Answers to questions that came up during Nandlal Fellowship discussion on Sep 18th -

#### Q1: What is his role in the Lok Samitis today?

A1. Lok Samiti is a people's organization, which spans 25-30 villages. People choose their representatives, and from amongst the representatives an overall coordinator is chosen. Nandlal is currently the overall coordinator of Lok Samiti.

Q2: It seems like the enforcement of RtE bill will make it difficult for a lot of non-formal schools to continue working. As a chapter we need to find out about any such schools we support. We need to talk to our project partners and find out how they plan to tackle this issue.

A2. The Asha Fellows Conference is happening in February 2012 in Varanasi. We are also planning on organizing the annual Asha India conference in Varanasi (probably in January 2012). We will definitely be discussing the issue of the RtE Bill and its enforcement. We will be discussing the Jan Lokpal Bill too.

## Q3: Where are the Kishori kendra activities held in various villages?

A3. Most of the Kishori Kendras are held at the village community center. In some cases, the Kishori Kendra meets on some private property, with the owner's permission. There are totally 8 centers and they are supported by Asha Chicago.

#### Q4: How many girls came for Kishori Kendra activities/Summer Camp?

A4. There are 25-30 girls who regularly attend at each center. Overall about 60-65 girls attend the summer camp.

# Q5: Need to find out more about SHG's current activities? How successful have micro loan activities been?

A5. Currently there are about 30 self-help groups (SHG's). When Nandlal started teaching the children in 1994, a large number of children were working in the Benarasi sari industry as child labor. People had three main options for getting credit at that time – mortgage land with the landlords and get high interest loan (upto 10% a month), get a loan from a bank and the third option was to put their child to work with one of the mahajan and take a loan against that. Many people did not have land and banks required collateral, thus people did not have many options for credit. Lok Samiti started the SHGs so that people could get some credit at reasonable rates. The SHG lends at about 2-3 % a month and interest gained from the loans is distributed amongst the members. Most laons are made to member of the SHGs but some are made to non-members too.

It was a very challenging to get this going at the beginning. They tried it amongst the men but that did not work out. For the women it was also useful because it gave them a chance to get out of the house once a month and meet with others. Here Lok Samiti used the meeting also as an opportunity to speak to the women about women empowerment, health issues, political issues etc. Typically loans are made of the order of Rs 500 to Rs 5000. They avoid taking money from the bank under the different SHG schemes, because they have found that there tends to be misuse and the bank expects Lok Samiti to act as a collection agency in that case.

### **Other Updates**

Recently Nandlal had some health issues and it turned out to be kidney stones. He has gotten medicines for it and is recovering fine.

He said that his Fellowship amount has not been increased for three years. He requests that the Fellowship amount be increased to at least Rs. 18,000 per month and if possible Rs. 20,000 per month.