

Holistic Enterprising Livelihoods Programme (HELP) For Sustaining Development in Tribal Areas

DHAN works with varied sections of underdeveloped and vulnerable communities. DHAN has evolved an exclusive strategy to reach out to the tribal communities and started working with the tribal population for more than a decade with its developmental themes such as community banking, tank-fed agricultural development and rainfed agricultural development in many of these states. The integrated tribal development programme has been evolved over a period of time and considering characteristics of tribal contexts such as remoteness, high incidence of poverty, limited availability of human resources, poor infrastructure development, poor community absorption capacity complicated by a passive local governance system, lack of mainstream access and services, unstable livelihoods, Rivalry of laws on forest based livelihoods and exploitation by the market forces. DHAN is presently working in the tribal areas of Andhra Pradesh, Orissa, Madhya Pradesh, Rajasthan, Jharkhand and Assam. DHAN's experience in working with tribal communities has given an insight that tribal households are capable of saving from their monetary income, provided with appropriate and context specific products and continuous education to inculcate savings as a habit. In addition to microfinance services health, livelihood and education programme have been initiated in tribal areas in convergence with the microfinance.

The Project: Holistic Enterprising Livelihoods Programme (HELP) for Sustaining Development

DHAN partnered with HIVOS, to intensify its tribal initiatives. In the first phase of collaboration during 2009-11 DHAN initiated its tribal programme in Mayurbhanj district of Odhisa and Latehar district of Jharkhand. Based on the learning in promoting community organisations for livelihoods, in the second phase, during 2011-14 DHAN evolved a design for tribal development and green entrepreneurship promotion. DHAN's engagement in this project and support came from Hivos grew organically and this has helped DHAN to evolve a long-term strategy to expand its programmes among the tribal belt of northern India. The present project "Holistic and Enterprising Livelihoods Programme (HELP) for Sustaining Development helped consolidate its reach. DHAN is now moving ahead to expand it further in the tribal areas in Odhisa and Jharkhand.

The location

The project was implemented in Betnoti and Morada locations in Odisha State, Latehar and Chandwa locations in Jharkhand State, and Barama location in the State of Assam. Latehar is one of the richest districts of Jharkhand in terms of forest resources, which is a home for 42.93 percent of forest. More than half of the population in Koraput district of Odisha is scheduled tribes and the entire population of Mayurbhanj district in this state has been declared scheduled tribes. Similarly the Barama location in Assam is a heartland of scheduled tribal communities. Despite abundant resources, poverty is a common phenomenon in all these locations, wherein the native communities have been chronically deprived and always kept out of mainstream development paradigm. They were heavily exploited by the vested interest traders and informal financiers.

Achievements (2011-14)

Promotion of social capital

The project helped build social capital in the form of self-help groups by organising 14,301 poor households represented by women into 1,124 SHGs. The entire process of organising was

spearheaded by the women leaders. By keeping the SHGs at the centre secondary institutions like cluster development associations and federations were promoted to cater to the larger development needs of the members.

Creation of local governance

The primary institutions - SHGs and secondary institutions such as cluster development associations and federations have provided space for unleashing leadership capabilities of the poor women, who have occupied leadership space at each level. Leadership opportunities were created to 7000 women at their SHGs, 1000 women at cluster associations, another 100 women governing federations. By drawing professional support, these women leaders deliberate and decide on aspects such as planning and monitoring, addressing conflicts, connecting with banks and other development organisations to represent the interests of the fellow women.

Livelihood finance

The tribal women have exploded the myth that they cannot save money and handle larger volume of finance. The tribal women, who were reluctant to save even five rupees in a month, have slowly increased their savings to Rs. 50 per month. They were inculcated the habit of savings and repayment. All together, they were able to save Rs. 27.40 million. Breaking the mind-sets of the commercial bankers who carries a belief that poor are not creditworthy was the major deadlock faced by the project. Thanks to the dialogues held by DHAN with state level strategic officials of apex banks and commercial banks that resulted in banks came forward to open savings bank account for 1015 SHGs. To demonstrate the financial capabilities of SHGs, DHAN has linked the SHGs with Kalanjiam Development Financial Services (KDFS) a section 25 Company promoted by Kalanjiam SHGs at national level and Rs. 15.28 million has been distributed as loan. All these loans were issued to strengthen their existing livelihoods and support their consumption needs to insulate their assets from liquidation.

Promotion of green entrepreneurship

Promoting green entrepreneurship among rural poor families was the major intervention strategy of the project. The focus of the green enterprising initiative was to increase the productivity of the products by introducing suitable technologies and collective marketing to reap scale advantage. The poor producers were organised into primary producer groups and networked to collectively procure inputs for cultivation and market their produces. The project helped organise 1000 Soyabean producers in Adilabad, 500 red gram producers in Gulbarga and 500 vegetable growers in Kolar and Chittoor districts into primary producer groups. The vegetable producers groups have promoted a Producer Company and registered as SAMAGRI (Small and Marginal Agricultural Growers Retail Initiative) to deal with the market. The producer company has opened sales outlets in Chennai and Bangalore. These market interventions helped realize an additional income of 20 percent.

Farm-based intervention

In Koraput and Mayuribhanj districts of Odisha, about 5400 farmers were assisted with agricultural interventions. The little millets known for their suitability to poor soils and erratic rainfall were promoted among the farmers, which resulted in increase of area under small millets from 800 to 1700 acres benefiting 1000 farmers, area under maize has increased from 300 to 1500 acres benefiting 500 farmers, area under ginger and turmeric cultivation increased from 400 to 1000 acres. Additionally 150 framers were facilitated to establish orchards. New farming practices were introduced to increase the productivity of these crops. There as a recorded increase of 10 percent in

yield of little millet, an average yield increase of five quintals in finger millets, 15 quintals in maize per acre of land. The increase in production and productivity could bring an additional income ranging from from Rs.1000-2500 in food crop-5000-10000 under cash crop per acre.

Forest-based interventions

Forest based livelihoods such as collection of sal leaf (*Shorea Robusta*) and saboi grass (*Eulaliopsis binate*) from forests for making plates and crafts, and cultivation of lac resins by culturing lac insects supported through the project were found to be successful. New machineries were introduced to increase the production. Each activity could support 100 households. As a subsidiary livelihood, 350 tribal families, who were landless, helped setup backyard poultry and another 1000 families were assisted to take up goat rearing.

Inland fishery

As a livelihood initiative for tribal communities, DHAN has initiated fishery in 120 farm ponds and 40 village ponds in Koraput and Nabarangapur in Odisha. In Barama location of Assam, 762 families were supported to improvise the fish rearing activity. So far DHAN has done inland fishery in 1076 water bodies including tanks, ponds, farm ponds and fish ponds covering 2800 members, who directly get nutritional fish as food in their reach. A study was done on the impact of fishery in the consumption at household level in Assam for all the 762 members by creating baseline for each member before and after DHAN intervention. On an average each family recorded a consumption of 28 kilograms of fish in a year.

Lessons Learnt

The development issues in tribal areas are acute and multipronged. The present situation calls for an alternative strategy for the development of tribal communities. The project brought an insight that any isolated intervention with a single development theme cannot be a viable strategy to address this multiple of issues. While the basic principles of self-help, mutuality and local management continue to guide the intervention design in tribal areas, DHAN has realised the relevance of integrated approach combining agriculture, water, lands and forests to optimise the benefits of microfinance multiplied by the social capital organised in the tribal areas. The social capital thus created in the project locations has created a platform for integrating health, education, social security, capacity building, and natural resource management from the beginning.

Farm based interventions such as installation of treadle pump in low lands, zero budget farming and System of Rice Intensification, regeneration of old wells and creation of farm ponds in plains have helped the tribal farmers realise incremental incomes.

The interventions in rainfed farming have brought significant changes by increasing the cultivable areas, introducing new varieties, adoption of new methods in rainfed farming for viable farming.

For centuries the people in tribal areas are socially disadvantaged, have remained alienated from the mainstream of the society. High investment is needed to build their capacities to get organised, negotiate with the mainstream agencies, voice against exploitation and govern their institutions democratically. Sufficient time and financial resources have to be devoted to realise this.

Result indicators for the extension period (April 2014 – December 2015)

Objective 1 – A sound basis for sustainable livelihoods established by promoting community owned and managed SHGs and network organisations (cluster development associations and federations)

Indicator:

Majority of the SHGs, Cluster Development Associations and Federations established since the start of the programme (2009) are set up successfully; i.e. are maintained by production communities themselves and no longer require direct support from DHAN Foundation.

Objective 2. Stabilized existing agricultural and livestock based livelihoods of 10,000 farming families.

Indicators:

No of loans for agriculture	5,000
No. loans for livestock	1,000
No. of VADCs promoted	50
No. of farm schools	15
No. of farmers supported for farm pond creation (project grant funds for demonstration)	25
No of farmers supported for farm pond creation (linking with government schemes and loans through bank linkages)	150
No. of farmers supported for land development activities (project grant funds for demonstration)	50
No of farmers supported for land development activities (linking with government schemes and loans through bank linkages)	350
No of farmers covered through IEC interventions	3,500

Objective 3. Increased productivity of rain-fed paddies and maize.

Indicators:

No of lead farmers for participatory trials covered	300
Number of lead farmers' forums promoted	20
No. of farm schools promoted	30
No. of seed villages promoted	2

Objective 4. Improved position of women.

Indicators:

- Increased opportunities to participate in leadership and decision making process in the people organisation at various levels would unleash their potentials. At least 4300 leaders will be promoted in 1400 SHGs.
- Built knowledge base of the gender specific needs and interest of members of the six federations through contextualized trainings, workshops and capacity building programmes.
- Increased access to and control over productive assets such as land, capital and credit and marketing opportunities for women would help them gain recognition within and outside their family.
- Increased access to and control over civic amenities especially primary and reproductive health, child care, basic education for girls would break their vulnerabilities.