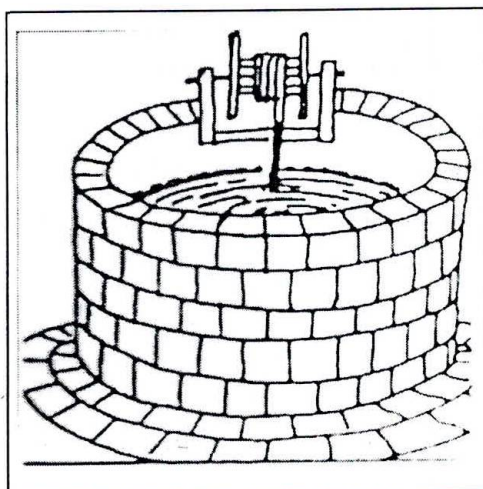
If the falling rain water is collected by the villagers, they can all get clean drinking water by sharing the expenses. Bleaching powder should be used to purify it as follows -

1. Measure the radius and depth of a well or round tank in metres.

For Total water = $D^2 \times \text{Depth} \times 785$ lits
(All dimensions are in metres)

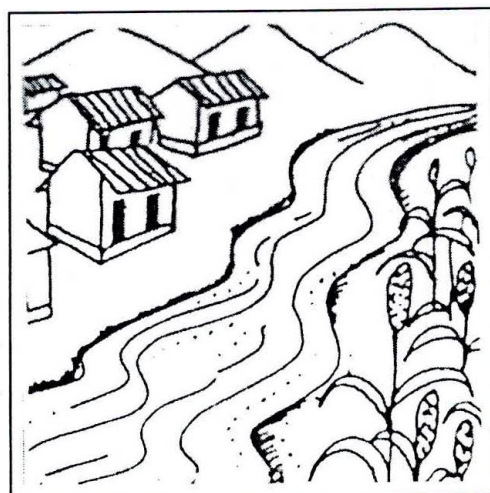
2. For a rectangular tank - (in metres)

For Total water = Length x Breadth x Depth x 1000



The calculated amount of powder should first be mixed in a small quantity of water and then poured into the well/tank. A clean plastic bucket or bottle should be used for this purpose.

A senior villager narrated the role of water in human society to a city-dweller. Ancient civilization were established near rivers where they prospered. But excess of irrigation ruined the culture of many river-side places. In other places, sufficient water was denied to some people on grounds of discrimination. However, the outsider who has now settled down in the hilly town gives water from his well to every needy person during the summer.



Pani Panchayat is an organization near Pune which resolved to distribute water equally among all. The city-dweller informed the villager about their fair approach. Though people with more land may demand more water, every family will get an equal quantity of water irrespective of its land-holding.

Where people used politics for water, they often got water for their own area at the cost of the needs of others. Constructing bunds for namesake is no use. Just as flowing water finds its own level, we must learn to develop



a humanity-centred culture. Land, air and water have been created in nature for all. Although land has ownership rights, it is wrong to buy or sell air and water. Every being deserves its share of water irrespective of riches or social standing.

Exercises

Fill in the blanks

(Bleaching) (Total water in litres = $D^2 \times \text{Depth} \times 785$ lits) (motions, jaundice, typhoid) (length in m x breadth x depth x 1000)

1. _____ powder is needed to purify the water from tank/well.
2. The formula for a rectangular tank is _____.
3. Powder required for a round well/tank is _____.
4. Contaminated water causes the diseases _____.

Choose the correct alternatives

1. The amount of rain water absorbed by the ground
 1. The amount of rain water absorbed by the ground
 2. Type of soil
 3. Nature of rainfall
 4. Underground rock-structure
2. Repeating the same crop in farming
 1. Maintains goods soil
 2. Fetches good money
 3. Reduces fertility of soil
 4. None of the above
3. Less slope with greater flow.
 1. Natural bunds
 2. Temporary bunds
 3. Big bunds
 4. Small bunds
4. Erecting very big bunds in a village
 1. Everyone gets water
 2. Village land lost to bunds
 3. Great expense
 4. Villagers migrate, others benefit
5. Solution for shortage of water in a village
 1. New wells/Bore wells
 2. Migration
 3. Careful use of water, tree plantation
 4. Ask for government Aid
6. For future demand of water
 1. Build very big bunds
 2. Sell water, make new tanks
 3. Equal distribution
 4. All the above

Blanks**1-1, 2-4, 3-2, 4-3****Correct Alternatives****1-5, 2-3, 3-1, 4-4, 5-2, 6-3**

Answers**Blanks - 1-3, 2-4, 3-2, 4-1, 5-5, 6-6****Correct Alternatives - 1-3**

Lesson 9

Improved 'Chulha'

Aims

On reading this lesson you will understand

1. The damage caused by using firewood in the 'Chulha'
2. The different kinds of improved Chulha and their features.
3. The advantages of using different types of fuel

Knowledge

You will know about

- The harmfulness of traditional 'Chulha'
- The kinds and merits of improved 'Chulhas'

Perspective

You will understand

- Our daily life is connected to our environment.
- Our health depends on our environment.
- Even a slight change in our daily life can bring about an improvement in the environment.

Self assessment

- Do you think it is right to use firewood as fuel for cooking?
- How will you explain to people the need to discontinue using firewood as fuel?
- Which examples can you give to explain how health and environment are interrelated?
- Do you find any difficulties in using non-conventional fuels?

Exercises

Match the following

- | | |
|--------------------|---------------------------------------|
| 1. Laxmi Chulha | 1. Fuel and Manure |
| 2. Solar Energy | 2. Traditional chulha (2 with burner) |
| 3. Biogas Plant | 3. Beneficial to health |
| 4. Vivek chulha | 4. Saving of fuel |
| 5. Improved chulha | 5. Use of saw dust |

Choose the correct alternatives -

1. Use of solar energy -
 1. Saving of fuel
 2. Cooks food well
 3. Not harmful to health
 4. Using natural energy saves fuel and conserves environment, benefiting health
2. Rural areas use _____ to cook food.
 1. Wood
 2. Coal
 3. Kerosene
 4. Cow dung cakes
 5. All the above
3. Use of traditional fuels leads to
 1. Harmful effects for health
 2. Lack of trees in the environment
 3. Shortage of fuel due to over use
 4. Damage to environment and damage to living beings.
4. If traditional chulhas are used continuously
 1. Food tastes good.
 2. Wood/cow dung etc, is easily available in the village.
 3. Smoke causes burning in eyes and affects respiratory tract.
 4. None of the above
5. Smoke created by fuel used in vehicles causes
 1. Black smoke in the atmosphere
 2. Pollution of air
 3. Effect on health
 4. Possibility of cancer as a result of hazardous gases.

Answers**Correct pairs****1-2, 2-3, 3-1, 4-5, 5-4****Alternatives****1-4, 2-5, 3-4, 4-3, 5-4**

Lesson 10

Grameen Bank

Aims

On reading this lesson you will understand that

1. Realize that economic independence is essential for progress of women.
2. What are the advantages of this scheme made specially for women?
3. Gather information about rural bank.

Knowledge

You will know about

- Grameen Bank operations.

Skills

You will learn

- Knowhow to start a rural bank
- Operation of a savings and loan account

Perspective

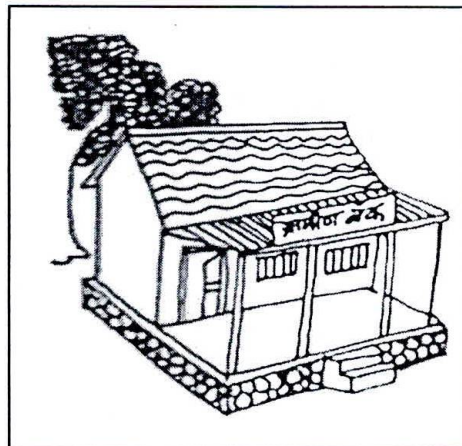
You will realize that

- Economic Independence raises the self-respect of women.
- Women can meet regularly through such schemes

Note : *This lesson which provides definitions and administrative form guidelines must be read along with the case-study appended to the Chapter.*

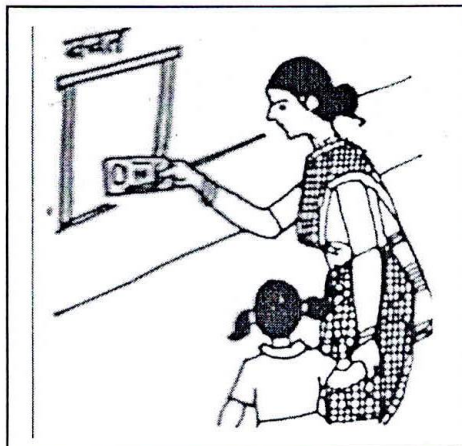
Introduction

'Grameen Bank' is a bank which belongs to women in the community. The idea behind this is to help the women inculcate habit of small savings, so that it is available to them as their own money during emergent requirements: While learning about the operations of the bank, they understand that with this scheme, the progress comes with mutual help. The monetary status helps increase the decision making power of women. For banking purposes when women come together it serves a common platform for sharing socio-economic and developmental issues.



1. What is the meaning of budget?

Budget is a plan made by estimating the expenditure that would be incurred from the money resources that one has e.g. – budget for the daughter's wedding.



2. What is saving?

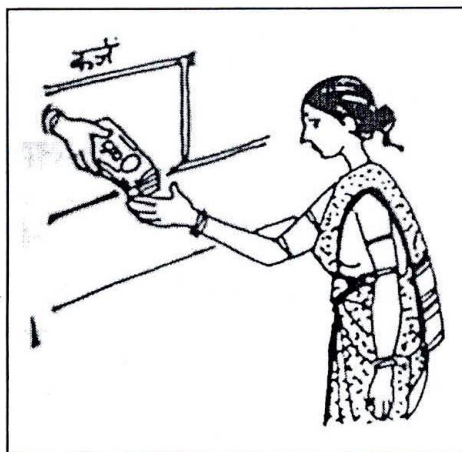
The method used to keep aside money for future needs is called saving for e.g. – Arrangements for the village fund.

3. What does loan mean?

Borrowing money for solving sudden difficulties is called loan e.g. – a loan for a sudden illness.

4. What is interest?

The price we pay in return for financial help at the time of our need is called interest. This varies from place to place. e.g. – if you borrow an amount of Rs. 1,000/- from a rural bank, you have to pay 18% interest i.e. Rs. 180 interest on the whole amount.



5. What is money?

The currency of conducting any transaction is called money. It is the medium of exchange (give and take). e.g. value price paid in exchange of goods bought, in terms of money.

Normal Conditions of Membership

1. Membership is restricted to local women.
2. A group consists of 10 to 12 women.
3. Every group must have one president and secretary
4. Minor girls can also become members but they are not given a loan.
5. Admission fee for each member Rs. 10/-

● **About Saving**

1. The minimum amount saved per month is Rs. 10/-
2. The rate of interest on the saving will be 6% per annum.
3. There will be a fine of Rs. 1/- for late payment.

● **About Membership Application**

**Grameen Mahila Arthik Swawlamban Prakalp (GRAMS)
Parinche (FRCH)**

APPLICATION FORM

To,
The Secretary,

Date : _____

Name of the Applicant : _____

Subject : Application for GRAMS Membership

I _____ hereby applying for the membership of GRAMS. I request you to issue me the membership. I assure you that I will duly follow all the rules and regulations. If failed to do so, my membership shall be cancelled.

Details of the Applicant:

Name : _____

Husband's / Father's Name : _____

Address :

1. Permanent _____

2. Present _____

Education : _____

Date of Birth / Age : _____

Occupation : _____

Ration Card No.: _____

Voter's I Card No. _____

Blood Group : _____

All the above information is true to the best of my knowledge.

Signature / Thumb Impression
of the Applicant

Speciman Signature of the Applicant / Left thumb impression

1.

2.

Guarantor (Details of the Guarantor)

| Name | Address | Savings A/c No. | Signature |
|------|---------|--------------------|-----------|
| 1. | | | |
| 2. | | | |

For Official use only

_____ is being issued the Membership of GRAMS
from _____ (date)

| Name of the Village | Name of the Group | Saving Account Number |
|---------------------|-------------------|-----------------------|
| | | |
| | | |

Signature of the
Organizer

● About Nomination

**Grameen Mahila Arthik Swawlamban Prakaalp (GRAMS)
Parinche (FRCH)**

NOMINATION

I _____ resident of _____
member of GRAMS, Parinche having details Group Name _____
Account Number _____

1. I hereby nominate the following person in the event of my death or in case of mental imbalanced receive the amount standing to my credit in GRAMS Account.

| Name | Address | Relationship with the Member | Age | Date of Birth in case the Nominee is minor |
|------|---------|---------------------------------|-----|---|
| | | | | |

2. Today's date the nominee is a minor, therefore Mr. / Mrs. / Ms. _____
_____ will receive the amount standing to my credit in GRAMS Account in case
of my / minor nominee's death
3. In case of death of the nominee referred in 1. above, Mr. / Mrs. / Ms. _____
_____ will receive the amount standing to my credit in GRAMS Account.

Place :

Date :

Guarantor :

Signature :

Name :

Address :

Signature of Member /
Thumb Impression of the
Member

● **About loan facility**

1. A new member will be eligible to receive a loan only after regular saving for 3 months.
2. Every month only one member of group will get a loan.
3. An application in a prescribed form and two guarantors from the same group are necessary for a loan.
4. The loan amount is Rs. 500/- in the first year and Rs. 1000/- from the second year onwards.
5. The rate of interest on the loan will be 12% per annum.
6. A new loan can be given only after the earlier one is repaid completely.
7. The saving amount cannot be drawn until total repayment of loan.
8. Repayment of loan must begin two months after receiving the loan.
9. In case of non-repayment, Rs. 2 will be charged per month.

● **About cancellation of membership**

1. The application must be made on the prescribed form.
2. The application for cancellation must not be a guarantor of any member. In case of being a guarantor, the cancellation can be made only after total repayment of the concerned loan.
3. There should be no amount pending on the name of the applicant for cancellation of membership.

Speciman

1. Saving Register

Sr. No. _____

Name of village _____

Full Name _____

Saving Account No. _____

Address _____

Name of Group _____

| Date | Receipt No. details | Saving (Rs.) | Saving Refund | Balance Amount(Rs.) | Fine | Signature of the coordinator |
|--------|---------------------|--------------|---------------|---------------------|-----------------------|------------------------------|
| 1-1-98 | 1001 | 20 | — | 20 | Admission Fees Rs.10/ | |
| 1-2-98 | 1826 | 100 | — | 120 | — | |
| 1-3-98 | 2651 | 20 | 100 | 40 | — | |

Speciman

2. Loan Register

Sr. No. _____ Name of village _____
 Full Name _____ Saving Account No. _____
 Address _____ Name of Group _____

Guarantor

1. Name _____ Saving Account Number _____
 Address _____

2. Name _____ Saving Account Number _____
 Address _____

| Date (1) | Receipt Number (2) | Loan Amount(Rs.) (3) | Loan Refund Amount (4) | | | Loan Amount (5) | Fund Amount (6) | Signature (7) |
|-------------|--------------------------|----------------------------|-------------------------------|----------|------|-----------------------|-----------------------|------------------|
| | | | Installment Principal Amt. | Interest | Fine | | | |
| 1.1.98 | 1001 | 1,000/- | — | — | — | 1,000/- | — | — |
| 1.2.98 | 1826 | | — | 10 | — | 1,000/- | — | — |
| 1.3.98 | 2651 | | — | 10 | — | 1,000/- | — | — |
| 1.4.98 | 3428 | | 100/- | 10 | — | 900/- | — | — |
| 1.5.98 | 4192 | | 100/- | 9 | — | 800/- | | |
| | | | | | | | | |

Note : If any amount deducted under fund than use column number 6

First two installments may not be paid in the first 2 months,
 Only Interest may be received. No fine in first 2 months for installments

A fine of Rs. 2/- will be charged on non-repayment of installment by calculating Rs. 100/
 - in 10 installments

For calculation of Interest

$$\text{Interest per month} = \frac{\text{Amount} \times \text{Rate} \times \text{Period (Month)}}{100 \times 12}$$

Sample Receipt

GRAMS Parinche

Tehsil - Purandar

District - Pune

Member No.

Receipt No. 1001

Date

Group No. 1

| Credit | Rs. | Debit | Rs. |
|----------------|-------|---------------------------------|---------|
| Saving | 20.00 | Loan | 1,000/- |
| Installment | --- | Saving Return | --- |
| Interest | --- | | |
| Fine | --- | Total | |
| Admission Fees | | Signature of Organizer / Member | |
| Total | 20.00 | | |
| | | | |

* For reference of other specimen forms, these are available after the title 'Self study'.

Monthly Report

Name of Village

No. of Groups

No. of Members

No. of Present Members

Total saving (of Previous Month)

Total loan (of Previous Month)

No. of Loan Receivers

Date of next month's General Meeting

(This information should be displayed on the board before every meeting of the rural bank)

Use of calculator

Two types of calculator

1. Light operated calculator

There is non on/off button. It starts when light falls on it

2. Battery operated calculator

It has a switch connected to the battery which can be pressed on or off.

Signs on the Calculator

| Sign | Use |
|------|----------------------------|
| + | Addition |
| - | Subtract |
| x | Multiply |
| ÷ | Divide |
| AC | To start a new calculation |

Self Study

- How can the significance of savings be explained to rural women.
- Do women need to be guided about how they can use the loan.
- Do women have to be literate to use banking facilities? Can a literacy drive be run together with a rural banking scheme?
- What are the hurdles faced while starting a bank?

The forms given in this lesson have been taken from a bank in Purandar of Pune district. They can differ from bank to bank. A case history of the Grameen Mahila Aarthik Swavalamban Project (Rural Women's Project for Economic Independence) of FRCH is appended herewith.

Exercises

1. Meaning of Rural Bank
 1. Women's own bank
 2. Government bank
 3. Cooperative bank
 4. Village bank
2. Meaning of Budget
 1. Estimate of income
 2. Estimate of expenses
 3. The plan made according to an estimate of the future.
3. If interest rate is 12% calculate, the interest on Rs. 1000/- for one month _____.
 1. Rs. 5
 2. Rs. 15
 3. Rs. 25
 4. Rs. 10
4. If women start saving,
 1. There is saving on their names
 2. They get information about banking
 3. They can get loans
 4. Their confidence and decision making improves

Fill in the blanks

(Minor Girls) (Means of exchange) (Calculator) (10) (3)

1. If you save for _____ months regularly in a rural bank, you can get a loan.
2. The minimum saving amount is Rs. _____.
3. _____ are not eligible for loans in rural banks.
4. Money means _____.
5. _____ can help in calculations in a rural bank.

Answers**Correct Alternatives**

1-1, 2-3, 3-4, 4-4

Correct Pairs

1-5, 2-4, 3-1, 4-2, 5-3

SPECIMAN

**Grameen Mahila Arthik Swawlamban Prakalp (GRAMS)
Parinche (FRCH)**

Sr. No. _____

Name of Village : _____

Name of the Group : _____

LOAN APPLICATION FORM

Respected Secretary,

I request you to please consider the following information and sanction me a loan for Rupees

Name of the Member : _____ Address : _____

Father's / Husband's Name : _____

Member's Account No. : _____

Loan Amount (Rs.) _____ (In words _____ only)

Reason for taking loan : _____

No. of loans taken during current year : _____

Member's saving amount on date
of application (Rs.) : _____

Above information is true. I undertake to return the loan amount in _____ months. I would pay Rs. _____ towards the principal and interest at the rate of _____% per annum.

✓ Has any loan been taken earlier ? Yes / No

If yes, give details _____

From whom _____ Balance loan amount as on date _____

Date : _____

Signature / Left hand thumb impression

1) _____

2) _____

GUARANTORS

We, the undersigned members of the group undertake personal and collective responsibility towards the repayment of the loan amount. If the applicant fails to repay the loan amount, the group / project will have rights to recover the said amount from our savings and private property.

1. Name of the Guarantor _____ 2. Name of the Guarantor _____

Membership Account No. _____

Membership Account No. _____

Signature/Thumb impression

Signature/Thumb impression

SANCTION

Sou/Kumari _____ Account No. _____

has been sanctioned a loan of Rs. _____. The borrower will repay an EMI of Rs. _____ in 10 instalments, worked out at an interest of _____% per annum.

Other terms if any 1.

2.

Date of sanction

President / Secretary

Organizer

UNDERTAKING

I, _____ age, _____ years, occupation _____ resident of village _____, Tal _____, District _____, am accepting a loan of Rs. _____ Rupees _____ from the group/Project. I promise the group/Project that I will repay the amount of Rs. _____ in _____ equal monthly instalments (EMI), including interest on the said amount at _____% per annum. If due to any reason whatsoever I am unable to pay the EMI for more than two months, then I assign the rights to the group / Project to recover the said amount and the interest including service charges from my savings in my account. For the balance amount and allied expenses, I am fully aware and agree that the group / Project has all legal rights to proceed against me.

Date :

Signature / Thumb impression

**Grameen Mahila Arthik Swawlamban Prakalp (GRAMS)
Parinche (FRCH)**

RECEIPT SIDE

PAGE NO.:

| Date | Particulars | Saving | Loan Recovery | Int. Rec. | Penalty | Ent. Fee | Amount Rs. P. |
|-----------|--|--------|---|-----------|---------|----------|------------------|
| | OPENING BALANCE (A) | | | | | | |
| S.No. Add | Group name/s. No A/c Holder Name/s. No. | | | | | | |
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| | | | | | | | |
| | (B) | | | | | | |
| Add. | OTHER INCOME | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | (C) | | | | | | |
| | | | TOTAL RECEIPTS = (A) + (B) + (C) | | | | |

PAYMENT

| Date | Particulars | Amount | | Total Amount | |
|------------|--|--------|-------------------|--------------|-----|
| | | Rs. | Ps. | Rs. | Ps. |
| Sr. No. | <u>SAVING WITHDRAWAL</u> Group A/c / Holder No. | | | | |
| | | | | | |
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| | | | | | |
| | <u>LOAN</u> Group No. / A/c Holder No. | | | | |
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| | | | | | |
| | | | | | |
| | | | | | |
| | | | | (D) | |
| | PRINTING & STATIONARY | | | | |
| | SALARY | | | | |
| | REPAIRS & MAINTENANCE | | | | |
| | RENT | | | | |
| | TA/DA. | | | | |
| | OTHER EXPENSES | | | | |
| | | | (E) | | |
| | | | TOTAL - (D) + (E) | | |
| | | | TOTAL RECEIPTS | | |
| | LESS : | | TOTAY PAYMENTS | | |
| | | | CLOSING BALANCE | | |
| | | | | | |

CASE STUDY

GRAMIN MAHILA AARTHIC SWAWALAMBAN PROJECT (GRAMS)

A Micro credit and Overall Savings Project at Parinche, Purandhar Taluka, Maharashtra State.

The Foundation for Research In Community Health, in its ongoing efforts at initiating Development and Health care Services under Panchayati Raj, initiated the process of introducing the total concept of the working of the Grameen Bank, as was being implemented in Bangladesh, then.

Dr. N. H. Antia, Principal Investigator, of the Project, through his close personal contact and interaction with its promoter, Mohammad Yunus, of Bangladesh, undertook the implementation of a similar scheme but with certain changes in conceptualization and philosophy. Dr. Awasthi (a trustee of FRCH) initiated the project at his behest.

September 1994, saw its introduction in the valley of Parinche, Purandhar Taluka, Maharashtra. The idea and philosophy behind this activity was introduced to the community by organizing meetings with women who were made aware of the concept of self help. But in spite of emphasising the importance of women participation in the Grameen Bank, as also encouraging them to do so, there was a lot of initial resistance to the idea. Still fresh in their mind, were bitter past experiences of now defunct bogus Chit Funds (Sanjeevani Chit Fund of 1989-90), liquidation of co-operative banks (Karad Bank), unscrupulous money lenders and huge monetary losses suffered through other agencies.

However, the confidence of the women was gained on the formation of the first group at Kharadwadi, followed by groups at Ramwadi and Bandalwadi, which infused some enthusiasm in the women, with the sanction of the first loans through an initial membership fee of a minimum amount of Rs. 5/-. Grameen Bank, as an activity, gained acceptance, with an attitudinal change in the women, in the form of increased interest and participation in village welfare and realization of the importance of their higher status in decision making and responsibility. Their savings habit proved a great boon during a financial crisis, satisfying their urge for economic independence and stability.

The message of Grameen Bank spread to the different wadis and bastis of the project area. Introduction of different media measures in the form of Kala Pathak (street plays) by Tais and Parinche members, discussions, viewing of social films like 'Chakori', 'Pani', 'Bai', and slide shows (Vithoba Shane Jhala), playing of audio cassettes specifying the rules of Gram Panchayat, helped in spreading the news of its benefits.

The aims of this micro credit project (GRAMS), open to women only, are :

- 1) To free the women from the debt-traps of the local money lenders who charge interest rates of 5 to 10% per month.
- 2) To enable economic empowerment and social development of rural women through organization of local savings and credit groups of women.
- 3) To attempt decentralization of management activity through training of local women as a part of personal and village development.
- 4) To achieve financial sustainability so as to be eventually independent of external support or inputs.

OPERATIONS

A grant of Rs. 1,82,500/- from the Jasoda Narottam Public Charity Trust, Mumbai, helped in the commencement of the project in October 1994. A Savings Bank account in the name of Grameen Bank Prakalp, Parinche, was opened, at Bank of Maharashtra, Veer Branch, Dist. Pune.

I A small number of women (7-10) from the neighbourhood may form a group, which is given specific name and number. Each group has a president and a secretary, who are eligible to get credit facility last. The size of the group may be increased to 12 persons depending on the minimal group size compatible to logistics and sustainability.

II Eligibility of membership comprises of initial acceptance by the group and an entrance fee of Rs.10/- and a deposit of minimum amount of Rs. 5/- (now increased to Rs. 20/-) towards savings per month, which will earn an interest of 10% p.a. An incentive in increased interest may be considered in the future. A pass book is issued which is updated at every transaction.

Once a month the office bearers of these micro credit groups in every village, meet the project staff member who manages their account and deals with the formal banking of the group deposits with the Bank of Maharashtra. Any member is entitled to withdraw part or full amount of her savings, barring the admission fee, at any time. This policy has engendered security and boosted savings.

III Members of the same household cannot form part of the same group. A six monthly meeting of all groups helps to generate intergroup discussion and confidence in the activity. GRAMS meetings would be attended by all women members in person, each member attending at least 75% of all meetings in a year.

IV A member of a group is eligible to apply for a loan only after deposit of savings regularly

for a period of 3 months after membership. The choice of granting a loan to any one member only of the group, per month is vested entirely with the group. The first loan amount is restricted to a maximum of Rs. 500/-, which may subsequently be increased to Rs. 1,000/- for groups in operation for more than a year. An attempt will be made to restrict the loan to savings ratio to 2, to be reviewed periodically. There is a minimum time lag between a loan application and its grant. Second and third loan instalments have been granted to members, on the repayment of earlier loans.

V Any 2 members from a group may stand as guarantors by affixing their signature or thumb impression on a simple form. Within a group, each member can stand as guarantor to a maximum of 2 other members. The rate of interest on the loan is 18% p.a. Repayment of the loan can start 2 months after sanction, to be completed within one year of sanction. For the group which has completed one year or more, the savings of 2 guarantor members and that of the member asking for loan should be a minimum of 50% of the loan amount.

VI A Group Fund to be instituted where 5% of each loan amount could be deposited in the Group Fund held for each group. This savings in the Group Fund will be offered an interest of 12% p.a. and will be refunded to the member only after cancellation of the membership.

VII Innovative measures and compromises result in need based requests for loans by more than one persistent member at the same time. In such cases, the loan is sanctioned to only one member, but the actual amount is disbursed between the two of them, thus satisfying both their needs.

VIII In the event of non-repayment of loan or interest thereon, or of monthly saving installment, a fine of Re. 1/- per month is levied. Also fresh disbursement of loan to group members is suspended till member who has defaulted repays the entire loan.

IX Training in arithmetic and book keeping is being imparted to local women so as to enable them to monitor and/or undertake these activities on behalf of the community. Part time workers are employed for updating books of accounts and beneficiary information from time to time.

Since 1996, a Senior Chartered Accountant has been appointed to monitor the activity for financial legalities as well as assessment of performance indicator and analysis of independent financial sustainability of the project. Mr. C.R. Luniya, Chartered Accountant, Pune, regularly deputes his personnel for bimonthly checks in the field. Fiscal norms and scrutiny have been established. His recommendations have been put into practice systematically.

ACHIEVEMENTS

From the starting of the first group at Kharadwadi and then at Ramwadi and Bandelwadi in 1994, the current membership stands at 805 women covering 18 villages and 124 groups.

The number is constantly expanding.

The main thrust of the project was the economic empowerment of women through decentralization, with management of the whole programme at the village level. Rising interest in GRAMS activity, culminated in an attitudinal change and hand in hand participation in various aspects of community life. Women became conscious of their abilities and their importance as contributing members of the household in financial matters. Participation in GRAMS opened up new vistas of involvement and achievements, especially through group pressures and awareness.

Grameen Bank meetings are supported by senior staff members of FRCH, for explaining the activity as well as the overall objectives of the FRCH in the area. Local banking operations are supplemented by social activities, e.g. creating awareness on local health issues.

Dissemination of information about banking operations and norms, transparency in its operation and maintaining a continuous dialogue with the community has created an atmosphere of trust and reliance within it. The activity covers even the women belonging to the lowest socio-economic rung of society.

In view of the slant on development, an obvious inclination towards approaching related governmental agencies for participation has been consciously resisted. It was strongly felt that the interest generated through this activity would not be re-channeled to the community. More importantly, a government funding source would be psychologically detrimental to achieving acceptable loan repayment levels.

REPAYMENT OF LOANS

It is important to consider the pattern of default in loan payments.

It was noticed that the women were once again targeted victims of their own initiative and enthusiastic participation. Not only, were they forced to avail of loans under family pressure for personal use, but they were also made responsible for their repayment. They thus became defaulters. Any year of crop failure and ensuing economic hardship, resulted in more loan defaulters. Illness in the family, religious and social festivities, failing economic dependence on out of town family members, and other emergencies compounded their economic problems. A vicious circle of increased default of loan repayment resulting in reduced savings habit, fear of levy of heavy fines and social ostracism set in.

Another interesting observation in this regard is, that women availing of loans, do not give any thought about its repayment. A large number of women pay fines, for not repaying loan instalments on time. None of the women wanted to mortgage any of their personal belongings to repay the loans. At the same time, they were honest enough not to pass on the loans to others and earn higher rate of interest.

The main difficulties encountered by women in repaying loans were :

- 1) failure of rains or its excess
- 2) man-made calamities in the form of animals destroying crops in fields, etc

The largest no. of defaulters were in the 1996-97. Yet 48% of the defaulters continued with regular savings. Migration by family members and opening of the Recurring Deposit Scheme by the Indian Posts, have led to some members leaving GRAMS.

There was a drop in loan amounts in the subsequent years due to prevalence of drought conditions and resultant inability to pay back loans or availing of fresh loans and stoppage of loans to groups whose members had defaulted on payment.

To break this, some innovative measures were introduced in December 1999. Loan disbursement was suspended, Groups were dissolved and regular members shifted to other groups. Methods were found to overcome the situation. In Kaldari village, where there was a dairy, members agreed to fix a date of payment soon after their earnings were disbursed at the dairy. Members were aware of their vulnerability towards exploitation by money lenders, and actively took steps to avoid it.

Mr.Luniya, Chartered Accountant was involved in the proceedings. Guidelines for dealing with in operative accounts were chalked out.

- a) individual defaulters to be approached to solicit information about their lack of interest in savings habit.
- b) stoppage of crediting interest to the a/c where no transactions have taken place for more than 2 years.
- c) approaching the guarantors to settle the case with the members for whatever they could pay of principal amount and interest due.
- d) coaxing members once again to participate in GRAMS activity, emphasising that it did not confine itself only to giving loans.
- e) forfeiture of savings against service charges provided by GRAMS and then closure of a/c.

In recent times, through consistent application of group pressure, over 70% of the defaulting amount has been recovered. At present, the repayment levels are maintained at a stable 97%.

Today the banks reserves stand at Rs. 1,30,000/-. Salaries of local staff and travel costs are met entirely through income generated by the Bank. Part of the income surplus is invested in local fixed Deposits with banks, earning interest of 7% p.a. Efforts continue, to seek more

attractive investment opportunities. The surplus income is also used for increased loan disbursement.

Since April 1999 the loan amounts have been increased to a maximum of Rs.2,500 with a precondition of increasing the monthly statutory saving amount.

ROLE OF FRCH AND FIELD LEVEL STAFF IN GRAMS

The Trustees of FRCH are financially fully responsible, for the activity. Two full time staff members are employed for undertaking regular meetings and updating books of accounts. Each person is responsible for a particular area of field operation. Part time workers help in updating books of accounts and obtaining beneficiary information from time to time.

Interviews conducted of individual members, from Tonapewadi, Kondkewadi, Shindewadi, Dhankewadi, Nargewadi, revealed many interesting aspects of their psyche, inclinations and expectations. Some highlights were :

- a) disenchantment with the whole process of GRAMS project when loans not available on demand (without realising its intrinsic and viable working process)
- b) many reports of family members' pressure of applying for loans under false pretext or even false person
- c) reinstating of loan amounts taken under false pretence, (by conscientious women) when becoming aware of the family's false presentations to GRAMS
- d) betterment of family ties with joint important decision of loan seeking and repayment
- e) younger generation more interested in GRAMS activity with passive support of the older family members
- f) Not aware of any other group except GRAMS
- g) participation of women in the system of "Varangul" where, a group of women help each other, in whatever chores requested by any member, in rotation, thus alleviating the shortage of labour
- h) the satisfaction of meeting well motivated, outspoken, and confident women who discussed their expectations from GRAMS and their perceived shortcomings in its functioning
- i) total dependence on FRCH for the running of GRAMS
- j) eagerness to gain more knowledge of business process, especially of marketing. In general, inaccessible villages were perceived to have hardly changed in their thinking or contributed in any way towards its progression in any economic field

- k) need for developing members' habit for utilization of loans, more for productive purpose than for personal use
- l) infiltration of proxy members during 1995-96, led to voluntary withdrawal by field staff members as it did not fit in the objectives of the scheme. The subsequent streamlining of the membership process led to improvement in its working.

A blemish on the fair reputation of FRCH was the fraudulent and harmful activities indulged in by one of its staff members, Santosh Dhanawade. During his working with FRCH for a period of 7 years, in Kaldari area, he gained the confidence of the villagers, as he himself belonged to Kharadwadi village. Loans promised and sanctioned to members were misappropriated by him. Forged receipts were shown to field staff, with no corresponding entries in the members' passbook. Irregularities in the signatures and thumb impressions were indulged in for duping the field staff. Of course a system of cross checking was in default here. Members were approached with promises of large bounties in a short period of time, against advances to Dhanawade. False names were entered in the books where no loans were granted, but siphoned off by Dhanawade for his personal use. Things came to light when members started inquiring about the schemes promised by Dhanawade in the name of FRCH. Audit of accounts was undertaken, on suspicion. On confirmation of his misdemeanors, police was informed and case lodged against him, for forgery, misinformation, and misappropriation of funds to the tune of Rs 1,48,000. He was arrested, but subsequently released on bail. Amounts obtained by him in his personal capacity from members, to the tune of Rs. 50,000/- were returned to them, by him. He has left the village and is working elsewhere.

FUTURE EXPANSION

The GRAMS Project has established itself well in the lives of the village women who are members of its activity in its present form.

It is time now to expand and further give wings to its members to venture out in waiting pastures. FRCH is ideally suited to combine GRAMS project with other social and economic activities of the FRCH projects at Parinche.

A new concept of determining the smallest viable micro credit unit, which will work with local functionaries and under local control responsive to its own local requirements, needs to be introduced.

The handing over the GRAMS activity to Women's Groups, for future sustainable development is envisaged. Certain developments in this direction need to be noted.

- 1) The ratio of groups to its constituent members is undergoing change. Merging of small groups and restructuring of groups according to the no. of its member is under way.

2) The suggestion of linkage of individual groups, with the Bank of Maharashtra, Veer Branch, met with resistance. The advantages of such a development were put forth e.g.

- i) opening of bank account in group's name and savings sustained for the initial 6 months
- ii) loans upto an amount of Rs. 25,000/- at 12% interest available after 6 months
- iii) contribution of each individual member maybe different, but as a group the members have an equal say
- v) availability of subsidy from the Bank
- v) loans available from the Bank upto Rs. 3,00,000/- for income generating activities
- vi) ongoing involvement of FRCH for the initial year

In spite of all these attractive provisions, for a Bank link-up, members could not reach any consensus re: the individual member's contribution to the successful running of his account with the Bank. Strengthening of mutual trust, renewed confidence in their ability, and a relaxation of a rigid mindset only will provide a fillip to this idea which has initially met with stiff resistance.

INCOME GENERATION ACTIVITY

A fresh attempt at this kind of income generating activity was made in 2000-2001, with Parinche village showing its readiness for such a venture. A proposal for making atta of harbhare ki dal was presented. Unfortunately the venture met with difficulty in the form of non-availability of the dal locally and the extra cost of procurement from outside compounded by scarce, inadequate water supply, which was necessary during the processing of gram, discouragement from elders of the village, lead to the breaking up of this group. Anyhow four women from this original group persisted, and ventured out into seviyan making with an atta chakki attached to it. FRCH undertook the role of observer, as the group struggled to educate themselves regarding the starting of this business, studying its feasibility, obtaining further finance, drafts from banks, availability of electricity, and coping with day to day problems of running the business. Initial diffidence and nervousness did not deter them, and the group persisted. They were now rewarded by renewed support from FRCH in the form of inputs in marketing, packaging, quality control, maintenance of stocks, distribution of workload amongst the members, working out the profit ratio with the cost of production, maintenance of proper accounts, thus boosting their confidence and providing education in many aspects of starting a business venture and its efficient running.

A group of women have also started an activity of turmeric grinding, with a unique feature of obtaining finance from another organization, but availing of all other inputs in the successful running of the venture, from FRCH. The activity is still running well.

The additional capital available under income generating activity for starting a larger economic activity e.g. machine for grinding turmeric or to make 'seviyan' will help in demonstrating to the community that productive enterprise can be successfully run by local women. The spirit of

entrepreneurship of small groups will inspire other women to come forth, and gain independence from male domination.

To summarise, the specific reasons for encouraging income generating activities :

- a) Necessity of larger capital input in starting even a small business and the knowledge of its availability.
- b) Greater financial returns from a group economic activity rather than an individual one which entails payment of large interest amounts to private moneylenders.
- c) Micro planning of human and natural resources of most villages being undertaken to help define the most suitable activity, and generate local entrepreneurship among women.
- d) Encouragement of community and group spirit of co-operation, and increasing confidence to undertake other social and economic activities.
- e) Independence from male domination.
- f) Creating adequate awareness, survey and study of marketing conditions inter alia different villages or local markets or nearby town or city.

Certain criteria have been charted out for fluid working of this new concept.

1. Group members consisting of 5-10 women may belong to one group or to multiple groups of GRAMS activity.
2. The loan group members should have no outstanding loans and a good savings record. Each member of the loan group should have 2 members of the same group as guarantors.
3. A simple application form would provide adequate information about the loan, and roles of individual members and their ability to return the loan within the stipulated time.
4. The decision for disbursement of loan rests with a committee consisting of a local senior GRAMS member(chosen on a rotation basis) FRCH staff, and co-investigator, assisted by the GRAMS auditor, in the initial stages only.

A precondition of availing of group loans will be an increase in the monthly statutory savings of each member. The ownership of the loan assets should vest with the group/ community. However the ownership of the asset will vest with GRAMS, till all loan instalments are cleared.

Repayment of loans may start 3 months after the start of the activity or the loan sanction date, whichever is earlier, in 12 monthly installments at an interest rate of 18%. A 3% rebate will be available on the last installment if the earlier repayment installments have been on time.



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However non payment of group loans will result in stoppage of all loans to all the groups whose members have availed of the group loans.

Each group activity will be monitored on a monthly basis and separate Report submitted by the 7th of each month to the GRAMS Committee.

The accounts of the income generating activity will be maintained separately from those of the ongoing GRAMS activity.

The role of the FRCH will be to provide training inputs where possible for income generating activity, as well as guidance for obtaining external inputs and expertise. It will ensure a fair and equitable distribution of monetary resources and scrutinise and sanction loans and undertake steps for the recovery of group loans. The guiding principle for this will be loan recovery with minimal disruption of the economic activity. It will also provide a local marketing survey and expertise to the local community to foster better economic and sustainable outcomes and also devise measures for eventually handing over management of group funds to the community.

Initially 5-7 loans will be disbursed and a market survey will be conducted in the project area. Any balance amount will be invested for higher earnings which will remain dedicated to the group activity.

For further restructuring and streamlining of the working of GRAMS it has been decided to revise the rates of interest as follows :

| | | |
|------------------------------|-----|----------------------|
| Interest on Savings | 6% | p.a. (from 10% p.a.) |
| Interest on Consumer Loans | 12% | p.a. (from 18% p.a.) |
| Interest on loans for | | |
| Income generating activities | 15% | p.a. (from 18% p.a.) |
