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## 'Pass on the pen' approach: identifying the poorest of the poor families

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### • Introduction

In some of the villages in Anantapur District, India, conducting grama sabhas (credit camps) for identifying the poorest of the poor families for credit assistance under the Integrated Rural Development Programme (IRDP) has remained a difficult task for the following reasons:

- Strong village factions cause the rural people to identify themselves with one group or another;
- Rural people tend to vie with one another to get selected for the assistance, ultimately resulting in pandemonium and cancellation of credit camp;
- Neglect of the poorest of the poor, who are seen as hopeless cases, and selection going in favour of slightly better-off families;
- Non-officials who are present influence the opinions of the officials making the selection;
- Bankers' tend to select better-off families hoping that their recoveries would be better with such families than from the loans and given to the poorest of the poor; and,
- Corrupt practices among banks and government officers.

To overcome such problems and to select the poorest of the poor families, while gaining participation of everybody present to the satisfaction of them all, and to leave no room for non-officials, bankers and government officials to manipulate the process, the

following 'PRA-LEARN' technique has been adopted, which has given impressive results<sup>1</sup>.

### • Background

Obuladevaracheruvu, a village in erstwhile Kadiri (west) block is a major panchayat and now a mandal headquarters. It has four hamlets with a population of 4,622.

During a household survey, the majority of the households in Obuladevaracheruvu, who are well aware of what IRDP means, declared that they are all below poverty line and their annual income is less than Rs.4800/-. Even the best of the efforts made by the Mandal Development Officer, who is a senior block development officer, and village development officers during the household survey could not give a true picture of the economic conditions of each family.

Verification of revenue records showed the officers that they owned lands which categorize them as either small farmers or marginal farmers, which is, of course, true. But among the small and marginal farmers, who is the poorest and who really is in the income bracket of Rs.4800/- and below was only the problem as during the household survey officials could assess their income based on the type of income yielding assets they possessed and agriculture income as declared by them.

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<sup>1</sup> PRA is Participatory Rural Appraisal; LEARN is Anantapur style PRA, in which L stands for Listen carefully to village community, E for encourage them to speak, A for ask questions, R for review and N for note down plan purposes.

That gave the list of families to the 'Type-C' proforma, as the target group, from which the beneficiaries could be selected for 1991-92 IRDP assistance. And that was a long list of 241 families. The task was to select only 31 families out of the above. What was worst was, other slightly better off families also were present at the time of credit camp asking why their names were not entered in the 'Type-C'. They are also very poor as the extent of land possessed by them cannot be taken as a norm for deciding the family income because the income from agriculture is very meagre because of the prevailing drought conditions. That was the condition in which the credit camp was to be held. Anticipating trouble, the banker and the Mandal Development Officer informed in the Joint Mandal Level Bankers Committee Meeting held at Kadiri on 25.6.91 that it will be impossible to conduct the credit camp at O.D. Cheruvu and they wanted the village to be deleted, when pursued further, they have agreed to go with it, but insisted that the Project Director shall be present for the exercise.

- **Motivation**

Considering all the above, and drawing all the confidence from our 'PRA-LEARN' experience, which we had applied in 16 watersheds under the District Rural Development Agency (DRDA), we decided to conduct our first credit camp on 10th July 1991.

- **The scene**

On 10th July, as we entered the village we found about 450 people waiting in front of the gram panchayat office, newly constructed, but not occupied. We decided to go out into the nearby fields where there were 4 huge tamarind trees and requested the people to gather under them.

The 'Pass on the Pen' technique was then explained to all present. The exercise went as follows.

- **The technique**

In the rural areas, the pen is regarded as a powerful instrument and the rural people

identify it with 'Saraswathi', the goddess of learning and truth. The people assembled were told that to whomever's hand the pen is given, he shall speak only truth because he holds the pen, the most revered object.

Then the group was asked first to identify one among themselves who according to them is the poorest, living in an economically very bad condition and, for sure, no one else present, other than him, is as poor. The group unanimously selected one person who according to them was the poorest. 'The Pen' was handed over to him and he was requested to come out of the group stand and face the group and tell everything about him. He said he had 3 daughters and 2 sons, he had no landed property, no house, lives in a small thatched hut raised under a tree. He, his wife and two older daughters work as agricultural labourers. But since casual labour is required only for 60 or 70 days in a year, they have to depend upon somebody's kindness for the rest of the year. One daughter works as a servant maid in a vysya family which runs a provision shop in the same village. The family eats only once a day most of the days in a year and twice on festival days and during the agricultural season when 4 of them earn wages. The man said he is planning to fix up his 11 year old son, eldest of two, as a cattle grazer. In closing, he stated that if any IRDP assistance was given he would set up a petty provision shop in Obuladevaracheruvu.

After he completed, the group was asked whether whatever he said was true. All in one voice said 'true' and the group was again asked whether he can be selected for IRDP assistance for 1991-92. Again, all in one voice said, 'yes'. The selected person was requested to identify another person from among the group, who is as poor as him or slightly better but definitely the poorest among the rest of the people assembled and to hand over 'the pen' to him.

After about a minute of searching looks, he had handed over the pen to another person, a muslim. The second person came up, turned to face the group and holding 'the pen' with both hands, started narrating his economic condition to the group. He said that his family is 8 strong with his old parents, 3 daughters and 1 son. 2 daughters are engaged in beedi

making, the son goes to school, his wife sells vegetables from a basket, which she carries on her head to 6 neighbouring villages, covering one or two villages in one day. He sells groundnut, castor and gingelly oils in 10 litres tins, which he carries on his head to the surrounding villages. He has no land, lives in a small hut and presently borrows Rs.1000/- from a local money lender (to be returned in 90 days, and at the time of return has to pay Rs.1200/- back, as revealed by him when asked separately). If some assistance was given to him he said he would further his business by purchasing a quantity of oil from Kadiri, and with all additional income he would educate his son.

The group was asked whether there is anybody who can differ on anyone of the things he said. There was silence. The question was asked the other way round, whether all that he said was correct. Everybody present said 'yes'. When asked whether we could select him, everybody said 'yes'. He was selected and the application was prepared.

And the exercise went on, 'the pen' passing on from one man to the other and the required 31 people were selected.

What we found really interesting is that many villagers, other than those selected, came up and said that they are happy that in the selection of each IDRPs recipient, each person had a say. And some of the selected came on to the place where we sat and turning to the others said that they are indebted for the kind gesture of all others assembled in permitting the poorest of the poor to get the benefit. But for their co-operation and generous kindness, they would not have got the assistance, as usual.

Thus, the technique not only helped us in going through the exercise to our utmost satisfaction, it allowed the real poorest of the poor to be identified and kept all the non-official elements from interfering (though they were present in the credit camp). Just as important, the exercise which brought together members of two rival groups, encouraged people to thank each other, talk to each other and smile at each other, at least for that one day.

The happiest among all the officers present was the Mandal Development Officer, as the exercise had gone on smoothly and to the satisfaction of the 5 villages, including 4 hamlets. The unhappy, as it appeared to me, were, firstly, six police constables who were posted there to take care of the law and order situation who had no work to do, and secondly, the Branch Manager of Sree Anatha Grammeena Bank, O.D.Chervu, who had no land-based schemes in the whole of 31 selected, as most of them tended to be sheep, bullock carts and small businesses.

I must also say, on the other hand, that the Branch Manager and his field officer were happy that a task they thought would be impossible was made possible with 'just a pen'!

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### Post script

K Chandramouli subsequently writes on the 29th October "I received your letter on 14 October along with RRA Notes. I and my staff are inspired... and we have already replicated the model in five other problem villages where because of factions we were not able to push the concept of rural development in its true spirits earlier".