Contents

The 27th Annual Convocation of IRMA..................4
The State of Panchayats, 2007-08: An Independent Assessment.................................12
  - Debiprasad Mishra
Desocialisation of Microfinance .......................16
  - Mukul Kumar
Resource Governance: The Need of the Hour...19
  - Srinivas Mudrakartha
A Conversation with God ................................20
  - Rachana Sharma

Alumni Speak
Glimpses of Fieldwork in Bikaner, Part II.........25
  - Meher Gadekar, PRM-5

PRM Speak
  • Reliving Milaap 2008........................................28
    - Sharda Prasad Gautam
  • The Desert Still Remembers.............................30
    - Sreejeet Basu
  • Taslima Nasreen: A Long-Standing Victim of a New Age of Fundamentalism............................32
    - Ajita Vidyarthi

FPRM Speak
  • The Personal is the Political - A Brief Tryst with Political Activitism..................35
    - T. Kumar

IRMA NEWS..................................................38
Abstracts of IRMA Publications ......................43
Institute of Rural Management Anand

ADMISSION NOTICE

IRMA is a premier academic institution offering unique postgraduate and doctoral programmes for students of any discipline with the purpose of empowering them with development perspectives and business acumen. IRMA’s unique curricula adopt state-of-the-art pedagogy with emphasis on experiential learning. The faculty comprises experienced scholars and practitioners of national and international repute. IRMA has an excellent infrastructure, fully computerised processes, a rich library, 24-hr internet connectivity in individual hostel rooms, and a lush green campus providing a tranquil ambience for learning.

The Institute with a Noble Mission: IRMA’s mission is to promote sustainable, eco-friendly and equitable socio-economic development of rural people through professional management of their institutions. IRMA promotes professional management of rural institutions through four inter-related activities of education, training, research and consultancy.

30th Postgraduate Programme in Rural Management (PRM 2009-11)

PRM is a two-year residential postgraduate programme comprising four different segments – classroom, fieldwork, organisational understanding and management training, PRM is recognised as equivalent to Master’s Degree by the Association of Indian Universities (AIU) and is also approved by the All India Council for Technical Education (AICTE).

Eligibility: Graduates in any discipline with a minimum of 15 years (10+2+3) of education and having 50% (45% for SC/ST/PwD-Persons with Disability) aggregate marks or an equivalent GPA from a recognised Indian or foreign university/ institution are eligible to apply. Candidates, who expect to fulfil the eligibility requirements before June 08, 2009, may also apply. Only Indian nationals are eligible to apply.

Fees and Scholarships: Costs for students are kept low through cross subsidisation. Further, several prestigious scholarships are available for deserving students.

Campus Placement: IRMA facilitates meaningful placement opportunities for its students. IRMA is highly valued by national and international development organisations, funding agencies, co-operatives and NGOs. The placements combine job satisfaction and decent compensation. PRM 2006-08 participants received an average annual salary of Rs. 6.13 lakh (highest being Rs. 10.61 lakh) with 100% placement. Some participants prefer to join grass-roots organisations with low salaries over high-paying jobs for greater challenges, innovative experimentation and higher autonomy.

Selection Procedure: A written test, common for PRM and FPRM will be conducted on November 9, 2008 – Sunday (9:15-12:15 hr) at 27 centres across India. PRM participants are selected on the basis of the written test, group discussion and interview. FPRM participants are selected on the basis of the written test, interview and presentation of research proposal. Candidates with PRM qualification from IRMA applying for FPRM are exempt from the written test.

27 Test Centres: Anand, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Dehradun, Delhi, Guwahati, Hyderabad, Jaipur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, Pantnagar, Patna, Pune, Raipur, Rajkot, Ranchi, Thiruvananthapuram, Udaipur, Varanasi, and Vijayawada.

How to Apply: An applicant can opt for one of the following options:
(i) Printed application material (prospectus, application form, and sample question paper) may be obtained from the Admissions Coordinator, IRMA, Anand 388001, Gujarat on payment of Rs. 100/-, and an examination fee of Rs. 750/- (Rs. 500/- for SC/ST/PwD candidates), to be submitted along with the completed application form.
(ii) Application material is available with the IMS centres on cash payment of the full fee, that is, Rs 850/- (Rs 600/- for SC/ST/PwD candidates).
(iii) Fill in the application form online from the IRMA website, print it out, affix photographs, sign it and send it to IRMA along with the full fee of Rs. 850/- (Rs. 600/- for SC/ST/PwD candidates).
(iv) Download the application form from IRMA website, print it out, fill it in, and then submit it to IRMA along with full fee of Rs. 850/- (Rs. 600/- for SC/ST/PwD candidates).

Payments to IRMA should be made in the form of a draft demand favouring ‘Institute of Rural Management’ payable to Anand. Each applicant will receive a printed prospectus and a sample question paper. The completed application form should be sent to: Admissions Coordinator, IRMA, Anand-388001, Gujarat.

For further details, please refer prospectus or visit IRMA website (http://www.irma.ac.in).

8th Fellow Programme in Rural Management (FPRM 2009)

FPRM is a coursework based doctoral programme with a residency requirement of minimum 3 years, approved by the All India Council for Technical Education (AICTE).

Thematic Fields of Specialisation: (a) Management of Collectives; (b) Agribusiness/Rural Marketing; (c) Natural Resources Management; (d) Development Management; (e) Micro-finance Management; (f) Governance and Livelihoods; (g) Rural Infrastructure and Services Management; and (h) Public Policy and Non-profit Management.

Eligibility: Candidates with any one of the following: (i) Post Graduation in any discipline from a recognised Institution with 55% marks and 50% marks at graduation level; (ii) PRM from IRMA; (iii) Four-year professional degree (engineering, agricultural sciences etc.) with 60% marks and at least one year work experience; (iv) Five-year professional degree (medicine, veterinary science, architecture etc.) with 60% marks are eligible for admission to FPRM. SC/ST/OBC/PwD (Persons with Disability) candidates are eligible for 5% relaxation in the marks specified above. Candidates, who expect to fulfil the eligibility requirements before June 08, 2009, may also apply.

Fellowship: Every FPRM participant receives a fellowship of Rs. 10,000/- per month and a contingency grant of Rs. 20,000/- per year for a period of 4 years.

Placement: Graduating fellows have joined faculty positions in IIMs, XLRI and TERI University.
Editorial

Dear Readers,

With this issue, the responsibility for the editorship passes on to me from the hands of Prof. Madhavi Mehta, who managed to achieve such good standards in terms of content, article quality, extended readership and online availability of the newsletter. It is an onerous responsibility, particularly for a beginner like me. I would like to start off by thanking Prof. Madhavi for her ongoing support and guidance in bringing out this issue.

In this issue we have broadly covered the three mega events of the institute during the first half of the year 2008 - the 27th convocation of IRMA, presentation of report on “The State of Panchayats, 2007–08: An Independent Assessment” to the Prime Minister and Milaap 2008 – the grand alumni reunion.

27th Convocation on April 8, 2008 created a new epoch in the history of IRMA as the first fellows of our doctoral programme – FPRM graduated this year. In describing the distinctiveness of institutions like IRMA, the chief guest, Padmashree Dr. T Ramasami, says “The world at large has adopted some models where people move towards certain centers in search of development. People are moving towards development. Actually, development should move towards the people. The mission of IRMA is really to move development towards the people, rather than moving the people towards development.

April 24, 2008 witnessed another milestone in IRMA’s journey when IRMA presented its report on “The State of Panchayats, 2007–08: An Independent Assessment” to the Prime Minister during the three-day National Convention of Panchayats at New Delhi. We present in this issue of NETWORK, a summary of the first volume of the report written by Prof. Debiprasad Mishra.

Prof. Mukul Kumar writes about microfinance sector, which opens a debate you are most welcome to participate in. Without doubt you will find the article by Mr. Srinivas Mudrakartha on merits of resource governance in controlling ecological damage, both enlightening and charming.

The charm continues as Rachana Sharma converses with God, Meher Gadekar writes about his reminiscences of IRMA fieldwork in Bikaner and Sharda Gautam relives Milaap 2008 – the grand IRMA alumni meet.

Sreejit Basu and Ajita Vidyarthi write from their OTS on two legendaries of their own field – Sanjoy Ghosh and Taslima Nasreen. Lastly, you find an interesting description by Kumar on his tryst with political activism on Delhi streets.

Now I look forward to your suggestions and wish you all a Happy Dussehra.

(Preeti Priya)

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Disclaimer: The views and opinions expressed in articles are those of the authors and do not necessarily reflect those of NETWORK, IRMA.
The 27th Annual Convocation of IRMA: April 8, 2008

One hundred and three participants of the 2006-08 batch of the two year Post Graduate Programme in Rural Management (PRM) and two fellows of Fellow Programme in Rural Management (FPRM) of the institute graduated on April 8, 2008. The convocation was graced by the presence of Dr T. Ramasami, Secretary, Department of Science and Technology, Government of India as the Chief Guest of the function. The convocation was attended by family members of the graduating participants, invitees of sister organizations, some alumni and members of IRMA community.

Prof. Vivek Bhandari, Director, IRMA, in his convocation speech emphasised the increased relevance of IRMA’s education in the context of globalisation. Speaking about emerging opportunities for the producers of the country on account of globalisation and associated challenges, he said:

As we have come to realise over the past two decades, globalisation is Janus-faced. It promises enormous gains to producers who are able to gain access to new opportunities, but who also have to exercise unprecedented levels of critical surveillance over the institutions that they create and the world that these inhabit.

While briefly describing last year’s achievements and the road ahead for the institute, Prof. Bhandari underscored the significance of IRMA’s mission and noted how IRMA through its various activities and initiatives had striven to serve its missionary objectives. Prof. Bhandari said:

IRMA’s response to these pressures has been driven by its clarity about its core purpose, which is to keep the interests of India’s rural producers’ front and centre in its priorities. Our activities over the past year have been characterised by a sustained level of critical engagement with scholars and practitioners. We have just completed a major study on the state of panchayati raj institutions and decentralised planning, as India pursues the objectives of inclusive growth as per the Eleventh Five Year Plan. IRMA has just received a major grant from the Sir Dorabji Tata Trust to build the capacity of NGOs through development management.

Prof. Bhandari declared this convocation to be a very special one in IRMA’s history as the first batch of fellows from the Fellow Programme in Rural Management (FPRM) graduated this year. The director recalled the words of the great Irish poet, Brendan Kennelly, ‘If you want to serve the age, betray it.’ He asked the graduating fellows what this betrayal meant to them. He explained that this betrayal of the age meant exposing hypocrisies, confronting false moral pretensions, and demystifying the world in which we live. Prof. Bhandari concluded his speech by asking the graduating batch what it was that they wished to spend their post-IRMA lives trying to do or undo.

The chairman, Dr Y. K. Alagh, applauded IRMA’s accomplishments during the last year. He also spoke about the importance of managing rural tasks, pointing out that the rural sector has drawn attention in the Eleventh Five Year Plan. He said:
The deceleration of the agricultural growth rate, the crisis in land and water, increasing rural–urban inequalities, declining agricultural profitability, and insufficient agricultural capital formation are all part of the Eleventh Plan document. The Rajiv Gandhi Krishi Vikas Yojana, the larger AIBP [Accelerated Irrigation Benefit Programme], the Special Programme for Groundwater Regeneration in a Hundred Distressed Districts, the Participatory Principles for Watershed Development in the Rain-fed Regions Plan are all part of the Eleventh Plan document.

Dr Alagh expressed optimism about the reforms taking place in producers’ organisations. In this regard, he said:

There is great hope in the reforms taking place in farmers’ organisations. As I write this, there is a report of a farmers’ company registered by kisans to negotiate their rights in a SEZ [special economic zone]. Pradhan had before that showcased their efforts. Our own NDDB [National Dairy Development Board] and Amul have huge expansion plans to ride the wave of the demand expansion predicted by the FAO [Food and Agriculture Organisation] and the World Bank as India crosses the Rubicon of the inflection point of a per capita income of $3,000 in PPP [purchasing power parity] terms. A large corporate has prepared a Haryali market plan, largely built on producers’ associations of farmers.

Emphasising the role of IRMANs in dealing with the concerns of rural development, he concluded his address by saying:

In this brave new world, it is quite clear that the management of the rural economy needs trained and clear-headed system builders. I am sure you have a very bright future ahead of you in remedying the follies of my generation. I wish you well.
The chief guest, Dr T. Ramasami, Secretary, Department of Science and Technology, Government of India began his convocation address by expressing how special the IRMA convocation is for him:

I offer my very special thanks to the chairman and the board. I have probably delivered more than a hundred convocation addresses in the last fifteen years, but this one is very special. It is special for many reasons. First of all, the person who invited me is very special to me. He was my boss, and I regard him as a mentor. He talked about his giving problems, but the truth of the matter was that I used to be his problem, and he solved these problems very well. He is truly a man with solutions to all our problems. He is also very special because of your institution. This organisation is the embodiment of what the majority of well-meaning Indians should stand for.

... The Institute of Rural Management to me represents something that Gandhiji lived for. Having said that, this organisation and its convocation are very special. I am also very touched by the symbolism. The symbolism that the convocation is associated with is very important. The kind of dress, the kind of décor, and the manner in which the convocation is conducted are some things that symbolise the organisation’s ethos—the present culture, a culture that is very typical of this nation. Perhaps if Rabindranath Tagore had lived to see such a programme, I think he would have remained a more peaceful man. We have to relook at his noble thoughts. He said that this country has plenty to offer humanity because of the values it has. What is important here at this convocation is that you all symbolise the commitment of this institution to imbibe the values of this nation. I congratulate the people who have made this feasible.

In his convocation speech, the chief guest, Dr T. Ramasami, emphasised the importance of village development and the relevance of institutions like IRMA in the era of globalisation. We present below excerpts from his address.

When we look at IRMA, we see that its founding principle is based on development objectives. This is very special. It is not just development for its own sake, but also development of support to co-operatives and to people who are normally left out of the development initiatives of the world. Therefore, it is extremely special. I understand that more than 1,500 students have graduated from here. Let me say that they are the 1,500 ambassadors of the good cause espoused by this institution for the benefit of society. So the intent, the purpose, and the people, who founded it, and the people who managed it, and the people who continue to manage it are all very special. I am very sure that the group that has graduated today is growing and that they will be adding further value to society.

If we look back at the last fifteen years of the development process across the world, we see a very different world. To me, it is a bipolar world. When people talk about the First World, the Second World, and the Third World, they are discussing the power base. But today we are looking at a kind of polarity that is truly a matter of concern. I will sincerely share with you a personal feeling that Gandhiji’s lessons are more relevant today than ever before in human history. He was an extremely innovative rural manager, actually. I think before the idea of IRMA was even conceived, Gandhiji had become the manager for all of you to emulate. He is a role model. I think the path of Gandhi is what this organisation stands for. Therefore, I believe that on this important occasion I should share with you some of my views on the subject, which I have titled ‘A Service Commitment of Management Professionals in Bridging the Gaps in a Bipolar World’.
When we look at the world today, we see a development path, we see rapid growth, but we also see a side product—social inequity. It is an ugly reality of the modern world that the path of development in the world as a whole has selected a path of growth and more rapid growth. When we look at India today—the joyful India, the joy of growth, the excitement of growth—we see a vibrant India.

The world at large says that India and China are growing fast. Plenty of good things have been spoken about our growth profile, and I am sure I am proud of it as many of you are. There has been a comparison between India and China. The other day I was delivering a lecture on the subject ‘Innovations in Finland’. Three of us were invited, the advisor to the prime minister of Japan, one person from China, and myself. There was a continuous tendency in the community to make a comparison between India and China. The Japanese prime minister mentioned that Japan is number one in innovation. The Chinese gentleman mentioned that China had made the fastest growth in innovation systems. I said India will never be number one in anything. I said the reason for this is that if one wants to be number one in something, one has to be in the race. Even if one wins the rat race, one goes on being a rat. India, therefore, will not compete. It will evolve, and will evolve with the morals of Gandhi, where we removed our imperfections. We did not compare ourselves with others. The purpose of innovation is more important than innovating. I said that the Himalayas are south of China and north of India. We have a difference in polarity. The concern that I have today is this polarity issue, this bipolar issue.

Growth without regulation is truly a cancer. Nature has a very efficient way of self-regulating growth. That is a very important component of evolution itself. If we require a good model for a large country such as ours, I think we should also address the problem of social inequity that is parallel with high growth rates. If we have an extremely high rate of growth or wealth, there will also be large gaps in the generation of wealth. Hence, it is unavoidable that a small percentage of the population will grow very fast, leaving behind a very large percentage of the population. I believe that this will lead to increased social dissatisfaction and social inequity, which a nation like ours cannot afford for good reasons. Therefore, we should really revisit the very purpose of development and the process of development. Development by definition truly means offering an increased choice, a living choice, to the people. It is not about building roads, it is not about establishing infrastructure systems, and it is not about increasing the number of mobile connections. It is truly about increasing the living choices available to the people. The world at large has adopted some models where people who are otherwise not normally very mobile move towards certain centres in search of development. People are moving towards development. Actually, development should move towards the people. The mission of IRMA is really to move development towards the people, rather than moving the people towards development. It is of great significance that there are good examples, and one of them happens to be our own former chairman, who was in a position to move development towards the people. That is the reason why IRMA, in my opinion, stands out and perhaps why it is better than the other institute in Ahmedabad. Let me share with you as to why I made this comment. We often think that management is a skill. To me, it is

If management is not connected to the culture of context, it can't deliver very much. This institution is trying to imbibe in you those values that will connect you to the culture, to the DNA of the society that it lives for and works for.
not merely this, but also much more. It is also a part of a culture. If management is not connected to the culture of context, it can’t deliver very much. This institution is trying to imbibe in you those values that will connect you to the culture, to the DNA of the society that it lives for and works for.

Dr Kurien and Dr Swaminathan have been very special. They used their knowledge systems to serve the social context of the people at that time. Therefore, they are extremely special.

There are lots of scientists. I myself have been one. I have spent a very large part of my life trying to know things that others have not known before and that I have not known before. So understanding nature, understanding phenomena, and saying things for the first time, and the passion that it generates, have really been the driving force in my own personal research. It is true of Sir C. V. Raman; it is true of Ramanujan. The passion with which they pursued science was very valuable, but primarily it was valuable to them. Dr Kurien and Dr Swaminathan have been very special. They used their knowledge systems to serve the social context of the people at that time. Therefore, they are extremely special.

I think what is important here in this educational process is the ability to refer you to the social context in which you are placed and for you to be part of a management system connected to the cultural DNA of society. Therefore, you are very special.

When we look at the word rural, I think we have to go back and ask the question: What is the opposite of that? Unfortunately, we call it urban. I remember a former president calling the world PURA—Providing Urban Amenities for Rural Areas. I was not a secretary at that time. I was an independent man. So I told him that I didn’t like this title. He said why. If you are providing amenities, who asked you to be a provider? You are not a provider. And it is urban amenities. What is so great about urban amenities? You want to spoil rural areas. I think we have to go back and ask for the right amenities. That is correct. That is what is important. But if you go back and ask yourself fundamentally what is truly the divide between urban India and rural India, I am left with the sad feeling that man is winning over god. Because god’s endowments are found in villages. The number of people, the land, the water, the livestock, and the talent of this country are all found in villages, truly.

You might say that I have used the word talent. You are going to ask me for proof, and I have come prepared. We have adopted an approach called inspire innovation science, meant for the pursuit of inspired research, at the Department of Science and Technology. We have announced an Rs 1 lakh per year scholarship for people doing a science degree after plus two. One of the qualifications for this scholarship is that the student must be in the top 1 per cent of both the tenth and the twelfth level. We have today a list of 68 young people who have qualified for the scholarship. Interestingly, 68 per cent of them are from villages or smaller towns, and 54 per cent are girls. Therefore, I am convinced that the endowment of villages by nature is very large.

Now look at the man-made differences in urban cities. They have access to technology, access to infrastructure, access to management rules, access to market, access to money. So it is all man-made, truly. So the dividing line is truly in excess of what man would have created. But I believe that people like you, especially those who graduate from this institution, have a very special calling. The calling is to connect the cause of serving god or using god’s endowment with the resources of mankind.
Therefore, it is truly all about managing, all about serving, all about connecting the cause with the resources.

The cause of village development is very crucial to this country. Having said this, I must say that India is in a very special position today. Post-1991, we really are liberalised and good things are happening. Good economic development has happened. Development can sometimes bypass many poor people. We must remember that we are a part of this society, a society that has inbuilt multi-ethnicities, multi-traditions, multi-cultures, that is multi-lingual. Here even the types of food are very different. Yet what connects us is the slenderest of slender threads called endurance and tolerance, and that is what makes this country very special to us. Should inequity snap that slender thread, we will have a huge problem, and that problem needs to be addressed and addressed very well. Therefore, those of you who are graduating from here are very special messengers. Please ensure that the process of development does not bypass the villages, which are endowed in the wrong ways. Having said that, connecting the economic well-being of rural societies with resource management is a special challenge, particularly in the present context.

I asked myself what would be your requirement. What values should this institution build in you? The word I used was service. Let me tell the world what I mean by service. Service refers to the special mindset that needs to be created among you. It is true that the majority of our educational institutions help the youth in achieving success. We run after success. We want to be better than somebody else. I mentioned to you about winning the rat race and being among the rats. But the mindset of regarding service as one’s main trust is very important and special. It also requires an extraordinary capability, a capability that is not built into our present educational system.

It is good that our director mentioned the resourcefulness of people. Resourcefulness is an important issue. I think you also require the value and virtue of caring for others rather than for yourself. The science that I pursued initially was for my own personal satisfaction. In the later part of my life, I tried to connect that science to the needs of others. It gave me a much greater level of solace and satisfaction. I think this builds the value of giving to and caring for others. This is something that educational institutions live for and stand for.

You will also need a different kind of innovation. To me innovation is not all about technology. Innovation in process, innovation in management and innovation in everything you do—that is important. The present world is a repertoire of innovations. It is backed by huge capital. As a consequence, the products that are the results of innovations do not reach at least two-thirds of the global population. Therefore, we have to look at another model—that we do not make huge investments in creating innovations. Innovations should have low investment. This is possible, and it is possible only in this country. I will share with you why I made such a statement. I think there is an important component that the people who serve must find. This is a culture of harmony with the people whom they serve, and that is often not the case in the educational system. IRMA stands for that principle—that
one should build a culture of harmony with rural India. I was told that several of you spent a considerable length of your time in villages, building harmony with the people. You require a very different level of enterprise, an enterprise of a much higher order than that found among those who serve the urban world, those who serve the private good. The people who serve the social good need to be much more entrepreneurial than the people who serve the private good. Therefore, the service that I talked about is the special mindset, the extraordinary capability, resourcefulness, the virtue and value of caring for others, encouraging innovation at low investment, fostering cultural harmony, and engendering pride, which are all built into your programme. Therefore, I consider all of you very special.

It is fitting that they asked me to wear Kolhapuri sandals as part of the dress code. I will share with you a Kolhapuri story. It is relevant to you. Let us look at this Kolhapuri story. Two hundred years ago, this product came to the market. The person who wanted to market this product was a very special guy. He didn’t go to IRMA, but even then he knew the principles of management. Kolhapuri sandals are not made in Kolhapur. They have nothing to do with Kolhapur, really. The product was made by a group of artisans living in an area located at the borders of Karnataka and Maharashtra, that is, Athini and Nipani. These villagers did not know how to sell, how to market. They made the product. This person found out that this product had an ethnic value. So he gave it the name Kolhapuri. Before other people thought of competing with the artisans of Athini and Nipani he directed them to Kolhapur and look for the product that did not exist there. So that is his intellectual property truly. He produced this product, and it was successful for a period of time.

When I became the director of the Central Leather Research Institute, a lot of things went wrong. The Supreme Court ordered the closure of 400 tanneries on the same day. Simultaneously, the sale of Kolhapuri sandals had come to a grinding halt in the market. So I sent a group of people, first of all, to live their life in a city. This was to find out the manner in which the leather was being made, to see how we could correct it, to find out the manner in which the Kolhapuri sandals were made, to study the features of this product. I won’t go into the leather part. Let me quickly move on to the sandal part. We brought a family to Chennai, to the Central Leather Institute, and asked them to make Kolhapuri sandals. By coincidence, our chairman happened to visit that particular day. He found that there was great skill and great creativity involved in making the sandals and concluded that we needed to retain this. But there was repetition in the product in terms of the material being used. So we gave them a design and altered the product. Eventually we bought a computer loaded with a recent software programme and worked for ten years with one thousand families. Today, they are in a position to sell about 220 new designs of Kolhapuri sandals and export the goods to the most difficult markets in the world for leather products, that is, Israel and Japan. Japanese guys buy shoes after smelling them. So you need to deal with several different quantity and quality issues. Today, the market demand is being met by that community. It is interesting because in 2001, when I was given the Padma Shree, two families from Athini travelled the whole night and came the next day to share with me their greetings and to give me a small memento. They said they believed that they had a share of the Padma Shree recognition given to me. To me the memento given to me was more important than the award itself. I will share with you that this gave me a greater level of satisfaction than what society thinks is important.
China has a programme called Spark. They claim that they have about 200,000 entrepreneurs or innovators who are able to connect to about 300 million people through their technology enterprises. I don’t know anything about this particular project. What I do know is that several of you who are graduating from this institution are very special people who can create a new story for this country.

This is special because, as you are aware, Prof. Anil Gupta has this National Innovation Foundation. During the year 2007, he was able to reach a record total of 39,400 innovation practices in the country from grass-roots-level innovators, and these 39,400 innovations came with very little investment, with extremely low investment. If one were to study these innovations and convert them into products that will actually connect people to the marketplace that would be a great contribution, not just to this country but also to the very large percentage of the global population. If we need to have an innovative model for inclusive development, I think we should try to innovate those models for creating innovations that do not require large investments. This is an example of something that we don’t do, but we do have the possibility of doing that as well. Innovation by itself is a great term today, a very important component of the world. One day somebody told me that we have planned India’s innovations. I asked myself what prevents India’s innovations from flying high. I said there are three strengths to this. One is culture, the culture that says thou shall not make money out of knowledge. Saraswati and Lakshmi will remain mother-in-law and daughter-in-law and will fight all over. That is a very important part.

I think that a very significant aim of this country is to ensure equity. Given these parameters, these few well-meaning people who have imbibed these virtues from the educational system are very special people in bridging this huge gap. I believe that the gaps in the bipolar world threaten to perhaps divide the whole globe and certainly this country, which is connected by the slenderest of slender threads of tolerance and endurance. Therefore, I believe those of you who are graduating today are very special people. And I think that with the management training you have received at IRMA, you will contribute significantly in bringing about a world that is happier than it is today. The world may be growing. We may have high economic growth, but the question still remains: Are we happy? I think there is a value that all of you need to share. At this moment, I would like to share a small incident with you all.

A bishop learned that a cathedral was being built in the neighbouring town. So he went to this town to find out what was going on. There was a person who was organising prayers. The bishop asked, ‘What are you doing?’ The man replied, ‘I am organising prayers.’ A second person was doing carpentry. The bishop asked, ‘What are you doing?’ He said, ‘I am making a door.’ A third person was grinding mortar for concrete. The bishop asked, ‘What are you doing?’ This person said, ‘I am building a cathedral.’

I believe you are all building a cathedral. You are all building a new vibrant India, a vibrant India where both equity and excellence will co-exist. We often tend to believe that excellence and equity cannot co-exist, but I think otherwise. I think Gandhi himself is a model of excellence, in whose case equity and excellence co-existed along with speedy, inclusive growth.

Let me wish all of you a great future. I congratulate all of you for having won degrees from one of the best institutions in this world. Thank you very much.
At the behest of the Ministry of Panchayati Raj (MoPR), Government of India, IRMA undertook the preparation and publication of *The State of Panchayats, 2007-08: An Independent Assessment*. Dr Y. K. Alagh acted as the chairman of the Steering Committee for the project, which comprised very senior officials from the Panchayati Raj ministries of the Union and two state governments, namely West Bengal and Karnataka as well as eminent scholars and practitioners from civil society. Dr Vivek Bhandari, Director IRMA, Dr H. S. Shylendra, Professor, IRMA and Debiprasad Mishra were also members of the Steering Committee. They, together with Dr Alagh and Dr Rupak Chakrabarty, formed the core team from IRMA for the project. At the preparatory stage, 43 students of PRM 28 wrote 22 case studies of gram panchayats, which were used variously as reference material by the project team. *The State of Panchayats, 2007-08* was published in three volumes.

The first volume took an all-India perspective and was written around important themes of planning, decentralisation, inclusion, and panchayat strengthening. A number of eminent scholars and practitioners contributed original papers on specific themes.

The second volume was a state/UT-wise report. It covered 25 states and six union territories. The report on every state/UT was written as a separate chapter. The chapters were divided into four sections, that is, introduction, effective devolution, functioning of panchayats, and conclusion. With the guidance and editorial support of Debiprasad Mishra, ten students from the Fellow Programme took up the responsibility of researching and preparing the state/UT reports. In every state/UT, IRMA partnered with a leading civil society institution in organising workshops, the deliberations of which contributed to the preparation of the reports.

The third volume was a compilation of relevant official documents presented as annexes to the other two volumes.

The three volumes of *The State of Panchayats, 2007-08* were released jointly by the prime minister and the UPA chairperson at a special convention of the presidents of district and intermediate panchayats held in New Delhi on 24 April 2008 to mark the fifteenth anniversary of the 73rd Constitutional Amendment Act.

This is a very short summary of the first volume of *The State of Panchayats, 2007-08*. All the chapters in the first two volumes will soon be uploaded to the IRMA website.

**Summary of Volume I**

The first volume contain eight chapters, with each chapter addressing a particular theme. These include: panchayats as a bridge linking accelerated growth with inclusive growth; effective devolution; panchayats in planning and implementation; the disadvantaged and the panchayats; institutional back-up for panchayats; training and capacity building of panchayats; panchayats in the twenty-first century; ICT-enabled

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Decentralisation poses formidable challenges. Yet it is critical that it should remain a matter of priority for state policy to help those who help themselves in the core areas of local and global concerns. This is particularly true for the ways in which development planning is done, public services are provided, and natural resources are managed. In this context, decentralisation can be defined as a purposive set of actions by the state to disperse powers from a central entity to a number of non-central entities. This requires specifying what types of powers are involved, in which domain or sector of state activity the powers operate, to whom the powers are transferred, and the extent or degree of the powers transferred. Any serious discussion of the different kinds of decentralising actions would take into account deconcentration, delegation, devolution, and privatisation.

Overall, the current situation regarding activity mapping and determining the functional domain of panchayats is far from satisfactory. The functional domain of panchayats continues to remain unclear, without adequate human and financial resources that will enable these bodies to act on their independent or autonomous will. The continuance of vertical programmes and schemes, functioning largely independently of panchayats, handicaps these bodies even further. There are only a few states where the situation is exceptional. Under the circumstances, any assessment of the efficacy of panchayats in planning and/or implementation is fraught with serious difficulties.

The provision of reservation of elected positions in panchayats for members of disadvantaged social groups and women has been hailed as historic. This has also been the case with the Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA). However, a distinction must be made between representation and participation, for one does not necessarily guarantee the other, even when it is properly implemented. When gaps are found in the implementation of these provisions, as is the case with PESA, no relationship could be expected between the legislative intent and the actual outcome. It is imperative that such provisions are scrupulously implemented and that several institutional and social challenges are addressed for enhancing participation and giving expression to the voices of the disadvantaged sections. A number of recommendations have been made in specific sections dealing with women, dalits, and tribals in the report.

Certain institutions were specifically provided as support mechanisms for panchayats. The composition and powers of the State Election Commissions and the State Finance Commissions vary widely, as do the manner of appointment of and granting of privileges to these bodies. A specific set of recommendations have been made with regard to both these commissions.

One of the major handicaps in assessing the fiscal condition of panchayats emerges from the inadequate quality of book keeping and follow-up audit practices. Combined with inadequate progress with functional devolution, this poses formidable challenges for the tasks of the State Finance Commissions, while also failing to contribute towards establishing accountability relationships. The progress regarding the adoption of the recommendations of the Comptroller and Auditor General in this regard again
varies widely across the states. The progress regarding the institutionalisation of 'social audit', a matter that is at the core of local self-governance, also varies widely, with the overall picture not being very encouraging. These are the areas where progress must happen without loss of time.

The progressive provisions regarding the regular conduct of elections and the creation of structural spaces for disadvantaged social groups require that capacity building should be a continuous and important agenda of any programme aimed at strengthening panchayats. Barring a few good examples, however, the situation in this regard across the states is not very encouraging. There exists today a national framework for capacity building. The need is for the states to clearly articulate the policy and then follow up by implementing it diligently. Capacity building must be a continuous process, covering both elected representatives and officials, with special emphasis on the disadvantaged sections of society. Furthermore, special provisions must be made for capacity building of both standing committees and gram sabhas.

A lot could be gained by harnessing information and communication technology (ITC) for strengthening decentralisation, local planning, and governance. The focus needs to be on the values derived through guaranteeing concrete benefits for citizens rather than on using the latest technologies. A mix of appropriate technologies should be used for different objectives. Computers and Internet connectivity are useful for bringing about internal efficiency and for ensuring service delivery. Community radio, video, and mobile technologies will be useful for information sharing and community building. A number of lessons based on past experience regarding the use of ITC must be kept in mind. Any programme of ICT enablement of village-level panchayati raj institutions (PRIs) should be demand based and should be undertaken in phases. Ensuring availability of electricity, guaranteeing access to trained manpower, and undertaking building capacity for using information as a basis for planning and decision making are key preparatory steps before installing the necessary equipment. There are many planned ICT initiatives for PRIs under the National eGovernance Plan. These need to be coordinated at a central level.

The current environment in India is characterised by three points of departure that are relevant for the process of decentralisation. These are globalisation, a changing polity, and strong macroeconomic growth. In this context, the problématique has 'inclusion' at its very centre. Even definitionally, growth without ‘inclusion’ is not development. It is, by now, well recognised that the revival of agriculture is critical, and has to take place within the paradigm of local agro-climatic conditions and decentralised structures and policies. Non-crop-based agriculture assumes considerable importance and hence requires emphasis beyond animal husbandry. Tree plantation, for example, could trigger the next round of high growth. Land and water development policies are preconditions for broad-based agricultural growth. Stakeholder community-based organisations that share loose-tight properties in linking with panchayats and gram sabhas have to be structured for this purpose, water security assured, and financial rules developed to support these bodies at the local and higher levels. The non-farm
sector is growing, slowly but surely, and is likely to require special attention as a way out in a globalising economy. Policies are also required to take care of the victims of the market; special employment policies must be integrated to the greatest extent possible within the paradigms of broad-based growth. Technological leapfrogging and larger market integration have the potential to provide solutions to the challenges that India faces.

Some of these recommendations have been made before. Yet all such prescriptions have met with little success in the past because the most critical precondition, that is, an appropriate institutional framework within which these entities could play their designated roles, was not available. Today, the same is available in the form of the gram sabha, the panchayat, and the district planning committee. Compared to the early years immediately after the adoption of the 73rd Constitutional Amendment, there now appears to be a definite change in the social acceptance of these institutions. The approach and attitude of the states towards devolution also seem to show some improvement. However, this is not enough. The need of the hour is a clear and unambiguous commitment on the part of the government, both at the union and the state levels, to follow a Big Bang approach in adopting devolution to create the legislative, administrative, and financial conditions necessary for the emergence of robust local self-government bodies. More than six decades after independence this is a commitment that we must make. As we mark the fifteenth anniversary of the enactment of the 73rd Constitutional Amendment, let this be a call to action for devolution.

Madhura Anurag Pandit
February, 06,1975  May, 01, 2008

Madhura Anurag Pandit from PRM 19 took her last breath on May 1, 2008 at the Max Super Specialty Hospital, New Delhi. She was in coma since April 22, 2008 when she met with an accident in Delhi. IRMA community is with the grieving family and wishes that departed soul rests in peace.
I have discerned a recent trend in the field of microfinance in India. This trend is one of desocialisation. This means that microfinance is being provided increasingly in a manner that is detached from the social objectives that microfinance had been established to further, that is, the provision of finance to small borrowers. This discernment of the shift in priorities is not based on any systematic or scientific study, but only on an intuitive understanding of the changes taking place in the microfinance sector. I would, however, be happy to be proved wrong. If I am proved right, then ways and means of engaging microfinance with social objectives will need to be identified appropriately. This is an important research agenda that deserves to be explored fully by concerned researchers and practitioners.

Microfinance as an approach for reducing poverty in India has reached a stage where its practitioners need to rethink the trajectories of its growth and development in order to make it effective and sustainable on a long-term basis. So far the evolution of microfinance has taken three major paths in terms of methodology of delivery as well as of the strategic goals sought to be achieved through it.

The three paths along which microfinance has evolved are:

1) delivery in the form of a facility or service of innovative financial products aimed at achieving greater outreach;

2) the traditional and slower model of providing finance through social media; and

3) a synergistic model that combines the advantages of both the first and the second approaches.

In the beginning, microfinance was not seen as being separate from the efforts undertaken by voluntary agencies for mobilising women. These attempts at women’s mobilisation were part of larger efforts aimed at community organisation undertaken by voluntary agencies working in rural India. The concept of savings was introduced as a means of ensuring that women’s groups remained functional. The agenda of such groups was mainly social. It aimed to involve women in the change process. It encouraged discussion on wide-ranging social issues such as illiteracy, gender roles, reproductive and child health, women’s empowerment, issues of single women, and livelihoods. Since these issues were not enough to ensure that these women’s groups would continue meeting on a regular and long-term basis, the concept of savings was used for transforming the women members of these groups into stakeholders. In the 1980s, women’s groups (mahila mandals) were huge. They were later reduced in size after NABARD (National Bank for Agriculture and Rural Development) came up with the SHG–Bank Linkage Programme guidelines in the early 1990s with the aim of giving such groups a uniform structure and form across the length and breadth of the country. One can still find some bigger groups

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in operation, and banks are still doing business with them.

In the last two decades, the success of microfinance has enabled us to understand the fact that the poor are bankable and hence need to be assisted through the provision of financial services. The microfinance sector has emerged recently as a good business opportunity for investors. Many venture capitalists are also exploring investment opportunities in the microfinance sector. Supply-led pressure and potential profitability together are leading to the gradual detachment of finance from the social matrix, which together constituted microfinance in the beginning. The growth of judicious demands for different loan products by the poor takes a back seat in this scenario; scale of operation, financial self-sufficiency, and quick growth have now become the main concerns. These are valid concerns as long as they are subordinated to the need for maintaining the flow of finance to the poor, at reasonable interest rates and on a sustainable basis, but not by themselves. The potential profitability offered by the sector has attracted many funders and entrepreneurs. In the search for growth, ‘the poor’ alone are not necessarily being targeted now. Ideally, microfinance should be demand based. The process of generating an appropriate ‘wish list’ for the poor can only be done properly by a socially motivated agency working in combination with, and for the benefit of, the deprived sections of society. Otherwise, there is a risk of promoting consumerism among the ranks of the poor at high costs. This would possibly have the effect of deepening poverty in many cases, while on the surface the situation might look to be all right. The supply-side pressure to offer loan products has made life extremely difficult for many amongst the urban professional middle class as they are caught in a vicious debt cycle—servicing one debt by another. This class perhaps can still afford servicing one debt by another, as career growth prospects in a booming job market can help them overcome difficulties in this scenario. But the poor, who have relatively little possibility of growth and limited livelihood opportunities, can ill afford debt servicing. With limited ‘margins of error’, the poor need to weigh the options available to them (resources, investments, and processes) far more carefully than the middle class. The choices made by the poor should be based on an independent evaluation of their basic needs as well as an assessment of the options thrown open by the market for them.

Conclusion

It is essential to gain a proper understanding of the social context of microfinance. Such an understanding will help us in making the best services available to the poor as part of their plans for their household, economy, and livelihood. Making these services available to the poor will simultaneously legitimise microfinance in the best possible and most effective way. Even without adopting a specific model for the provision of finance, a general concern for the poor can help microfinance in offering good benefits to this disadvantaged section of society. Banks, venture funds, and equities will all gravitate towards microfinance as long as the sector remains a good business proposition. Microfinance theoreticians and practitioners will have to decide how best to use this instrument for the benefit of the poor while simultaneously keeping the different market players interested in the sector. It would not be a good idea to follow only the dictates of the market while forgetting the initial purpose for which microfinance had been set up.
Some time ago, after I had consumed a bottle of flavoured milk bought from a co-operative outlet in Gujarat, I tried to return the empty bottle to the man at the counter. He asked me to dump the glass bottle in the dustbin placed there for the purpose. There were dozens of customers consuming milk. This aroused my curiosity as to what was happening to all the used bottles. I hung around for some time, observing the scene. All the used bottles were thrown into the dustbin in a matter-of-fact manner. The ‘cool headed’ seemed to enjoy the sound of breaking glass. Further inquiries brought forth the revelation that the manufacturer found it more viable economically to use freshly produced glass bottles than collecting the used ones and then transporting, sterilising, and putting them to reuse. My mind went back to the 1970s when we used to exchange empty milk bottles with the door-to-door delivery person for reuse as a matter of course.

Reliance Power has acquired a huge coalmine of 2 billion tonnes spread across 100,000 acres in Indonesia for meeting its fuel needs partially to produce 68,000 Mega watts of power to dazzle India.

The Government of India has recently initiated a scheme on a pilot basis in parts of certain cities to provide 24x7x365 days of drinking water supply. This arrangement would reduce the 20-40 percent leakage losses, avoid commonplace contamination with sewer water; above all, it is said that the net water consumption would be lower than at present.

These are just two examples of innocuous looking news items that appear in our newspapers, but they raise a number of fundamental questions about the way we handle our natural resources. The questions relate to the multidimensional, multilevel, and multilocal ecological damage that is being caused, in addition to the erosion of the sustainability of natural resources. Needless to say, our own approach to natural resource use and management is also responsible for this state of affairs.

Take the case of empty bottles. Are we not looking at the problem from a purely economic point of view? What are the other resources that go into the production of a bottle, and at what opportunity cost? If we could reuse our bottles four decades ago, at a time when the available technology, transport cost, and consumer demand were not very competitive, what stops us from doing the same thing today? Or are we looking at the per capita production of waste as a measure of the standard of living? Are we sprinting to catch up with the consumerist standards of the West? If so, can we learn some lessons from the resulting problems that people in the West are now grappling with? On the same note, have we not looked at, for example, our water and forest resources from engineering and technical angles for far too long? Have we learned any lessons about how to re-envision the use of these natural resources as socio-technical resources?

The idea of a drinking water supply that is available 24x7x365 is romantic, to say the least. If the increasing number of overexploited zones is any indication, from where are we going to source the water for this 24x7x365 supply?

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Are we not going to further widen the disparity between users and non-users? Don’t we already have such differential practices where certain privileged areas are bestowed with 24x7x365 supply while the areas next door are allotted only half an hour of drinking water supply every summer? What is new about this idea? Under the new dispensation, how are we going to address the problem of leaky taps at the individual household level given the habitual lackadaisical attitude and disinterested behaviour of the majority of users, which contributes significantly to the volume of leakage and waste, in addition to the problem of old leaky pipelines that need to be replaced urgently? In Germany, for example, the wastewater discharged by every household is strictly metered and the residents are charged for the cost of water treatment. Countries such as Australia have demonstrated excellent wastewater treatment and reuse technologies and artificial (underground) recharge and recovery techniques as part of their water management. Is it possible for us in India to adopt similar measures?

When we consider the proposed mining by Reliance Power of a 100,000-acre coal mine (which is only one of many) over the next few years, even though it is in faraway Indonesia, we can envision an alarming picture of massive earth excavation and large-scale dumping of debris and slag, resulting in the creation of vast wastelands. Such activities are already underway by a number of firms in many forms in India, the latest being the concept of the special economic zone (SEZ). The rate at which land-use transformation is taking place has a direct connection to, and impact on, millions of farming households, which are struggling to preserve their precarious livelihoods through coping and adaptive approaches that have evolved over centuries. Now that climate change is a reality and we are all residents of the global village, any activity in one part of the world has an impact on the rest, sooner rather than later. The larger the scale, the greater is the impact, leading to an imbalance in the natural equilibrium.

The selling of fertile top soil by Indian farmers to brick manufacturers when faced with long spells of drought, in particular in arid and semi-arid regions, is understandable given the high degree of vulnerability of rural households to harsh climatic conditions and the ever-growing land-use transformation in favour of water resorts, multiplexes, malls, and SEZs. All these changes portend greater livelihood and ecological changes.

Studies have clearly shown that the majority of farmers who were lured into selling their land at attractive prices for the activities mentioned above have, after experiencing a brief spell of economic security, been reduced to penury. Activities such as mining, which is a well-known land and environmental hazard, are set to increase the already unmanageable vulnerability of farmers and to affect the quality of life and livelihood options adversely.

So what should we do? We have spent enough time creating public awareness. Now it is high time that we acted. There have been many debates on how we should handle our environment. Innumerable ideas have been proposed—and shelved. It is time now for us to put these ideas into action, but in a holistic rather than in a piecemeal manner. What we need is the playing of a symphony or singing by a chorus, not an individual performance. Whether it is managing transport while reducing carbon emissions or meeting the demand for power while reducing

Continued on page 45
A Conversation with God

Rachana Sharma

No one can go back and make a new beginning, but anyone can start today and make a new ending. So I did.

I usually go to bed after chanting prayers and thinking about starting the day with love, filling the day with love, spending the day with love, and ending the day with love. I believe that this is the way to God. And then I fall asleep peacefully. I did the same thing recently, but this time I was disturbed by a knock on the door. Simultaneously, the door bell rang. ‘Who is it?’ I shouted, picking up my torch and walking to the door.

A voice came from the other side. ‘I am a guard. I have come to take you to heaven. You have an appointment with God.’ Then there was a long silence.

A little later I found myself walking down a beautiful path strewn with the flowers of heaven. I was asked to sit on a cushioned chair and wait. Suddenly, a smart, young, and handsome gentleman appeared from nowhere. I was informed that he was God. After I got over my surprise, I started chatting with God. An uncommon dialogue began a conversation with God that gave my life a new direction and a deeper meaning.

God: Hello, my dear. What do you have to say about your life?
Me: Why? Didn’t my life work out?
God: Do you really want an answer to that, or are you just venting?
Me: Sir, I am Rachana Sharma. I have recently joined IRMA as an academic associate in the OB-HR area.

I feel at home at IRMA. I love what it offers—breath-taking natural beauty, amazing weather, fantastic people, and rare flora. I have immersed myself in the atmosphere and activities of IRMA. I enjoy watching the mysterious monument Amul Carillon Chimes in the campus, especially at sunset when it is lit up by glorious colours. Indeed, IRMA has more than one . . .

God: You look tired. Would you like a guava drink?
Me (pleasantly surprised): Sure! Thanks, sir.

God: What do you do at IRMA? What is the OB-HR area?
Me: Well, sir, I still don’t know all the details but I am learning. I provide teaching assistance for the course on IGB. It is for this term only. IGB stands for individual and group behaviour. OB-HR is an acronym for organisational behaviour human resource. That’s all.

A silence descends.

God (breaking the silence): Hmm. So you deal with yourself and with other humans (smiles).

Me (confused): No, sir. Yes, sir.

God: What else, my dear child?
Me: Sir, we deal with rural management.

God: Oh, really. What is this?
Me: Sir, the conventional definition

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of management is getting work done through people, but real management is developing people through work. Our work is focused in rural settings.

God: Good. Have you learned how to manage yourself?


A silence descends.

God: Okay, leave it. Let us talk about something else. What is your favourite game or sport?


God: What is the beauty of this game?

Me: Concentration, planning, and discipline.

God: Are these also part of your management and self-management teachings and practices?

Me: Yes.

God: What is your success rate?

Me: Can I take a pass on this question? I am weak in maths and finance.

God: Usually I do not permit this, but you may take a pass. I will allow it this time.

Me: Thank you, sir. I have studied Henry Fayol’s principles of management, such as the unity of command and the unity of direction. I have also studied Sigmund Freud’s writings.

God (smiling): Would you like to meet them? They are both here. Both are busy writing books on how to manage God.

Me (changing the subject): Why did you create this world?

God (smiling): Reach me, and you will understand.

Me: But I am here with you already.

God: No, you are not. Reaching me will take much more effort and much more time. Tell me, do you practise self-management?

Me: No. What is this?

God: Without this you cannot learn management. My dear child, self-management is very important. It means living by your values, honouring your own good word, being accountable for your actions, taking responsibility, adopting good habits, having a good work ethic, reading voraciously, listening to learn, sharing everything you know with others, being kind, being courteous, being self-disciplined, not being a victim, and exercising your mind, body, and soul regularly.

Me: Thank you, sir! Do you have a pen drive or a portable hard disc I could borrow? I would like to carry these great words of wisdom with me.

God: Your hard disk is your brain. Use it.

Me (upset and disappointed): Yes, sir. Thank you, sir.

God: Start downloading this in your memory. The most powerful word of this century is ariven . . .

Me (shouting excitedly): Ah! This is a French word.

God: No. This is a word without boundaries. Ari means wisdom or grace. Ariven is the condensed sound and the meaning of ‘I am’ that dwells in the three dimensions of the goddess—time, energy, and space—which are united in the oneness of the infinite.

Silence.

Me: Wow! These words remind me of
my school days and studying for the board exams.

**God:** You look tired. Are you feeling bored talking to me?

**Me:** Not at all, not at all! I am enjoying this discussion. I believe learning is a continuous process and it continues until we reach heaven.

* A hushed silence.

* The uncomfortable silence continues.

**Me:** What is the secret of 108?

**God:** Hmm. A good question. There are three facts you should know.

First, the distance between the earth and the sun = 108 times the sun’s diameter

Second, the distance between the earth and the moon = 108 times the moon’s diameter

Third, the diameter of the sun = 108 times the earth’s diameter

* Silence.

**Me** (thinking to myself): God is pretty good at astronomy. It seems all schoolteachers are part of one soul.

**God** (staring hard at me): You look bored.

**Me:** Oh no, sir. Please give me some management tips.

**God:** That you already do every day when you do a Google search.

**Me:** Well, yes. But you are the greatest manager in the universe. Please say something wise and profound. I want to write an article for *Network*, a quarterly publication of IRMA. I will put your name down as a co-author.

**God:** First you have to understand liberation. After you understand what liberation means, you can go in for self-realisation. When nothing is left inside, all will be managed. A conviction should be established among people that ‘I am a pure soul’. This will result in inner peace and harmony.

**Me** (jumping from the chair in excitement): Great! That’s a unique management quote. Eureka (but not Eureka Forbes)! Sorry, sir. Please continue.

**God** (continuing): The five most important human values are truth, right conduct, peace, love, and non-violence. My dear child, the material world is subject to constant changes and God alone is the pure . . .

**Me:** Hmm. India can overpower China and Pakistan.

**God:** Yes, if there is a . . .

**Me:** Probability (wow, I used a statistics term—my least favourite subject).

**God:** Speak the truth. Speak kindly and compassionately to others. And practise what you preach . . .

**Me** (interrupting): All this I know already. It’s there in the books; it’s on the Net. Please give me something different, something that will astonish the world.

**God:** Okay. Practise spirituality.

**Me:** But how?

**God:** Here is a nine-point code of conduct. Put it up on the IRMA notice board where all those passing that way can see it and learn from it.

- Daily meditation and prayer
- Group devotional singing once a week
- Participation in spiritual education
- Participation in community service work
- Regular attendance to God
- Regular study of God’s literature
- Speaking softly and lovingly with everyone
- Not speaking ill of others, especially in their absence
- Placing a ceiling on desires. Consciously and continuously striving to eliminate the tendency to waste time, money, food, and energy

My dear child, politics without principles, education without character, science without humanity, and commerce without morality are not only useless, but they are also positively dangerous.

Me: Sorry for the interruption, sir (recalling how Doordarshan used to flash this sign when transmission of the TV signal was disrupted). This is all very good and fine, but why don’t you mail me everything? It will save time and effort. (I was happy that I had used 0.5 per cent of my brain power.)

God: My server is the universe and your email id is your intuition. You look tired. Would you like some guava juice?

Me: No, thank you. But I would like a mango shake.

God: You are a poor learner.

Me (looking around while sipping the mango shake): Heaven is technologically quite advanced, just like in the movies Independence Day, Aliens, and Matrix.

God: Shall we begin?

Me: Yes, sir. Please tell me about Swami Vivekananda. I wish I had lived during his lifetime.

God: You did.

Me: Wow! Are you talking about my previous birth?

God: No. All souls are part of one divine power.

Me (without much interest): Oh really? That’s great.

God: When I took birth as Vivekananda, I said to the people, ‘See God in all.’ God is within you.

Me (thinking to myself): Yes, I am.

God: Persevere in your search for God. Trust completely in God.

Me (thinking to myself): I lose.

God: Love of God is essential.

Me (thinking about someone who is not yet part of my Orkut friends list): Love of others is also important.

God smiles.

Me: I am a big fan of Swami Vivekananda. I am also a big fan of Roger Federer.

Suddenly there was a thunderstorm and I fell from heaven and landed back on earth. I opened my eyes and found I was back in my quarter at IRMA. I found a note lying on my bedside table. It said, ‘You have lost your one chance of gaining self-realisation.’ The words disturbed me deeply. How could I be such a fool? I had spent my time with God asking silly questions. I didn’t cry, but thereafter I learned to step into the zone of silence. The conversation with God has helped put me on the path of self-realisation, so I thought of sharing it with IRMANs. Whether you like it or not, whether you believe it or not, it doesn’t matter. I thank all of you for your patience in reading this conversation until the last line.

I have neither bondage nor liberation,

Neither shastra, nor guru.

I have gone beyond maya.

Let life go away or let the mind be attacked.

I have no misery as I am filled with joy.
Climate Change: Challenge of our Times

Nature’s functioning is a balance among many familiar and unfamiliar, embedded cycles. This intricate balance is increasingly under stress. In recent years, the role of human intervention contributing to “Climate Change” is alarmingly clear suggesting the effects on life forms and environment we live in.

Intergovernmental Panel on Climate Change (IPCC), established in the year 1988, is a significant effort by the World Meteorological Organisation and by the United Nations Environment Programme to provide decision-makers and others interested in climate change with an objective source of information about climate change. While global efforts focus on identification of effective strategies for responding to climate change, they need to be matched with location specific research and implementable pilot projects. Integration of learnings from community responses to Climate Change will further strengthen the coping, adaptation and mitigation strategies for livelihoods and development.

Objectives and Contents

The MDP will discuss the Climate Change profile of India by drawing from scientific literature and media and aims at developing conceptual understanding about Climate Change processes, coping and adaptive measures by communities and mitigation strategies to counter the adverse impact of climate change, with specific reference to livelihoods. The MDP would examine global politics, treaties and agreements on Climate Change, understanding its human dimensions and Policy Implications for India in particular and developing societies in general.

The last date for receiving nominations is October 15, 2008.

Finance and Accounting for Microfinance Institutions

Programme Co-ordinators
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Microfinance has emerged as an established paradigm worldwide in general, and in developing countries like India, in particular. With a huge demand supply gap coupled with the recognition of policy makers about the role of microfinance, MFIs would increase in numbers and scale. Along with this has emerged the question of sound financial and accounting practices and the basic viability and sustainability of these institutions.

A practice adopted by many MFIs is to offer loans at rates sufficient to cover the full costs of lending. In this approach, interest charges are set in a manner that it covers all costs including that of capital, administration, loan losses with a margin for adequate return. However, this practice has begun to be questioned by many practitioners, social workers and researchers, particularly, when the effective interest rates thus set go on the higher side. With competition as well as the constraint in absorptive capacity of the borrowers, such interest setting can be counterproductive. Under such a situation, the need for systematic cost analysis and management assumes great importance.

Sound management of MFIs necessitate that its officers have exposure to accounting principles and standards, costing concepts and methods, financial analysis and the critical parameters that impinge on their viability and sustainability. The programme aims at providing tools and techniques of these aspects.

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After completing their village stay/study component, lasting six weeks, the Bikaner Gang (BG), consisting of the Famous Five (FF), namely VK, KVJ, SRC, RDP, and MG (yours truly), and the Teen Deviyaan (TD), consisting of MB, SV, and DS, converged in Bikaner, where they arrived with the intention of studying the functioning of the URMUL Milk Union (UMU). In Bikaner, they were allotted a flat by UMU, which was to serve as their home for a period of four weeks. They were attached in pairs to different departments of UMU, like Procurement, Technical Inputs, Marketing, and Production, so that they could gain an understanding of how these units functioned. Slowly, over the next few weeks, they were able to get a fairly comprehensive idea of the functioning of the various departments of UMU.

Every morning, after breakfast, the BG set out for the UMU office, which was within walking distance. After spending the day at UMU, either in the office, or, more often, making field visits, they returned to their flat in the evening. Cooking was a communal activity, with those who could cook, cooking and those who couldn’t, assisting. A cook would visit in the evening and provide assistance in making rotis. Invariably, at the end of the day at UMU, the BG would walk to the market, purchase vegetables and other requirements for the kitchen, and then walk back to the flat. Often these visits culminated in a meal at Chhotu-Motu Joshi (a famous eatery in Bikaner) or dinner at the Ambar Hotel (a restaurant, actually).

After dinner at the flat, it was usually time for some fun, with sessions of Dumb Charades and Antakshari. There were some talented singers and actors among the group, along with some aspiring ones, and these sessions provided a good opportunity for them to showcase their talent. During one such Antakshari session, SV was given “Chaudavin ka Chand”, a particularly tough name of an old Guru Dutt film, to mime. We felt that this would surely stump her. But to everybody’s surprise, SV cracked this in a jiffy. She pointed to SRC (whose surname is Chaudhari), made gestures indicating a moon, and hence was able to pass this test. SV, who had only a smattering of Hindi, had failed to differentiate between “Chaudhari” and “Chaudavin”, which enabled her to win this round of the game.

One day the TD announced that they had to go out for the day. The FF said their formal, polite goodbyes and saw them off. They then converged in the room that was occupied by the TD, shifted the cots to another room to create more space, though it was the biggest room in the house, turned up the volume of the old stereo system, and danced with gay abandon to songs like “Just beat it”. Many of the FF also sang...
in accompaniment and though they had good lung power, their knowledge of sur and taal was rudimentary at best. So what provoked the well-behaved FF into this eruption of exuberant dance? It was the strain of co-habiting with the TD. This meant that they had to be on their best behaviour, never use swear words, etc. There is only so much good behaviour that young men are capable of, you know, before the stress starts cracking them up. This is indeed what had happened. KV, who possessed a camera, shot pictures of this event for posterity. Later when the TD returned, the FF informed them with great relish of what a good time they (the FF) had in their (the TD’s) absence.

One day the BG was summoned by Dr Singh, the managing director of UMU. He introduced them to a visitor. The visitor was an IAS probationer who had been posted in this part of the country for his fieldwork. The visitor praised all the hard work done by the BG during their fieldwork segment and then asked for their notes. Apparently this probationer had whiled away his time in the town of Bikaner and had not done his fieldwork. He wanted to use the notes of the BG for the submission of his own assignment. The BG was aghast at the sheer brazenness of the request and firmly but politely refused to share their notes with the probationer. Instances such as this one point to the work culture (or lack of it) among some members of the august Civil Services.

Towards the end of this segment of the fieldwork, the BG was entrusted with the task of testing the feasibility of starting a new milk route in the hitherto unserved and remote area of Ganganagar, situated in the northern part of Bikaner district. Accompanied by a couple of officers from UMU, the BG set out on this expedition. On the way, they stopped at the majestic kothi of Karni Singh at Gajner, which was used for shikar by members of the royal family. The BG visited remote dhanis (hamlets) and surveyed the area by collecting information about the number of cattle owned and the amount of milk produced. The desert landscape was fascinating, dotted with rait ke teelay (sand dunes), a few keekar and khejri trees, and inhabited by deer. It was interesting to see that the deer roamed freely and fearlessly in Bishnoi (dominated) villages, but this was not the case in Rajput (dominated) villages. It was surprising to learn that though agricultural production in Bikaner district was rather low (as it is located in the desert regions of Rajasthan), milk production was fairly high. This was because, though rainfall was often too low to get even the kharif crop, it was high enough for grass or fodder to grow. The fodder was used to feed milch animals, and hence animal husbandry was a substantial contributor to the family’s livelihood and the region’s economy.

Bikaner is also home to the famous Rathicow, which, though indigenous, gives a fairly high milk yield. Besides, since it is a local breed, it is well adapted to the extreme weather conditions of the region. Hence Bikaner was flooded with milk and milk products. Another favourable factor was the fact that milk production peaked during the summer, which was otherwise (agriculturally) a lean season. Hence farmers were able to tide over this difficult period through the sale of milk.
A visit to a particular dhani (one forgets its name) is forever imprinted in one’s memory. People in this part of Rajasthan are famous for their hospitality and graciousness. The man of the house welcomed us by putting a small, black, marble-sized ball each in our mouths. On enquiring from the UMU officers, we learned to our great surprise that these were balls of opium! This was the way the locals welcomed honourable guests we were told. Refusing the offering was not an option since it would offend the hosts. MG accepted the ball in his mouth, retained it there for a while, and later, when everyone got busy talking, quietly removed it and deposited it below the charpoy where he sat. Many other members of the BG too similarly disposed of their balls of opium. VK and SV, who were more adventurous than the rest of the BG, decided to give the balls a try, for it is not every day that one gets to consume a ball of opium! Later in the day, the effects of the opium on them were evident, and it also led to vomiting and upset stomachs for both.

During the survey in Ganganagar tehsil, the UMU officers took the BG to the Border Security Force (BSF) outpost located there, on the border with Pakistan. The commanding officer of the post showed the BG around the premises, including the bunkers, and even pointed out the “no man’s land” that separates India and Pakistan. The BG found it remarkable that the camels at this BSF outpost were trained to sit with their heads on the ground, so that they could not be seen by the enemy.

Once the feasibility study was done, a report was written. This brought this segment of the fieldwork to an end. It was time to board a train and return to IRMA, wiser about village life and more knowledgeable about the functioning of milk cooperative unions.

This brings us to the point with which we started this article. What made the Famous Five famous? The answer became clear when the BG returned to IRMA. The FF were bombarded with a seemingly innocuous question, asked in different languages, to the effect, “So you had a good time in Bikaner, didn’t you?” MG does not have the literary skills to describe the tones and nuances that accompanied the asking of this question. But the fact was that five ordinary boys from PRM 5 became famous for the singular fact of having gone for fieldwork with the TDs. The amount of envy this generated among the boys of PRM 5 was phenomenal. It is not every day that you get to spend ten weeks of quality time with goddesses, do you?

So what were the takeaways from the fieldwork? Having been born and brought up in a city, this was my first real and intense(iv)e exposure to village life. I had never before visited Rajasthan, so I was glad that the fieldwork segment had provided this opportunity. It gave me a chance to study the lives and livelihoods of two artisan communities, namely potters and weavers. It helped me understand the functioning of a milk cooperative union and also conduct a feasibility study for starting a new milk route. Since the experience was so intense, it is still fresh in my memory even after 23 years. Finally, fieldwork is a great way of gaining an understanding of rural India and rural livelihoods. Thanks, IRMA, for this great opportunity and experience!

Concluded
Milaap 2008 marked another milestone in building strong bonds between the alma mater, IRMA, and the alumni, the IRMANs. It is likely that 26 and 27 January will be long remembered by all those who were back on campus for the grand reunion. More than 110 alumni and their family members attended Milaap 2008. It was organised together with Pachees saal baad (twenty-five years after) of the second batch and Bees saal baad (twenty years after) of the seventh batch.

The event began with inaugural addresses by the Director of the Institute, Prof. Vivek Bhandari, and the Alumni Association President, Mr. Satyendra Arya. This was followed by an interesting panel discussion on “The Changing Facets of Rural Development” by our distinguished alumni. The panelists included Ms. Neelima Khetan, CEO, Seva Mandir, Mr. Sanjeev Asthana, CEO, Reliance Retail, Mr. Ravi Shankar, SGM, NDDB, and Mr. Rajesh Kapoor, CEO, Cohesive Foundation. The panel discussion was followed by a question and answer session between the PRM participants and the alumni.

Milaap 2008 coincided with closure of the annual cultural fest – Jaatra. The participants were thrilled by the afternoon session of Milaap and the alumni were made nostalgic about their own celebrations during Jaatra. Indeed, the events of Jaatra on 26 January witnessed a few of our alumni acting as judges. Simultaneously, fun events were held in front of the mess lawns for the kids of our beloved alumni.

An incident that moved me deeply was a conversation I overheard between two kids in one of the fun stalls. The stall hosted an event in which glasses were arranged in a pyramidal form, with the objective being to hit the target with a ball and scatter all the glasses. The younger kid, who was about seven or eight years old, had tried his luck at the stall two or three times, but had failed to dislodge the glasses in the lower layer of the pyramid. The same thing happened with the older kid, who seemed to be about twelve years old. The two sat together, disappointed by the turn of events. “Bhaiya, you know they stick the lower layer with glue so it never falls,” the younger kid said. The older kid thought for a while and then said, “Yaar that might be true. But my father told me that in IRMA people never cheat. IRMANs are very responsible.”

Awesome! The statement touched me. If an elderly person says this, one may presume that he might be pretending. But when a child says such words, we can be sure that they come from an innocent heart.

Discussions went on during lunch and dinner. Someone would suddenly recall a former batch mate who had often been the butt of some joke or prank. People called each other by their nicknames. All sorts of fun-filled activities, which probably so-called seniority and age had prevented the alumni from indulging in, were on in full swing in the ETDC lawns.

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The evening of 26 January probably was intended to give the audience a break from the intellectual panel discussion and to get everyone on campus into a relaxed mood of fun and enjoyment. As part of Cultural Night, various cultural programmes were presented by members of the current batch. Wonderful performances were also presented by alumni from the first five batches.

Whether it was intellectual thought-sharing during the panel discussion, or stage performances by students from the current batch, or a basketball match (where an alumnus fractured his hand, but I’m pretty sure the pain of the fracture was nowhere near compared to the enjoyment he must have derived by reliving the past), it seemed as if the greater fraternity of IRMA had got together for a really good time.

A workshop on “IRMA 2025”, held on the second day, was a marvelous brainstorming session during which many important issues were discussed and debated. It was graced by Prof. Tushar Shah, Prof. M. J. Arul, Prof. Uma Jain, and many other faculty members. The session was facilitated by Prof. Tushar Shah, Prof. K V Raju, and Prof. Madhavi Mehta.

In the words of an alumnus, Mr. Meher Gadekar:

_The highlight of Milaap 2008, according to me, was the seminar on IRMA 2025. Tushar, Raju, and Madhavi got it off to a good start. All the presentations were very good, indicating that the groups really gave all that they had to offer. Prof. Alagh’s address was the icing on the cake. He displayed candour, courage, and character when he likened his role to that of an umpire, while it would have been so easy for him to bat. Most of the misgivings one had about IRMA and where it was headed disappeared after hearing Dr. Alagh’s address. The high point (nay, the pinnacle!) was the screening of the short film made by PRM 26. The entire audience was on its feet, clapping to the beat of the wonderful song. I’m sure quite a few eyes shed tears of joy, pride, and fulfilment._

As the adage goes, painful moments seem to last longer while good moments vanish in the twinkling of an eye. This exciting get-together finally came to an end with a valedictory function, but left everyone looking forward to another grand reunion—Milaap 2009.

P.S.: For those who missed this grand function, please see some of the videos of the campus posted by Mr. Varun Singh on our alumni web page

http://irmans.org/milaap-08-photo-diary-day-1
It all started in 1987, a drought year, in western Rajasthan. Lunkaransar, a subdivision of Bikaner district, has suffered periodically from lack of rainfall for centuries. Drought years bring additional problems for the people of this area. This is because of a complete lack of alternative income-generating activities in this desert region. Still, this hardship was nothing new for the villagers, who were used to facing droughts. This would be another year when they would have to survive without relying on agriculture, their main income-generating activity.

The villages in Lunkaransar were traditionally dominated by communities of weavers, but through the years weaving had taken a back seat in the local economy. An NGO was working to improve health care facilities in the area. A person from this NGO saw an opportunity in the spindles of the poor villagers, which had been lying unused for many years. He contacted some government officials, who told him to get the villagers to spin woollen thread, which the government would then procure. So the NGO gave wool to the people and asked them to start weaving it, incurring some initial costs. The initial plan was to generate some income for the people by selling the woollen thread to the government.

However, fate had a different plan for the spinners. When the villagers finished spinning the wool, the drought year was over and so were the government grants for alternative income-generating activities. So when the NGO officials approached the government with the woven woollen thread, the authorities declined to procure it, stating that as the drought was over officially, government funds for drought relief had been withdrawn. This put the NGO officials in a fix. They discussed the problem with students from the National Institute of Design (NID), in Ahmedabad, about converting the thread into some useful product. They had woollen thread, but no buyer to purchase it at the right price. Just when the NGO authorities were exploring the best way of marketing the woollen thread, an employee of the NGO met a man from Phalodi (in Jodhpur district). He had come to Bikaner to sell pattu. Pattu is a small piece of hand-woven woollen cloth. It is also used as a wedding gift in western Rajasthan.

The NGO authorities got the idea of entering the pattu trade from the weaver from Phalodi. As they delved deeper into the subject, they found that, unlike the situation in Lunkaransar where weaving was a dead trade, in Phalodi it was still flourishing. Some traditional weavers were still living in Phalodi. So to take care of the excess thread and to provide an alternative income-generating activity for not only the people of Lunkaransar but also for the residents of Phalodi, the NGO thought of setting up weaving facilities in Lunkaransar. As the weaving trade...
was moribund in Lunkaransar, it was decided to invite some expert weavers from Phalodi to set up the facilities and to train the weavers of Lunkaransar. As part of the plan, five master weavers from Phalodi were brought together to establish the weaving facilities.

This NGO is the URMUL Trust. It was formed with the help of a grant of Rs 14 lakh from URMUL (Uttar Rajasthan Milk Union Ltd.). It was the brainchild of Mr. Sanjoy Ghose. Today, the URMUL Trust works with weavers from Lunkaransar, Bajju, Phalodi, and Pokhran.

Today, when we visit the villages around Pokhran and Phalodi, we can see the URMUL Trust employees still living and working among the local people. It is a weavers’ organisation today. The weavers, who were once small traders dealing in woollen cloth pieces, now occupy all the major administrative positions in URMUL.

In Gomat village, near Pokhran, lives Ratanram (name changed). He works at his pit-loom for eleven hours a day, with his wife assisting him. He earns almost Rs.100 a day. Still, he continues the tradition of pit-loom weaving as the other options of working as a stone mason or as a labourer in the city are not very good alternatives for him. In addition, his caste (Meghwal) has been associated with the weaving profession for generations. So for Ratanram and for other weavers like him, weaving is an activity that gives them a livelihood in the months when there is no agricultural work.

Over the years, some inefficiencies have crept into the functioning of URMUL, but it still remains one of the greatest sources of alternative livelihoods in the villages of western Rajasthan. Through the years, the names of URMUL and Sanjoy Ghose have become legendary in the desert land. People still remember Sanjoy Ghose as the man who sat with them to solve their problems and who had solutions to all their problems’. They still remember Sanjoyji visiting their villages and asking the weavers to stay on with UMBVS (Urmul Marusthali Bunkar Vikas Samiti), whose members included the weavers from Pokhran and Phalodi, and convincing them that UMBVS was a weavers’ organisation. The villagers also remember Sanjoy Ghose’s requests for giving the income thus generated to the women and also to spend it for a better standard of living. Some villagers still think Sanjoyji is needed to take care of their problems resulting from declining income, as he always had an answer to everything.

Building an institution is a very difficult task. It becomes even more difficult when the institution is located in a desert area with few sources of water, scorching heat, repeated droughts, frequent shortages of food, and declining agricultural productivity. The local people usually migrate to other, more hospitable place in such conditions, but today thanks to weaving they have an alternative income-generating activity, which helps them survive even in the harsh months. Weaving is a livelihood that they can carry out in their homes and also one in which other members of the family can be involved. It is a blessing for the desert, and the desert has reciprocated by making heroes out of ordinary men, by making heroes out of Sanjoy Ghose and URMUL.
Taslima Nasreen, born and brought up in a devout Bangladeshi Muslim family, has grown to become one of the most powerful voices opposing radical Islam, fundamentalism, and women’s oppression. She has written numerous books and articles expressing concern and anguish over the increasing degeneration of society, and has thus been at the receiving end of the ire of fundamentalists and the orthodox for more than a decade.

Lajja, her critically acclaimed book, is about the marginalisation of the Hindu community in strife-torn Bangladesh during the country’s struggle for independence. Outraged by what they considered the radical anti-Islamic stance of the novel, fatwas were issued by some Muslim leaders against Taslima Nasreen, and she was forced into an indefinite exile.

Having spent many years of her exile in India, Taslima Nasreen has on many occasions called it her second home. Like many others, she too believes in the democracy, liberty, and freedom that India’s leaders once envisaged for the country.

India is a pluralist republic, the birthplace of many religious movements, and home to peoples of all faiths and races. The country has been ruled by people from different parts of the world, all of whom built new civilisations and cultures. India’s traditions and ethos are thus a result of centuries of cultural amalgamation, and its citizens represent multiple ethnicities and religions.

Of course, India’s history has its share of conflicts, communal violence, regional disparities, and caste-based atrocities. The age-old struggle between the oppressed and the oppressor has often taken on religious or regional overtones. When the world entered the modern age, this trend assumed a more powerful and ferocious form. Organised violence found new meanings and new outlets. The systematic hunting down of people became more vicious, especially as it was backed by the most powerful form of governance—the modern absolutist state.

Examples of this in Indian history range from the partition riots in 1947 to the more recent anti-Sikh pogroms in Delhi in 1984, periodic eruptions of genocidal violence against Muslims in different parts of the country, and a smaller but equally violent movement against Christian missionaries. These acts of violence have a resonance at the global level as well. Conflicts of identity have marred not only the developing world but also the developed world, bringing the two to loggerheads in the present century.

Globalisation and modernisation have connected almost all the countries of the world into a powerful network. When the reverberations of dramatic events in one country are felt thousands of miles away in the tiny hamlets of distant continents, even minor incidents in two neighbouring countries can sometimes assume great significance for both sides.

Bangladesh and India share many common political and economic features. The question of Taslima Nasreen’s status is a matter of great significance. This is not only because increasing fundamentalism in a neighbouring country can be very dangerous to our own liberty, but also because many Indians agree with the

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treatment being meted out to her by the religious leaders in Bangladesh.

Many demonstrations have been held against her stay in India, articles denouncing her and her writings have been published in many magazines (and have drawn appreciation from some readers), and fundamentalists have left no stone unturned in arousing religious fervour to condemn her and her forthright views.

This is not the first time that the right to freedom of expression has come under attack by the self-proclaimed moral police in India. Recent history has been witness to the unfair treatment meted out to Salman Rushdie, Rahul Dholakia, Shabana Azmi, and others on similar grounds.

One must admit that the voices that speak out against the attack on our freedom and liberty are few. However, it is equally important to acknowledge that the people posing this threat are even fewer. What is astonishing is the gag of silence worn so discreetly by the large majority. This invisible but powerful section of our society has for centuries only followed the dictates of leaders, both secular and religious, rarely taking the trouble to think independently and to act decisively. On those rare occasions when it has come out of its private sphere into the public sphere, it has succeeded in dethroning autocrats, overthrowing dictators, and voting out corrupt governments. It has demonstrated its power in the victories it has won during the French Revolution, the American Revolution, the Indian struggle for independence, the anti-apartheid struggle in South Africa, and other mass movements.

The story of Taslima Nasreen, therefore, does not exist in isolation. It is linked to other, more relevant developments in India. It is not merely a question of a neighbouring country banishing a woman, a writer, a sympathiser of the oppressed, but it is also a question of our own country falling prey to the clutches of extreme radicalism, a new breed of fundamentalism that spreads across religions and that silences the vast majority, which is essentially peaceful and law abiding.

Taslima Nasreen’s story is also a grim reminder of the extent to which the state can go to protect elements that threaten the peace of our society and how dependent and vulnerable we as the citizens of this country are when faced with its ire. This is also important to us because the issue of individual identity has taken an entirely new course in the twenty-first century. Conflicts rage between different domains not only on the question of natural resources such as water and oil, but also on the issues of history, culture, religion, and identity. It is these threads of identity that link the peoples of different countries, arousing passions and inflaming anger in no time. Hence, Taslima Nasreen’s opinion of her country’s mishandling of a situation today spells trouble even in the country in which she has sought asylum. Lastly, the most disturbing feature of this turn of events is the mute spectatorship of the vast majority of the world, a section that has unknowingly become a partner in numerous crimes against humanity.

One should, therefore, view Taslima Nasreen as the face of a larger problem that looms large over all defenders of freedom and liberty. To ignore her and to pass her off as someone else’s burden would mean giving further encouragement to the minority that is behind a steady and organized onslaught against peace. To not allow our conscience to be affected by her predicament would be equal to accepting a life of fear and slavery. Whatever be the final outcome, under all circumstances we must remember that ‘No one is free when others are oppressed’ and that ‘Liberty with danger is better than peace with slavery.’
WATERAID INDIA

Needs a Chief Executive

Job Title: Chief Executive, WaterAid India
Place of Work: New Delhi, India
Reports to: Head of Region, Asia, WaterAid UK (during the transition period) and in the longer term to the Board of the new entity
Responsible for: Leadership of the Senior Management Team and overall responsibility for all staff members, currently 40 strong in WaterAid India.
Budget Responsibility: £2.3 million

Introduction:
WaterAid has operated in India since 1993, to realise its vision of a world where everyone has access to safe water and sanitation. During the course of the past 15 years it has grown from an agency confined to one region South India to a nationally recognised leader in the water and sanitation sector, spanning more than 12 states and working with about 50 partner organizations, both governmental and non-governmental. With this growth has come a better appreciation of the need for a more appropriate legal and governance and management structure for WaterAid India.

Accordingly, in September 2007, the UK Board of Trustees approved the recommendation to register an independent legal entity in India possibly a Trust with its own Board responsible for governance. The new legal entity will be an integral part of the international alliance of WaterAid.

Job Purpose:
The Chief Executive will provide leadership, direction and management for the organisation during a period of significant organisational change and dynamic growth. This requires leading the implementation of the organisation’s current plans and strategies, setting up WaterAid India as an independent entity with its own Board and working closely with the Board of the new entity and WaterAid UK. Upon the set up of the new entity, the Chief Executive will work with the Board to take the new entity to the next stage of its development.

Third Sector Partners, a leading CxO and board search firm in the Not for Profit sector has been retained by WaterAid to recruit this position. Interested candidates can send in their CVs with a cover note and 3 references to resumes@thirdsectorpartners.com or Contact us at: +91 22 6660 3558/6660 3559. Only short listed candidates would be contacted.
It was a hot evening in July 2007. I was in Delhi to attend a conference related to my research studies, and was staying with friends at Jawaharlal Nehru University (JNU). Returning from the conference venue, I got down at the bus stop at Ganga Dhaba in the JNU campus. I was wondering how I should spend the evening when I bumped into an acquaintance. I knew she was part of a small but powerful leftist students’ union at JNU (within the broader JNU Students’ Union), a group among whom I had some friends. She said she was waiting to catch a bus to participate in a protest demonstration and rally, which would be leaving from AIIMS. She asked me to come along. I readily agreed because I knew that I would willingly support whatever democratic cause that this particular students’ union would choose to espouse.

The bus came. It was a chartered bus full of JNU students. It had been arranged by JNUSU for ferrying the students to AIIMS, the venue where other demonstrators would be converging before setting off on the protest march.

I spent the entire evening with members of that small students’ union, numbering about seventy or eighty. They sang political songs on the bus. When we reached our destination, it was amusing to see how all of us crossed the busy road in front of AIIMS. A chap would barge on to the road and hold up his hand like a traffic constable, fully expecting the traffic on one of the busiest roads in Delhi to stop. And it actually stopped, allowing us to cross the road. Students out on a political mission take the traffic laws into their own hands, I guess.

The rally was in support of caste-based reservation in general, and specifically against a particular set of anti-reservation policies being followed at that time by a particular prestigious educational institution. Our destination was AIIMS where we would be participating in a demonstration organised by the PMSF (Progressive Medics and Students Front), a pro-reservation forum consisting of students and doctors at AIIMS. A forum of students from Delhi University (DU) called Youth for Social Justice would also join us there.

We crossed the road and entered the AIIMS campus. A policeman saw us and said, “Woh log aa gaye” (Those people have arrived) into his walkie-talkie. It seemed the police already knew that JNU students would be coming and were waiting for us. I admired the efficacy of the intelligence wing of the Delhi Police. Inside AIIMS, we joined the batch of students from DU and a batch of doctors and students from AIIMS.

We all filed into two rows and started marching. Someone thrust a placard into my hand. At first I was a bit hesitant about holding it up, but then I realised that there was nothing undignified in the act. We were about 200 in all. When we came out of the AIIMS campus, we were joined by about 200 policemen armed to the teeth with machine guns. These policemen also filed into two rows on either side of our group and started marching in an orderly manner.

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1 This title is borrowed from a popular slogan of the global feminist movement of the 1970s.
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fashion. It was as if each of us had one police security. I realised that I represented such a dangerous threat that a heavily armed policeman would be guarding me for the next few hours. I swelled with pride that at last the Indian state had realised my importance.

We marched through the busy streets of Delhi to the Prime Minister’s Office where we intended to submit a petition to him. Now the real excitement began. Groups of students in different parts of the procession started shouting slogans. The small group of about fifteen JNU student activists of which I was a part was the most vociferous and militant of the lot. They took turns shouting exciting and soul-stirring slogans such as “Manuvaadi ko ek jawab . . . Inquilab zindabad!”, “The people united . . . shall never be defeated!” (which I remembered was coined by the revolutionary Bhagat Singh), “JNUse halla bol!”, “DUse halla bol!” I considered shouting “IRMAs halla bol!” but then thought that mine would be a lone voice lost in the crowd. Hence I thought it better to keep mum.

Half the people in my group were girls. The crowd on the Delhi roads as well as the policemen accompanying us stared at these vociferously militant girls with a look of quizzical respect. Perhaps they expected to see such kinds of girls in modern dresses only in the luxury malls of Delhi, and not participating in protest demonstrations for a bigger cause out in the hot sun. It was funny to see the quizzical looks of the policemen turn into amazement when a couple of these girls started puffing on cigarettes in between their sloganeering. I thought perhaps the protest had two aims first, support for reservation for the lower castes, and, second, a demonstration that girls could also publicly storm a hitherto forbidden ‘smoky’ male bastion.

The unofficial leader of my small group was a girl in her mid-twenties. She was exhorting the group to shout slogans that I thought bordered on the extreme, such as “Brahmanvaad murdabad!” Since I knew that girl, I knew (from her surname) that she came from the most elite sub-caste of Bengali Brahmins, and my respect for her increased. We need more people like her to de-class our society, to emerge from their exclusive class enclaves and join the people’s struggles, and to give these struggles the legitimacy that they deserve.

Before the rally started, I had been suffering from a headache. I had also felt tired. I had not been sure whether I would be able to participate fully in the protest march. But once I became a part of this group, I didn’t know from where my energy came. I felt I could march with this group throughout the city. I also realised how people took risks for a cause that was much bigger than themselves. Basically, as individuals we all are quite weak, insecure, and vulnerable. Our collective strength comes from the group or movement of which we are a part. We feel that if our fellow comrades whom we love and respect can take the risk, then so can we.

We marched over some flyovers (which have been constructed recently for the owners of fancy cars). After a couple of hours, we reached the PMO. The police stopped us a half kilometre before the PMO by putting up barricades. There were two sets of barricades the barricade at which we had been stopped and another one located just before the PMO about half a kilometre away. Some people in the crowd had earlier been shouting slogans that started with words that sounded like “Kada karo, kada karo, kada karo, comrade!” and ending with “Barricade!” Despite my not-so-great knowledge of Hindi, I realised that these slogans were exhorting the group to breach the police barricade.
I knew that if some people from the rally were to breach the first barricade, the police would only lathi-charge them, and not others. But even if a single protestor, out of josh, were to breach the second barricade, then the entire group of protestors would be lathi-charged. This piece of worldly wisdom had been imparted to me by a friend who in his younger days as an idealistic student activist had undergone the experience of being lathi-charged by the police when he had been protesting against some sort of large systemic imperfection. (Incidentally, this guy later came to his “practical senses”, cleared the Indian Foreign Service exam, and is now the Secretary of Cultural Affairs at the Indian Embassy in Jordan, a classic example of how the system co-opts the people who are or who once were opposed to it.)

Thinking of a possible lathi-charge, I coming as I did from a cosy, risk-averse, self-centred, middle-class background convinced myself that if at all anything like that were to happen, then I would be the first to run away from the scene as fast as possible. I was reminded of something Che Guevara once said, “I am an adventurist who risks his skin to test his truths.” I was wearing a T-shirt with a picture of Che Guevara, but, sadly, I realised that any similarity between the great revolutionary and me stopped at the sartorial level.

Our crowd stopped peacefully before the barricade and a representative from our group went to give the petition to the prime minister. He came back and said that the PM was not in the office, which I thought was to be expected. Some of us sat down on the road and some stood while, one by one, the leaders from amongst us, from AIIMS, DU, and other organisations, started addressing us. At last it was the turn of the leader of the small JNU student group (of which I was a part). She gave a speech about how the pro-reservation movement should not be regarded as a movement of the not-so-elite for elite jobs and education, but rather should be recognised for what it really was an organic part of the wider people’s struggle taking place across the Indian landmass at the grass-roots level. The shocking part of the speech was that it was highly critical of the Indian state. I didn’t know who or what to admire more the guts of this girl who gave this bold speech right in front of the PMO while surrounded by about 200 policemen, or the liberal democracy that India is, which permits such kinds of critical dissent under the very nose of the police, the representatives of the state here.

After some time, we decided to wind up the demonstration. To me, engaging sincerely in political activism was a meaningful thing to do. Perhaps at the age of thirty it was a bit late for me to get involved with this youthful student activism. But then I was once again reminded of Che Guevara (may his soul rest in peace), who led a revolution in Cuba at the age of thirty. I reassured myself by recalling that the philosopher Bertrand Russell, who was known as an activist against nuclear weapons, had started his activist career at the age of ninety. And so, filled with the happy hope that my life had been given a brave new direction, I, along with my activist student friends, boarded bus number 615 back to the JNU campus.

Postscript: Nearly a year after this rally, when recently the Supreme Court handed down its decision for OBC reservation in all central educational institutions, I felt that in a tiny way I had done my bit in advancing the cause of social engineering.
FACULTY

Welcome

Mukul Kumar joined IRMA in April 2008 as an Assistant Professor in the area of Social Sciences is an M.A. and M. Phil. in Sociology from Delhi School of Economics and has over eleven years of experience of social research, project management, policy research & development support on diverse range of issues. He holds the ‘NET’ qualification from UGC. He has been Visiting Faculty to Jamia Hamdard University, New Delhi. He has worked on issues related to natural resource management, microfinance & livelihood and human poverty. He has led teams on watershed support and microfinance and livelihoods. He has also headed a social and development research unit. He has extensive experience of working with NGOs & CBOs and on issues related to their capacity building. He has also been involved in designing and conducting multiple training programmes on livelihoods, microfinance and watershed related issues for different levels of trainees ranging from field functionaries to management personnel. He has published several articles and written many reports on consultancy assignments. His major areas of interest are rural society- culture & poverty, development theories & practices, microfinance & livelihoods and globalization & social theory.

K.N.Badhani, PhD (Kumaun) joined IRMA in June 2008 as an Associate Professor in the area of Accounting and Finance. He is an Associate Member of the Institute of Cost and Works Accountants of India (AICWA). Prior to joining IRMA, he has fourteen years of teaching experience at Post-Graduate level (MBA and M.Com classes) in HNB Garhwal University and Kumaun University. His area of research is econometric modelling, financial markets and behavioural finance. He has more than thirty papers published in various national and international journals.

Ajay Dandekar, PhD (JNU) joined IRMA in July 2008 as an Associate Professor in the area of Social Science. He research interests lie in agrarian crisis, nomadic & de-notified tribes and development studies. His recent researches are in the area of farmers’ suicides, oral traditions and pastoral nomads in the liberalised world. He has presented papers in several national and international forums.

Conferences / Seminars

♦ Prof. Anand Venkatesh with Prof. Subhash Ray of University of Connecticut presented a paper on “Decentralization and Efficiency-A study of Karnataka State Road Transport Corporation”, in International Conference on Transportation Systems (ICOTS) organised by University of Mumbai during January 10-12, 2008.

♦ Prof. Anand Venkatesh presented a paper on “Public or Private-A study of Bus Transport Services in Goa” in ICOTS organised by University of Mumbai during January 10-12, 2008.

♦ Prof. Anand Venkatesh with Ms. Vidya Mohite, Doctoral Student of University of Mumbai presented a paper on “Transport and Housing choice” in ICOTS organised by University of Mumbai during January 10-12, 2008.

♦ Prof. P.K. Singh presented a paper on “Challenges for Enterprise GIS in India” in International Conference on Map
India, 2008 at NOIDA during February 6-8, 2008.


Prof. Vivek Bhandari delivered a lecture on “India’s Rural Economy in Transition: The Emergence of New Alliances” at the Political Economy Research Institute (PERI), University of Massachusetts, Amherst, USA on February 26, 2008.

Prof. Vivek Bhandari delivered a lecture on “Globalization and the fragility of Institutions in transition: The View from a Town in India” at Hampshire college, Amherst, USA on February 28, 2008.

Prof. Sony Pellissery was invited by National Institute of Science, Technology and Development Studies (NISTADS), New Delhi to present on “Social Network Analysis: Theories and Applications” during March 26-27, 2008.


Prof. S.N. Biswas was invited to deliver a talk on “Governance of Institutions Imparting Management Education: Promoting High Quality” in the conference on Reorienting Management Education in the Current Context, organised by HDF School of Management (HDF SOM) and Orissa Management Association (OMA) in Bhubaneswar on May 23, 2008.

Prof. Vivek Bhandari was invited by College of Agricultural Banking, RBI in Pune to chair a session on “Infrastructural Issues in Agriculture” at the National Seminar on “Risk Management in Agriculture” on June 26, 2008.

Publications


Faculty as Resource Persons

● Prof Madhavi Mehta was invited as a member of panel for selection of District Manager at AKRSP (I) on February 7, 2008 at Ahmedabad.

● Prof Madhavi Mehta was invited as a member of the selection panel of candidates for Fellow Programme of Academy of HRD on April 4, 2008 at Ahmedabad.

● Professor B. N. Hiremath interacted with students from Departments of Geography and Religious Studies, University of South Florida, on the subject “Understanding Rural Livelihood Systems and its Implications for Development”. The students visited IRMA on May 21, 2008 as a part of their course (Urban-Rural Contrasts: Culture, Economy, Globalization) requirements. They were accompanied by two faculty members - Dr. Pratyusha Basu (Department of Geography) and Dr. Carlos Lopez (Department of Religious Studies)

Management Development Programmes

1. “Collective Enterprises for Livelihoods Enhancement” coordinated by Profs. KV Raju, BN Hiremath & Harekrishna Misra during January 21-25, 2008 was attended by 37 senior and middle level managers from various NGOs across the country.

2. “IRMA Module of the 2nd ICA-Japan Training Course on Enhancement of Farmers’ Income and Poverty Reduction through Co-operatives” coordinated by Prof. SR Asokan during January 25 February 23, 2008 was attended by 12 senior and middle level managers of cooperatives from 10 countries including India.

3. “Workshop of Divisional Superintendents on Business Planning” coordinated by Prof. Debiprasad Mishra during January 28-31, 2008 was attended by 23 Divisional Superintendents of Gujarat Postal Department.

4. “Managerial Commitment for Marketing Management Programme Design and Implementation” coordinated by Prof. Arvind Gupta was attended by 19 senior and middle level managers of dairy unions of Pradeshik Cooperative Dairy Federation, Uttar Pradesh.

5. “Conflict Resolution in Natural Resource Management” coordinated by Prof. Pramod Kumar Singh during February 25-29, 2008 was attended by 25 junior and middle level IFS officers of Karnataka Forest Department.

6. “Project Formulation and Appraisal” coordinated by Prof. Rakesh Saxena during March 31 April 5, 2008 was attended by 23 agricultural management trainee of IFFCO.

7. “Marketing Research Insights and Applications” coordinated by Profs. Anand Venkatesh & Preeti Priya during April 21-25, 2008 was attended by 13 senior and middle level managers of cooperatives, NGOs & NDDB.

8. “Participatory Micro Planning, Leadership and NRM Conflict Resolution” coordinated by Prof. Pramod Kumar Singh during June 4-6, 2008 was
attended by 32 IFS officers of Gujarat Forest Department.

9. “Qualitative Inquiry (Part-I): Designing and Collection of Data” coordinated by Prof. Sony Pellissery during June 24-26, 2008 was attended by 16 senior and middle level managers of NGOs & cooperatives and academicians.

10. “Pedagogy in Management Education” coordinated by Profs. Arvind Gupta, SN Biswas & KV Raju during June 25-27, 2008 was attended by 13 faculty members of Indukaka Ipcowala Institute of Management, Changa and IRMA.

FPRM Admissions 2008-2011

This year IRMA received 90 applications for admission to the FPRM. In all, 69 candidates wrote the test. Based on the test scores we invited 17 candidates for the personal interaction and interview process. Based on the performance in the interview process and the written test scores, the FPRM Executive Committee, which also acted as the interview committee, decided in favour of making admission offer to 6 candidates. Finally, 4 candidates have joined the programme this year.

Conferences/Seminars


♦ Nisha Bharti presented a paper on “Microenterprise Development: Experiences and Possibilities” in a national conference organized by Indian Association of Social Science Institutes during January 11-12, 2008, Institute of Rural Management Anand.


♦ G. G. Koppa presented a paper on “A Scenario Testing of Irrigation Cooperatives for Water Productivity in Dharoi Irrigation Command, Gujarat” at IWMI-TATA Annual Partners Meet during 2-4 April, 2008 at ICRISAT, Hyderabad.

♦ Keerti Prajapati presented paper on ‘Strategic Issues in SME’s’ at 11th annual convention of the Strategic Management Forum (SMF) held at Indian Institute of Technology Kanpur, during May 8 - 10, 2008.

♦ G.G.Koppa and Pradeep Kumar Mishra presented a paper on “Meeting Food System Challenges through Contract Farming in India: Opportunities and Challenges” during 18th Annual World Forum and Symposium at Monterey, California, USA during June 14-17, 2008.
PRM

Admissions - PRM 2008-2010
IRMA received 10,607 filled-in applications for PRM 2008-10. The test was conducted at 27 centers. Different regions of the country were represented very well in terms of the proportions of the applicants opting for test centers in different regions. The Written Test was conducted on November 11, 2007. The total number of candidates who took the entrance test was 10104 accounting for 95.25 per cent of the total applicants. The written test had four components, viz., Analytical Reasoning (50), Quantitative Ability (50), English Comprehension (40), and Issues of Social Concern (60) with a total possible score of 200. Based on the criteria decided by the Admissions Committee, 336 candidates were short-listed for personal interview and group discussion to be held at IRMA. Finally, 72 candidates have joined the programme.

Placement 2008
In all 102 participants out of a total 103 participants of PRM 2006-08 opted for campus placement. 50 organisations announced 276 jobs. Of these 28 were invited for the campus placement. NGO’s were invited on the first day. The participants who completed PRM 2006-08 joined 26 different organizations with an average and highest annual salary of Rs. 6.13 lacs and 10.61 lacs respectively.

OTS 2008
The Organisational Traineeship Segment (OTS) is a 9 week module that marks the beginning of the second year in the PRM curriculum. OTS is scheduled after the foundation courses in management and the fieldwork segment are completed. The first year of the curriculum familiarises them with the realities of rural areas. OTS is designed to strengthen participants’ exposure to rural organisations, help them understand their structure and dynamics, and assess the challenges that such organisations face in an increasingly competitive global environment. In terms of output, the group of students assigned to an organisation prepared a joint report on understanding of the organisation while each student prepared a separate report on task assigned by the host organisation.

OTS for PRM 2007-2009 batch was conducted during June 02 - July 25, 2008. This year we received 110 project proposals from 58 organisations. PRM participants chose 68 project proposals from 39 organisations to work during nine weeks duration of OTS.

Visitors to IRMA
Mr. P Sainath, the 2007 winner of the Ramon Magsaysay award for journalism, literature, and creative communication arts, was in IRMA during January 21-22, 2008 to deliver the 18th TS Rajan Memorial Lecture instituted in the memory of one of IRMA’s most loved alumnus, Mr. TS Rajan, who passed away in 1990. He interacted with IRMA Faculty, PRM and FPRM participants during his stay here.

During the period January June 2008 over 400 students from 11 different national and international institutions visited IRMA. Besides, 2007 batch of IAS Officers, MDP participants under Faculty Development Programme of IIM Ahmedabad, Senior and Middle level officials from various State Govt. agencies, Co-operatives and National & International NGOs, 17 Agricultural journalists from France, World Bank Team from Tanzania, Ethiopia and Uganda, 13 new recruits of NDDB visited IRMA during the first half of 2008.
Abstracts of IRMA Publications

WP-199
Curriculum and Content of the Jeevan Shala Programme of the Self Employed Women’s Association (Sewa), India

Ila Patel

In India, there is a long tradition of involvement of non-governmental organisations (NGOs) in the implementation of adult education programmes of the government. There are many NGOs working on improving the conditions of the poor and of non-literate women. However, only a few NGOs are involved in promoting literacy and continuing education among these sections. In general, the efforts of NGOs in promoting women’s literacy are sporadic, and the scale of their operations has remained very limited. This article examines the curriculum and content of the Jeevan Shala programme of the Self Employed Women’s Association (SEWA), a prominent developmental organisation working in the western state of Gujarat in India for poor and self-employed women workers. It is based primarily on the review of secondary sources of information and focus group discussions with key project functionaries at various levels and on field visits to two Jeevan Shala centres. The article provides an overview of how SEWA has developed and operationalised the Jeevan Shala curriculum.

Jeevan Shala literally means ‘life school’. For imparting literacy skills and relevant knowledge to its members, SEWA followed an exploratory and participatory approach, based on the learning needs of its members, and action research. However, learners were not involved directly in the process of curriculum development. The Jeevan Shala curriculum and content relate to the everyday life and livelihoods of rural women. Although the Jeevan Shala primers depict women as workers and emphasise their productive role, the content does not question traditional gender roles and the gender division of labour in the family and in society. Observation of the Jeevan Shala classes in progress revealed that vidya gouris the instructors and facilitators of the Jeevan Shala centres followed the primer-based approach to teaching and used instructional aids and games to facilitate learning. Learners and vidya gouris found the Jeevan Shala primers and support material not only useful for literacy acquisition but also informative.

WP-200
‘Missing The Forest for the Trees’: An Assessment of the Microfinancial Sector (Development And Regulation) Bill, 2007

H.S. Shylendra

A bill called the Microfinancial Sector (Development and Regulation) Bill, 2007 has been introduced recently in Parliament to regulate microfinance institutions (MFIs) in India. The major goal of the bill is to ensure the financial inclusion of the poor, who face difficulties in accessing financial services from the formal banking system. The paper is an attempt to analyse the overall merits and demerits of the bill and to draw out the relevant implications for the regulation of microfinance. It has been assessed keeping in mind some of the basic tenets of microfinance regulation as
well as the concerns raised about various provisions of the bill. Specifically, the paper looks at the following major issues: the rationale and scope of the bill; the major regulatory norms prescribed; the role of the National Bank for Agriculture and Rural Development (NABARD) as regulator of MFIs; and the issue of a ceiling on lending rates.

The bill can be seen primarily as an attempt to recognise the role of non-governmental organisations (NGOs) in financial intermediation and to help them play a more effective role in providing integrated financial services to the poor. The bill aims at creating enabling provisions for NGOs and co-operatives by prescribing relatively liberal prudential and non-prudential norms of regulation. However, the bill suffers from quite a few limitations. The aim of financial inclusion is sought to be achieved only by regulating a narrow set of institutions. The bill fails to recognise the fact that NGOs can play only a supplementary role and that formal institutions need to contribute in bringing about financial inclusion. Quite a few provisions of the bill are found to be intrusive in nature, such as the inclusion of co-operatives for regulation and MFIs not accepting deposits for inspection and reporting purposes. Some of the other areas of concern identified in the paper include inadequate provision for ensuring the safety of deposits, limitations likely to be faced by NABARD as regulator of NGOs, token efforts made to promote women’s participation in the regulatory process, and giving MFIs a totally free hand in determining the lending rates.

WP-201
Microfinance-Based Disaster Mitigation: A Study pf the Design and Implementation of Two Projects in Earthquake-Affected Kutch District of Gujarat (India)

H.S. Shylendra and Kishore Bhirdikar

The rehabilitation efforts in the earthquake-hit Kutch district of Gujarat have taken the form of restoring the livelihood of the affected people as well as enhancing their capacities to face any future disasters. Financial Access for Improved Rehabilitation (FAIR) and Disaster Mitigation Fund (DMF) are the two projects of CARE India working towards such rehabilitation. The projects, implemented through local NGO partners, have adopted the microfinance-based approach to address the need for livelihood security and restoration.

The present paper has two main objectives. The first objective is to examine critically the design, implementation, and working of the two projects. The second objective is to draw lessons for improving the possible role of microfinance-based interventions in disaster preparedness and mitigation.

The paper argues that though using microfinance is a novel idea, under disaster conditions it faces many challenges. DMF and FAIR being microfinance-based projects are faced with many obstacles in realising their full potential. Limitations in the project design, operational constraints of the implementing agencies, and adverse socio-economic conditions have been identified as the key factors hampering the performance of the interventions. To improve their working, the paper suggests extending continued support to the projects, strengthening the role of self-help groups (SHGs) and their federations as microfinance institutions.
(MFIs), and using emergency funds (EF) in a more flexible way to suit diverse disaster situations.

**WP-202**

Dimensions, Manifestations and Perceptions of Gender Equity: Experiences of Gram Vikas, Orissa, India

*R.V. Jayapadma*

Concerns about gender equity have been at the fore of discussions and analyses of NGO interventions and actions since the 1970s. Gender equity as equal rights to access, opportunity, and participation for men and women has always stood out as a distinct feature in the programmes of Gram Vikas, one of the leading NGOs in Orissa, India. Conscious efforts to identify and address these issues began in the mid-1980s. These efforts have at times been intense and focused, at other times intuitive and seemingly random. All along, however, there have been several initiatives that demonstrate discernable efforts to create a level playing field for women and men in the communities with which Gram Vikas engages and within the organisation itself. There have been resistances and challenges to several of these interventions, and while some of them have embedded themselves to create a lasting impact, other efforts have been a mere flash in the pan, with limited effect.

This article documents the experiences of Gram Vikas in promoting gender equity both among the rural communities with which it works as well as within the organisation itself.

**Continued on page 47**

Continued from page 19

air pollution, every action is important. If at an individual level we could switch off lights, fans, and air conditioners when not in use, there would be no need for constructing gigantic power plants, and nor would there be many takers for such mega projects. If we would stop ignoring our leaky taps and if we would adopt rainwater harvesting, we would not need to exploit our groundwater resources, nor launch million-dollar drinking water schemes, nor transport water by train to water-scare areas. The costs of all these measures are borne by each one of us. Public places like airports, railway stations, and offices are huge consumers of water because of poorly maintained sanitary ware, which leaks almost constantly.

What is truly required is resource governance, which involves users, managers, policy makers, and activists coming together and acting out their given roles. I am not against the use of resources, but rather their misuse. Indeed, any incremental action is bound to produce better results than what is being obtained at present. When the income tax department could successfully break its own records of collections year after year thanks to a policy and action admixture of carrot and stick, awareness raising, and voluntary compliance, there is no reason why we should not be successful in resource governance. Some stakeholder groups have been making innovations for a long time in areas such as water management, forest management, wastewater recycling, solid waste management, and power management. True resource governance can only be successful when the various stakeholders come together and act in concert, just like different musicians in a symphony come together to make beautiful music.
## Research and Consultancy by IRMA Faculty: 2007-2008

<table>
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<tr>
<th>#</th>
<th>Project Title</th>
<th>Name of Client</th>
<th>Team Members</th>
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<tbody>
<tr>
<td>1</td>
<td>Adult Literacy and Lifelong Learning in India (Thematic Paper for Mid-Term Assessment of Education for All Goals in India)</td>
<td>National Institute of Education Planning and Administration, New Delhi</td>
<td>*Ila Patel</td>
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<td>2</td>
<td>Developing Sustainable Livelihood Security Index</td>
<td>Sir Dorabji Tata Trust, Mumbai</td>
<td>*Pramod Kumar Singh BN Hiremath</td>
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<td>3</td>
<td>Feasibility of an Independent Dairy Union in Narmada District Gujarat</td>
<td>District Rural Development Agency, Narmada District, Rajpipala, Gujarat</td>
<td>*Pramod Kumar Singh MV Durgaprasad</td>
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<td>4</td>
<td>Adivasi Development Programme (Gujarat) Evaluation Study</td>
<td>National Bank for Agriculture and Rural Development (NABARD), Mumbai</td>
<td>*BN Hiremath, Harekrishna Misra</td>
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<td>5</td>
<td>Potential Mapping for Cluster Managers &amp; Selection of Area Management, Aga Khan Rural Support Programme (India)</td>
<td>Aga Khan Rural Support Programme (India) (AKRSP(I), Ahmedabad)</td>
<td>*Madhavi Mehta</td>
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<td>6</td>
<td>Identification of Block Level Rural Stock Points for Facilitating Better Access to Steel in Rural Areas</td>
<td>Steel Authority of India (SAIL), Commercial Directorate, New Delhi</td>
<td>*MV Durgaprasad, Anand Venkatesh, Preeti Priya, Jayant Negi</td>
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<td>7</td>
<td>Research Study on Growing Rural-Urban Disparity in Gujarat</td>
<td>National Institute of Rural Development, Hyderabad</td>
<td>*KV Raju,</td>
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<td>8</td>
<td>Gujarat Institute of Development Research (GIDR) Governance</td>
<td>Gujarat Institute of Development Research, Ahmedabad</td>
<td>*Debiprasad Mishra</td>
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<td>9</td>
<td>Development Support Centre-IRMA MOU</td>
<td>Development Support Centre, Ahmedabad</td>
<td>*Debiprasad Mishra</td>
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<td>10</td>
<td>Nira Deogarh Project Infrastructure Leasing &amp; Financial Services</td>
<td>Infrastructure Leasing &amp; Financial Services Ltd, The IL&amp;FS Financial Centre, Mumbai</td>
<td>*LK Vaswani</td>
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<td>11</td>
<td>Institution Building for Sustainable Tourism and Livelihoods</td>
<td>United Nations Development Programme (UNDP), New Delhi</td>
<td>*KV Raju</td>
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<tr>
<td>12</td>
<td>Facilitation of Workshop on National Rural Employment Guarantee Act (NREGA)</td>
<td>Gramin Vikas Trust, Dahod</td>
<td>*Arun Nathan</td>
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<tr>
<td>13</td>
<td>Participatory Irrigation Management</td>
<td>Srijan, New Delhi</td>
<td>*KV Raju</td>
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<td>14</td>
<td>Communications for Managers</td>
<td>Vaikunth Mehta National Institute of Co-operative Management, Pune</td>
<td>*Arvind Gupta</td>
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*Project Coordinator
### Management Development Programmes
(October 2008 - December 2008)

<table>
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<th>Sr. No.</th>
<th>Title of the Programme</th>
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<th>Co-ordinator/s</th>
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<td>3.</td>
<td>Climate Change: Adaptation and Mitigation in Action</td>
<td>Nov 4-7, 2008</td>
<td>Sony Pellissery, Srinivas Mudrakartha, BN Hiremath</td>
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<td>4.</td>
<td>Finance and Accounting for Microfinance Institutions</td>
<td>Nov 10-13, 2008</td>
<td>Shiladitya Roy, Paresh Bhatt, KN Badhani</td>
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<td>6.</td>
<td>Management Appreciation Programme for Voluntary Agencies (VOLAG-MAP)</td>
<td>Nov 17-Dec 12, 2008</td>
<td>Madhavi Mehta</td>
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<td>7.</td>
<td>Developing Teams in NGOs</td>
<td>Dec 15-18, 2008</td>
<td>SN Biswas</td>
</tr>
</tbody>
</table>

* Sponsored Programme

For further details please contact
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**Continued from page 45**

**WP-203**
An Analysis of Microfinance Rating Models

S. K. Mitra Rajnish Ranjan and Shivi Negi

Microfinance has emerged as a very important paradigm for meeting the credit requirements of poor people, who were until recently outside the coverage of formal banking institutions. But a lack of transparency in the microfinance sector and information asymmetry between microfinance institutions (MFIs) and lenders have made lenders apprehensive of lending to MFIs. MFI rating is designed to remove such constraints. There are around 16 rating agencies the world over. At present, in India only two agencies are involved in MFI rating, and between them most of the ratings are done by M-CRIL. These rating agencies adopt different methodologies, rating models, and rating scales for assessing the performance of client MFIs. This study examines the increasing importance of MFI ratings in the development of the microfinance sector. It looks at some of the popular rating agencies and their models, and does a comparative analysis of these. It also examines the feedback received from different stakeholders with respect to the ratings and the key challenges related to MFI rating.
IRMA Announces the 17th International VOLAG-MAP (Management Appreciation Programme for Voluntary Agencies) - a four-week full-time residential international programme designed for capacity building of the managerial staff of voluntary organizations to enhance their managerial skills and leadership potential. The programme provides the participants an overview of various management functions required for the effective management of development organisations in an increasingly complex and challenging global environment. Its specific objectives are:

• To provide the participants an overview of the changing context of development in the global environment;
• To impart basic knowledge in functional areas of management necessary for the management of development organisations;
• To enable the participants to develop analytical and practical skills required for effective management of development organisations; and
• To provide space to the participants for sharing of their experiences as development practitioners, to reflect on their own organisations, and to learn from each other.

The programme is designed around seven modules covering various aspects of understanding Development and Management. These modules are: Development Context and NGO Management, Understanding Human Behaviour for Managerial Effectiveness, Marketing and Communication, Financial Management, Management of Development Projects (Including LFA & MIS), Organisation and Management, and, Sustainable Livelihoods & Community-Based Organisations.

Besides these basic modules, the programme also includes several intensive workshops focusing on specific aspects of management or development such as Gender and Organisations, Managing Donor Agency Interface, HRD-OD in NGOs, Micro Finance, Social Innovation and, Strategic Issues in Development Organisations.

Participants

VOLAG-MAP is designed for the personnel from voluntary organisations in developing countries who have spent considerable period of time in these organisations, and whose job content is or in near future, is likely to be managerial rather than involving direct implementation.

The last date for receiving nominations is September 30, 2008

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