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Jairam seeks interest rate for SHGs to be at par with crop loan

Setting a target to bring about 40 million rural poor under the self-help groups (SHGs) in the next 10 years, Rural Development Minister Jairam Ramesh on Monday proposed to bring down the bank interest rates for SHGs at par with crop loans (at 5 per cent) and establish a bank to refinance credit to SHG for this purpose.

“Currently, there are three crore poor women participating in SHGs. We plan to take this number up to seven crore in the next 10 years”, he announced on Monday during a function of signing of about Rs.4,600 crore credit agreement with the World Bank for National Rural Livelihoods Project.

The minister underlined the uneven distribution of SHG networks across different states and the need to popularize bank-linked SHGs in poor states. For this,

Ramesh announced that the ministry was working on a proposal to set up a dedicated bank for SHGs. “I think the interest rates at which SHGs secure credit from banks should be at par with crop loan, which is 5 per cent. I would request the Finance Minister to make provision for this for SHGs under the National Rural Livelihood Mission,” he said.

Highlighting the success of SHGs in Andhra Pradesh and Kerala, he said the government will try to replicate their success stories in other states. Ramesh singled out Bihar for coming forward to replicate the Andhra model of women SHGs to counter poverty.

A group of women SHG members from Andhra Pradesh visited Bihar to explain their success and provide a momentum to the SHG network in Bihar.

The Hindu, Saturday, July 23, 2011

We, the Villagers

It may not be what it promised but “Hum” has opened a new window to rural India, says Anuj Kumar.

Almost a year back the media was abuzz with the news that Him, a sequel to Hum Log is coming to good old Doordarshan. This past Friday, the serial finally hit the tube but it has nothing to do with Hum Log except for the fact that it is mentored by Shobha Doctor, the feisty lady who produced the original. As one tries to dig deeper, one discovers that it was a ploy by a PR agency to generate media activity considering Doordarshan hardly presses the publicity button. Doctor says she happened to meet the then DG of Doordarshan and she asked her why don't you create something like “hum Log” again.

“I happened to meet Sanjay Tripathi, who had an idea about a realistic series around a family set in a village of Bihar. I decided to back him on the condition that the subject should be treated with sincerity, credibility- two things that were the hallmark of Hum Log. And he has lived up to the expectations and has matched the standards set by Manohar Shyam Joshi”.

A he compliment, but not entirely misplaced as the serial has opened well. Shot in Makepur Pakri, a village in Sitamarhi district of Bihar, the series tries to look at Bharat in an entertaining way with seasoned actors like Vineet Kumar, Suhasini

Mulay, Sadia Siddiqui and Mona Wasu leading cast.

Producer Kavi Kumar, who hails from Malepur village, says the village that s being shown in the serials on satellite channels and the impression that the city-bred journalist carries about the village in India is far from reality. “The reality is somewhere in between. Those painted bullock carts and women going to the village well to fetch water are no longer the reality of the majority of villages. There is more than one hand pump in most of the villages and motorcycles and scooters could easily be found. In fact, since my brother, who heads the local panchayat, had to arrange for a painted bullock cart because the reality was not matching the perception that a journalist was carrying in his mind”.

Taking a dig at serials depicting village life on satellite channels, director Sanjay Tripathi says child marriage may afflict five percent of Indian villages but most of them suffer from lack of basic infrastructure and lopsided development. “You will find a young boy ploughing the field with bullocks but plugged in to the world through his mobile phone. Similarly women are not confined to just kitchens in heavy finery. It is practically impossible to remain decked up from morning to night but somehow we are carrying on with the charade in the name of TRPs.

“You will find a boy ploughing the field with bullocks but plugged into the world through his mobile phone. Similarly women are not confined to kitchens in heavy finery...but somehow we carry on with the charade in the name of TRPs” –Sanjay Tripathi, Director.

Kumar agrees that there is systematic corruption and everybody wants a cut in the government scheme but still some benefits are reaching the bottom of the pyramid. “It is true that in a recent test many teachers were found unequipped to teach even the primary classes in Bihar but it is also true that kids are getting a midday meal. It is another matter that the quality wavers on a daily basis. Similarly there are health centers in most villages but no doctors and medicines. Such issues have been incorporated in the story but the idea is not to run down the government but finding a way out by active participation in the democratic process.”

Doctor says the series tries to weave into the story how you can use government schemes to the advantage of the society. “Government is pumping so much money into the village development schemes but its correct usage is not only the responsibility of the bureaucracy. The local populace could also play an important role. Some people criticize reservation for women in local bodies but the series tries to show how women can become a catalyst of change through four principal female characters. Of course we have an eye on the female audience because they constitute a majority of TV viewership but it is not something in your-face.”

Tripathi brings up the belief that rural women are not educated enough and end up as rubber stamps for the male members of the family. “I want to prove that it is less about education, more about value system. In the series the women pradhan refused to sign on what she deems corrupt practices and when her husband says how can she go against the wishes of her father-in-law, she simply retorts, ‘Then let him sign the papers’.

Vineet Kumar, who is playing a role of Mukhiya, says the only thing that could be cosmetic about the series is acting. “Rest is all real. There is so much mediocrity on television that I fear that mediocre could well become a positive word but this is different,” says Kuamr, who is very selective about his work.

Having been born and brought up in the same region he could easily relate with the story and the characters. “The role is not challenging for me for I have played the character of village headman with grey shades many times over, but this time I am performing it in a real setting and that is providing an extra spark to my performance. When I go for the shoot and village people wish me as Mukhiyaji, I feel the weight of the expectations and this should reflect in my performance. However, actors who come to the village by taking a flight from Mumbai and are used to performing on the sets faced difficulties in the beginning. I tried to help them shed the excess baggage by taking them to the local Ramlila so that they could mix with the local populace. The idea was that they imbibe not only the lingo but also the mannerisms of a villager.”

पहल भूजल पंचायत की



तंत्रता बाद के छह दशकों में सत्ता के केंद्रीकरण की घोषित-अघोषित पहलों के बीच लोकतंत्र को चलाने की हमारी प्रवृत्ति कई बार जाहिर हो चुकी है। दिलचस्प है कि लोकतंत्र की बुनियादी अवधारणा में ही सत्ता के विकेंद्रीकरण की शर्त शामिल है। खैरियत है कि पंचायतराज के नाम पर एक बड़ा फैसला राजीव गांधी के जमाने में लिया गया, जिस कारण गांवों को भी विकास की मुख्यधारा से जुड़ने के अवसर बढ़े हैं। यह और बात है कि पंचायत सशक्तीकरण के नाम पर अब भी काफी कुछ किया जाना बाकी है। पिछले दिनों प्रधानमंत्री की दिलचस्पी के बाद खेतिहर जल संकट की चुनौती से निपटने के लिए भूजल पंचायत का नया सरकारी मॉडल सामने आया। भूजल पंचायत, 'जल साक्षरता' की तरह ही सरकार की एक पहल है, जो ग्रामीणों को इस मामले में जवाबदेह और निर्णायक भूमिका में लाएगी कि अगर कोई पानी को रिचार्ज करने के अपने दायित्व को पूरा नहीं करता तो फिर जल संसाधन के उसके उपभोग पर भी रोक लगे। कहने की जरूरत नहीं कि गांव की जमीन और जल संसाधनों तक को एक-एक कर अपनी जद में ले रहे उद्योगों और शहरी विस्तार के कारण खेतिहर जल संकट का नया संकट खड़ा हो गया है। शहरों में जलापूर्ति की समस्या ने पिछले दिनों यदि विकराल रूप लिया है तो उसके पीछे भी कारण यही है कि शहरी रोडमैप बिछाने वाले योजनाकारों ने जल स्रोतों की सुरक्षा और उसके किफायती प्रयोग को तवज्जो ही नहीं दी। कल तक गांव पानी और पेड़ के मामले में शहरों से ज्यादा अमीर और सभ्य थे पर अब चमकीले विकास की प्रवृत्ति शहरों से पसरकर गांव तक पहुंच चुकी है। यह काफी खतरनाक स्थिति है क्योंकि इस स्थिति के लिए ग्रामीण व खेतिहरों के बजाय वे लोग जिम्मेदार हैं, जो गांव के जल और दूसरे संसाधनों का दोहन तो करना जानते हैं पर इसे भविष्य के लिए बचाना जरूरी नहीं समझते। अच्छी बात है कि पंचायतराज संस्था के साथ ही भूजल पंचायत की अवधारणा को सरकार ने जोड़ा है। भूजल बोर्ड को अपने कामकाज के लिए जहां इससे एक व्यवस्थागत आधार और विस्तार मिलेगा, वहीं उसके कामकाज की चुस्ती भी बढ़ेगी। सरकार की इस पहल के अच्छे नतीजे निकलने की उम्मीद इसलिए भी है क्योंकि इसे सरजमीं पर उतारने के लिए विशेषज्ञों की जो समिति बनाई गयी है, उनमें 'जलपुरुष' कहे जाने वाले मैग्सेसे सम्मान विजेता राजेंद्र सिंह जैसे 'असरकारी' लोगों को रखा गया है। राजेंद्र भाई इससे पहले तक देशभर में 'जल बिरादरी' और 'पानी पंचायत' बनाकर नदियों व तालाबों को बचाने का संघर्ष कर रहे थे। अब उनके संघर्ष को सरकारी कंधा भी हासिल होगा, लिहाजा नतीजे प्रभाव के बड़े रकबे को धेरेंगे। बस खतरा सिर्फ एक है कि सरकार की यह बेहतर कोशिश जमीन पर उतारने में कहीं ज्यादा वक्त न लगाये।