

# The Jabarrah story

Bringing through the voices of the poor



**In the short space of eight years, life for people in the village of Jabarrah, in eastern India, has markedly changed for the better. This has come about through a successful mix of three ingredients – grass roots development work on the formation of Self-Help Groups (SHGs); a research input on aquaculture that helped to improve household food supply and income generation; and a change in rural banking policy that enabled SHGs to obtain loans fairly easily at a reasonable interest rate.**

Jabarrah is a village with about 1200 inhabitants in West Bengal, located on the rainfed eastern plateau. A 3 km-long dirt track, which regularly becomes impassable during the five-month wet season, links the village to the nearest metalled road. Eight years ago Jabarrah was just another typically poor village where food insecurity, indebtedness to local moneylenders, seasonal migration for very poorly paid labouring work and social marginalisation (about half the villagers belong to scheduled castes and tribes) were the common features of the majority of the villagers daily lives.

However, a visitor to Jabarrah today, would see that much has changed and the villagers are able to tell – with some pride – how all this has come about.

## **Ingredient I – Self-Help Groups**

In Jabarrah, people with common problems and similar disadvantaged livelihood circumstances were encouraged to form SHGs. The rationale behind the formation of these groups was that the interaction between group members, including joint commitment to an activity from which they all could benefit, would help to build personal and group confidence and skills. Individuals would achieve more than if they had operated in isolation. The grassroots work on the formation of SHGs in Jabarrah dates back to 1995 and was pursued as one component of the Eastern India Rainfed Farming Project that DFID supported. From



three fledgling groups established in the mid-1990s, there are now more than 40 well-organised groups, and similar developments have occurred in more than 20 neighbouring villages, copying Jabarrah's example. Contributing to group saving, no matter how small the amount, is a common activity and such savings can then assist an SHG to finance an agreed enterprise.

## **Ingredient II – Aquaculture research**

A feature of the rainfed lands of the eastern Indian plateau is seasonal ponds and in 1996, it was recognised that these could be used for aquaculture. However, research was needed because both the locally available information on aquaculture, and the preferred fish species were geared to the use of perennial water bodies. As villagers well know, only rich people have access to perennial water bodies. So over the course of three years, the aquaculture technology for the use of seasonal ponds was developed, and Jabarrah was one of the research sites. Importantly, local people participated in this research, for which the SHGs were very useful as they provided a readily available and good way to link with the poorest members of the village community.



Fish production in seasonal ponds found several local outlets. Producers were pleased to have a source of food protein for their own household consumption and as fish was affordable by other non-producers, a local market in fish developed resulting not only in wider improvement of poor people's diets but also cash earnings for the producers.

A feature of this approach to aquaculture is that it does not threaten the 'big guys' with their perennial aquaculture enterprises and, in fact, it can help these larger producers. It was found that fish of a certain size (fingerlings) could be sold on to those running perennial production systems. This is an example of a 'win-win' situation where the farmer with the seasonal pond meets a need of the perennial producer, and both make money from the link-up.

By the end of the three-year research project, spontaneous adoption of seasonal aquaculture had taken place in villages that were not included as target villages of the project, indicating the relevance of the work to the livelihoods of poor people.

### Ingredient III – Flexible rural credit

This third ingredient, which really 'caps the story' came in May 2000. The Reserve Bank of India instructed rural development banks to launch financial products that were directly suited to SHGs. This included rapid sanctioning of loans, requiring no collateral, and with a low interest rate and flexible repayment schedules with up to three years to repay. The paperwork required for an SHG to apply for such a loan was a 'Resolution' certificate to prove its existence; details of its savings; and a plan that explained the reasons for the loan. The credit ceiling was not more than four times the value of the SHG's savings.

By May 2000, the Jabarrah SHGs were well-placed to take full advantage of this rural credit, and the credit ceiling highlighted the success of those that had concentrated on seasonal pond aquaculture. Those raising fish had the highest savings amongst the various SHGs and so tended to obtain higher loans. For example, one tribal SHG had assets exceeding Rs 40,000 (about £800) over and above the value of their pond. Another had assets of over Rs 200,000 (about £4,000). Importantly, loans are no longer viewed in the 'old way' – as an act of desperation, necessitated by constant cycles of food shortage and want. Loans are now regarded as assets to utilise and to be repaid. Most SHGs make monthly repayments and, in spite of the often muddy track, since August 2002 the local Bank Manager and Rural Development Officer make monthly visits to receive loan repayments and discuss new loans.

### Indicators of change

While policy makers require hard evidence of benefits accruing from research, the comments of those who have had the experience of their livelihoods improving, often better convey the rich dimensions of knowing that their circumstances have improved. So, the last word on the Jabarrah story rightly should be given to the women of the village who have so much drudgery and deprivation to bear. A number of SHGs have only women members, and some engage in aquaculture. During a visit of some aquaculture researchers and development practitioners in September 2003, one woman SHG member commented *"The months of the rainy season were a curse when we would have no money and nothing to eat. We had to pawn our utensils, bicycles or whatever valuables we had to get a loan from the Mahajan (money lender) at exorbitant interest rates. Today, we have no worries of the kind that we faced yesterday"*. Another, elderly woman said *"There was a time when we could not dare to talk to the men*



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*folk of the village – not to think of strangers! Today, we can go to the Bank and ask for the loan, approach the Panchayat (local government) authorities and put up our grievances and can boldly face the challenges. We are happy that we are listened to and respected."*

### **How many more Jabarrahs?**

In 2001, after various consultations, NRSP took the decision that rather than trying to replicate Jabarraah by further downstream collaborative work in other similar situations (e.g. other eastern States such as Jharkhand and/or Orissa), the preferred option was to move into research on policy processes. The aim was that the research would enable policy changes for rural service provision in ways that could better support livelihood improvement of people who are poor, marginalised and have diverse and complex livelihoods. The underlying argument is that rather than trying to 'clone' Jabarraah, in a non-supportive policy environment, the 'Jabarraah experience' should be used to inform policy for pro-poor aquaculture service provision. To do this required a policy process that would bridge discourse gaps and bring through the voices of the poor to policy makers at national and state levels. By mid-2003, after one shorter-term project, significant progress was achieved.

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Through an inclusive process that facilitated the input of diverse voices, including those of poor farmers and fishers, an understanding was developed amongst certain key policy-relevant stakeholders in aquaculture of the major requirements for pro-poor services. Current work is now focused on moving these requirements into aquaculture service policy and service provision in three States – Jharkhand, Orissa and West Bengal. From a target group of 1200 persons in Jabarraah, the focus is now on some 30 million people of scheduled castes and tribes in West Bengal, Orissa and Jharkhand for whom this work is highly relevant. Moreover, the policy process of the project – how to bring through the voices of the poor – is relevant to South Asia as a whole, and communication work is already underway that aims for its wider uptake.

**R6759 Aquaculture in eastern India**

**R8100 Investigating improved policy on aquaculture service provision to poor people**

**R8334 Promoting the pro-poor policy lessons of R8100 with key policy actors in India**

**R8363 Enhancing development impact of process tools piloted in eastern India**

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For more details of this and other similar aquaculture research projects see website:

**[www.steaminitiative.org/Library/system-journal/steamjournal.html](http://www.steaminitiative.org/Library/system-journal/steamjournal.html)**