

नाबार्ड गैर-कृषि क्षेत्र - समाचार

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अंतर्राष्ट्रीय महिला दिवस - 08 मार्च 2006

नाबार्ड के प्रधान कार्यालय, मुंबई में 08 मार्च 2006 को अंतर्राष्ट्रीय महिला दिवस मनाया गया। राज्यपाल माननीया श्रीमती प्रतिभा पाटील इस समारोह की मुख्य अतिथि थी। इस अवसर पर उन्होंने हमारे संवर्धनात्मक कार्यक्रमों के अंतर्गत सहायता प्राप्त कारीगरों द्वारा तैयार किए गए हस्तशिल्पों की एक प्रदर्शनी का भी उद्घाटन किया। इस मौके पर महाराष्ट्र, गुजरात और राजस्थान की 9 ग्रामीण महिलाओं को पुरस्कार प्रदान किया गया। इन लोगों ने नाबार्ड के संवर्धनात्मक कार्यक्रमों के माध्यम से ग्रामीण विकास के क्षेत्र में महत्वपूर्ण योगदान किए हैं।



महिला दिवस समारोह के अवसर पर माननीया राज्यपाल, राजस्थान, श्रीमती प्रतिभा पाटील दीप प्रज्वलित करती हुई, डा. वाई.एस.पी. थोरात, प्रबंध निदेशक, नाबार्ड (एकदम दाएं)।

New Policy Initiatives

Strengthening Rural Haats in North Eastern States

Rural Haat Scheme which was initially being sanctioned only in DRIP districts was extended to all DDM districts. It has now been decided that in the case of North Eastern States, even non-DDM districts could be covered, provided proper monitoring mechanism is in place in such districts.

(Circular No.41/NB.DPD-NFS/61/2006 dated 07 March 2006)

Innovations

Innovative REDP

NABARD sanctioned a grant assistance of Rs.1.69 lakh on pilot basis to the 11th Battalion of Assam State Rifles, Agartala for conducting 3 Rural Entrepreneurship Development programmes aimed at rehabilitation of insurgency surrenderees in North Eastern States. These REDPs covered

75 participants and focussed on three distinct activities, viz., tailoring, motor driving and repairs and maintenance of vehicles. The participants who were misguided into insurgency activities earlier, could relocate themselves as tailors, drivers, and service providers for maintenance of vehicles after the training.

Marketing Support to SEWA Gram Mahila Haat (SGMH)

NABARD sanctioned grant assistance to SEWA Gram Mahila Haat for conducting market survey, setting up of a quality control lab and creating basic minimum infrastructure for a "RUDI Bazaar" in Sabarkantha district of Gujarat covering 25 villages. Grant assistance was also extended to conduct skill development programme for the women folk in the villages to take up processing and marketing activities.

SEWA Gram Mahila Haat, was founded as a State Level Apex Marketing Organisation with the help of SEWA and the Government of Gujarat in 1998 for the purpose of eliminating middlemen's exploitation and providing technical, financial and marketing facilities to women belonging to BPL families.

Activities of SGMH

- Organises village level "Women Farmers Groups"
- Undertakes capacity building of such farmers through "Agriculture Campaigns" which provide awareness creation, exposure and better understanding of agriculture related issues, etc.
- Links the Groups to Corporate Buyers for bulk supply of sesame, cumin and other agriculture crops.

Creating a Brand Image - "RUDI"

The distribution network envisaged by SGMH consists of village units and a "Hub Centre" covering 20-25 villages where a RUDI Bazaar will be established. The "RUDI Bazaar" acts as an umbrella outfit under which all the products of the farmer groups will be processed, packed and distributed under a common brand name "Rudi".

Activities involved in "RUDI Bazaar"

- ❖ Procurement of agro and non-farm products from rural households at market rates thereby obviating their dependence on middlemen / traders.
- ❖ Processing which involves cleaning, grading, grinding, weighing and packaging.

- ❖ Quality Inspection right from the stage of procurement to packaging
- ❖ Sales promotion through enacting skits , street plays at villages, paintings on walls with RUDI messages
- ❖ Direct sales by RUDI sales women ("Rudi Ben") of RUDI products
- ❖ Transportation of commodities from the villages to the Hub Centre and back to the village units
- ❖ Finance, Accounting , IT & MIS.

Workshops/ Seminars/ Conferences

I) First Meeting of the Steering Committee on Rural Innovation Fund (RIF)

The first meeting of the Steering Committee on RIF was held on 16 February 2006 under the Chairmanship of Dr. Y.S.P. Thorat, Managing Director, NABARD. Prof. A. Vaidyanathan, IDS, Chennai, Ms. Sushma Iyengar, ABHYAN, Gujarat, Shri Pradeep Kashyap, Managing Director, MART, Mr. Francois Binder, Country Director, SDC, and Mr. Adrian Marti, SDC were among the other members of the Steering Committee who participated in the discussions. The Committee approved the operational guidelines and budget for 2006-07.

II) क्लस्टर विकास - एनआईएसआईईटी, हैदराबाद में क्षमता निर्माण कार्यक्रम

नाबाई के अधिकारियों तथा गैर-सरकारी संगठनों के प्रतिनिधियों के लिए द्वितीय क्षमता निर्माण कार्यक्रम का आयोजन १६ से २० जनवरी २००६ के दरम्यान एनआरसीडी, एनआईएसआईईटी, हैदराबाद में किया गया था. ऐसे कार्यक्रमों का उद्देश्य है क्लस्टर विकास के विभिन्न पहलुओं अर्थात् डायग्नोस्टिक अध्ययन करना, चयनित क्लस्टरों के विकास के लिए कार्य योजना तैयार करना, कार्य पध्दति का अनुश्रवण और प्रभावी कार्यान्वयन हेतु कार्यनीति बनाना, तिमाही के दौरान, सहभागिता एप्रोच के अंतर्गत ६ क्लस्टरों को शामिल किया गया और उद्देश्यपरक आधार पर विकास के लिए २ क्लस्टरों का अनुमोदन किया गया, जिनके विवरण निम्नानुसार हैं :

क्रम सं.	राज्य / केंद्र शासित राज्य का नाम	क्लस्टर का कार्यकलाप और उसकी अवस्थिति	टिप्पणी
1	असम	पाँटरी क्लस्टर, हाजो ब्लाक, जिला कामरूप	सहभागिता के आधार पर क्लस्टर का विकास किया जाना है.
2	उड़ीसा	टेराकोटा, नबरंगपुर जिला	- वही -
3	तमिलनाडु	केला और सिसल -वही - फाइबर क्लस्टर, तिरुनलवेली	
4	मणिपुर	हैंडलूम क्लस्टर, इम्फाल वेस्ट	- वही -
5	झारखंड	हैंडलूम क्लस्टर, पश्चिम सिंहभूम जिला	- वही -
6	प. बंगाल	हैंडलूम क्लस्टर, बर्दवान जिला	- वही -
7	कर्नाटक	रेशमपालन, चामराजनगर जिला	उद्देश्यपरक आधार पर क्लस्टर का विकास किया जाए.
8	पाँडिचेरी	टेराकोटा, हस्तशिल्प	- वही -

III) National Seminar on SMEs, NISIET

A National Seminar on “Sustainable Development of SMEs - New Policy Initiatives” was organised by NISIET, Hyderabad

on 23 and 24 March 2006. The Seminar, cosponsored by NABARD, Andhra Bank, APSFC and Ministry of SSI, GoI aimed at exchange of ideas and experiences to achieve sustainable development of SMEs and make suitable suggestions/recommendations to the Government. Shri P. V. Narayanan, DGM, DPD-NFS , HO presented a Paper on "Financing of SMEs, Entrepreneurship Development and the role of NABARD in promotion of Rural Non Farm Sector".

National Rural Housing and Habitat Policy

The National Habitat Policy over the decades has sought to achieve the aim of “adequate habitat (shelter) for all”. The last National Habitat Policy of 1998, although comprehensive, could not provide adequate direction especially to rural areas in the absence of a focus on the distinct concerns and needs of these areas. The new “Draft National Urban Housing and Habitat Policy” attempts to tackle urban habitat issues. The country now needs a “Rural Housing and Habitat Policy” based on the “special character”, priorities and potential of rural India in order that Rural Habitat concerns are adequately and realistically addressed. **basin**-South Asia Regional Knowledge Platform (**basin**-SA) has undertaken an initiative to bring together ideas, opinions and successful methodologies of different stakeholders for evolving a “National Rural Housing and Habitat Policy”. In this process, intensive research and consultations with practitioners and policy makers across the country were carried out resulting in the formulation of a “Framework for the rural habitat policy for India”. As a first step in the direction of preparation of “Draft Policy”, a consultation was organised on 23 February 2006 in New Delhi by Akhil Bharatiya Samaj Sewa Sansthan facilitated by **basin**-SA and supported by DFID’s Poorest Areas Civil Society Programme. NABARD was also intimately associated in the exercise.

In the context of huge demand for housing in the rural areas, as brought out in the census 2001, there is a need for a holistic and perspective planning on housing, sanitation and water supply facilities to rural houses based on the specific housing, off-farm and on-farm livelihood needs of the rural population. The National Rural Housing and Habitat Policy seeks a solution to bridge the gap between demand and supply of housing and infrastructure to achieve the objective of increasing supply at affordable prices with benefits to the local economy. It also gives a menu of actionable points which inter alia, include promotion of community participation and self-help, linkage between livelihood and habitat creation, decentralisation of delivery in the framework of Panchayati Raj, development of ecologically sustainable technologies and standardisation for local production and supply of construction materials, and technologies. It encourages savings to accelerate supply of funds, pro-poor and disaster-resistant options for building construction. The policy dwells upon the role of various stakeholders and specific actions pertaining to land, finance, legal and regulatory reforms, technology support and transfer, infrastructure, sustainability concerns in habitat development, employment issues in the building sector and monitoring the implementation of the policy. The ultimate goal of “National

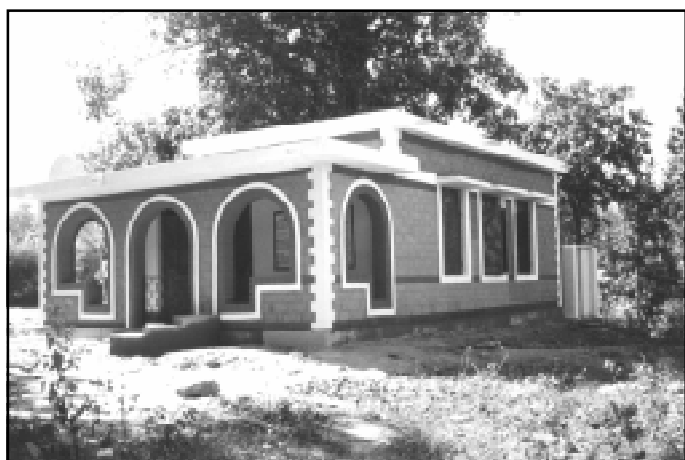
Rural Housing and Habitat Policy” is to ensure sustainable and inclusive development of human settlements. It promotes “shelter” and a better quality of life for all citizens using the potential of all the stakeholders.

Field Studies

1. Study of Orissa Development Technocrat’s Forum (ODTF)

Orissa Development Technocrats’ Forum (ODTF) facilitates rural housing reconstruction duly promoting Appropriate Construction Technologies. The super cyclone of October 1999, followed by the floods of July 2001, had crippled the lives of common people in coastal Orissa. About two million houses were washed away or severely damaged. The grant of Rs.22000 allocated by the Government of India to BPL families was not sufficient to complete the construction of a pucca brick and concrete dwelling unit. At this juncture, UNDP formed a composite team of local young professionals – Architects, Civil Engineers, Planners, Sociologists, etc., to embark on a project facilitating rural housing reconstruction inspiring people to construct their houses using appropriate technologies. These trained professionals (who constituted the ODTF) went to the villages to stay with the communities and got acquainted with the local rural system. **It was realized that training of local masons/brick-layers was of paramount importance in the process of technology transfer.** The young professionals working with UNDP, designated as UN Volunteers (UNVs), started facilitating the construction of locally designed community centers to act as Technology Demonstration Units (TDUs) using the trained masons. Awareness campaigns through village meetings, video shows and leaflets printed in the local languages aided in the technology dissemination. UNDP organized training of Government Engineers orienting them in the use of Appropriate Construction Technologies thus triggering the construction of government buildings – schools, health centres, offices, etc., in appropriate technologies.

Habitat-Livelihood Linkage



Community Centre constructed using disaster-resistant , low-cost technology by ODTF

In July 2002, UNDP embarked on a long-term project on Rural Housing Programme in Orissa to bring about a linkage between habitat development and livelihood promotion. The local

masons/carpenters/plumbers/electricians, etc., who were working as independent entrepreneurs (or in groups of 2 or 3) in the informal construction market were now grouped to form Artisan Self Help Group (ASHG) of 12-15 members at the Gram Panchayat level. For building houses, the rural families found a ‘one stop shop’ in the local ASHG, as the ASHG could offer all services (excavation, brick laying, roof casting, bar bending, carpentry works, electrical works, plumbing works, painting, etc.) The ASHGs also initiated thrift and trading of building material products. Some of them also availed loans from banks to start micro-enterprises for production of better quality building materials (brick kilns, tile production, sanitary marts, steel shuttering sets, etc.). ASHGs have been federated at the district level to form Artisan Federations (AFeds), which are registered as cooperative societies. A handful of experienced technically competent entrepreneurs from the AFeds came together to form the Development Technocrats’ Forum (DTF), which is registered at district level as a society.

Works Undertaken by ODTF

The main construction work of ODTF include Community Centres , Anganwadi Centres, Samagra Awas Yojana- a pilot project of the Government of India aimed to improve the habitat and quality of life in rural areas, Tribal Housing under Indira Awas Yojana using locally available resources. Design and technology options for child-friendly, barrier-free toilets have been developed for schools and anganwadis. Condition survey, assessment and renovation of old dilapidated buildings are important functions of ODTF. Artisan SHG manuals have been prepared in bilingual form through which ASHG members can keep track of the building movement.

2. Study of Gram Vikas, Ganjam Dist., Orissa

Gram Vikas is a rural development organization working with poor and marginalized communities, especially the adivasis and dalits in Orissa. The integrated approach of Gram Vikas directed at energizing the entire village/habitation includes Housing and Habitat Development, Livelihood and Food Security, Natural Resource Management, Watershed management, Education and Health.

Housing and Habitat Development

In the habitat scheme promoted by Gram Vikas, every family has a house of at least 45 sq. m. with two rooms, a kitchen cum dining space and verandah, separate toilet and bathing room and supply of running water in all houses - and all these at a cost of Rs.60000-70000. A twin structure of toilet (4’x3’) and bathroom (4’x4’) constructed using bricks, cement, steel, ceramic paint, water seal, footrest, doors etc., costing about Rs.8600/- are provided to each household. The habitat also includes other infrastructure such as a multipurpose community hall, creche, a school, appropriate shelter for livestock, grain stores, roads and drains and appropriate sources of energy especially in places where there is no electricity.

Capacity Building

In the course of infrastructure development in the villages, local youth (men and women) are trained under expert guidance in construction skills, such as masonry, wire-bending, stone dressing, carpentry, plumbing, electrical fittings, painting, etc. The training is conducted separately for about 60 days and once they

have the necessary skills, they are put on to actual construction. Once trained, these youth find gainful employment locally and are not forced to migrate.

RHEP & VSBK

Gram Vikas launched the Rural Health and Environment Programme (RHEP) in 1992 to provide uninterrupted water supply and dignified sanitation facilities to all the households in a habitation. In 1997, Gram Vikas undertook implementation of the Vertical Shaft Brick Kiln (VSBK) technology (as part of the India Brick Project initiated by the Swiss Development Cooperation).

3. Study of Trust for Village Self Governance, Kuthambakkam

Kuthambakkam Panchayat in Thiruvallur district of Tamil Nadu is about 35 kms from Chennai. It comprises 7 hamlets, 1177 families, 21 SHGs functional, mostly women. Two farmers clubs were recently organised. The Trust for Village Self- Governance (TVSG) is engaged in supplementing and complementing the development efforts of the Kuthambakkam Gram Panchayat under the dynamic leadership of the Sarpanch, Shri Elango Rangasamy. A chemical engineer by qualification, Shri Rangasamy has emerged as a social transformer imbued with Gandhian philosophy of bringing economic self sufficiency to the villages - a dream to re-establish village republics.

Activities of TVSG

- Maps the economic profile of the cluster villages- the production and consumption patterns
- Mobilising SHGs to take up economic activities- matching with potentials - demand and supply.
- Setting up village industrial pilot plants for pulses, oilseeds, rice processing, soap making, garment making, making of low cost building material, mud bricks, low cost toilets, plastic bottling caps, street lighting frames perfectly in tune with village requirements, devoid of sophistication.

Developing Rural Habitat

- Dream of the Trust: providing every poor and destitute with a pucca house- at least a decent 230/ 240 sq ft pucca house to make the Gram Panchayat "hut free".
- Already 196 houses constructed and allotted. More houses are under construction.
- Trust implemented 2 different habitat Schemes - one funded by MORD, GOI (assistance upto Rs 25000/-), support from SDC (upto Rs 10000/-) and contribution from beneficiaries upto Rs 5000/- in terms of labour/ kind.
- Implementation of Samatwapura Scheme of the State Govt.
- Created hamlets for 50 dalit and 50 non-dalit families - twin houses - a precept and practice of peaceful social coexistence, which are fully funded by State Govt.

- Proper layout, internal roads, street lighting with low-watt fluorescent lamps, common garbage collection structures, collection of bio-degradable and non-degradable garbage in different bags, water supply, concrete lanes and by lanes maintained by GP and above all, a sprawling community centre.

Low cost Housing- the TVSG Model

- 230-280 sq ft multipurpose living room on the plot belonging to the beneficiaries
- An open verandah at the entrance, part of which is used as kitchen.
- A back-yard with toilet and 5 saplings / trees
- Made up of mud pressed bricks(20-25% cheaper than normal bricks- no kiln fired)
- Precast slabs for the roof that does not need wooden framework.
- No plastering of walls necessary; saving in costs
- Structures equally durable.
- The Trust has set up a mud brick manufacturing unit; again low cost, simple, managed by local persons.
- A solar panel costing around Rs 1000/-, will cater for 2 led glow lamps sufficient to light the huts.
- A solar powered improvised electric fan and all these for Rs 2000/- to Rs.3000/- additionally.

Low Cost and Efficient Toilet facility

- Requires 4x4 sq ft space.
- 5-6 cement rings sunk into the earth at the backyard on which the cement slab is placed.
- Fitted with a steel pan with a lid, easy to clean, can be unscrewed.
- 3 sides of the enclosure made of ferro-cement panels securely mounted by iron/s.s angles
- Front panel made of iron angle framework with thick plastic sheets.
- An asbestos sheet clamped to the framework for roofing
- With a slight sloping and passage for water, can be used as a bath room.
- The structure costs around Rs.2000/- to Rs.2500/- depending upon localised specific improvements.

The most satisfying feature is that all the inhabitants are making use of these low cost toilets. State Govt assistance of Rs 500/- would be available. Hence, balance of Rs 2000/- could be easily repaid in 40 monthly instalments of Rs 50/- which is affordable. The TVSG Model is a local innovation in low cost habitat development which comprises hygiene and sanitation.

Suggestions on the content and coverage of this publication are WELCOME

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