

**ORGANISATIONS, PROCESSES AND  
CHANGING POWER RELATIONS:  
A STUDY OF UNDP AIDED PROJECT AREA, KURNOOL DT, A.P**

**A THESIS SUBMITTED TO THE UNIVERSITY OF HYDERABAD  
FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY**

**BY**

**GADDE PEDA RATTIAH**



**DEPARTMENT OF ANTHROPOLOGY  
SCHOOL OF SOCIAL SCIENCES  
UNIVERSITY OF HYDERABAD  
HYDERABAD-500 046 (A.P) INDIA**

**2012**

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**2012**

**Department of Anthropology  
School of Social Sciences  
University of Hyderabad**



**Certificate**

This is to certify that Mr.G.Peda Rattaiah carried out research work embodied in the present thesis under my supervision and guidance. I recommend his thesis entitled “ORGANISATIONS, PROCESSES AND CHANGING POWER RELATIONS: A STUDY OF UNDP AIDED PROJECT AREA, KURNOOL DT, A.P” for submission for the degree of doctor of philosophy in anthropology.

Research Supervisor

Prof. P.VENKATA RAO

Head,  
Department of Anthropology  
School of Social Sciences  
University of Hyderabad

Dean,  
School of Social Sciences  
University of Hyderabad

**Department of Anthropology  
School of Social Sciences  
University of Hyderabad**



**Declaration**

I hereby declare that the work embodied in this thesis entitled “ORGANISATIONS, PROCESSES AND CHANGING POWER RELATIONS: A STUDY OF UNDP AIDED PROJECT AREA, KURNOOL DT, A.P” carried out by me under the supervision of Prof. P. Venkata Rao, Department of Anthropology, University of Hyderabad is original. This has not been submitted in part or full for any other diploma or degree of any university.

**Gadde Peda Rattaiah**

**2KSAPH04**

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**-Gadde Peda Rattaiah**

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To,

**My LORD JESUS CHRIST,**  
THE SON OF GOD, ALMIGHTY,

“DO TO OTHERS WHATEVER  
YOU WOULD LIKE THEM TO DO TO YOU.  
THIS IS THE ESSENCE OF ALL THAT IS  
TAUGHT  
IN THE LAW AND THE PROPHETS.”

– JESUS CHRIST, THE SAVIOUR OF THE WORLD.

## Introduction

The present study-“*Organisations, processes and changing power relations: a study of UNDP aided project area in Kurnool District AP*” comes under the sub-field of anthropology of development. The South Asia Poverty Alleviation Programme (SAPAP) project was the result of political commitment expressed by the Heads of Governments and States of the region at the sixth South Asian Association for Regional Cooperation (SAARC) Summit back in 1991. The UNDP came forward to extend the required development assistance and launched the South Asia Poverty Alleviation Programme (SAPAP) with a radical conceptual framework for poverty alleviation through social mobilisation and empowerment in cooperation with national Governments and local credible development NGOs as implementing agencies in the region<sup>1</sup>

### Anthropological approaches to Third sector research

‘The anthropological study of NGOs as well as civil society more broadly enriches our understandings of how knowledge and information is produced, the flow of ideas and the adaptation of metadiscourses to local contexts and how these affect decision-making<sup>2</sup>. Ethnography can extend study beyond projects to the broader analysis of the social relations operating within the complex institutional arrangement of development, including the group of public and private agencies that channel development assistance.<sup>3</sup> As development agencies have

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<sup>1</sup> “The UNDP aided South Asia Poverty Alleviation Programme(SAPAP) project was started in Syangja district in Nepal and Kishoregunj Sadar Thana in Bangladesh. In the late 1994; in three districts of Andhra Pradesh (India) and in three divisions of Nuwara-Eliya in Sri Lanka in 1995; in one Atoll in Maldives in 1996, and in six Union Councils of Lachi Tehsil in the North West Frontier Province of Pakistan in 1997” cited here from Dr. P.Subramanyam, “*Assessing Linkages between Micro-Macro Level Issues with reference to SAPAP*”

<sup>2</sup> Ishkanian.A , 2004. “*Anthropological Perspectives on Civil Society and NGO development in a Post-socialist Context*” a paper presented at NGO Study Group seminar- Ethnography of NGOs: Understanding organizational processes’ Oxford; <http://www.intrac.org/data/files/resources/291/Anthropological-Perspectives-on-Civil-Society-and-NGO-Development.pdf>

<sup>3</sup>David Levis & Davis Mosse, 2006. “Encountering Order and Disjuncture: Contemporary Anthropological Perspectives on the Organization of Development”. Oxford Development Studies, Vol. 34, No. 1, March 2006.

turned participatory, anthropologists and sociologists have begun to have a bigger say in them. Cernea's work is representative of long standing efforts by development anthropologists and sociologists, how careful the social thought can provide a fresh look on policy<sup>4</sup>. Sillitoe makes a case for how bottom up development provides challenging opportunities for anthropologists to use ethnographic methods and understandings to contribute to policy design and evaluation<sup>5</sup>.

In his paper Fisher analyses how the Associations designated as NGOs differ from one another in functions; the levels at which they operate; and organizational structures, goals, and membership. They include, but are not limited to, charitable, religious, research, human rights, and environmental organizations and range from loosely organized groups with a few unpaid staff members to organizations with multimillion dollar budgets employing hundreds. While NGOs are often purely voluntary groups with no governmental affiliation or support, some groups so designated are created and maintained by governments. The term NGOs has been applied to groups providing social welfare services; development support organizations; social action groups struggling for social justice and structural changes; support groups providing legal, research, or communications support; and locally based groups. Some are focused on a single issue or operate in a specific location. Others provide legal, research, or communications support to more locally based groups. The designation has been applied to groups with mass membership as well as claimed by small, opportunistic "brief-case" NGOs formed by members of an urban middle class to seek funding.<sup>6</sup>

Fisher attempted to conceptually organize such diverse groups; whereas analysts have distinguished among associations according to various sets of criteria, littering the literature with acronyms. Designations like CBOs (community-based organizations), GROs (grass-roots organizations), or POs (peoples organizations) distinguish membership-based, locally autonomous groups from groups of urban intellectuals working in

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<sup>4</sup> Cernea, M 1984. "Putting people first: sociological variables in development." Oxford University press/world bank, cited in Rao,V., and M.Walton, eds. 2004. *Culture and public action: A cross-disciplinary dialogue on development policy*. Stanford: Stanford University Press, p369

<sup>5</sup> Sillitoe, P. 1998. "The development of indigenous knowledge: A new applied anthropology". *Current Anthropology* 39:223-52.) cited in Rao,V., and M.Walton, eds. 2004. *Culture and public action: A cross-disciplinary dialogue on development policy*. Stanford: Stanford University Press, p369

<sup>6</sup>Fisher, W.F.1997. "DOING GOOD? The Politics and Antipolitics of NGO Practices" in *Annual Review of Anthropoloy*. 26:439-64

relatively impoverished settings as intermediary support organizations (ISOs), which are sometimes varyingly designated as MSOs (membership support organizations) or GSOs or GRSOs (grass-roots support organizations)<sup>7</sup>. Other acronyms call attention to the varying autonomy of NGOs, distinguishing fully autonomous NGOs from government-organized or supported groups or GONGOs<sup>8</sup>, quasiautonomous NGOs or QUANGOs, and donor-organized NGOs or DONGOs. Still other distinctions are made among NNGOs (NGOs in Northern or industrialized countries), SNGOs (NGOs based in Southern or developing countries), and INGOs (international NGOs). Acronyms like VOs (voluntary organizations) and PVOs (private voluntary organizations) differentiate those organizations those are nonprofit and voluntary from those with professional staffs, while others like LDAs (local development associations) identify the primary activity of the organization<sup>9</sup>

In his paper David Lewis reviews the status of anthropological work dealing with organizations generally before highlighting more specifically on the third sector, focusing mainly on ethnographic research on voluntary organizations carried out in 1960s and 1970s particularly in Africa. He notes that anthropologists have more recently done less work in this area, but shows how more recent anthropological work on bureaucracy, development, and policy issues is highly relevant to third sector research. He concludes that anthropologists can : 1) reveal more of the hidden third sector by providing detailed micro-accounts(e.g., of informal groups, grassroots associations); 2) widen the scope of third-sector research by throwing light on the diversity of organizational life and challenging western bias and ethnocentricity; and 3) deepen the analysis of third-sector

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<sup>7</sup> For example see ; Carroll TF. 1992. *Intermediary NGOs: The Supporting Link in Grassroots Development*. West Hartford, CT: Kumarian; Fisher J. 1993. *The Road from Rio: Sustainable Development and the Nongovernmental Movement in the Third World*. Westport, CT: Praeger; Korten DC. 1987. Third generation NGO strategies: a key to people-centered development. *World Dev.* 15(Suppl.): 145-60; Korten DC. 1990. *Getting to the 21st Century: Voluntary Action and the Global Agenda*. West Hartford, CT: Kumarian;

<sup>8</sup> See Brown LD, Korten D. 1989. The role of voluntary organizations in development. IDR Work. Pap. No. 8. Boston: Inst. Dev. Res./Boston Univ. Sch. Manage.; Ching F. 1994. Is it an NGO, or a GONGO?:new Chinese body rebuts U. S. report on human rights. *Far East. Econ. Rev.* (July 7)

<sup>9</sup> Fisher, W.F.1997. "DOING GOOD? The Politics and Antipolitics of NGO Practices" in *Annual Review of Anthropol.* 26:439-64

research through its distinctive use of an actor –centered, processual analysis of highly complex issues, such as organizational culture and values<sup>10</sup>

In her paper Lisa Markowitz demonstrates, through ethnographic example, how an anthropological approach is fundamental to gaining a better understanding of how NGOs operate. She argues that studying globalization challenges disciplinary traditions that implicitly privilege a geographically demarcated field and classic models of ethnographic fieldwork. Understanding transnational processes calls for innovative, multilocal research strategies that both capture people’s perceptions of change and analyze the interconnecting systems. Although the study of large, “southern” NGOs that link international donors and community-based groups offers one such strategy, it also generates a series of methodological complications associated with discerning the contours of the ethnographic field itself and the researcher’s position in the volatile NGO sector. These issues are addressed particularly from her fieldwork in Andean southern Peru.<sup>11</sup>

Markowitz goes on to make a point here that attention to NGOs represents a natural continuation of several strands of anthropological inquiry and practice that pertain to both development anthropology and the anthropology of development<sup>12</sup>. Interestingly, Grillo and Stirrat distinguish between these two traditions, associating the latter “with the anthropological analysis of development as a cultural, economic and political process” and the former with “the use of anthropology in application”<sup>13</sup> In other words, the simple bifurcation between “development anthropologists”(who broadly work within the agendas of development institutions) and “anthropologists of development” ( who take a critical stance on development ideas, values and purposes)<sup>14</sup>

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<sup>10</sup> Lewis, D. 1999. “Revealing, Widening, Deepening? A Review of the Existing and Potential contribution of Anthropological Approaches to “Third-Sector” Research” in in Human Organization, Vol 58., No 1, Spring 1999

<sup>11</sup> Markowitz, L 2001. “Finding the Field: Notes on the Ethnography of NGOs” in Human Organization, Vol. 60, No 1

<sup>12</sup> Ibid.p40.

<sup>13</sup>Grillo, R.D, and R.L.Stirrat, eds. 1997 “Discourses of Development: Anthropological Perspectives”. Oxford: Berg. p. vii cited in Markowitz, L 2001. “Finding the Field: Notes on the Ethnography of NGOs” in Human Organization, Vol. 60, No 1

<sup>14</sup> Grillo,R. and Rew, A.(Eds) 1985 “Social Anthropology and Development Policy”. London: Tavistock

In his paper on “*Studying Voluntary Associations as Adaptive Mechanisms: A Review of Anthropological perspectives*” Kerri reviews the anthropological perspectives on adaptive mechanisms. In this paper an attempt is made to review selected anthropological studies of voluntary associations, in particular, and common-interest associations, in general to show how these groups have been studied as adaptive mechanisms in situations of social, cultural, and technological change, especially in those types of change involving rapid urban growth and large-scale migrations of rural populations to towns and cities.<sup>15</sup>

In his paper Fisher reviews the current literature concerned with the growing numbers, changing functions, and intensifying networks of nongovernmental organizations which have had significant impacts upon globalization, international and national politics, and local lives. Studies of these changes illuminate understandings of translocal flows of ideas, knowledge, funding, and people; shed light on changing relationships among citizenry, associations, and the state; and encourage a reconsideration of connections between the personal and the political. Attention is given to the political implications of discourses about NGOs, the complex micropolitics of these associations, and the importance of situating them as evolving processes within complexes of competing and overlapping practices and discourses.<sup>16</sup>

In her paper titled “Anthropological studies in post-socialist states” Armine Ishkanian examined the perils of importing and imposing western models and understandings of concepts such as civil society and democracy on the former Eastern bloc, revealing the moments of rift, dissonance, and disjuncture. For example, she notes how Armenia’s NGO sector in the 1990s was and still is shaped by donor initiatives and by funding strategies. The elite-centrism of Western donors has selected the type of people who establish and operate NGOs; donor-sponsored training seminars have taught and prepared NGOs to discuss the topics of interest to donors (e.g., gender mainstreaming, advocacy, trafficking) and to use the same languages (linguistic and discursive) as donors. On the other hand, NGO members, while affected by the policies and strategies of donors, are not passive consumers; they are cultural interpreters who customize global discourses and projects to better serve local needs. Armenian NGOs and government officials who work with NGOs are currently discussing and

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<sup>15</sup> Kerri, James N. 1976, “Studying Voluntary Associations as Adaptive Mechanisms: A Review of Anthropological perspectives” in *Current Anthropology* 17:23-47

<sup>16</sup> Fisher, W.F.1997. “DOING GOOD? The Politics and Antipolitics of NGO Practices” in *Annual Review of Anthropoloy*. 26:439-64

considering ways how NGOs can be more locally sustainable and legitimate in society. For this to occur, they maintain that there needs to be more transparency, sharing of information, multi-level cooperation (NGO-government, NGO-NGO, NGO-society), accountability to beneficiaries, and real dialogue with donors if NGOs are to play a more significant role in society. She argues that Ethnographic methods can assist in identifying the best local means of addressing problems that are global in scope and nature to those who are involved in the design and implementation of NGO projects be they public health, human rights, or democracy building ones, to find methods that are more sustainable, compatible, and viable in the locations where they are implemented.<sup>17</sup>

Clarke suggests that this limited attention to the political dynamics of NGO work derives from the donor-driven nature of much current research. The consequent focus on NGOs as social development agencies, he contends, slights their broader, concurrent institutional roles as agents of social change and the specific manner in which they exert influence in local, regional, and national contexts. Even within the narrower treatment of NGOs as development organizations, we lack information about the relational dynamics among intermediary NGOs, donors, and beneficiaries<sup>18</sup>. Carroll has observed a dearth of firsthand accounts about the nature of GSO interactions with either donors or stakeholders. This is a troubling gap<sup>19</sup>.

In his paper Escobar writes that the increasing realization that there are modern problems for which there are no modern solutions points towards the need to move beyond the paradigm of modernity and, hence, beyond the Third World. Imagining after the Third World takes place against the backdrop of two major processes: first, the rise of a new US-based form of imperial globality, an economic-military ideological order that subordinates regions, peoples and economies world-wide. Imperial globality has its underside in what could

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<sup>17</sup> Ishkanian, A., 2004. "Anthropological Perspectives on Civil Society and NGO development in a Post-socialist Context" a paper presented at NGO Study Group seminar- Ethnography of NGOs: Understanding organizational processes' Oxford, <http://www.intrac.org/data/files/resources/291/Anthropological-Perspectives-on-Civil-Society-and-NGO-Development.pdf>

<sup>18</sup> See Clarke, G. 1998 Non-Governmental Organisations(NGOs) and Politics in the Developing World. *Political Studies* 46:36-52. from Markowitz, L 2001. "Finding the Field: Notes on the Ethnography of NGOs" in *Human Organization*, Vol. 60, No 1

<sup>19</sup> See Carroll, T. 1992 Intermediary NGOs: The Supporting Link in Grassroots Development. West Hartford, Conn: Kumarian. from Markowitz, L 2001. "Finding the Field: Notes on the Ethnography of NGOs" in *Human Organization*, Vol. 60, No 1

be called, following a group of Latin American researchers, global coloniality, meaning by this the heightened marginalisation and suppression of the knowledge and culture of subaltern groups. The second social process is the emergence of self-organizing social movement networks, which operate under a new logic, fostering forms of counter-hegemonic globalization. It is argued that, to the extent that they engage with the politics of difference, particularly through place-based yet transnationalised political strategies, these movements represent the best hope for reworking imperial globality and global coloniality in ways that make imagining after the Third World, and beyond modernity, a viable project.<sup>20</sup>

David Mosse notes that the relationship between policy discourse and field practices has been hampered by the dominance of two opposing views on development policy. These can be caricatured as follows: On the one hand, there is an instrumental view of policy as rational problem solving, directly shaping the way in which development is done. On the other hand, there is a critical view that sees policy as a rationalizing technical discourse concealing hidden purposes of bureaucratic power of dominance, which are the true political intent of development. And he agrees that neither of these views does justice to the complexity of policy making and its relationship to project practice, or to the creativity and skill in negotiating development.<sup>21</sup>

David Mosse offered five propositions to discuss the relationship between policy (by which he mean all kinds of development models, project designs and strategies) and development practices: 1) Policy primarily functions to mobilize and maintain political support, that is to legitimize rather than to orientate practice. 2) development interventions are not driven by the exigencies of organizations and the need to maintain relationships. 3) Development projects work to maintain themselves as coherent policy ideas (as systems of representations) as well as operational systems. 4) Projects do not fail, and 5). ‘Success’ and ‘failure’ are policy – oriented judgements that obscure project effects.<sup>22</sup>

David Lewis and David Mosse observe that anthropologists have mainly taken one of the three positions in relation to development. Each one loosely corresponds to these domains of thought and action: “critical

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<sup>20</sup> Escobar, A. 2004: *Beyond the Third World: imperial globality, global coloniality and anti-globalisation social movements* in *Third World Quarterly*, Vol 25, No 1, pp 207-230

<sup>21</sup> Mosse, D. 2005 “Cultivating Development: An Ethnography of Aid Policy and Practice” Pluto Press, 345 Archway road, London N6; p2

<sup>22</sup> Ibid 2005: p14-20

reflection”, “administrative politics” and “hope”. As “antagonistic observers”, anthropologists are characterized by critical distance and a basic hostility towards the ideas of development and the motives of those who seek to promote it. As “reluctant participants”, anthropologists have followed resource pressures and livelihood opportunities into development work with varying degrees of enthusiasm, offering their professional services to development agencies. Finally, as “engaged activists”, anthropologists have worked within a long-standing tradition in which they have attempted to combine community or agency level interactions at the level of research with practical support for marginalized or poor people in the developing world<sup>23</sup>

### **Anthropological perspectives on Poverty**

Franz Boas speaking truth to power in his battles against racism and cultural chauvinism, in this, he was motivated by his belief in humanism, his secular faith which prompted him to act. For Boas, the role of anthropologist was both intellectual and moral: “the advancement of reason through science and the conquest of tradition, irrationality, and injustice”<sup>24</sup>. In his article *The Passion of Franz Boas*, Lewis writes that Franz Boas believed in the pursuit of "truth" through the science of anthropology "in the interests of mankind", who was passionately and consistently concerned about human rights and individual liberty, freedom of inquiry and speech, equality of opportunity, and the defeat of prejudice and chauvinism. He struggled for a life time to advance a science that would serve humanity<sup>25</sup>.

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<sup>23</sup> Lewis, D. 2005 cited in David Lewis and David Mosse (2006) *“Encountering Order and Disjuncture: Contemporary Anthropological Perspectives on the organization of Development.”* Oxford Development Studies, Vol. 34, No. 1, March 2006

<sup>24</sup> Forman, Shepard 1994 “Introduction. In *Diagnosing America: Anthropology and Public Engagement*”. Shepard Forman, ed. pp. 1-21. Ann Arbor: University of Michigan Press. Cited in David D. Gow (2002) “Anthropology and Development: Evil Twin or Moral Narrative?” in *Human Organization*, Vol.61, No 4, 2002, p.305.

<sup>25</sup> Lewis, H. S., 2001. “The Passion of Franz Boas” *American Anthropologist* Vol 103, No.1 .p.447, also available at [http://www.anthropology.wisc.edu/pdfs/Passion\\_of\\_Franz\\_Boas.pdf](http://www.anthropology.wisc.edu/pdfs/Passion_of_Franz_Boas.pdf)

Oscar Lewis himself was surprised at how the phrase “culture of poverty”<sup>26</sup> which was originally coined by him had become “ a catchy one and has become used and misused”<sup>27</sup>. In the intensive fieldwork studies that he later continued with the urban poor in Cuba and Puerto Rico, Lewis dealt with poverty not as a “culture” but more accurately, as he himself defined it later on, as a “subculture.”<sup>28</sup> He described this “*subculture of poverty*” in terms of some seventy interrelated social, economic, and psychological traits. Among the traits he described are chronic unemployment and underemployment leading to low income, lack of property ownership, absence of savings, and chronic shortage of cash. He emphasized that poor lack effective participation and integration in the major institutions of larger society; that they have high illiteracy rates and low levels of education; that they tend not to participate in national welfare agencies, labor unions, or political parties. As a result they have a critical attitude toward some of the basic institutions of the dominant classes, a hatred of the police, a mistrust of the government and those in high position and cynicism that extends even to the church. Further, they live in poor housing conditions; they live in crowded conditions; they experience in gregariousness with a minimum of organization beyond the level of the nuclear and extended family. He notes, however, that there may also be a sense of community and spirit de corps in urban slums and in slum neighborhoods. As defined by the traits he describes, the subculture of poverty is statistical profile, the traits of which fall into a number of clusters that are functionally related to each other<sup>29</sup>.

In his book *Five Families: Mexican Case Studies in the Culture of Poverty*, Oscar Lewis asserts that a sub-culture of poor people co-exist with the ruling majority culture. One error of this sub-culture of poverty was that women (as opposed to men) were heading families. This unstable family structure supposedly resulted from

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<sup>26</sup> Lewis, O. 1959. *Five Families: A Mexican Case Study in the Culture of Poverty*. New York, Basic Books cited in Arizpe,L, 2004. “The Intellectual History of Culture and Development Institutions” in *Culture and public action: A cross-disciplinary dialogue on development policy*, ed. V. Rao and M. Walton. Stanford: Stanford University Press.p.168.

<sup>27</sup> Lewis, O. 1964, *Anthropological Essays*. New York: Random House, p.67 cited in Arizpe,L, 2004. “The Intellectual History of Culture and Development Institutions” in *Culture and public action: A cross-disciplinary dialogue on development policy*, ed. V. Rao and M. Walton. Stanford: Stanford University Press.p.168

<sup>28</sup> Arizpe,L, 2004. “The Intellectual History of Culture and Development Institutions” in *Culture and public action: A cross-disciplinary dialogue on development policy*, ed. V. Rao and M. Walton. Stanford: Stanford University Press.p.169

<sup>29</sup> Ibid,1964:

slavery, which separated black families. His thesis suggests that the problem lies in defects within the individual (or in this specific case, the culture) rather than on society and its structures. Specifically, Oscar Lewis asserts that poverty is caused by values, role-models and standards that differ from those of the majority culture. Poor people live in a “culture of poverty.” Poor people value leisure instead of work; they do not defer sexual and material gratifications, they are present-time oriented, they are not success and achievement oriented, they do not value long-term commitments to marriage and family, and they are fatalistic. These secondary values explained the differences in lifestyles of the poor.<sup>30</sup>

In response to the Oscar Lewis thesis on sub –culture of poverty, there were concerted academic arguments against the thesis. Arguments claimed that instead of a separate culture, secondary values appeared as a direct response to social conditions and structures. These secondary values did not create a separate “culture of poverty”. The values co-existed with values of majority culture America, held in such high regard at the time. Furthermore, the existence and forced implementation of those “other” values resulted in dissatisfaction and shame for those who resorted to them. The poor had ideals that they could not realistically meet. Elliot Liebow convincingly presents this type of argument in the book *Tally’s Corner*. Liebow’s participant observation in a street corner in a poor black neighborhood in downtown Washington, D.C. revealed the numerous obstacles faced by black men on a day-to-day basis, including the structural and individual levels of racial discrimination propagated by whites in society. In his study, young black men did not fail by imitating their fathers’ failures, but they fail because of the realities of a discriminatory/racist society. He argues that poverty persists, not because of a separate culture, but because of a society laced with inequalities.<sup>31</sup>

Liebow’s observations about young black men in the ghetto, a complex system comprised of an overabundance of liquor stores, pool halls, and pawnshops, directly parallel similar research by notable scholars, such as William Foote Whyte study in *Street Corner Society*. In this respect, *Tally’s Corner* represents one of the first ethnographic attempts at understanding how groups navigate extreme poverty in the inner cities. The book shares some similarities with W. E. B. Du Bois’s *The Philadelphia Negro* in that throughout *Tally’s Corner*, Liebow elaborates on the cultural deficiencies of blacks in the ghetto and is quick to attribute these deficiencies as the root cause of their perpetual poverty. Unlike Du Bois, however, Liebow fails to factor in the

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<sup>30</sup> Lewis, Oscar. 1959. *Five Families: Mexican Case Studies in the Culture of Poverty*. New York: Basic Books.

<sup>31</sup> Liebow, Elliot. 1967. *Tally’s Corner: A Study of Negro Streetcorner Men*. Boston: Little, Brown.

effects of racial discrimination against blacks in the employment sector and in access to quality education and how these structural elements affect the lives of black people living in the ghetto<sup>32</sup>.

Many scholars have criticized Liebow for his failure in *Tally's Corner: A Study of Negro Streetcorner Men* to consider the impact of institutional and systemic racism on the lives of blacks in the United States. For example, Steven Gregory in his book *Black Corona* argues against the idea that the black ghetto is dysfunctional and socially disorganized<sup>33</sup>. Rather, like Kenneth B. Clark in *Dark Ghetto*, Gregory maintains that the black community has been rendered powerless by urban political processes, even as black Americans continue to organize and fight for social justice<sup>34</sup>. Likewise, James Borchert's in his book *Alley Life in Washington* finds order and stability in his examination of alley housing in Washington, D.C., and he directly rejects the view of lower-class black life as pathological<sup>35</sup>.

In her paper titled "*Representing Poverty and Attacking Representations: Perspectives on Poverty from Social Anthropology*" Maia Green reviews that in the face of increasing anthropological attention to the social and institutional relations of international development,<sup>36</sup> social anthropology has remained to some extent outside the formal apparatus of development studies<sup>37</sup> to the extent that development studies has been viewed at

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<sup>32</sup> Du Bois, W. E. B. 1899. *The Philadelphia Negro: A Social Study*. New York: Lippincott.

<sup>33</sup> Gregory, Steven. 1998. *Black Corona: Race and the Politics of Place in an Urban Community*. Princeton, NJ: Princeton University Press.

<sup>34</sup> Clark, Kenneth B. 1965. *Dark Ghetto: Dilemmas of Social Power*. New York: Harper and Row.

<sup>35</sup> Borchert, James. 1980. *Alley Life in Washington: Family, Community, Religion, and Folklife in the City, 1850–1970*. Urbana: University of Illinois Press.

<sup>36</sup> For example see, Haugerud and Edelman, 2004 Edleman, M. and Haugerud, A. 2004, "The Anthropology of Development and Globalization: From Classical Political Economy to Contemporary Neoliberalism" Wiley-Blackwell; Ferguson, J 1990 *The Anti-Politics Machine. 'Development', Depoliticization and Bureaucratic Power in Lesotho*, Cambridge, Cambridge University Press; Mosse, 2004 *Is Good Policy Unimplementable? Reflections on the Ethnography of Aid Policy and Practice; in Development and Change; Volume 35, Issue 4 pages 639–671, September 2004*

<sup>37</sup>For example see Green, M. 2005 "International Development, Social Analysis...and Anthropology? Applying Anthropology in and to Development", in Pink, S (ed) *Applications of Anthropology*, Oxford, Berghahn ; De L'Estoile, B. 1997. 'The Natural Preserve of Anthropologists: Social, Scientific

least partially in some recent ethnographies of development as part of the research problematic<sup>38</sup>. The ambivalent relationship between anthropology and international development has contributed to an apparent paradox in development studies that despite the longstanding association of social anthropology with research in communities and countries where the effects of poverty are pronounced, social and cultural anthropology has not yet prioritized poverty as an object of study.<sup>39</sup>

Maia Green explores some aspects of the representation of poverty in development studies from an anthropological perspective. Starting from the history of the category of poverty as the central target for development policy, the article shows how the ways in which poverty is assessed not only have implications for the kinds of strategies adopted to address it but for theories about its causes. Such accounts underplay the significance of social relations in contributing to poverty outcomes and the political structures which keep people poor. Anthropological approaches to the study of deprivation and inequality can provide a useful corrective to the homogenising effects of development perspectives on poverty. The emphasis on poverty as the problem and the locus of analysis diverts attention from the social relations, local, national and international, which produce poverty as an attribute of people. Very often it is not among the poor that we should be looking for those relations which have contributed most to the poverty of others. The reification of poverty deflects from the issue of agency. Poverty is not a 'thing' to be attacked, but the outcome of social inequalities that must be

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Planning and Development', *Social Science Information* 36 (2), 343-376. and Cernea, M., 1995, 'Social Organisation and Development Anthropology', *Human Organisation*, Vol.54, No.3, pp.340-52.

<sup>38</sup> For instance see, Ferguson, J 1990 *The Anti-Politics Machine. 'Development', Depoliticization and*

*Bureaucratic Power in Lesotho*, Cambridge, Cambridge University Press.; Escobar, A 1991 Anthropology and the development encounter: The making and marketing of development anthropology, *American Ethnologist* 18(4), 658-682.

<sup>39</sup>For example see Ferguson, J., 1997, 'Anthropology and its Evil Twin: The constitution of a Discipline', in F. Cooper and R. Packard (eds), *International Development and the Social Sciences: Essays on the History and Politics of Knowledge*, Berkeley: University of California Press (pp.150-75); Booth, D., M. Leach, and A. Tierney, 1999, 'Experiencing Poverty in Africa: Perspectives from Anthropology', Background Paper No.1b for the World Bank Poverty Status report 1999.; Green, M. 2006. "Representing Poverty and Attacking Representations: Perspectives on Poverty from Social Anthropology", Global Poverty Research Group and Department of Social Anthropology, University of Manchester

confronted. Only an emphasis on how the rich and powerful came to have wealth and power can fully bring to light how this process works. The poor are poor not because of ‘poverty’, but are poor because of other people.<sup>40</sup>

Horowitz suggests that it is morally necessary for anthropology to become centrally engaged in today’s critical issues – poverty, powerlessness, environmental degradation, and national, class, caste, gender, ethnic, religious, and racial oppressions – and that anthropology has important contributions yet to make about the kinds of formations that will characterize human social life in the twenty-first century<sup>41</sup>. In 1996 Gardner and Lewis writes that there are moral absolutes in the world...people have a right to basic material needs; they also have a right to fulfill their individual potential, whether this involves becoming literate, retaining their cultural identity or their freedom, having the means to generate an income, or whatever.<sup>42</sup>

### **Anthropological perspectives on Development**

Anthropological perspectives tend to view development from a critical perspective. The kind of issues addressed, and implications for the approach typically adopted can be gleaned from a list questions posed by Gow (1996). These questions involve anthropologists asking why, if a key development goal is to alleviate poverty, is poverty increasing? Why is there such a gap between plans and outcomes? Why are those working in development so willing to disregard history and the lessons it might offer? Why is development so externally driven rather than having an internal basis? In short why so much does planned development fail? This

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<sup>40</sup> Green,M. 2006. “Representing Poverty and Attacking Representations: Perspectives on Poverty from Social Anthropology” , Gloal Poverty Research Group and Department of Social Anthropology, University of Manchester.

<sup>41</sup> Horowitz, Michael M. 1996a “Thoughts on Development Anthropology after Twenty Years. In *Transforming Societies, Transforming Anthropology*”. Emilio F. Moran, ed. . Ann Arbor: University of Michigan Press.p.328; Cited here from David D.Gow (2002) “Anthropology and Development: Evil Twin or Moral Narrative?” in *Human Organization*, Vol.61, No 4, 2002

<sup>42</sup> Gardner, K. and Lewis,D. 1996 “Anthropology, Development and the Post-Modem Challenge”. Chicago: Pluto Press. P.157, cited here from David D.Gow (2002) “Anthropology and Development: Evil Twin or Moral Narrative?” in *Human Organization*, Vol.61, No 4, 2002, p.305

anthropology of development has been distinguished from development anthropology which is more concerned with anthropologists' contributions to development projects and the like.<sup>43</sup>

For example, Radcliffe-Brown instructed, “A wise anthropologist will not try to tell an administrator what he ought to do; it is his special task to provide the scientifically collected and analyzed knowledge that the administrator can use if he likes.”<sup>44</sup> Sillitoe notes that development studies is undergoing a revolution in the pursuit of ethnography and adds “Few anthropologists are involved”<sup>45</sup> The first is the literature in the ‘anthropology of development’ that arose in the 1990s as a critique of Western development projects—not to be confused with ‘development anthropology’ that seeks to make development projects work better.<sup>46</sup>

In her paper Lourdes Arizpe writes about the complexity in dealing with culture in development in the last fifty years has to do with the failure to distinguish the constitutive, functional, and instrumental aspects of cultural discourse. As the report of the United Nations (UN) commission Culture and Development explicitly stated, it is not culture that is embedded in development; it is development that is embedded in culture.<sup>47</sup>

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<sup>43</sup> Gow, David D. (1996) Review: The Anthropology of Development: Discourse, Agency, and Culture Reviewed work: An Anthropological Critique of Development: The Growth of Ignorance by Mark Hobart and Encountering Development: The Making and Unmaking of the Third World by Arturo Escobar, *Anthropological Quarterly* Vol. 69, No. 3, Healing and the Body Politic: Dilemmas of Doctoring in Ethnographic Fieldwork, Jul., pp. 165-173

<sup>44</sup> A.R. Radcliffe-Brown, *African Systems of Kinship and Marriage* (Oxford: Oxford University Press, 1950), p.85; cited here from M.G. Whisson, ‘Advocates, Brokers and Collaborators: anthropologists in the real world’, *Social Anthropology and Development Policy*, ed. Ralph Grillo and Alan Rew (Cambridge: Tavistock Publications, 1985), p.132 cited here from <http://www.ayling.com/content/documents/Academic/University%20of%20Oxford/What%20insights%20have%20anthropologists%20been%20able%20to%20provide%20in%81c.pdf>

<sup>45</sup> Sillitoe, P. ‘Participant observation to participatory development: Making anthropology work’, *Participating in Development: Approaches to indigenous knowledge*, ed. by Paul Sillitoe, Alan Bicker and Johan Pottier (London: Routledge, 2002), p.1 cited here from <http://www.ayling.com/content/documents/Academic/University%20of%20Oxford/What%20insights%20have%20anthropologists%20been%20able%20to%20provide%20in%81c.pdf>

<sup>46</sup> E. Crewe and E. Harrison, “*Whose Development? An Ethnography of Aid*” (London: Zed Books, 1998).

<sup>47</sup> Arizpe, L., 2004. “The Intellectual History of Culture and Development Institutions” in *Culture and public action: A cross-disciplinary dialogue on development policy*, ed. V. Rao and M. Walton. Stanford: Stanford University Press.

In his landmark study of development specialists in Lesotho, Ferguson suggests that in the second half of the 20th century 'development' functioned like the terms 'God' in the 12th and 'civilisation' in the 19th, setting a central problematic, a dominant interpretative grid that is unquestioned: it is regarded as self evident that poor countries need 'development'. Institutions generate their own forms of discourse. On this basis interventions are organized, which invariably fail in their own terms, but have the unintended consequences of entrenching bureaucratic power and occluding politics<sup>48</sup>. In the 1960's many anthropologists working on development issues were committed to the questioning of development processes, assumptions, and practices. With the rise of dependency theory and world systems theory in the 1970's combined with the neo-Marxist influence within anthropology, much critical literature stressed on the development enterprise as creating and perpetuating underdevelopment and dependency within the Third World. Critics argued that development was a neo-colonial project of global capitalist expansion that worked to reinforce structures of inequality and reproduce and maintain the domination of the South by the North<sup>49</sup>.

In his paper David D. Gow argues that the academy has chosen to categorize development anthropology as the discipline's evil twin, since the livelihoods of those in the academy depend upon the intensive study of those whom development anthropology would change forever. But development anthropology can also be viewed as a project that provides a moral narrative, based on ethical concerns, that justifies involvement in the fate of others. These concerns are examined through four lenses: the postmodern critique of anthropology, an examination of what development anthropologists really do, the argument for an engaged anthropology, and the contribution of development ethics. By embedding development anthropology in this broader philosophical and

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<sup>48</sup> J. Ferguson, "The Anti-Politics Machine: 'Development,' Depoliticization, and Bureaucratic Power in Lesotho" (London: University of Minnesota Press, 1990).

<sup>49</sup>(For example see: Chilcote, Ronald and Joel Edelstein. 1974. *Latin America: The struggle with dependency and beyond*. Cambridge MA: Schenkman Publishing Co; Galli, Rosemary. Ed. 1981. *The political economy of rural development*. Albany: State University of New York Press.;Kiely, Ray. 1999. "The last refuge of the noble savage? A critical assessment of postdevelopment theory" *The European Journal of Development Research* 11(1): 30-55.; Lappe, Frances Moore, Joseph Collins and David Kinley. 1980. *Aid as obstacle*. San Fransico CA: Institute for Food and Development Policy.;Lappe, Frances Moore and Joseph Collins. 1977. *Food first: Beyond the myth of food scarcity*. New York: Balantine Books.

historical context, it can then be viewed, and perhaps appreciated, as discipline's moral- rather than its evil-twin.<sup>50</sup>

David Lewis and David Mosse in their paper on "*Encountering Order and Disjuncture: Contemporary Anthropological Perspectives on the Organisation of Development*" were referring to Grillo who writes about the disjuncture between two noted anthropologists' attitude towards policy: Malinowski advocated new roles for social anthropologists involved in the administrative domain as policy advisors to colonial administrators in Africa, Evans Pritchard was urging them to do exactly the opposite. For Evans Pritchard, social anthropologists had to remain in the domain of critical understanding and distance themselves as far as possible from the tainted worlds of policy and "applied" involvement. And they say while anthropologists may operate with in each domain, the tensions between the optimism and skepticism involved in each have characterized the profession since the 1940.<sup>51</sup>

Escobar in his paper "*Imagining a Post-Development Era? Critical Thought, Development and Social Movements*" says that the critique of development as discourse has begun to coalesce in recent years<sup>52</sup>, as in V.Y. Mudimbe's study of Africanism, the aim of these critiques is to examine the foundations of an order of knowledge about the Third World, the ways in which the third world is constituted in and through representation. The third world reality is inscribed with precision and persistence by the discourses and practices of economists, planners, nutritionists, demographers, and the like making it difficult for people to define their own interests in their own terms – in many cases actually disabling them to do so.<sup>53</sup> Development proceeds by creating abnormalities ("the poor", "the malnourished," "the illiterate," "pregnant women," "the landless") which it would then treat or reform. Seeking to eradicate all problems, it actually ended up multiplying to

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<sup>50</sup> David D.Gow (2002) "Anthropology and Development: Evil Twin or Moral Narrative?" in *Human Organization*, Vol.61, No 4, 2002

<sup>51</sup> David Lewis and David Mosse 2006 "*Encountering Order and Disjuncture: Contemporary Anthropological Perspectives on the Organization of Development*" *Oxford Development Studies*, Vol. 34, No. 1, March 2006

<sup>52</sup> See for instance (Ferguson 1990 *The anti-politics machine: "development," depoliticization, and bureaucratic power in Lesotho*; Apffel, Frederique Marlin and Stephen Marlin, eds. 1990. *Dominating Knowledge: Development, Culture and Resistance*. Oxford: Clarendon Press. Sachs, Wolfgang, ed. 1992, *The Development Dictionary: A Guide to Knowledge as Power*. London: Zed Books.

<sup>53</sup> See Illich, Ivan. 1977. *Towards a History of Needs*. Berkeley: Heyday Books

infinity. Embodied in multiplicity of practices, institutions and structures, it has had a profound effect on the Third World: social relations, ways of thinking, visions of the future are all indelibly marked and shaped by this ubiquitous operator<sup>54</sup>

According to Arturo Escobar development as discourse is certainly different from analyses carried out from the perspective of political economy, modernization, or “even alternative development.” Such analysis have generated proposals to modify the current regime of development: ways to improve upon this or that aspect, revised theories or conceptualizations, even its redevelopment with in a new rationality (for instance, socialist, anti-imperialist or ecological). These modifications, however, do not constitute a radical positioning in relation to the discourse; they are instead a reflection of how difficult it is to imagine a truly different domain. Critical thought should help recognize the pervasive character and functioning of development as a paradigm of self-definition. But can it further and contribute to the transformation or dismantling of the discourse?<sup>55</sup>

Scholars like Arturo Escobar, Wolfgang Sachs, Rahnema, Bawtree and Rist were of Marxist orientation and influenced by the poststructuralist/postmodernist movement which concerned itself, in part, with textual and discourse-based critiques of representation and called for self-critical epistemological reflection. These approaches center on the analysis of development as a cultural discourse and the role that it plays in shaping and defining reality. They argue that the pervasiveness of development discourse and ideology denaturalizes the historical and political realities of the development enterprise. They see development as a discourse which act as a regime of representation or hegemonic worldview that systematically shapes and constructs identities of the so-called Third World peoples and does not allow people to think of alternative organizing principles for the attainment of well-being.<sup>56</sup> But some other scholars like Moore, Arce, Long, Crew, Harrison and Everett who are of the post-structural orientation have argued that the post-development school of

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<sup>54</sup>Escobar, A.1992. “Imagining a Post-Development Era? Critical Thought , Development and Social Movements”available at <http://www.unc.edu/~aescobar/text/eng/escobar92.pdf>

<sup>55</sup> Ibid.p25

<sup>56</sup> For instance see, Rahnema, Majid and Victoria Bawtree. Eds. 1996. *The post development reader*. London: Zed Books; Escobar, Arturo. 1995. *Encountering development: The making and unmaking of the Third World*. Princeton NJ: Princeton University Press; Escobar, Arturo. 1995. *Encountering development: The making and unmaking of the Third World*. Princeton NJ: Princeton University Press; Sachs, Wolfgang. Ed. 1992. *The development dictionary: A guide to knowledge as power*. London: Zed Books.; Rist, G. (1990) ‘Development as the New Religion of the West’, *Quid Pro Quo* 1(2): 5-8.

critique was too systematic in presenting development as a homogenous enterprise. Their researches focus more on the ways in which development is contested, resisted, and reshaped throughout the development process<sup>57</sup>.

### **Alternative Development Paradigm**

Everett notes that anthropologists inspired by the works of Michel Foucault have described development as a discourse imposed on the Third World by powerful western institutions. In defining the power of such agencies (especially the World Bank) these authors focus not on the practices of actors or sets of actors, but rather on the ability of such institutions to change perception of Third world peoples and limit ways of thinking about the world and imagining change. While the focus on language is helpful to understand how development agendas are “deployed” throughout the world, many critics overlook the important role of local elite groups as well as on the agency of development<sup>58</sup>.

Hettne states his position on alternative development in terms of three principles: ‘The principle of territorialism as a counterpoint to functionalism. The principle of cultural pluralism as a counterpoint to standardized modernization. The principle of ecological sustainability as a counterpoint to “growth” and consumerism<sup>59</sup> Rahman contrasts a consumerist view of development, which treats people as passive recipients of growth, with a creativist view, according to which people are the creative forces of development, the means as well as the end of development, for development is defined as people's self-development<sup>60</sup>.

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<sup>57</sup> For example See: (Arce, Alberto and Norman Long. 2000. *Anthropology, development, and modernities*. London: Routledge; Crew, Emma and Elizabeth Harrison. 1998. *Whose development? An ethnography of aid*. London: Zed Books; Everett, Margaret. 1997. "The ghost in the machine: Agency in "poststructural" critiques of development" *Anthropological Quarterly* 70: 137-51; Moore, Donald. 2000. "The crucible of cultural politics: Reworking 'development' in Zimbabwe's Eastern Highlands" *American Ethnologist* 26(3): 654-689.)

<sup>58</sup> Everett, M.1997 “The ghost in the machine: agency in ‘poststructural’ critiques of development” in *Anthropological Quarterly*, 70 (3), pp 137-151.

<sup>59</sup>Hettne, B. (1990) *Development Theory and the Three Worlds*. London: Longman (2nd edn,1995).Pp 199.I owe

these quotes to a review by Jan Nederveen Pieterse,(1998.)

<sup>60</sup>Rahman, M. A. (1993) *People's Self-development: Perspectives on Participatory Action Research*. London: Zed; Dhaka: University Press.

Jan Nederveen Pieterse writes that Alternative development has been concerned with alternative practices of development of participatory and people-centred – and with redefining the goals of development. Mainstream development has gradually been moving away from the preoccupation with economic growth toward a people-centred definition of development, for instance in human development. This raises the question in what way alternative development remains distinguishable from mainstream development – as a roving criticism, a development style, a profile of alternative positions regarding development agency, methodology, and epistemology? Increasingly the claim is that alternative development represents an alternative paradigm. This is a problematic idea for four reasons: because whether paradigms apply to social science is questionable; because in development the concern is with policy frameworks rather than explanatory frameworks; because there are different views on whether a paradigm break with conventional development is desirable; and finally because the actual divergence in approaches to development is in some respects narrowing. There is a meaningful alternative development profile or package but there is no alternative development paradigm – nor should there be. Mainstream development is not what it used to be and it may be argued that the key question is rather whether growth and production are considered within or outside the people-centred development approach and whether this can rhyme with the structural adjustment programmes followed by the international financial institutions. Post-development may be interpreted as a neo-traditionalist reaction against modernity. More enabling as a perspective is reflexive development, in which a critique of science is viewed as part of development politics.<sup>61</sup>

This ideology is critical and reactive to the following elements. It: (a) knows that poverty is not to be taken for granted, (b) knows that, in the end, Development = Westernization, (c) builds upon a radical critique of Modernism, (d) sees development as a manipulation of discourse, and (e) draws upon anti-managerialists insights and dichotomous thinking in the politics of post-development<sup>62</sup> What is needed is not ‘development

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<sup>61</sup> Jan Nederveen Pieterse, 1998 “My Paradigm or Yours? Alternative Development, Post-Development, Reflexive Development” in *Development and Change* Vol. 29 (1998), 343-373. Institute of Social Studies. Published by Blackwell Publishers Ltd, 108 Cowley Rd, Oxford OX4 1JF, UK.=

<sup>62</sup> “Development Alternatives or Alternatives to Development: The creative whirlwinds of the alternatives” available at [www.intra1.iss.nl/content/download/6851/63059/file/chapter11.pdf](http://www.intra1.iss.nl/content/download/6851/63059/file/chapter11.pdf) from Nederveen-Pieterse, 2000 99-110

alternatives', but 'alternatives to development'. (...) 'Not more Development but a different regime of truth and perception'<sup>63</sup>

There may be several reasons for this. Alternative development tends to be practice oriented rather than theoretically inclined. The world of alternative development is not a 'library world'. Part of its logic is that, as development is people-centred, genuine development knowledge is also people's knowledge and what counts is local rather than abstract expert knowledge. With the local orientation comes a certain regional dispersion in the literature, which looks like a scattered archipelago of primary local knowledges, with little overarching reflection. Besides, alternative development travels under many aliases – appropriate development, participatory development, people-centred development, human scale development, people's self-development, autonomous development, holistic development; and many elements relevant to alternative development are developed, not under its own banner, but under specific headings, such as participation, participatory action research, grassroots movements, NGOs, empowerment, conscientization, liberation theology, democratization, citizenship, human rights, development ethics, ecofeminism, cultural diversity, and so forth<sup>64</sup>.

Nustad writes that Post-development theories have been accused of not having a future programme, and a number of authors have concluded that we are better off pursuing development as we know it. But the lack of instrumentality is not in itself a weighty argument against the analysis. At its best, 'post-development' offers an explanation of why so many development projects seem to fail. Two contributions are emphasized here: that transformation through development is linked to the agencies of elites, and that technical constraints imposed on developers shape the way in which they construct the problem. There is a need for extending the analysis, however. Including how development interventions are transformed in encounters with target populations gives a less rigid picture of the power of development, and can expose some of the problematic premises on which development interventions are based. In this way, post-development can offer a contribution to the practitioners of development<sup>65</sup>.

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<sup>63</sup> Nederveen Pieterse, J. 2000. After Post-Development. *Third World Quarterly*. 21(2), pp.175-191. from Escobar, 1992b:412-414)

<sup>64</sup> Jan Nederveen Pieterse, 1998 "My Paradigm or Yours? Alternative Development, Post-Development, Reflexive Development" in *Development and Change* Vol. 29 (1998), 343-373. Institute of Social Studies. Published by Blackwell Publishers Ltd, 108 Cowley Rd, Oxford OX4 1JF, UK.

<sup>65</sup> Nustad K.G. 2001. "Development: the devil we know?" *Third World Quarterly*, Vol 22, No 4, pp 479–489, 2001

Alternative development is not necessarily anti-theoretical but it is intellectually segmented. The work of several alternative development authors can be contextualized in terms of their social location. Thus, David Korten is an NGO strategist who contributes both to local development and global alternatives; John Friedmann is primarily concerned with local and regional planning; Anisur Rahman mainly addresses local and grassroots development; Manfred Max-Neef and Hazel Henderson are alternative economists, the former engaged with local development and the latter with global alternatives. Training, teaching and research are other contexts in which alternative development is being articulated, across a wide spectrum from small local institutes to university programmes.<sup>66</sup>

According to David C. Korten (1990) private voluntary humanitarian and development assistance efforts directed to the relief of Third World poverty have undergone important changes over the years. Rich in diversity of the purpose and experience, NGOs defy attempts at precise classification. Even so, among those NGOs that work in development, it is possible to identify three distinctive orientations in programming strategy (a) Relief and welfare (b) local self-reliance; and (c) sustainable systems development. All three strategic orientations appropriately co-exist with in the larger NGO community - and sometimes even within a single NGO<sup>67</sup>.

### Three Generations of NGO development program strategies<sup>68</sup>

Sl. No	Function	First Generation	Second Generation	Third Generation
1	Defining features	Relief & Welfare	Small-scale self-reliant	self local Sustainable development systems

<sup>66</sup> David D.Gow (2002) “Anthropology and Development: Evil Twin or Moral Narrative?” in Human Organisation, Vol.61, No 4,2002

<sup>67</sup>Korten, David C. 1987. “Generation NGO strategies: A key to people-centered Development.” In World Development Vol. 15, supplement 1, Autumn 1987, pp 145-1599.

<sup>68</sup> Korten, David C. 1990. “Getting to the 21<sup>st</sup> Century: Voluntary Action and the Global Agenda”. West Hartford: Kumarian Press.

			development	
2	Problem Definition	Shortages of goods and services	Local inertia	Institutional and policy constrains
3	Time frame	Immediate	Project life	Indefinite long-term
4	Spatial Scope	Individual or Family	Neighborhood or Village	Region or Nation
5	Chief Actors	NGO	NGO+beneficiary Organisation	All public and private institutions that define the relevant system
6	Development Education	Starving Children	Community self-help initiatives	Failures in interdependent systems
7	Management Education	Logistic Management	Project Management	Strategic management

Adapted from David C. Korten (1990); Table No-1

### Participation: Means and End Dichotomy

Participation as a *means*: Participation is seen as a process whereby local people cooperate or collaborate with externally introduced development programmes or projects. In this way participation becomes the means whereby such initiatives can be more effectively implemented. People's participation is sponsored by external agency and it is seen as a technique to support the progress of the programme or project. The term participatory development is commonly used to describe this approach and it implies externally designed development activities implemented in a participatory manner. This approach would appear to be quite wide spread and essentially promotes participation as a means of ensuring the successful outcomes of the activities undertaken.<sup>69</sup> Cleaver sees it as a strategy for achieving optimum efficiency and cost-effectiveness<sup>70</sup> Cooke and

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<sup>69</sup> UNDP/CSOPP Documents: Empowering People - A Guide to Participation.

<sup>70</sup> Cleaver, Frances. 2001. "Institutions, Agency and the Limitations of Participatory Approaches to Development." In Cooke and Kothari 2001, p37.

Kothari writes that participation is a process that enables the target communities to be part of the decision making that will affect their lives<sup>71</sup>

Participation as an 'end': participation is seen as a goal in itself. This goal can be expressed as the empowering of the people in terms of their acquiring the skills, knowledge and experience to take greater responsibility for their development peoples poverty can often explained in terms of their exclusion and lack of access to and control of resources which they need to sustain and improve their lives. Participation is an instrument of change and it can help to break that exclusion and to provide poor people with the basis for their more direct involvement in development initiatives. The critical issues to bear in mind are that people's participation in development is concerned with two things: (1). Structural relationships and the importance of developing people's capacities and skills to negotiate and to seek resources and changes which they require in order to improve their live; and (2).The methods and techniques whereby local people can be brought to play a part and to develop a stake in development programmes and projects. Both purposes are of equal importance; the former seeks to secure a longer term and sustainable development for the poor people, the latter is crucial in providing immediate access to the benefits of development.<sup>72</sup>

Oakley examines participation as an end in itself, with regards to an alternative view which perceives participation as an instrumental means. This perspective sees participation as a dynamic and unpredictable process which should arise from the grassroots rather than being imposed from above. it is normally associated with radical theorists who argue that participation is a process of empowerment of the deprived and excluded. This view is based on the recognition of differences in political and economic power among different groups and classes. The critical issue is that oppressed groups, who lack power because of their class, sex, caste, ethnicity, and so on, break their dependence on groups that exploit them. Participation thus implies a struggle for the re-distribution of power and resources in society<sup>73</sup>.Here, the development goal is of secondary importance,

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<sup>71</sup>Cooke, Bill, and Uma Kothari, eds. 2001. *Participation: The New Tyranny?* London: Zed. p139.

<sup>72</sup>UNDP/CSOPP Documents: Empowering People - A Guide to Participation. available at <http://portals.wi.wur.nl/files/docs/ppme/UNDPCSOPP-EmpoweringPeople-GuidetoParticipation.pdf>

<sup>73</sup> Oakley, P. (1989). *Community Involvement in Health Development: An Examination of the Critical Issue*. Geneva, WHO.

but the process whose outcome is an increasingly meaningful participation in the development process,<sup>74</sup> in this poor participate actively<sup>75</sup> direct participation from people emerges where their confidence and competence are built up. In this situation, participation becomes a process of achieving greater individual fulfillment, personal development, self-awareness and some immediate satisfaction<sup>76</sup>.

David A. Clark in his paper "*The Capability Approach: Its Development, Critiques and Recent Advances*"<sup>77</sup> reviews the ideas of Sen on Capability approach notes three noteworthy points: First, Sen does not subscribe to a fixed or definitive list of capabilities. Instead he argues that the selection and weighting of capabilities depend on personal value judgments (which are partly influenced by the nature and purpose of the evaluative exercise). While Sen often provides examples of intrinsically valuable capabilities such as being able to .live long, escape avoidable morbidity, be well nourished, be able to read, write and communicate, take part in literary and scientific pursuits and so forth.<sup>78</sup> He refuses to endorse a unique list of capabilities as objectively correct for practical and strategic reasons.<sup>79</sup> Second, Sen indicates that the CA can be used to assess individual advantage in a range of different spaces. For example, the assessment of poverty might involve concentrating on a relatively small sub-set of basic capabilities. Evaluating well-being or human development on the other hand

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<sup>74</sup> Moser, C. O. N. (1989). "Community Participation in Urban Projects in the Third World." *progress in planning* 32(2).

<sup>75</sup> Gilbert, A. and P. Ward (1984). "Community Action by the Urban Poor:Democratic Involvement, Community Self-help or Means of Social Control." *world Development* 12(8): 178-183.

<sup>76</sup> Richardson, A. (1983). *Participation*. London, Routledge&Kegan Paul.

<sup>77</sup>Clark, D.A. 2005. "*The Capability Approach: Its Development, Critiques and Recent Advances*" GPRG-WPS-032, Global Poverty Research Group, Institute for Development Policy and Management, University of Manchester, UK. Available at <http://economics.ouls.ox.ac.uk/14051/1/gprg-wps-032.pdf>

<sup>78</sup> (Sen, Amartya K. (1984), *Resources, Values and Development*, Oxford: Basil Blackwell., p.497; see also Clark, D. A. (2002), "*Visions of Development: A Study of Human Value*"s, Cheltenham: Edward Elgar. Table 3.1)

<sup>79</sup> ("Capability and Well-being". in Martha C. Nussbaum and Amartya K. Sen (eds), *The Quality of Life*, Oxford: Clarendon Press, p.47; D. A. (2002), "*Visions of Development: A Study of Human Value*"s, Cheltenham: Edward Elgar. P54; Qizilbash, M. (2002), .Development, Common Foes and Shared Values., *Review of Political Economy*, 14(4), 463-480.)

seems to require a much longer and more diverse list of capabilities.<sup>80</sup> The focus of the CA can be broadened further to include agency, which recognizes that individuals often have values and goals (such as preserving the environment, purchasing free trade products or opposing injustice, tyranny and oppression) that transcend and sometimes even conflict with personal well-being.<sup>81</sup> The CA has also been adjusted to focus on inequality, social justice, living standards and rights and duties (among other things). Finally, Sen recognizes that the CA is not sufficient for all evaluative purposes<sup>82</sup>. By itself the CA does not provide a complete theory of justice or development.<sup>83</sup> We need to take note of other principles such as personal liberty, economic growth and efficiency.

David A. Clark notes that Nussbaum's version of the Capability Approach differs from Sen's in several respects<sup>84</sup>. The most notable difference is that Nussbaum draws heavily on Aristotle in an effort to develop a definite list of central human capabilities<sup>85</sup>. The headings of the latest version of this list (which has

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<sup>80</sup> (see for example Sen, Amartya K. (1993), "Capability and Well-being". in Martha C. Nussbaum and Amartya K. Sen (eds), *The Quality of Life*, Oxford: Clarendon Press, pp. 31-2, 40-42)

<sup>81</sup> (see Sen, Amartya K. (1985), *Commodities and Capabilities*, Oxford: Elsevier Science Publishers.; Sen, A. K. (1985a), "Well-being, Agency and Freedom: the Dewey Lectures.", *Journal of Philosophy*, 82(4), 169-221.; Sen, Amartya K. (1987), *The Standard of Living: The Tanner Lectures*, Cambridge: Cambridge University Press.;

Sen, Amartya K. (1992), *Inequality Re-examined*, Oxford: Clarendon Press. ch.4).

<sup>82</sup> Sen, Amartya K. (1999), *Development As Freedom*, Oxford: Oxford University Press. p.77)

<sup>83</sup> (see Sen, A. K. (1983), "Development: Which Way Now?.", *Economic Journal*, 93, 745-62. Sen, Amartya K. (1988), "The Concept of Development.", in Hollis Chenery and Thirukodikaval N. Srinivasan (eds), *Handbook of Development Economics*, Vol.1, North Holland: Elsevier Science Publishers, pp. 10-26. Sen, Amartya K. (1992), *Inequality Re-examined*, Oxford: Clarendon Press.p.77; Sen, A. K. (2005), "Human Rights and Capabilities.", *Journal of Human Development*, 6(2), 151-66.)

<sup>84</sup> (see Nussbaum, Martha C. (2000), *Women and Human Development: the Capabilities Approach*, Cambridge: Cambridge University Press.Pp 11-15;Nussbaum, M. C. (2003), "Capabilities as Fundamental Entitlement: Sen and Social Justice.", *Feminist Economics*, 9(2-3), 43-4.; Sen, Amartya K. (1993), "Capability and Well-being. in Martha C. Nussbaum and Amartya K. Sen (eds), *The Quality of Life*, Oxford: Clarendon Press, pp. 30-53.)

<sup>85</sup> (Nussbaum, Martha C. (1990), "Aristotelian Social Democracy.", in Bruce Douglas, Gerald Mara and Henry Richardson (eds), *Liberalism and the Good*, New York: Routledge, pp. 203-52.; Nussbaum, Martha C. (1995), "Human

basically not changed much over the years) are: (1) *Life*; (2) *Bodily health*; (3) *Bodily integrity*; (4) *Senses, imagination and thought*; (5) *Emotions*; (6) *Practical reason*; (7) *Affiliation*; (8) *Other species*; (9) *Play*; and (10) *Political and material control over one's environment*<sup>86</sup> According to Nussbaum this list isolates those human capabilities that can be convincingly argued to be of central importance in any human life, whatever else the person pursues or chooses<sup>87</sup>. It therefore provides basic political principles that should be embodied in constitutional guarantees, human rights legislation and development policy<sup>88</sup>

### **Capacity Development: Means and End Dicotomy**

Capacity is understood as "the ability of individuals, organizations and societies to perform functions, solve problems and set and achieve their own objectives"<sup>89</sup> In this sense it is about the self-organization of a society and the will, the vision, the cohesion and the values to make progress over time. Lavergne and Saxby identify a set of so-called 'core capacities' which individuals, organizations or society as a whole need to possess

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Capabilities, Female Human Beings., in Martha C. Nussbaum and Jonathan Glover (eds), *Women, Culture and Development*, Oxford: Clarendon Press, pp. 61.104.;Nussbaum, Martha C. (2000), *Women and Human Development: the Capabilities Approach*, Cambridge: Cambridge University Press.)

<sup>86</sup> (Nussbaum, Martha C. (2000), *Women and Human Development: the Capabilities Approach*, Cambridge: Cambridge University Press. Pp41-2; Nussbaum, M. C. (2005a), .Well-Being, Contracts and Capabilities. in Lenore Manderson (ed.), *Rethinking Well-Being*, Perth: API Network, pp.41-2.

<sup>87</sup> (Nussbaum, Martha C. (2000), *Women and Human Development: the Capabilities Approach*, Cambridge: Cambridge University Press. p.74).

<sup>88</sup> (Nussbaum, Martha C. (1995), .Human Capabilities, Female Human Beings., in Martha C. Nussbaum and Jonathan Glover (eds), *Women, Culture and Development*, Oxford: Clarendon Press, p.87; Nussbaum, Martha C. (2000), *Women and Human Development: the Capabilities Approach*, Cambridge: Cambridge University Press. P.74-5

<sup>89</sup> The European Center for Development Policy Management (ECDPM) launched capacity.org as a tool for development researchers, practitioners and decision-makers. As a website and news letter, Capacity.org combines information on capacity development policy and practice within international development cooperation with debate on policy issues and practical experiences. It acts as a platform for dialogue by providing a channel for informed review and synthesis of the complex issues faced by development practitioners and policy makers. [www.ecdpm.org](http://www.ecdpm.org)

in order to realize their human and social potential to the highest possible level. They recognize the importance of technical skills, knowledge and human resource development, but go beyond that by addressing also intangible capacities such as managing and resolving conflicts, or building networks and relationships. Clear understanding of what capacity development is gradually emerging<sup>90</sup>.

From the 1950 to the 1980s, capacity development efforts included individual training, construction of physical facilities, and infrastructure and organizational development. In the sphere of agriculture research and development, capacity building is often equated with training activities and workshops. In management schools capacity building often means organisational development.<sup>91</sup> In Non-Governmental and Voluntary Service Organisations (NGO and VSOs) capacity building is often associated with the empowerment of individuals and grassroots organizations.<sup>92</sup> At the United Nations and the World Bank, capacity building typically refers to the improving national institutions to improve governance and economic management.<sup>93</sup>

The concept of capacity development came into existence during the 1990s with the growing realization that poverty and sustainable development could not be addressed through technical and economic solutions alone. Organizational theory and development management, as well as sociology, political science, and economics have influenced thinking around the term. Capacity development is generally understood to be an

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<sup>90</sup> Lavergne, R and Saxby, J. 2001 Capacity Development: Vision and Implications, CIDA Policy Branch, No.3, January, 2001.

<sup>91</sup> See for instance, Harrison, M. I. 1994. Diagnosing organizations: Models, methods and processes.

Thousand Oaks, CA: Sage Publications.

<sup>92</sup> Eade, D. 1997. Capacity Building: An approach to people centered development. Oxford:Oxfam.; Fals-Borda, O. and Md. A. Rahman (eds.). 1991. Action and knowledge: breaking the monopoly with participatory action research. London: Intermediate Technology Publications.

<sup>93</sup> Picciotto, R. and E. Wiesner (eds.). 1998. Evaluation and development: The institutional dimension. New Brunswick, NJ: Transaction Publishers; UNDP. 1998. Capacity assessment and development in a systems and strategic management context. Management Development and Governance Division, Technical Advisory Paper no. 3. New York: United Nations Development Program.

endogenous process through which a society, changes its rules, institutions and standards of behavior, increases its level of social capital and enhances its ability to respond, adapt and exert discipline on itself<sup>94</sup>.

Thus, ‘capacity development’ is broad and it attempts to be all-embrasive. It addresses development at different levels of society, it deals with entities of different size and scope, and it deals with the different stages of the development process. It attempts to link previously isolated, such as organizational development, community development, integrated rural development and sustainable development, into one umbrella concept.<sup>95</sup> Different terms used in the process of evolution of donor approaches in capacity building for development can be seen in the *Table No: 2* given below.

### **Evolution of donor approaches in capacity building for development**

<b>Decade</b>	<b>Terminology</b>	<b>Capacity Building approach</b>
1960s	Institution building	<ul style="list-style-type: none"> <li>• Provide public-sector institutions</li> <li>• Design functioning organizations</li> <li>• Focus on individual organizations</li> <li>• Models transplanted from North</li> <li>• Training in Northern universities</li> </ul>
		<ul style="list-style-type: none"> <li>• Shift to strengthening</li> <li>• rather than establishing</li> <li>• Focus still on individual</li> <li>• organizations</li> </ul>

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<sup>94</sup>Capacity Building or Control ? by Kirit Patel, [www.istr.org/resource/resmgr/working\\_papers\\_toronto/patel.kirit.pdf](http://www.istr.org/resource/resmgr/working_papers_toronto/patel.kirit.pdf)

<sup>95</sup>Peter Morgan (1998). “Capacity and Capacity Development: Some Strategies,” Note prepared for CIDA/Policy Branch, October 1998.

1960s-70s	Institutional strengthening/development	<ul style="list-style-type: none"> <li>• Provide tools to improve</li> <li>• Performance</li> <li>• Training in the North</li> </ul>
1970s	Development management/administration	<ul style="list-style-type: none"> <li>• Reach neglected target groups</li> <li>• Improve delivery systems and public programs to reach target groups</li> </ul>
1970s-80	Human resource development	<ul style="list-style-type: none"> <li>• Development is about people</li> <li>• Education, health, population</li> <li>• key sectors to target</li> <li>• People-centered development</li> <li>• emerges as concept</li> </ul>
1980s-90	New Institutionalism	<ul style="list-style-type: none"> <li>• Structural adjustment, policy reform, governance paradigm</li> <li>• Capacity building broadened to sector level (government, private, NGOs)</li> <li>• New focus on networks</li> <li>• More attention to external environment and national economic behavior</li> <li>• Shift from project to program focus</li> <li>• Concern with sustainability of capacity-building efforts</li> </ul>
		<ul style="list-style-type: none"> <li>• Reassessment of technical cooperation</li> <li>• Donor discussions on capacity building</li> <li>• Coalescing of different ideas around capacity building</li> </ul>

1990-	Capacity Development	<ul style="list-style-type: none"> <li>• Emergence of importance of local ownership</li> <li>• Participatory approaches seen as key</li> </ul>
2000	Capacity Development/ Knowledge networks	<ul style="list-style-type: none"> <li>• Millennium Development Goals become key driver</li> <li>• Increased participation in capacity building</li> <li>• Spread of ICT-based knowledge networks</li> <li>• Emphasis on ongoing learning and adaptation</li> <li>• Systems approaches and emerging talk of complex systems</li> <li>• Balancing results-based management and long-term sustainability</li> <li>• More emphasis on needs assessment/ analysis</li> <li>• Increased donor coordination</li> <li>• Concern with how to secure</li> <li>• long-term donor investments</li> </ul>

Adapted from C. Lusthaus, M-H Adrien, and M. Perstinger, Capacity Development: Definitions, Issues and Implications for Planning, Monitoring and Evaluation; Universalia Occasional Paper No. 35, September 1999. **Table No-2**

The terms capacity building and capacity development are highly elastic, in that they can be stretched to embrace many different things. Horton makes a point that the term ‘*building*’ often implies that activities are carefully planned and executed, that they follow a clear and detailed plan or blueprint. However, ‘*capacity development*’ involves more experimentation and learning than engineering<sup>96</sup>. For this reason, he believes that the term capacity development, which implies an organic process of growth and development, is more

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<sup>96</sup> Horton 1999 Horton, D. 1999. “*Building capacity in planning, monitoring, and evaluation: Lessons from the field*”. In Knowledge, Technology, and Policy, 11(4): 152-188.

appropriate than capacity building.<sup>97</sup> Peter Morgan has defined capacity development as the process by which individuals, groups and organizations improve their ability to carry out their functions and achieve desired results over time. This definition highlights two important points: that capacity development is largely an internal process of growth and development, and that capacity-development efforts should be results oriented.<sup>98</sup> Capacity development is at the heart of many development agencies' current strategies<sup>99</sup>

Notion of *embeddedness* – capacities that cannot be dissociated from the owners of those capacities – Capacity Development cannot be separated from notion of local ownership. Capacity cannot be transferred. Different *levels*, different *forms* of capacity all interconnected in a systemic way. Capacity development cannot be reduced to Human Resource Development or Organizational Development.<sup>100</sup> Capacity development takes place at *different levels* (of social systems). To ensure the sustainability of its capacity development work with its clients - meso-level organizations that contribute to poverty reduction at these different levels. In concrete terms, this means that it provides services so that they strengthen not only the individuals working for the organization, but also the capacities of the organization as a whole, the relations with the direct environment and its ability to influence policies at the macro-level. For the different levels are not separate spheres, but part of “nested systems” in which each element is important and deserves attention. Thus, for local actors working on reliable and effective relations with other actors to create an enabling task environment may well be equally

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<sup>97</sup> Horton, D. 2002. *Planning, Implementing, and Evaluating Capacity Development*, ISNAR. The Hague: International Service for National Agricultural Research. Briefing Paper 50.

<sup>98</sup> Morgan, P 1997. The design and use of capacity development indicators. Paper prepared for the Political and Social Policies Division, Policy Branch, CIDA. Hull: Canadian International Development Agency (CIDA).

<sup>99</sup> OECD. 1997. Criteria for donor agencies' self-assessment in capacity development. Document no. DCD/DAC(97)31. Paris: Organisation for Economic Co-operation and Development.; OECD. 2000. Donor support for institutional capacity development in environment: Lessons learned. Paris, France. Organisation for Economic Co-operation and Development.

<sup>100</sup> “Capacity Development: Conceptual Framework and Key Issues” by Réal Lavergne presented at Tokyo International Symposium on Capacity Development –February 4, 2004 , [http://www.asocam.org/biblioteca/DC\\_034.pdf](http://www.asocam.org/biblioteca/DC_034.pdf)

essential as (and to some degree even a prerequisite for) developing individual or organizational capacities<sup>101</sup>

### **Trend-1**

There is a clear move away from focussing on individual organisations to look at capacity networks and larger systems such as sectors, whole of Government approaches, societal transformation) Capacity often only comes about through an interplay among the capabilities of individuals, organisations, networks and larger institutions and systems<sup>102</sup>

### **Trend-2**

It is generally accepted that capacity development is a dynamic process that is context and situation specific. It requires continuous strategic planning, interaction, negotiation, and action learning. Capacity development cannot be pre-designed and ‘implemented’ but requires ‘strategic incrementalism’. It is dynamic process that is often part of a broader developmental or change process. As a consequence, it is difficult to plan in advance which steps will need to be taken, or which dynamics will evolve. An appropriate support in this can be process facilitation.<sup>103</sup>

### **Trend-3**

There is growing recognition that large-scale change cannot be simply rolled out from the top; rather, it should be seen as a process of ‘decentralised social learning’. Good policies may create better conditions but

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<sup>101</sup>“Capacity Development: From theory to SNV’s practice”2007 Prepared by Jan Ubels, head Knowledge Management SNV, with inputs from Lara Yocarini, advisor SNV Benin, and Kees Zevenbergen, head Strategy Unit SNV. Available at: [http://www.thepowerofhow.org/uploads/wysiwyg/documents/other\\_resources/snv/CapDev\\_From\\_theory\\_to\\_SNVs\\_practice.pdf](http://www.thepowerofhow.org/uploads/wysiwyg/documents/other_resources/snv/CapDev_From_theory_to_SNVs_practice.pdf)

<sup>102</sup> UN Millennium Project (2005) Investing in Development: A Practical Plan to Achieve the Millennium Development Goals . UNDP/Earthscan.

<sup>103</sup> Brian Levy (2005) Presentation to the LENPA Forum, Washington, April 2005.

they cannot produce development. Experimentation at the work floor and related horizontal and vertical learning are required (micro-macro linkages)<sup>104</sup>

#### **Trend-4**

Capacity development is not neutral; it changes social, political, cultural, and economic relations. Supporting capacity development requires ‘external parties’ to maintain a delicate balance between non-partisanship and helping to clarify directions of development. It also requires an understanding of the ongoing processes of change within society (including the drivers of change)<sup>105</sup>. This ability is not only determined by factors internal to the individual (skills, knowledge) or the organization (human resources), but also by a number of external dimensions, such as the availability of appropriate technologies, societal norms and values, economic opportunities, political will, and legal and administrative realities. Both the limitations and opportunities presented by these internal and external factors deserve due attention and are key determinants of the sustainability and success of capacity development. Capacity development has a strong “*political dimension*” and is not power neutral. It touches on power differentials and can meet with opposition from vested interests. One way of dealing with these political dimensions is in offering capacity development support to those organizations that have the potential and the will to effectively address the structural causes of poverty<sup>106</sup>.

#### **Trend-5**

A wide range of less tangible, but no less important, dimensions of capacity having to do with skills, experience and creativity; social cohesion and social capital; values and motivations; habits and traditions; institutional culture, etc. These intangible dimensions of capacity, often referred to as “capabilities,” are crucial because they

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<sup>104</sup> See the case studies of the Lacor Hospital (Uganda), the COEP network (Brazil) and the ENACT programme (Jamaica) conducted for the ECDPM Study on Capacity, Change and Performance. [www.ecdpm.org](http://www.ecdpm.org)

<sup>105</sup> DFID (2004) Public Information Note: Drivers of Change. Department for International Development, UK.

<sup>106</sup>“Capacity Development: From theory to SNV’s practice”2007 Prepared by Jan Ubels, head Knowledge Management SNV, with inputs from Lara Yocarini, advisor SNV Benin, and Kees Zevenbergen, head Strategy Unit SNV. Available at [http://www.thepowerofhow.org/uploads/wysiwyg/documents/other\\_resources/snv/CapDev\\_From\\_theory\\_to\\_SNVs\\_practice.pdf](http://www.thepowerofhow.org/uploads/wysiwyg/documents/other_resources/snv/CapDev_From_theory_to_SNVs_practice.pdf)

determine how well society uses the other resources at its disposal. Whatever else CD might imply, its specificity is the central place accorded to these capabilities<sup>107</sup>. There is increasing recognition of the importance of the less tangible or 'soft' elements of capacity draws attention to such elements as leadership, culture, values, legitimacy and even '*inner fire*' (as one researcher called it). It should be recognized that capacity development can only be voluntary, and should be grounded in ownership. This means that the motivation to develop certain capacities should come from the inside. It also implies that the responsibility over the process, as well as control over the necessary resources, and the acceptance of all outcomes, should lie with the person, organization, network or system whose capacities are being strengthened.<sup>108</sup> Capacity development became a hugely popular term in the second half of the nineties. It sometimes seemed to be THE solution for almost anything in the development sector. Today there are many interpretations and confusion has arisen about how to use the term. Some see it as a philosophy or attitude, others as an operational method. The question basically is "what is it and how does it work?"<sup>109</sup>

#### Social Mobilization: Means and End Dichotomy

Recognizing the imperative to address poverty related issues and to suggest strategies and measures to alleviate poverty in the region, the SAARC Leaders at their Sixth Summit (Colombo, 1991) established an Independent South Asian Commission on Poverty Alleviation (ISACPA). The Commission, while reporting to the Seventh Summit (Dhaka, 1993), provided a conceptual framework for poverty alleviation through social mobilization and empowerment in South Asia<sup>110</sup>. ISACPA was an innovative collaborative partnership between SAARC governments and an independent group of southern scholars and civil society activists. It was the establishment of ISACPA in 1991 that provided a common ground for stimulating regional cooperation on the basis of "Unity in Diversity" and "Development with Equity". In effect, it was a commission not merely on poverty, but also on

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<sup>107</sup>Lavergne, R and Saxby, J. 2001 Capacity Development: Vision and Implications, CIDA Policy Branch, No.3, January, 2001

<sup>108</sup>"Capacity Development: From theory to SNV's practice" 2007 Prepared by Jan Ubels, head Knowledge Management SNV, with inputs from Lara Yocarini, advisor SNV Benin, and Kees Zevenbergen, head Strategy Unit SNV. Available: [http://www.thepowerofhow.org/uploads/wysiwyg/documents/other\\_resources/snv/CapDev\\_From\\_theory\\_to\\_SNVs\\_practice.pdf](http://www.thepowerofhow.org/uploads/wysiwyg/documents/other_resources/snv/CapDev_From_theory_to_SNVs_practice.pdf)

<sup>109</sup> Ibid. p.1

<sup>110</sup> [http://www.sarc-sec.org/areaofcooperation/cat-detail.php?cat\\_id=51](http://www.sarc-sec.org/areaofcooperation/cat-detail.php?cat_id=51)

larger governance and development issues, to sort out the contradictions between the reality and conventional development thinking and action, and provide practical solutions which could be implemented politically in a given time frame. The report of the commission, which emerged from an enquiry and wide-ranging dialogue with a range of stakeholders over an eight-month period in 1992, explored the complementarities between measures of economic reform and participatory development, by the poor themselves. It helped to mainstream ideas that were at the margins and reinforce the debate/dialogue towards practice of decentralized participatory democracy and development with equity and to macro and micro policy options and institution building for cost effective sustainable eradication of the worst forms of poverty in a given timeframe. The report that emerged was unanimous.<sup>111</sup>

In the past twenty to twenty five years a sufficient body of experience particularly at the micro level has matured, which demonstrates that where the poor participate as subjects of the development process and not as objects of it, it is possible to generate growth, human development and equity, not as trade –offs, but as complementary elements in the same process. An in-depth analysis was made by the ISACPA Commission of Aga Khan Rural Support Program (AKRSP) in Pakistan, women’s Development Programme (WDP) in India, the Small Farmer Development Programme (SFDP) in Nepal, the Integrated Atoll Programme (IAP) in Maldives, the Monger Primary Health Care Project (MPHCP) in Bhutan, Bangladesh Rural Advancement Committee (BRAC) and the Janashakthi Bank Society (JBS) in Sri Lanka. Other Cases such as the Amul-Cooperative, Working Women’s Forum and SEWA in India, The Production Credit for Rural Women in Nepal, the Orangi Pilot Project in Pakistan, and the Grameen Bank in Bangladesh and the Institute of Nursery Studies Programme in Sri Lanka were also studied<sup>112</sup>.

All these reflected the kind of social mobilization that was taking place at the periphery of the dominant development intervention. In these “success cases” of poverty alleviation at the micro-level, the poor participated and contributed to growth and human development under varying socio-political circumstances. These experiences also demonstrated that at relatively lower levels of income it is possible for the poor to have a

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<sup>111</sup> The scattered “success cases” were mentioned in “Meeting the challenges” A Report of Independent South Asia Poverty Alleviation (ISACPA) appointed by SAARC, in Dhaka Summit, 1993.

<sup>112</sup> “Meeting the challenges” A Report of Independent South Asia Poverty Alleviation (ISACPA) appointed by SAARC, in Dhaka Summit, 1993.

high level of human development these demonstrated experiences from the ground provided a material basis for the assertion that a qualitatively and quantitatively significant new element can be added to the strategic options for poverty alleviation in South Asia. This positive new element is situated in the new emphasis being placed on human development and people- centered development at the Macro level. The report took the form of three coherent messages and one composite, but multi- dimensional, strategic recommendation.<sup>113</sup>

### **Message No.1**

The number of people living in poverty in the region, in 1991, based on the 14 conventional 'poverty line' estimates would be 440 million. The structural adjustment policies which accompany the open-economy industrialization strategy currently being adopted by most SAARC countries are likely to put further strains on the poor, particularly in the shorter term. The conclusion was inescapable that the magnitude and complexity of the problem of poverty in South Asian countries not only puts democracy at risk, but also poses a threat to the very fabric of South Asian societies.

### **Message No.2**

The conventional development interventions with their faith in “trickle down” and administrative redistribution to the poor, over the past 50 years, are inadequate. The role of the State had to change from that of a highly centralized doer to that of an enabler and supporter of growth in a three-sector growth model.

### **Message No.3**

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<sup>113</sup> (Report of the Independent South Asian Commission on Poverty Alleviation, “Meeting the Challenge”, SAARC Secretariat, Kathmandu, November 1992. Members of the Commission were Krishna Prasad Bhattarai (Chairman), Ponna Wignaraja (Vice Chairman), Shaikh Maqsood Ali, Fazle Hasan Abed, Sangay Ngedup, Jigmi Singay, K.R. Venugopal, S.R. Hashim, Abdul Sattar Moosa Didi, Hassan Sobir, Shreekrishna Upadhyay, Madhukar S.J.B.Rana, Safdar Hussain Kazmi, Sohaib Sultan Khan and Warnasena Rasaputram.)cited here from [http://southas2.w06.winhost.com/Media/NewsDoc/\\_518.Pdf](http://southas2.w06.winhost.com/Media/NewsDoc/_518.Pdf)

The eradication of poverty in South Asia would require a major political rather than a technocratic approach in which social mobilization and empowerment of the poor play a critical role. Where the poor participate as subjects and not as objects of the development process, it is possible for them also to generate additional growth. In this pattern of growth human development and greater equity are not mutually exclusive trade-offs, but are complementary elements in the same process.

## **Recommendation**

There should be a pro-poor development strategy based on a three-sector growth oriented approach which is un-ambiguously reflected in a coherent plan for the poor. This pro poor plan has to ensure a net transfer of resources to the poor. The new premise for action is an overall pattern of development, which in a transitional time frame moves on two fronts: A cautious open-economy industrialization front with pro poor reforms; and the pro poor poverty eradication front with rigorous social mobilization and participation.<sup>114</sup> The origins of SAPAP and the focus on poverty eradication can be traced to the political commitment expressed by the Heads of Governments and States of the region at the South Asian Association for Regional Cooperation (SAARC) back in 1991 when the SAARC Summit in Colombo appointed the Independent South Asia Commission on Poverty Alleviation (ISACPA). In its 1992 report, "Meeting the Challenges", ISACPA recommended, "the centre-piece of a policy framework for poverty alleviation has to be the mobilization of the poor in order to enable them to participate directly and effectively in the decisions that affect their lives and prospects"<sup>115</sup>.

## **Research Gaps**

Researcher agrees with Appadurai's observations that for more than a century, anthropologists have viewed culture as a matter of one or other kind of past as well as the human reactions in the present. They have examined habits, customs, heritage, tradition, and other historical aspects that shape culture. In spite of anthropologists' important contributions toward the understanding of culture, the future remains a stranger to most anthropological models that examine culture. The cultural actor is a person of and from the past as well as

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<sup>114</sup> The three messages are elaborated in great detail in chapters 1, 2 and 3 and the recommendation in Chapter 4 of the Report of the Independent South Asian Commission on Poverty Alleviation, 1992, SAARC Secretariat, Kathmandu, Nepal. Cited in <http://www.mediawitty.com/Media/NewsDoc/1337.Pdf>, p.71

<sup>115</sup> South Asia Poverty Alleviation Programme (SAPAP) appeared in <http://www.womenenvironment.org/detail.php?pageId=360>

his reactions learning and adaptations in the present. In the directions of futurity, aspirations, and development, anthropology has not contributed in a greater measure to this growing area of research.

Researcher has noted that not much research has been done in the growing area of non-profit organizations. It is noted that there is a shortage of first hand accounts about the day- to-day relational dynamics of GO-NGO partnerships, in translating development ideas, processes, values and purposes work, in the context bringing convergence at different levels, particularly at the grassroots. Little attention has been devoted to understanding or explaining how the macro-pro-poor policy is operationalised and explaining the flow of ideas and the adaptation of metadiscourses to local contexts and how these affect decision-making of the Dalits and poor women. There are no micro-level anthropological accounts that analyze examples of good capacity development and performance improvement, especially cases where local Dalits, poor women have improved their core capabilities under different conditions. Understanding is lacking on which capabilities get attention and why, and which do not, how they emerge over time, what support they need to be effective.

It is surprising that anthropological work has not so far contributed any significant degree to the growing area of research on what happens when the convergence of top-down and bottom-up development, macro-pro-poor policy framework as well as micro accounts where the individuals at the grassroots level realize, negotiate and utilize the opportunities that come across their way. It is noted that there is absence of first hand accounts about the nature of grassroots support organizations interactions with either donors or stakeholders. There are still comparatively less detailed accounts of the internal lives of on GO-NGO, NGO-NGO, NGO-society and NGO- multilateral development aid agency relationships to identify the appropriate local means of addressing problems that are global in nature and scope. And ethnographic methods can assist us identifying various forms of the representations of poverty, constructions the cultural, economic and political processes of development, forces and actors involved in social mobilization, and participation and capacity development of the beneficiaries.

Although ethnographic methods have been applied to the study of what is likely to happen when values and attitudes are not friendly to policies and institutions; and what degree the policies and institutions can change values and attitudes is also lacking. There has been little discussion about the use of anthropology to understand the past, present and future aspects of poverty and development and the existing cause-and-effect relationships between culture and other variables like policies, planning and programming and participation, core human capabilities and their wellbeing. No attention has been devoted to describing and explaining the forces/actors that can facilitate the process of capacity development in the face of values and attitudes that are not favorable to development.

## Defining the Problem

For more than a century, anthropologists have viewed culture as a matter of one or other kind of past as well as the human reactions in the present. They have examined habits, customs, heritage, tradition, and other historical aspects that shape culture. However, development is always seen in terms of the future. This includes plans, hopes, goals, targets, aspirations, and one's overall vision of the future. This tension between past and future is an historical object of our definitions and has been a crippling factor in understanding human behaviour. In spite of anthropologists' important contributions toward the understanding of culture, the future remains a stranger to most anthropological models that examine culture. Economics has become the science of the future. When people are seen as having a future, the discourse shifts focus toward an economic evaluation of their wants, needs, calculations and expectations.<sup>116</sup>

The cultural actor is a person of and from the past as well as his reactions learning and adaptations in the present, while the economic actor is a person of the future. Thus, the work of anthropologists to understand and define culture is often ignored, especially when it relates to development. In fact, in some circles it may be viewed as opposed to development, as tradition is opposed to newness and habit to change. In these directions of futurity, aspirations, and development, it is unfortunate that anthropology has not contributed in a greater measure to this growing area of research<sup>117</sup>.

Participatory approaches to development are largely dichotomized by a discussion of whether it is a means to development or an end in itself. The efficiency argument sees participation as a tool for achieving better project outcomes. The other approach sees participation as a process that enhances people's capabilities to

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<sup>116</sup> Appadurai, A. 2004 "The capacity to aspire: Culture and the Terms of Recognition" in Rao, V., and M. Walton, eds. 2004. *Culture and public action: A cross-disciplinary dialogue on development policy*. Stanford: Stanford University Press,

<sup>117</sup> Ibid.p60

improve their own lives and bring forth social change to the disenfranchised<sup>118</sup>. It is surprising that anthropological work has not so far made a significant contribution to this area of research.<sup>119</sup>

Over the past forty years, perspectives on development and poverty have shifted from a narrow economic perspective toward increasingly human-based perspectives. One of the landmarks of this process was the publication of the first UNDP Human Development Report in 1989. This report explicitly defined poverty as a multi-faceted problem that is essentially human in nature and cannot be tackled by a blueprint approach.<sup>120</sup> The World Bank's 2000 World Development Report defines poverty as an unacceptable deprivation in human well-being that can comprise both physiological and social deprivation. Physiological deprivation involves the non-fulfillment of basic material or biological needs, including inadequate nutrition, health, education, and shelter. A person can be considered poor if he or she is unable to secure the goods and services to meet these basic material needs. The concept of physiological deprivation is thus closely related to, but can extend beyond, low monetary income and consumption levels. Social deprivation widens the concept of deprivation to include risk, vulnerability, lack of autonomy, powerlessness, and lack of self-respect. Given that countries' definitions of deprivation often go beyond physiological deprivation and sometimes give greater weight to social deprivation, local populations (including poor communities) should be engaged in the dialogue that leads to the most appropriate definition of poverty in a country.<sup>121</sup>

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<sup>118</sup> Nelson, N. and S. Wright 1995. "Power and Participatory Development: Theory and Practice," London: Intermediate Technology Publication.

<sup>119</sup> Cleaver, F. 1999. "Paradoxes of Participation: Questioning Participatory Approaches to Development" in Journal of International Development Vol . 11, p597- 612

<sup>120</sup> "Capacity Development: From Theory to SNV's Practice" by Jan Ubels, head Knowledge Management SNV, with inputs from Lara Yocarini, advisor SNV Benin, and Kees Zevenbergen, head Strategy Unit SNV. 2007, [http://www.thepowerofhow.org/uploads/wysiwyg/documents/other\\_resources/snv/CapDev\\_From\\_theory\\_to\\_SNVs\\_practice.pdf](http://www.thepowerofhow.org/uploads/wysiwyg/documents/other_resources/snv/CapDev_From_theory_to_SNVs_practice.pdf) p3

<sup>121</sup> World Bank's 2000 World Development Report cited in <http://www.imf.org/external/pubs/ft/exrp/macropol/eng/index.htm>

This ‘new’ perception of poverty induced a shift in development assistance away from project implementation and technical assistance toward capacity development. Yet, another discussion arose around whether capacity development is a means to development or an end in itself. At times, capacity development seemed to be THE solution for almost anything in the development sector<sup>122</sup>.

A third dichotomy on social mobilization is emerging. Social mobilization is a process of engaging local communities to identify and harness their latent potential. Through this process, poor people are enabled to dream and perceive possibilities of change, thus rejecting the norms and beliefs that directly support their own degradation. The theory behind the concept of social mobilization is based on the assumption that the people are willing to do many things themselves and that they possess great potential.<sup>123</sup> At this point, however, it is not clear whether social mobilization is viewed a means or an end in itself.

A case for bottom up development provides challenging opportunities for anthropologists to use ethnographic methods and understandings to contribute to policy design and evaluation<sup>124</sup>. The anthropological study of NGOs as well as civil society enrich our understandings of how knowledge and information is produced and how the flow of ideas and the adaptation of meta discourses to local contexts affect decision-making in development and transition country contexts.<sup>125</sup> How do the social mobilization and capacity

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<sup>122</sup>Ibid. p2

<sup>123</sup> Assessing Linkages between Micro and Macro Level Issues , New Delhi, India Evaluation Office, UNDP, 13 February, 2002 available at <http://web.undp.org/evaluation/documents/micro-macroLinkages-workshop-report.pdf>

<sup>124</sup> Sillitoe, P. 1998. “The development of indigenous knowledge: A new applied anthropology”. *Current Anthropology* 39:223-52.) cited in Rao,V., and M.Walton, eds. 2004. *Culture and public action: A cross-disciplinary dialogue on development policy*. Stanford: Stanford University Press, p369

<sup>125</sup> Ishkanian.A , 2004. “*Anthropological Perspectives on Civil Society and NGO development in a Post-socialist Context*” a paper presented at NGO Study Group seminar- Ethnography of NGOs: Understanding organizational processes’ Oxford; <http://www.intrac.org/data/files/resources/291/Anthropological-Perspectives-on-Civil-Society-and-NGO-Development.pdf>

development approaches/strategies to poverty reduction actually facilitate the interplay of the actors? How does the bottom up approach to development actually work at a micro level in the context of pro-poor macro policy?

Research into the poor and poorest woman issues unfolds of the crimes, atrocities and violations of constitutional rights and human rights and their struggle against the oppressive forces. It is clear that the domestic violence, social, economic and political hegemony rests over the ignorance of the humanity in general and the poor women in particular. Poverty research could provide ammunition to challenge this hegemony. Thus, the rise of the poverty research is a potential source to provide insights into the poor women's culture, suffering and struggles and voice them into the development policy debates, which give wonderful opportunity to conduct the anthropological studies of bottom-up development. What evidence is there of capacity development principles being applied, in particular the following: the local ownership, learning by doing. How the motivation, commitment and desire on the part of the actors are generated? How the NGOs are facilitating the process –social mobilisation and capacity development among the poor women? How the power differentials are touched? And what are the structural changes? How the change management, collective action and common good are being sustained? The present study looks into these aspects for providing useful insights.

### **Selection of the Study Area**

The SAARC summit held in Colombo in 1991 established the Independent South Asian Commission on Poverty Alleviation (ISACPA) to study the situation and the solutions to poverty. The commission's recommendations led to Dhaka declaration on eradication of poverty by 2002 by the SAARC summit held in 1993. This was the origin of the UNDP supported SAARC program on poverty alleviation. The strategy proposed by the Independent South Asian Commission on Poverty Alleviation (ISACPA) thrust that call for a Pro-poor perspective, nurturing the potentialities within the poor with 'social mobilization' as a critical element of the development process. It urged for an empowerment approach to poverty alleviation in which poor are given support to develop and fully utilize their productive capacities. The UNDP aided South Asia Poverty Alleviation Programme (SAPAP) pilot project in three districts of Andhra Pradesh emerged in 1995 out of this initiative. The project strategy relied on a three-pronged strategy of social mobilization of the poor skill development and capital formation. A majority of the poor mobilized under the programme were women.

It started with an understanding of the importance of dealing with micro-level constraints faces by the poor for effective implementation of poverty alleviation strategies. In order to reduce poverty in the region the SAPAP initiated two major issues – on the one hand there was a supportive macro policy framework. Through its work on the policy front, SAPAP strived to advocate for such a framework. On the other hand it aimed to build up the capacities of the poor. In India SAPAP selected three districts in Andhra Pradesh: Anantapur,

Mahaboobnagar and Kurnool which were highly factions-ridden, famine-ridden and caste-ridden and feudalistic and affected by frequent famines.

SAPAP was started in November 1994 in the state of Andhra Pradesh in three drought-prone districts: Mahaboobnagar, Kurnool and Ananthapoor with focus on enabling the voiceless to build their own participatory organizations for poverty alleviation. The project attempted to alleviate poverty by handing over the organization and management of the developmental affairs to the village community. The objective was empowerment of the disadvantaged sections, especially women and the landless through the triad of social organization, skill development and capital formation. The project used thrift as an entry point. Programs are largely implemented through local NGOs and grassroots people's institutions. The poor women in the 7 SAPAP mandals in Kurnool were organized at three levels, hamlet /sub-hamlet level through small homogenous self help group (SHGs), village level through village level organisation (VOs) and the mandal level through the Mahila Mandal Samakyas (MMSs). Hence the researcher have selected Kurnool district for the present study, particularly the Orvakal, Panyam and Mahanandi mandals because of the geographical proximity, and the experimentation nature. Orvakal is adapted by a project officer even though NGO HERSELF was there in the initial stage of project implementation, later it was requested to adapt a mandal of its own because the project officer lives in Kurnool and Orvakal is nearer to Kurnool, and she wanted to focus on it intensively. MERIBA, a senior NGO has already been working in Panyam mandal. HERSELF had adapted Mahanandi mandal. The researcher has chosen one village from each mandal.

The researcher attempted to capture the women's own perception of what change has happened and through what processes. Being the passive victims of poverty and oppression do all women are actively trying to change their situation each and every day seriously? How far the mutual support, skill building, leadership development and easy access to finance expanding women's ability to changed their situation? How the expanding social capital (access to social support from friends) independent economic resource and access to leadership position within these local self-governing institutions influence their cultural and political identity? How the deeply entrenched caste attitudes are changing due to the women's exposure to these, self-help, self administered and self managed local institutions or women collectives? What are the capacities that are up graded? What are the new capacities developed? How these upgraded and newly developed capacities are expanding their opportunities to overcome their poverty, powerlessness, and injustice and inequality in their local socio-cultural context? How the power relations are restructured due to personal transformation leading to greater awareness of women of their strategic gender and other interests, as well as enhanced control over resources, their lives and public decision-making process?

## **The purpose of the Study**

The present study aims to know how the capacities of the poor women are unleashed, strengthened and enlarged; and what are the enabling factors in those processes of social mobilization and capacity development. It attempts to analyzing examples of good capacity development and performance improvement especially cases where national actors have improved their capabilities and performance under different conditions. The purpose is to understand which capabilities get attention and why and which do not, how they emerge over time, what support they need to be effective, how they are coordinated for greater effect. How and under what circumstances they translate into performance. The study thus shed light on the ‘how’ and the ‘why’ as well as the ‘what’ to identify the values and attitudes that promote participation, including an assessment of the priority that attach to each, and those that impede it. It is essential to establish which values/ attitudes positively and negatively influence the process of Capacity development facilitated by the NGDOs Network. The study takes up mapping the changes in the power structures in given context. The concern is how the processes of social mobilization and capacity development work. This is also an attempt to develop an operationally useful understanding of the forces/actors that can participate in development in the face of values and attitudes that are not congenial to rights to development. Further it is important to trace the impact on traditional values and attitudes when development occurs as a consequence of these forces/actors and establish to what degree policies and institutions can change values and attitudes. The approach of this study is ethnographic.

## **Research objectives**

1. To understand the processes called social mobilization, capacity development and capital formation
2. To delineate how SAPAP project staff and the NGDOs actually facilitated these processes among the poor women in the study area?
3. To know how the group-based phenomena shape and influence the attitudes, aspirations and capabilities and agency of the poor women?
4. To analyze the changing power relations and the process of capital formation due to enhanced capacities of the women collectives’ in the study area.

## **Research Methodology**

The present study is located in Kurnool District of Andhra Pradesh. The district by its historical and socio-cultural structure had problems of factions, feudalism, and famines. In this background the research scholar has made an attempt to examine the problems and progress of the programmes during the past ten years

particularly in the SAPAP mandals. However, the present study is based on intensive fieldwork of the selected women collectives (SHGs, VOs and MMSs) in three mandals. It was started in February 2006. Initially, a pilot survey was carried out over three months. This had facilitated the designing of the study tools. After this an intensive fieldwork for a period of ten months in the study area was taken up.

The present study is based on intensive fieldwork approach. As part of methodology the study collected both primary and secondary data by using qualitative and quantitative anthropological tools. The qualitative methods include observation (both participant and non-participant), case study, focused group discussion, and key informant interview. The quantitative methods include formal interviews from the households with the help of structured schedules, and from concerned government officials and NGDO workers with the help of checklists. The secondary data was collected from published reports, policy documents of SAPAP, village records, and literature from social science journals and published materials.

In the first stage several attempts have been made to identify and contact the MMS, VO, SHG leaders of the women collectives. But in spite of the sincere efforts by the researcher, government officials showed little reluctance to allow the researcher to one of the intended mandals of the study area. Many questioned the credibility of the researcher in conducting the study. Some individuals also questioned what the outcome will be and in what way it will be of use to them? In spite of these hurdles the researcher was able to convince leaders and members about the purpose and academic nature of the present work. The women could provide information only when they came to trust the researcher as their leaders of MMS, PD, DRDA, and the Project officers of SAPAP endorsed my entry into the study area. But it has taken less time for establishing rapport with the key people and to make them convinced about the study and as well as to prove the credibility. The researcher established rapport with the identified the key informants SAPAP, NGDOs and Women members.

The second stage involves examining the way in which heterogeneous entities – people, interests, events and objects -- are tied together by translation of one kind or another into the material and conceptual order of SAPAP project. The study attempted to understand how poor women enhance their core human capabilities, improve performance and change their interrelationships through their informal and formal women collective spaces. Combining this narrower focus with a broader look at how organizational systems behave in different settings, including the contextual influences that shape them and provide incentives for or against change for example, local values, perceptions and political actors.

It is recognized that women are a diverse group, and caste, class, headship, marital status; age, disability and nature of relationship to village are important elements of diversity. An attempt was hence made to examine who is included and excluded from the membership and leadership of groups at various levels and who has

access to how much of loans. These issues were integrated into the SHG, VO and MMS questionnaires. Amongst the different aspects of diversity, caste was given particular importance in the context of Andhra Pradesh. Apart from issues of inclusion and exclusion of Dalit women, access of Dalit women to basic needs and group resources, whether the group had any way broken caste hierarchies within and outside the group were examined. The SHG/VO/MMS questionnaires, for example, examined whether venue of meetings were rotated irrespective of caste/whether it was held in a caste neutral place, whether members of different castes drank, ate and sat together, and whether members of different caste visited each other's house during festivals and occasions). They also examined whether the groups at different levels had intervened in instances of caste, conflicts in the village or caste discrimination in schools, Anganwadi clinics, and health centers etc.

In the context of women's empowerment, the extent to which the collectives of women are able to negotiate their gender, caste, class and other interests. And institutions of the market (labor market, commodity market, financial market), the state (government offices, judiciary, Gram Panchayat, political organizations) and the community (caste Panchayats, social norms on gender and caste). It also refers to the extent to which collectives are able to influence processes in favor of women and Dalits in the wider society. How the power derived at both individual and collective level, but involving dimensions of a higher order like self-awareness, confidence and assertiveness. In the context of women's empowerment, it also refers to awareness of strategic gender, caste, and class interests.

In the third phase of fieldwork, researcher spent long hours of time with the individuals and groups of people in conversations. Much time was spent with many individuals in taking their biographical information and related data. Various activities in the SHG, VO, MMS, Mahila Bank meetings were given importance during the participant observation of researcher. This time is used to have access with the members. Apart from SHG survey and interviews with the key informants, friendly contacts were established with the resource persons, specialists, and leaders. Case studies on SAPAP programme beneficiaries and officials were collected. Case studies have been used to get better understanding about people problems and their causes and how SAPAP initiated GO-NGDOs partnership actually facilitated the processes of social mobilization, capacity development and capital accumulation.

Basically the present study attempts to reconstruct the past 10 years of the social mobilization and capacity development efforts of the local NGDOs, SAPAP, and VELUGU cum IKP projects in the study area. The present study has exclusively focused on the poor women collectives and their day-to-day attempts and efforts that were made overcome the poverty at the individual and group level. The researcher tried to capture the processes of social mobilization and capacity development and capital formation in the three-tier systems:

SHG-VO-MMS context in these three mandals. The meetings of SHGs were observed. While selecting VOs and MMS an attempt was made to roughly capture experiences in the selected mandals in the SAPAP mandals in Kurnool District. The present study was undertaken in three mandals Orvakal, Pnyam and Mahanandi respectively. Hence the SAPAP staff and NGDOs: MERIBA and HERSELF and the women collectives at the group, village and mandal levels were selected for the fieldwork purpose. MMSs –3, VO-3, 3SHGs from each of the 3VOs, SAPAP project officers (POs)-2, NGDO-2, CCs-10, MBKs-3, VNA-5, MTC-3, CRPs-25, MMS leaders-20, leaders of the selected VOs, NGDO-cum-SAPAP staff-15, NGDOs Project Directors PDs-2. The entire narration in this thesis revolves around the voices of the poor women, and their documents at the SHG, VO and MMS levels and SAPAP implementing agencies. The visual aids they use, stories they tell, songs they sing, and activities they take up individually and collectively. The policy documents in bits and pieces scatter here and there those are available on the offices of the mandal level networks and of the VOs were thoroughly studied to grasp the attitudes and efforts of the NGDOs and SAPAP staff and the women beneficiaries as well.

To effectively capture the impact on gender specific dimensions of poverty it is important to go beyond the household to the individual level. The individual member/non-member questionnaire included questions to capture “access” to basic needs of adult/elderly men, adult/elderly women, boys and girls in addition to the “control” aspects of women’s empowerment. As there are differences amongst women and girls on the basis of caste, questions on caste-based equity in access to education, health, water and nutrition were also included. Apart from capturing access to each basic need, an attempt was also made to capture members’ own perceptions on changes in their overall well-being since joining group. The information with respect to the above aspects was obtained from the SAPAP staff, NGDO staff, women and men beneficiaries’ etc. More key informants were identified; interviews were conducted with the leaders of women collectives and the NGDO staff, SAPAP staff and the men of the village. Keen attention has been paid towards the accuracy of the information. It helped the researcher in collecting case study and other in-depth information. Observations of everyday life of the women in meetings and through interactions were attempted. An important aspect in collecting data from the women members is making them to talk about themselves and on various issues. These narratives of individuals were elicited on their personal lives in family within and outside community. These women members by narrating themselves also interpreted the dynamics of relationships with in the family, women collectives and community.

Throughout the fieldwork, the researcher resorted observation of data collected through the use of several techniques of data collection. The researcher participated in some of the MMS, VO and SHG meetings to understand the group and leadership dynamics of the women collectives and observe the collective ethos (norms and attitudes etc). Structured and unstructured interviews were conducted with women, leaders of SHGs, VOs and MMSs and officials to collect data regarding the implementation of SAPAP programme and respective

strategies and the women's participation, different comments, experiences, from women, NGOs were obtained and group discussions were also held in the offices and the villages as well.

## **Chapterization**

The first chapter introduces the research topic of the present study and deals with relevant literature review on the anthropological perspectives on the 'third sector', 'poverty', and 'development', 'participation', 'alternative development' and 'capacity development'. After tracing the gaps in the existing anthropological research, the study defines its research problem, states the purpose and then proposes the research objectives. Then the selection of the study area, research methodology, chapterisation and at the end the limitations of the present study are discussed.

The Second chapter deals with the background of the UNDP –aided SAPAP project ranging from appointing ISACPA, an overview of Kurnool district, economic situation of the Dalits in the project area, political context, factions, casteism and untouchability, NGDOs in Kurnool. It also narrates the historical context of SHG movement in India, mutually aided cooperative societies act, 1995; justification for identification of the 7 mandals for the SAPAP project implementation is discussed. This Chapter traces the history and political contexts and the origination of the SAARC's poverty alleviation programme which is macro-pro-poor policy-called South Asian Poverty Alleviation Programme (SAPAP) which was aided by UNDP.

The third Chapter narrates the collaborative Norms of GOI-NGDOs and UNDP partnership, the philosophy and key phases in social mobilization process in the SAPAP project area in Kurnool district. It deals with the basic assumptions and attitudes of the donor agencies, beneficiary, struggle against poverty, GO-NGDO partnership in facilitating the social mobilization process among poor women. It discusses how the process of social mobilization is facilitated among the poor women and what was its outcome – emergence of a range of women self-help groups, village organizations, mandal level and district level federations. At the end the chapter briefs the NGDOs Phasing-outs or Exit policy, NGDOs Post-Project willing, CBOs as emerging NGDOs, Social Mobilization Experimentation and Learning Center(SMELC), Society for Elimination of Rural Poverty (SERP), Differences between SAPAP and VELUGU/IKP, Community resource persons as emerging human capital, Zilla Mahila Samakya are discussed.

And the fourth chapter describes the philosophy and process of capacity development tries to seek the answer for how questions of capability enhancement are taking place in the group based phenomena. Firstly it makes detailed coverage how the process of capacity development was facilitated in the UNDP aided SAPAP context by shedding light on internal resources, external context, stakeholders, enabling environment. Secondly,

for analytical purpose the researcher divides the process of capacity development five different phases – burial phase, unleashing phase, participation phase, ownership phase and leadership phase. Thirdly, section of the chapter deals with the changing power relations – casteism and untouchability, gender issues, is changing attitudes of men toward women, women status at the household, mobility, mental spaces, structural changes in the informal sector, economic spaces, political spaces, socio-cultural spaces, deliverance from debt-bondage, condition of child-labor, and the fourth section of the Chapter deals with post-SAPAP project period.

Then the fifth chapter explains how the process of capital formation was facilitated in the selected area. For analytical purpose the researcher attempted to explain the process of capital formation through systemic view. The researcher traces various capital forms – physical, moral, attitudinal, social, human, institutional, intellectual, structural, aspirational, cultural, rightful, and financial and discussed explained how the process for formation of various forms of capital is taking place in the context of women collective spaces. The inter-relation and mutual influence among various capital forms takes place is also discussed. For analytical purpose researcher coined “attitude-based capacity determinism,” and aspirational determinism to explain how one capacity form leads to the formation of other capacity form. At the end how interaction, sharing and flow of ideas, resources and support takes place among different capacity levels in the women collectives are discussed. At the end finally the sixth chapter deals with summary and conclusions.

### **Limitations of the Study**

The present study is neither an evaluation, nor an overview of the UNDP aided South Asia Poverty Alleviation Programme (SAPAP). It is not a commentary on appropriate approaches or strategies, solutions to problems, success or failure. It is not concerned here with ‘best practices’ or lessons for replication. The concern is with the relationship and dialogue between tradition and aspirations, attitudes and opportunities of the poor, and the policy models of all kinds and the practices they are supposed to generate. This thesis provides the historical moment in a continuing institutional process. On the other hand the thesis offers a perspective on policy and practice as a contribution to the social-cultural anthropology of development. In fact, thesis is about the social construction of self-help, self-development, capacity categories, capacity development and capital formation. This is an attempt to organizations, processes and changing power relations that existed between policy prescriptions, on the one hand, and poverty reducing effects on the other.

First, the study focuses on endogenous processes of change. The researcher tried to understand the processes and dynamics of social mobilization, capacity development and capital formation as they unfold at the field level. Part of the research focused on the role of external interventions, particularly those of international development agencies, but this aspect is not intended as the main part of the analysis. The focus is on helping to

improve, first, the current level of understanding, and then the types of intervention. It is not assumed to put forward a comprehensive view of all capacity issues at all levels, ranging from the country level to the individual participant. The attention was given more on studying the capacity of formal organizational actors ranging from individuals to District level NGDOs network and groups of organizations.

Doing research on social mobilization and capacity development means exploring ways and means of how social guidance was offered, women collectives were facilitated, capabilities were facilitated, performance was improved and various forms of capital were formed. There are different types of capability categories and capacity levels. The inter relationships among the capacity forms, capacity levels, capacity categories, external development actors and targeted poor in the context of group-based social phenomena and the corresponding social, cultural and attitudinal changes constitutes the core area focus for the present study.

## **The Background of the UNDP aided SAPAP Project and the Study area in Kurnool District**

### **SAARC<sup>126</sup> Summits 1991, 1993**

The origins of South Asia Poverty Alleviation Programme (SAPAP) and the focus on poverty eradication can be traced to the political commitment expressed by the Heads of Governments and States of the region at the sixth South Asian Association for Regional Cooperation (SAARC) Summit back in 1991.

The Commission reporting to the Seventh Summit (Dhaka, 1993) provided a radical conceptual framework for poverty alleviation through social mobilisation and empowerment in South Asia. Hence, the commission's recommendations led to Dhaka declaration on eradication of poverty by 2002 by the SAARC summit held in 1993. This was the origin of the UNDP supported SAARC programme on poverty alleviation. Following the April 1993 SAARC Summit declaration on poverty eradication, the UNDP launched the South Asia Poverty Alleviation Programme (SAPAP). Its purposes were to: (a) enhance the national capacities for integration of growth and poverty alleviation policies; (b) demonstrate the feasibility of functioning of social mobilization mechanisms in each of the participating countries; and (c) enhance the national capacities for participatory monitoring of poverty programmes.

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<sup>126</sup> The South Asian Association for Regional Cooperation (SAARC) comprises the seven countries of South Asia, that is Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka. It is an Association based on the consciousness that in an increasingly interdependent world, the objectives of peace, freedom, social justice and economic prosperity are best achieved in the South Asian region by fostering mutual understanding, good neighbourly relations and meaningful cooperation among the Member States which are bound by ties of history and culture. The idea of regional cooperation in South Asia was first mooted in May 1980. After consultations, the Foreign Secretaries of the seven countries met for the first time in Colombo in April 1981. This was followed by a meeting of the Committee of the Whole in Colombo in August-September 1981, which identified five broad areas for regional cooperation. The Foreign Ministers of South Asia, at their first meeting in New Delhi in August 1983, adopted the Declaration on South Asian Regional Cooperation (SARC) and formally launched the Integrated Programme of Action (IPA) initially in five agreed areas of cooperation namely, Agriculture; Rural Development; Telecommunications; Meteorology; and Health and Population Activities. The Heads of State or Government at their First SAARC Summit held in Dhaka on 7-8 December 1985 adopted the Charter formally establishing the South Asian Association for Regional Cooperation (SAARC). See <http://www.idsa.in/system/files/SAARC-factsheet.pdf>; *Note:* Afghanistan was formally included in the SAARC family in 2007

The Colombo declaration resulting from the meeting of the Heads of State or Government of the seven SAARC countries at their sixth summit on the 21 December 1991 in Colombo, Sri Lanka was distinguished, among other things, for two important reasons. The first was its commitment to accord the highest priority to the alleviation of poverty in all South Asian countries. In the words of Declaration, the Heads of State or Government affirmed, “South Asia’s poverty constitute a huge and potential resource, provided their basic needs were met, and they were mobilized to create economic growth. This requires that the poor are empowered and are irreversibly linked to the main stream of development.” It was noted that each South Asian country has had significant success cases of this approach to poverty alleviation.

Recognizing that a great majority of these people remain below the poverty line, they evinced keen interest in a *daal-bhaath* or assured nutritional standards towards the satisfaction of basic needs of the South Asian poor.” Deeply conscious that primary education was the cutting edge in the struggle against poverty and the promotion of development, the heads of state or government reaffirmed the importance of attaining the target of providing primary education to all children between the ages of 6-14 years by the year 2000. They agreed to share their respective experiences and technical expertise to achieve this goal.

### **Appointing the ISACPA**

Keeping in view all these various inter-sectoral dimensions of poverty, they established an Independent South Asia Commission on Poverty Alleviation (ISACPA) consisting of eminent persons from SAARC member states to conduct an in-depth study of diverse experiences of the seven countries on poverty alleviation, and to report to the Seventh Summit, their recommendations on the alleviation of poverty in South Asia”.

The challenge also required bringing these pro-poor concepts into the mainstream of development theory and practice. These shows the emerging new development thinking that development should be people-centered, participatory and environmentally sound. It involves not just economic growth, but equitable distribution, enhancement of people’s capabilities and widening of their choices. It gives top priority to poverty elimination, integration of women into the development process, self-reliance and self-determination of people and Governments, and protection of the rights of indigenous people. It was a comprehensive economic, social, cultural and political process. Its object was the constant improvement of the well being of the entire population and of all individuals, on the basis of their active, free and meaningful participation in development and in the fair distribution of the resulting benefits In the past twenty to twenty five years a sufficient body of experience particularly at the micro level has matured, which demonstrates that where the poor participate as subjects of the development process and not as objects of it, it was possible to generate Growth , Human Development and equity, not as trade –offs, but as complementary elements in the same process.

The commissioners, drawing lessons from the success of the grass-roots level efforts being made in all the countries of SAARC and illustrating them extensively, identified the following basic strategies as needed for poverty eradication in South Asia:

1. A major level political approach of which social mobilization of the poor would be the key stone, through building organizations of the poor, adopting appropriate entry points.
2. Creation of an enabling environment that would promote macro-policies- economic and social that are positively pro-poor and
3. Monitoring continuously of the poverty alleviation process, at the national and local levels.

The commissioners reinforced their conclusion of the complexity of the problem of South Asian poverty warning that in conjunction with the multifaceted crisis currently facing South Asian societies, poverty was putting democracy itself at risk and therefore a deep political commitment to poverty eradication by the year 2002 on the part of each of the South Asian Governments was required.

Immediately after the SAARC Summit in Dhaka approved the Report of the Independent South Asian Commission on Poverty Alleviation, considerable interest in the report was evinced by the World Bank, which invited some of the former Members of the commission for a meeting in Annapolis, near Washington to discuss the Report. Representatives of many U.N. agencies including the UNDP, NGOs and the Asian Development Bank attended this meeting in October 1993. However some of the commissioners took the initiative in getting the UNDP in New York to take interest in their Report, pointing out that it was the time UNDP developed a focused mandate of its own and Poverty alleviation should be that mandate. In response to this initiative a meeting was called by Dr.Karcher, chief, WASAP/RBAP, New York, in December 1993 in New Delhi, attended by many of the erstwhile members of the Independent South Asia Poverty Alleviation. At this meeting some of the members called for the actual operationalisation of the basic themes of the Report like Social Mobilization and macro policy advocacy by way of setting up projects of credible size in each of the 7 countries of SAARC. The UNDP accepted this suggestion. And this was how the UNDP's SAARC Poverty Alleviation Programme was born.

The effort of some of the members of ISACPA mobilizing the United Nations Development Programme in support of the SAARC Poverty Alleviation Report was inspired by the SAARC Colombo Declaration of December, 1991 which had given a call to participate in the process of revitalizing the United Nations as an effective universal instrument for addressing international issues on equitable and democratic basis and that issues such as the alleviation of poverty required global responses and solutions, calling for action by all states.

And those of the member commissioners who later came to play a role in formulating the outcomes of the Copenhagen World Summit for Social Development got the main themes of the SAARC Report incorporated in the Social Summit document and also supported a large role for the U.N. Agencies in translating the Copenhagen Commitments in to concrete action in the global effort at poverty eradication. Thus there was an organic continuity between the SAARC Poverty Commission Report and the Copenhagen Social Summit Declaration and Programme of Action. In fact, the reference to South Asian Poverty in the Copenhagen Social Summit document was the direct result of collaborative action on the part of the Bangladesh and Indian delegations, a synergy generated by the preceding SAARC Poverty Commission.

Cooperation in promoting which the South Asian NGO Caucus also played a significant role. It was an outstanding example of Governmental and Non-Governmental collaboration with in the SAARC region in the context of efforts at poverty reduction. The point that needs to be made here was that getting the UNDP to adopt the SAARC poverty efforts itself a macro policy achievement of SAARC. The Report of the Independent South Asia Commission on Poverty alleviation which called for the eradication of poverty with in a time frame, also called for a deep political and administrative commitment and emphasized the lead role of the State in the formulation of policies, building of institutions, mechanisms, mobilization and committal of adequate resources, in favor of the poor. It recognized in no mistakable terms the importance of the role of a pro-poor administration in South Asian countries for quite some to come.

Poverty eradication was a process and this premise calls for a coalition of many actors, -the political and administrative leadership, the NGOs and CBOs, leaders of decentralized governance at various levels especially the grass-roots, research, academic and financial institutions, the media and the private sector wherever was feasible. An important step in this process was taken with a little over a year of Dhaka Summit approving the Commission's report. The first SAARC Finance and Planning Ministers' meeting took place at Dhaka Summit on the 10<sup>th</sup> July 1994. Two of the former commissioners of the Independent South Asia Commission on Poverty Alleviation, participated in this crucial meeting.

One was the most important question of resources and the other equally important issue was involving the top, senior policy making echelons in the administrations of the SAARC countries, which are responsible for subjects that have a direct impact on poverty eradication, in a dialogue of convergence. Subjects like women and child development, rural employment, drinking water, food and nutrition security, health, family planning, education, small scale and village industries, labor and collaborative relationships between the Government and NGOs' directly impact on poverty eradication as identified by the Colombo and Dhaka Declarations as also the ISACPA report.

“So the ISACPA commissioners have to get the Secretaries dealing with these subjects to get together at the national level and at the SAARC regional levels to promote synergy. Having done that ISACPA commissioners have to get them to get together with the Planning secretaries who bear responsible for the holistic appreciation of the efforts of these various policy makers so as to affect convergence of all their efforts to promote holism. Man proposes and finances disposes! Therefore special and appropriate channels in the poverty context have to be built between the line Secretaries through the planning secretaries to the Finance Secretaries at the national level and at the SAARC regional levels. The final and most important step in this entire process was getting the political executive integrated with the official mechanisms. So there was need for the Finance and Planning Ministers to come together at the national level and at the SAARC level in the specific context of poverty. This idea was piloted successfully by the ISACPA commissioners in the FIRST SAARC FINANCE/PLANNING MINISTERS’ meeting in July, 1994 in Dhaka. The following words represent how poverty was brought center-stage at this crucial meeting:

“The Ministers recognized the unique opportunity provided by the SAARC for sharing the country experiences in poverty alleviation. They noted with satisfaction that all the member countries have long and varied experience in dealing with poverty that emphasize access to credit, investment in social development sectors, rural infrastructure that was relevant to poverty eradication, and employment generation particularly in rural areas through self-employment, wage employment and agro-based and labor intensive micro-enterprises. They noted the importance attached in these countries to the role of women in strategies aimed at poverty eradication. They also recognized the need to focus on the problems of the hard-core poor of rural areas that are poorly endowed in resources and urban poverty. While noting the country-specific problems in poverty alleviation and the approaches adopted to overcome them, the ministers stressed the need to supplement the Governmental efforts by grass-roots level NGOs and community participation, empowerment of the poor and sustainable development. They laid particular stress on the importance of the decentralization of power, participatory planning and ownership of development programmes by the poor. They agreed that steps should be taken to bring about a closer interface between the Government agencies, NGOs and the community organizations engaged in poverty alleviation, so as to bring convergence in action at all levels, particularly at the grass-roots levels.”

“ The ministers decided that a mechanism should be set up which would act as a forum for exchange of information on experiences of the SAARC countries in the implementation poverty alleviation programmes, in the context of the strategies adopted, particularly exchange of information on technologies that are relevant to efforts at poverty eradication. They were of the view that sharing and exchanging could strengthen these process relevant studies carried out by institutions, experts and NGOs. This mechanism would be in the form of a three-

tier institutional structure that would meet once in a year. These three tiers would be: (i). The group of Secretaries to the Governments in the Ministries/Departments that essentially concerned with poverty alleviation and social development. (ii). The Finance and planning Ministers of the SAARC countries and (iii). The Finance and Planning Ministers of the SAARC countries.”

“Next in time came the Macro Policy workshop organized by the UNDP in October 1995 at Hyderabad in India. Among the policy initiatives identified as required in this workshop were the correctives needed to eliminate policies working at cross purposes, promotion of action that would enable the advent of policies that would reduce poverty, the understanding at the grass-roots level of why and which policies cause or reinforce poverty, and thus generate the pressure required to influence the elimination of such policies and the understanding, through working at the grass-roots levels with the peoples institutions, of the kind of the policies required to expedite the pace of the poverty eradication. In other words, there was the need to clearly understand how macro policies impacted on poverty and the poor and what to do about it. Since participation of the poor in all things that concerned them was the central strategy in the fight against poverty. Policies that promoted that goal and policies that made such participation meaningful in terms of empowerment and added to availability of resources in favor of the poor were seen as requiring emphasis. The strategy of social mobilization, a requirement for poverty reduction needed advocacy so as to win support at policy levels. For ensuring all this, an awareness of the need inter-sectoral governance of all efforts by all agents required to be promoted. Appropriate inter-sectoral convergence of all efforts by all agents required to be promoted.. Appropriate inter-sectoral and collaborative mechanisms need to be advocated and their establishment promoted, at all levels-from the national to the grass-roots, on the lines of the 3 tier mechanism already set up in Dhaka in July,1994. Policies and mechanisms of this kind make for holism and synergy and even more importantly for transparency, which in turn leads to elimination of leakage, wastage and corruption. Such policies and strategies in their very nature lead to programme interventions that are the felt needs of the people living in poverty, which in turn make for higher incomes, better health, nutrition, education, shelter and empowerment. The poor being the efficient restrained in consumption, given the productive resources, especially credit and other kinds of security of assets, such as land or adequate land tenure, resources available as part of their own environment and relevant technology, could produce momentum that would raise capital out-put ratios and promote higher rates of growth in a manner that they themselves are the main beneficiaries. In all this, the basic approach was to be one of

reducing dependency so that the poor manage their own institutions, the public institutions and infrastructure autonomously.”<sup>127</sup>

Even in the Independent South Asian Commission on Poverty Alleviation (ISACPA) report says that half of the country was paralyzed. The half of the country was nothing but women what they are trying to tell in their recommendation was that unless the women are brought into the light from darkness the country will not progress. They simply made a comment that single wheel cannot move the single wheel that a men are presenting forward only where the other wheel the women who are still in the darkness. Unless the women care brought forward you cannot achieve that much of development in the country. And that was why the SAPAP project focused on women exclusively. Because the women are totally deprived they do not have that much awareness. So the project team has concentrated only on the women upliftment.

SAPAP was UNDP's largest regional programme in Asia in 1993 with an allocation of \$11.3 million from regional funds. NORAD, UNFIP, DFID, the Japanese fund for TCDC, and the World Bank are providing additional funding. The programme was operated in six of the seven SAARC countries: in the Syangja District in Nepal, in the three districts (Mahaboobnagar, Kurnool and Ananthapur) southern state of Andhra Pradesh in India, in the Kishorganj Sadar Thana in Bangladesh, in the Kohat District of the North West Frontier Province in Pakistan, in the Nuwera-Eliya District in Sri Lanka, and on the Noonu Atoll in Maldives. Finally The South Asia Poverty Alleviation Programme (SAPAP) was the UNDP's response to the 1993 Dhaka Declaration of SAARC Summit. The programme was started in Syangja district in Nepal and Kishoregunj Sadar Thana in Bangladesh. In the late 1994; in three districts of Andhra Pradesh (India) and in three divisions of Nuwara-Eliya in Sri Lanka in 1995; in one Atoll in Maldives in 1996, and in six Union Councils of Lachi Tehsil in the North West Frontier Province of Pakistan in 1997<sup>128</sup>. *See the Flow Chart No: 1 p57a*

### **An overview of Kurnool District**

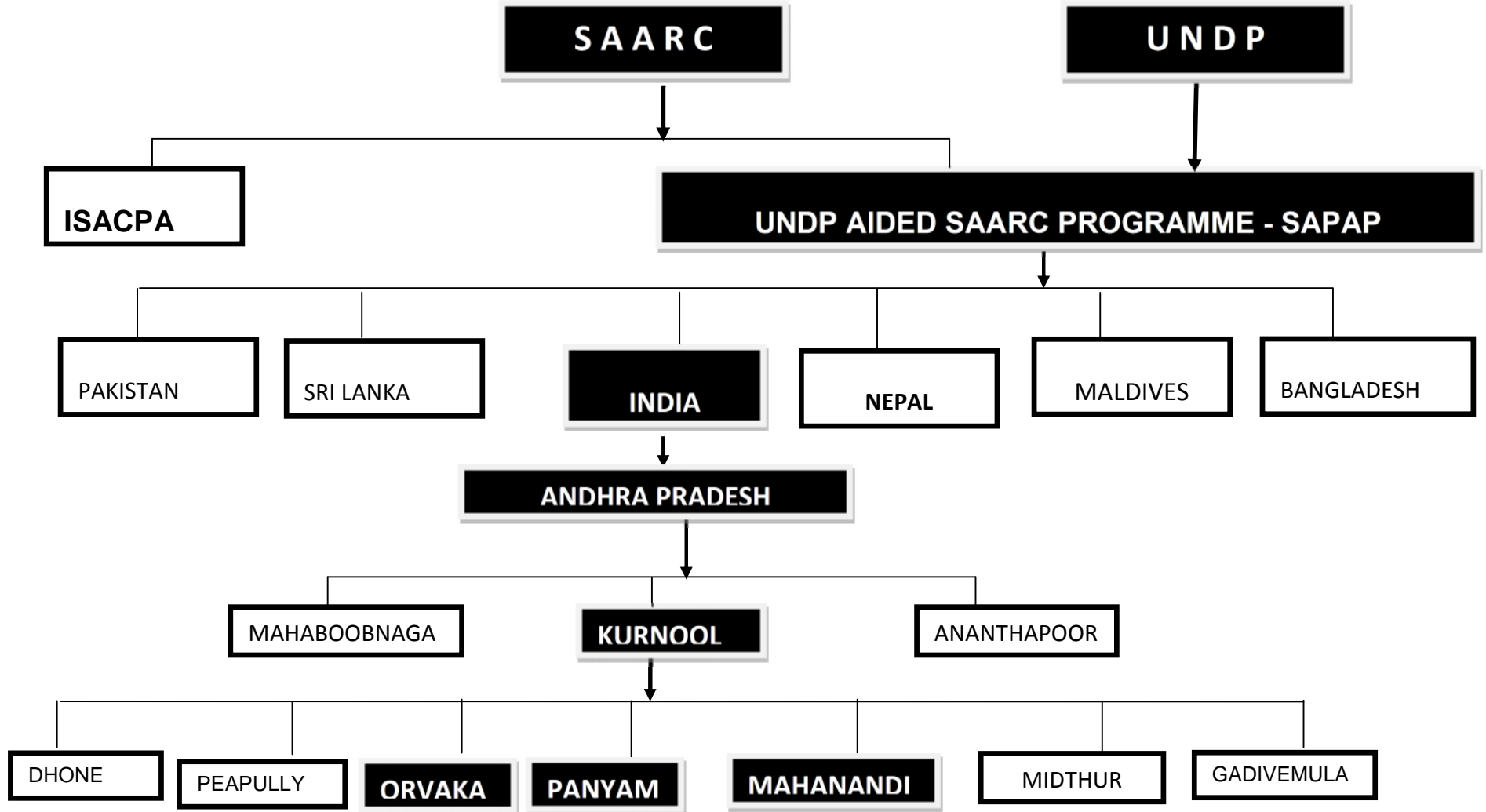
Kurnool district derives its name from its chief town Kurnool the capital of former Nawabs, Capital of Andhra Pradesh State from 1<sup>st</sup> October 1953 to 1<sup>st</sup> November 1956 and at present the headquarters of the district. The name Kurnool was said to have been derived from “*Kandanavolu*”. Legend has it that in the 11th century A.D the Odderas carted stones for construction of a temple at Alampur and halted at the present town of

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<sup>127</sup> Venugopal, K. R., 1996. “The Emerging Program Focus: Striving for Greater Development Impact” South Asia Poverty Alleviation Program RAS/96/600. Macro Policy Paper, senior regional policy advisor, UNDP, December 1996.

<sup>128</sup> Dr. P.Subramanyam, *Assessing Linkages between Micro-Macro Level Issues with reference to SAPAP*

# MACRO-POLICY CONTEXT OF UNDP AIDED SAPAP STUDY AREA



Flow Chart No-1

Kurnool before crossing River Tungabhadra. The locals supplied oil for greasing carts here and the place came to be known as "Kandanavolu" (Town of grease), which subsequently became Kurnool.

Kurnool District was the gate of Rayalaseema with a background of historical, cultural and political importance. Having been the capital of Andhra State at its formation, it has played a vital role in the Independence Movement. Before the Britishers, Mouryas, Satavahana, Pallava, Chalukya, Badami, Rashtrakuta, Yadava, Kakatiya, Vijayanagar dynasties ruled over the district. Subsequently Bahaman, Bijapoor Qutubshahi, Moghul Emperors, Asaf Jahi, Nawabs also ruled over the district. There was uniqueness of this district in musical and cultural fields. The temples of Ahobilam, Mahanandi, Mantralayam, the Jyotirlinga at Srisilam, the large caves of Belum, all stand testimony to the rich heritage of this district. Kurnool was one of the four districts in the Rayalaseema region and has the distinction of being famous for the feudalism, factionism and famine (or near famine like situation: drought-proneness). Besides this prevalence of seasonal migration, primitive agricultural practices resulting in low productivity, and high prevalence of child labor.

Kurnool District lies between the northern latitudes of  $14^{\circ} 54'$  and  $16^{\circ} 18'$  and eastern longitudes of  $76^{\circ} 58'$  and  $79^{\circ} 34'$ . The altitude of the district varies from 100 ft above the mean sea level. This district was bounded on the north by Tungabhadra and Krishna rivers as well as Mahabubnagar district, on the south by Kadapa and Anantapur Districts on the west by the Bellary district of Karnataka State and on the east by Prakasam District. The district ranks 10 in population with 35,29,494 People accounting for 4.63 % of the total Population of the state as per 2001 Population Census, while in area it occupies the 3<sup>rd</sup> place with 17600 Sq. Kms., which account for 6.41 % of the total area of the state. At present Kurnool District comprises 3 Revenue Divisions, 54 Revenue Mandals 53 Mandal Parishads, One Municipal Corporation, 3 Municipalities, 899 Gram Panchayats (Notified – 37, Non notified – 862), 920 Revenue Villages and 615 Hamlet Villages.

### **Physiography**

Nallamalas and Erramalas are the two important mountain ranges in the district running in parallel from North to South. The Erramalas divide the district into two well-defined tracts from East to West. Between Erramalas and Nallamalas lies the Eastern part of the district comprises Nandikotkur, Pagidyala, Kothapalli, Pamulapadu, Atmakur, Velgodu, J.Bunglow, Midthur, BandiAtmakur, Gadivemula, Nandyal, Mahanandi, Panyam, Banaganapalli, Owk, Koilakuntla, Rudravaram and Chagalamarri Mandals. This tract is crossed by the crest of Krishna and Pennar, watershed at the North part of the Pagidyala mandal at about 1000 above the sea level. From this height the ground slopes to the South along the river Kundu till it traverses into Pennar valley. Major part of its tract is predominantly black cotton soils.

The western tract comprises Pathikonda, Tuggali, Maddikera, Devanakonda, Gonegandla, Dhone, Peapully, Veldurthy, Bethamcherla, Krishnagiri, Kurnool, Orvakal, Kallur, Kodumur, C.Belagal, Gudur, Yemmiganur, Nandavaram, Mantralayam, Adoni, Peddakadubur, Kosigi, Kowthalam, Alur, Aspari, Holagunda, Halaharvi, Chippagiri Mandals. The terrain here slopes from South to North and the river Hundri that joins the river Tungabhadra at Kurnool drains it. The soils in the northwestern traversed parts by the river Hundri are black cotton while the southeastern parts are predominantly pure red soils.

### **Climate**

The Climate of the district is normally good and healthy. January, February and March months are usually pleasant with moderate winds from southeast. April and May are hottest months of the year, during these months the wind shifts to Southwest with increased force and brings welcome showers by the end of May. During the succeeding four months the wind blows from Western side in major parts of the district and brings fair quantum of rainfall. By the end of September the wind is light and pleasant forecasting the on set of Northeast monsoon. In November and December the weather is fine, Rainfall is rare and wind is light with occurrence of heavy dew. District normal rainfall of the year was 670 mm. During 2003-04 the rainfall received was 670.7 mm.

### **Flora forest and fauna forest**

The forest composition of the district stands in direct relation to that climate and edaphic conditions and the biotic influence in various locations. Broadly speaking the Eastern portion of the District bears better vegetation while the western of especially the north western portion comprising of Adoni, Peddakadubur, Alur, Aspari, Chippagiri, Halaharvi, Holagunda, Koilakuntla, Sanjamala, Owk, Pathikonda, Devanakonda, Krishnagiri, Veldurthy, Kodumur and Kallur mandals presents a desolate appearance and the vegetation that exists was confined mostly to small pockets of reserve forests. The total area under forests was 3,18,250 Hectors counting for about 18 percent of a total geographical area of the district. The major parts of the forest area are confined mainly to the Nallamalas including its extensions, the Erramalas and a part of the Velikondas. The forests covering the Erramalas and Velikondas are of interior type Bamboo with timber species occurs fairly over extensive areas in the district. Tamarind and Beedi leaves are the important minor forest produce of the District. Wild animals are found in plenty in Nallamalas and Erramalas hills which afford an ideal abode for wild life tiger, panthers, bears, jackals, hyenas wild bears, foxes, spotted dears, sambars, black bucks, nelgais, wild sheep etc., are found in these forests. In order to preserve the wild animals, forest of the northern part of Nallamalas covering an area of about 46.815 hectares has been brought under the Nagarjuna Sagar – Srisailem wild life Sanctuary.

Partridges, peacocks, red jungle fowl, green pigeon, quails are the chief game birds found in the forests. The great Indian Bustard (Batta Meka) an endangered bird species is found near Rollapadu village of Midthur mandal and an area of about 1,600 hectares around Rollapadu village has been declared as protected area for propagation of this species. In the year 1983 Tiger project has been started near Srisailam covering 3,568 Sq. Km. of Nallamalas forest with 64 Tigers and 78 Panthers population as per 2003 Census.

## **Rivers**

The principal rivers flowing in the district are the Tungabhadra (and its tributary is Hundri) the Krishna and the Kunderu. The Tungabhadra rises in the Western Ghats and after forming part of northern boundary for some distance separates Kurnool from the Telangana area flown in an Eastern direction receives Hundri and falls into the Krishna River at Kudali Sangam after winding northwards. The Hundri, a tributary of Tungabhadra rises in the fields of Maddikera in Maddikera mandal receives a stream from Erramalas at Laddagiri in Kodumur Mandal and joins Thungabhadra at Kurnool. It drains much of Maddikera, Pathikonda Devanakonda, Gonegandla, Kodumur and Kallur mandals. This is a turbid stream with sudden raise and fall. The Kunderu also called Kumudvathi rises on the western side of Erramalas winds its way into Kunderu valley and flows in a Southern direction collecting drainage all along its course from either side. It flows through Orvakal, Midthur, Gadivemula, Nandyal, Gospadu, Koilakuntla, Dornipadu and Chagalamarri mandals and there enters Cuddapa District.

## **K.C Canal.**

The Britisher had built the Kurnool-Cuddapah canal primarily for transporatation purpose. Later it turned as irrigation canal. It has 140 years of history. It was started at Sunkesula in 1861 and constructing the canal was completed during 1871-72. The length of this canal was 306 km. The length of this canal across Kurnool Dt was 225.4 Km under these canal 2,78,028 acres/1,12,505 hectares of land was being cultivated.

## **Thungabhadra Lower Canal**

This canal started from Thungabhadra Reservoir in Karnataka state and entered in andhra Pradesh State. Its length is 324 Km. It enters at the 250.58 km of its length in the border of Andhra Pradesh. According to the krishna water Dispute Tribunal award the quota 24 T.M.C water was granted for Andhra Pradesh. But it was reduced to 19 T.M.C due to the water storage capacity of the Thungabhadra was decreased.

## **Srisailam Project**

This multi-purpose project was constructed with an initial purpose of generating electric power. HydroElectric Power Project was constructed across the river Krishna at a distance of 3 Km from famous Srisailam Temple. Later it was converted into irrigation project. Total budget spented on this project was Rs.433 crores.

## **Srisailam Right Bank Canal**

This is a major irrigation Project. Through this 19T.M.C of water is used for cultivating 1,90,000 acres of land. Nandyal, Banagana Palle, kovala Kuntla, Oak are the areas that benefit from this project.

## **Telugu Ganga Project**

To risqué the areas that suffer chronic famines the Telugu Ganga project was started. In 1983 the Chief Minister N.T.Ramarao of Andhra Pradesh and M.G.Ramachandran of tamilnadu made an agreement with a purpose of supplying 15 T.M.C of water to city of Madras(Chennai) for drinking water purpose, 29 T.M.C of water was used for draining the 1,14,500 acres of land in Kurnool, 1,60,500 acres of land in Cuddapah and 2,54,000 acres of land in Nellore and 46,000 acres of land in Chittoor districts during the rabi season. But till now 38,000 acres of land in Panulapadu, Bandi Atmakuru, Velugodu, Mahanandi of Kurnool district was getting water for 26 villages.

## **Power**

The Kurnool District receives its power supply from Tungabhadra and Hampi Hydro Electric Power Stations. Srisailam Hydro-Electric Power Project was constructed across the river Krishna at a distance of 3 Kms. from famous Srisailam Temple. The total cost of Project was Rs.433 Crores. There are seven Hydro generators of 110 M.W. Capacity each and electricity produced during 2003-04 was 307.672 Million KWH.

## **Mineral resources**

Kurnool District possesses enormous deposits of limestone suitable for cement manufacture, apart from this; the important minerals of economic value in the district are barites, yellow shale, white shale, steatite etc. Limestone occurs in Kallur, Orvakal, Dhona, Peapully, Panyam, Banaganapalli, Owk, Gadivemula and Kolimigundla mandals with an annual exploitation of 30.00 lakh M.Tons. The annual turnout of the other minerals in the district was 121.29 lakh M.Tons.

## Religious significance of the Kurnool

Kurnool District is known for famous Hindu religious pilgrim centers, which serve as strong base for assimilation of new temples and the priests. Visiting charges, fee to keep *chappals*<sup>129</sup> at the entrance, different levels of fee to enter the gates depending on the distance for the main idol, the type of ritual that a devotee wants to perform. Fixed rates as set up by the temple management authority, outside the temple every square yard was so important and hot place for business, Caste-based Hotels how do you know? Or The hotels are named after specific caste, high rates for edible things, gift articles, temple related materials that are used in worshipping the idols, selling the mobile tea/coffee/milk pulling/pushing canteen are found outside the temple.

Nityannadana<sup>130</sup> Sathrams, nityannadana policies, again meant for only high caste people that come to pilgrim centers. But there are numerous rules to have meals in that sathram, they should say their *gothra*<sup>131</sup>, they should remove their shirt while they eat so that the thread can be seen, the way the visitor matters, and decides whether he represents the same caste he claims. They have appointed SCs for cleaning the toilets, BCs for the gatekeeper/watchman position, and a person from the washer men community for washing the cloths etc the caste related labor performance can be seen clearly in Mahanandi temple complex and surroundings as well. The people who do '*vedaparayanam*<sup>132</sup>' reciting the scriptures of Veda are hired to do that, they do not have any stake in the economy generated either in the temple or in the temple complex. They are well versed in Sanskrit and do read for the audience. But what they say that the polarization of the religious beliefs was taking place. The new trends are even implemented by the temple management which the Vedic tradition and beliefs flatly contradict the emerging different colors of dresses that represent a particular religious sect of a particular god or

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<sup>129</sup> Footwear

<sup>130</sup> Provide the meal free of cost everyday in the name of the devotees who paid money for a particular policy that provides food for the pilgrims. But these arrangements were for the Brahmins only. They collect rent for the stay depending on the space they used. This kind of Brahmin nityannadanasathrams can be found at the places of Mahanandi and Srisailam in Kurnool District For example- Karevena Brahman Nityannadana sathram, and Arya Vaisya Nityannadana sathram meant for vaisyas only

<sup>131</sup> clan

<sup>132</sup> Reading Vedas in temple premises of Hindu pilgrim centers which attracts large number of devotees so that the devotees can be exposed to Vedic instruction. Brahmins who were trained in Vedic instruction were hired by the temple administration on a paid basis so that they discharge their reading the Vedic scriptures and explain these verses if needed by any pilgrim.

goddess. What they assert that the temple economics are dominating the vedic ethos. The religious norms, the caste taboos are now slowly transcending their boundaries. For example the previous Vedic traditions, Upanishads, and *Manusmritic* prescriptions do not allow the lower caste people, particularly the out-castes or untouchables into the gates particularly core of the temple “*garbhagudi*” because of the religious sanctions- “*religious determinism*”. But the situation changed drastically in two ways.

Firstly, the *new religious trends* have emerged. The temple management was inventing a specific color of dress for the devotees of a particular goddess or god, deciding the specific number of days of strict observance of practices of dogmas of purity and pollution. Then at the end of the period of the observance they should visit that particular temple to see the idol to worship and offer the prescribed things, which varies from god to god or goddess to goddess. In that process of observing the religious sanctions and taboos for purity pollution the dress color was overthrown the caste taboos. It generated a separate environment for practicing the taboos related to food-eating, alcohol consumption, domestic violence, bathing, sleeping, singing, dressing, foot wear, and sexual intercourse with the spouse etc. In addition the new mannerism of greeting each other for example *swamy*, *bhavani* etc came into existence. The upper caste elite of the particular village or town can address even a dalit as *swamy* or *bhavani* if they subscribe to the respective religious practices. They are supposed to strictly follow these norms of addressing each other with the name of their god or goddess not looking for caste identity of the known local person or stranger. It was noted that there was phenomenal growth of the devotees are being attracted from different caste backgrounds are wearing the same color dress and projecting the same religious identity and set of predictable words and behavior.

The seasonal devotees can enter any temple and worship any god or goddess irrespective of their caste background. This can be seen in seasonal devotees of Ayyappa of Sabharimali of Kerala State who are asked to wear black dress. Seasonal devotees of Durga Bhavani of Vijayawada who are asked to wear red dress. Whereas the seasonal devotees of Shiva, who are asked to wear blue dress as sacramental prescriptive form of dress from the pilgrim center of Yaganti in Kurnool District.

Secondly, earlier the Dalits were prevented from entering the heart of the temple but now-a days the amount of money you pay as fee will decide to what extent and how closer one moves to the idol of the key god or goddess of the respective pilgrim center. Here money empowers the Dalit to overcome the caste taboos in the temples practices – the time of worship, the way of worship and the distance between the idol and the devotee. The trend was that if an untouchable affords to pay all the prescribed fees for various rituals to be performed then the temple priest will no more investigate into his or her caste. These things can be seen in and around the places of Srisailam, Mahanandi, Ahobilam, Manthralayam, and Yaganti etc.

## **Economic Situation of Dalits in the Project Area**

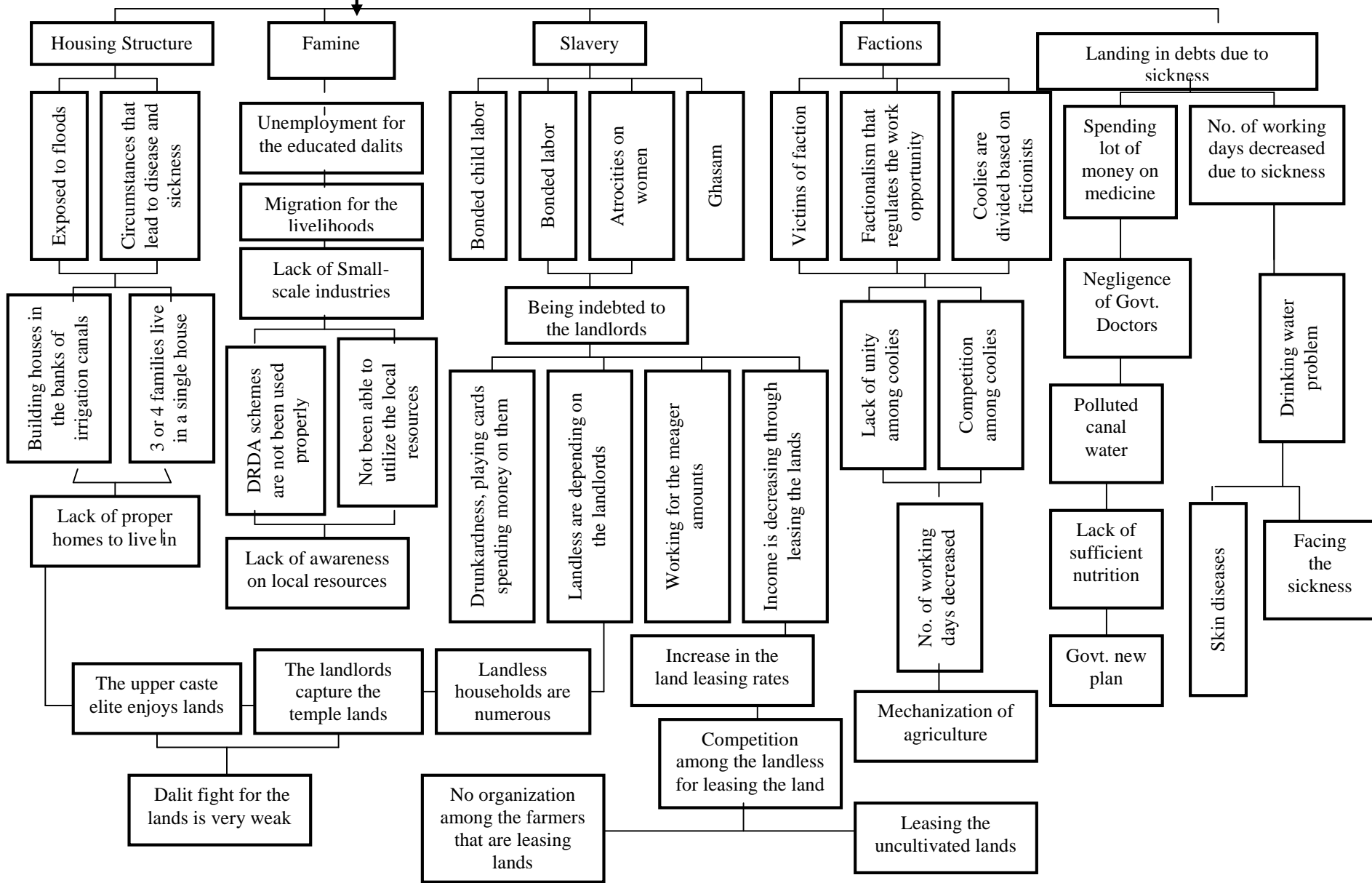
The situation before and during the SAPAP project in the study area was reported by the NGOs that implemented the SAPAP shows that the poor people life situations brings a plethora of issues. The people of Kurnool District suffer a severe famine in the majority of the mandals for many years. This kind of situation resulted in migration for the livelihoods not only among the poor and poorest even the middle class people also migrated to major cities Bombay, Bangalore and Hyderabad for finding work. Even though the poor find seasonal work their wages were very meager. Mechanization of agriculture in some pockets of Kurnool resulted in a situation where the number of working days was decreased. There used to be competition among coolies due to lack of unity among coolies.

The literacy rate and the educational acquisition among the poor and Dalits were very low. Even educated Dalits suffer unemployment. The Dalits did not use the DRDA schemes properly. They were not able to utilize the local resources due to lack of awareness on local resources. The upper caste elite enjoys majority of the local lands. The landlords capture even the temple lands. Landless households are numerous in the project area. Dalit fight for the lands was very weak. Landless was depending on the landlords to find work and was working for the meager amounts. Sometimes, the Landlord makes the Dalits to drink toddy or chief liquor instead of paying them the remuneration for the work they do.

The poor were expected to work hard to earn bread. Respondents say that they used face difficulty to have 3 meals-a-day. Sometimes the poor have one meal a day. Due to lack of proper nutrition the poor suffer sickness and are prone to diseases. Consequently, the number of working days decreases. In addition, poor housing structure, 3 or 4 families live in a single house, lack of proper homes to live in, drinking the polluted canal water, skin diseases, the poor are forced to spend lot of money on medicine. Eventually the poor are entangled in debts due to sickness. The poor take loans from the moneylender for high interest due to emergencies. To clear the debts the poor are trapped into the bonded labor/ghasam zone. Even children become the victims of poverty and drops from the schools to look after younger children, then to look after family they become bonded child labor. Dalits women share that there were numerous atrocities were committed against them by the elite landlords. Dalits and poor were passive sufferers of factions, victims of faction, factionalism that regulates the work opportunity, coolies are divided based on factionists. Please see the *Flow Chart No-2 p.64a*

## **Factions in Kurnool**

# DALITS ECONOMIC DEPRIVATION-ANALYSIS (BEFORE THE SAPAP)



**Flow-Chart No-2**

Faction may be defined as a phenomenon of continued and retaliatory violence between two groups or families in a village or a geographical entity. It was interesting to note that faction was between blood relations, cousins and even between father and son. Faction violence can spread beyond the village or geographical area also and can involve arson, mischief, multiple murders etc. During incidents of faction violence sometimes innocent and neutral persons also lose their lives and property. In general, the faction village will be vertically split into two because all the villagers will be forced to join either group.

### **Initiation**

Faction in general starts due to ego problems between individuals or due to village supremacy. The problem first manifests in the form of hurt cases, rioting, and arson etc and grow into retaliatory murders. Each faction leader assesses the loss caused to himself and to his group by the opposite group and initiates retaliatory action to inflict heavier losses to the opposite group. Thus both families and groups fall into an ever-lasting vicious circle of enmity.

### **Types of Factions**

Family differences, village supremacy, business interests, communal issues, caste conflicts and political differences etc. slowly grow into faction. Except for family differences, the remaining types of faction are always subject to external influences and therefore do not subside easily. In general, the retaliations continue inflicting heavy losses on both sides.

### **Behavior of faction leaders**

A faction leader, who indulges in constant warfare with the opposite group, heads each faction group. The factionist was always scared of his life. He constantly watches the opponent for any kind of activities and takes necessary precautions. He even joins groups in politics to ensure his own safety and to maintain his private army. The faction leader also resorts to illicit activities that generate income to maintain his group. He further makes bombs and country made weapons for attacking his rivals. The factionist, since he was scared of his life, always believes in rumors, always anticipates trouble and tends to attack the opponents before they attack him.

### **Atrocities/Offences Committed by the factionist**

When it comes to an attack or a retaliatory attack, the factionists kill opponents and their followers and any person that has close dealings with the opponents. Instances have been reported wherein the factionists resorted to criminal activities such as illicit mining, deforestation, land grabbing, extortion, illicit bus flying, tax

evasion, matka, gambling etc. Factionists are also known to form syndicates while participating in tenders. In the initial stages, the factionist commits these offences for self-defense, but as time passes on and his influence grows, he gets addicted to crime and money spinning activities and ultimately, becomes a threat to the society. Earlier the factionists used to indulge in the offences directly. But these days, they started hiring assassins to commit offences. The assassins so hired were the most dangerous lot because it was not known who the real enemy was and when and in what manner he would strike.

Kurnool district was known for its repeated famine occurrence, factions and pre-dominant feudalistic practices. When the human egotism was on its peak and the selfishness surmounts behavior then the quarrels, fights, wars, factions, fanatics manifest in human relations. The powerful elite, when they are misguided by the negative attitudes, occupied by the strong feelings of pseudo prestige then the chain of problems surface in their socio-economic and political spaces. The poor and poorest men approach the elite/ landlords/Kapus in search of work or loan or charity and try to win their favor. In that process of struggling for survival the poor men are misled and misused by the powerful elite to gratify their lustful cravings evil ways of suppressing and exploiting with the cruel forefinger of selfish desires. Poor compromise and the poorest adapt with the ideas of the powerful Kapus. The poor choose the bread rather than morality; the poorest choose to kill others for meager amounts rather to suffer chronic poverty that results in dis-obedience to the local elite. Hence the poverty makes the poor to throw themselves to the feet of powerful elite in search of food and survival. The hegemony, harassment and hunger cause the fear and despair among the poor. These are the underlining principles that operate behind the phenomena of factionalism.

It was noted that even for 50 or 100 rupees the hired criminals beat, warns, threaten and intimidate the target people as directed by the factionist. These are the people funded and maintained and even protected by the political influence and by the power of money of the factionalists. Then the ordinary people's lives become miserable, lot of uncertainty, goondaism, insecurity, the rich Kapus who behave unethically take the beautiful women wherever they see and rape them and almost all the villagers who live under the suppressive hands of the factionalists. The factionalists are emotional, foolish and imbalanced never care the consequences they inspire, motivate and catalyze the unruly behavior among the poor refugees and make them immoral, corrupted and rented killers. If a factionalist wants to kill a particular person then he will send these people on that mission for his behalf.

The factionalist kills people, police identify the killers and they were send to jails, judgments were passed, Gadivemula, Banaganapally, Allagaddas, Veldurthy, almost in all the villages they have their agents that control these villages. The poor and the poorest young men and the violent people were searching for the short

cut roots, to win their livelihood and find favor of the factionalists of that particular area and continue to live on their sympathy and tips. The ethos of factionist include intimidating, threatening, black mailing, killing, raping the beautiful women of the village, sexually exploiting the wives of the poor men of the village, beating, paying low wages for the full day work of the labor, taking the contracts from the government and earning huge amounts through corrupted ways. Investing that amount in the illegal, unethical, violent, faction related activities. The poor families who lost their husbands in the faction related the factionalists feed fights.

The factionalist supported killers when they are killed or punished in the courts of judgements like lifetime imprisonment then their wives and the factionalists who caused this major damage to these poor families theoretically support the victim's children. The local police when came to know a particular kind of murders that are due to the identified killers hesitate to take them into custody because they too fear this noted factionalists of the area. These factionalists are politicians as well as very rich and they do support the murdering of opposite people. The local killers take refuge of these noted factionalists. Hence, the local police stations compromise and follow the norms set by the local, mandal or divisional level factionalists. They take money and they keep silent.

But the situation was changed when an IPS officer finished his training and came to Nandyal as an ASP for one-year probation and had the opportunity to get exposed to the grass-roots realities of the influencing cultural factors of factions. After his probation was finished, he was appointed as SP (Superintendent of Police) to the district of Kurnool. And started issuing orders to all the DSPs, CIs, and SIs of all police stations to identify the noted killers, goondas, rowdies, and factionalists of the districts of Kurnool and got the list and started shooting the killers who are in the frontline operational aspects of faction supported phenomena.

The SP of the district killed many noted killers who were supported and protected by the local factionalists-cum -politicians. Then all the newspapers, common public, factionalists, politicians, and the professional killers too started to discuss and debate on the attitude and operations of the police at the district and state level. Then, the politicians started calling the SP, DSP and they used to get the answers that if they would support those factions then they too would be surely treated in the similar lines on par with the professional killers. Then day by day many of the noted professional killers who were supported by the politicians, factionalists and contractors had been killed. Some of them left the Kurnool district and went to underground. The credit goes to that particular SP of the Kurnool district. The local senior constables, head constables, writers were the people that guided the ambitious SP to formulate the process of eliminating and destroying the cruel factional spirit of faction-ridden pockets of Kurnool district by killing the front line and

noted ones which resulted in redeeming the common people from the slavery and burdensome yoke of the factions.

Factions influence the elite, middle class, poor and even the poorest; the work opportunities, the survival strategies, local, mandal and divisional and district level networking of the people everywhere, the political fabric, the economic transactions, social-economic interaction and the marriages, kinship affinities even the livelihoods are thoroughly regulated and influenced by the culture of factions

There are incidents that the Naxalites have also contributed to suppress the factionalists' who were ill-treating the beautiful women from poor and Dalit communities and exploited them sexually. There are noted incidents when the naxalites came in the mask of police with jeep seems to be used by police approached the powerful factionalist even though he has a gun man to protect him without any noise the factionalist was killed it was in Velugodu mandal of Kurnool. 9 people were killed in the same mandal by the Naxalites to suppress the factionalist's attitudes. On the one hand police on the other hand Naxalites contributed their parts to declare freedom for the poor innocent victims from the powerful clutches of factions. It was all happened not in one time. It was a process of power struggle to implement the agenda and GOs and Acts that promote the welfare of the people. As a result some of the noted factionalist killers were killed. During the aggressive police operations against the factions in Kurnool district.

Today common people confess that the factions are evil and cruel and are reduced drastically in the district. There are even a series of movies, which came up to project the fervency of factions that were there in the district of Kurnool. Some of those movies narrate the real stories and places that happened in the past, which was a tool for, and seeming like preserving the spirit, culture and ethos of factions for the present and future generations.

### **Casteism and Untouchability**

The poverty and caste are the two important factors that have been playing a very crucial role in the organization of the poor at the village level. Caste was a unique human institution in the history of humanity that exists in India. Hindu caste system has created a section of sub-human beings in this country in the form of Dalits, whose human rights have been trampled systematically for ages. They are dehumanized and often treated as lesser humans. Kurnool District was no exception to this kind of caste practices. There are social, economic and political reasons for history of oppression and crime against Dalits. An inherited occupational role, typically the most menial and hazardous roles are the unique features of caste system within the society. Inability or restricted ability to alter inherited status; socially enforced restrictions on intermarriage.

The caste-based things really play very crucial role. And here in a village the society was segregated basing on the castes. And then poorest of the poor also are located in certain pockets of a village. Upper caste local elite make the Dalits to fear, and feel inferior and not to sit even on their own cots in their presence. Respondents and NGOs testify that at the village level and mandal level hotels, the hotelkeepers used to keep separate glasses for Dalits and upper caste people respectively. While serving the tea or coffee the hotelkeepers keep the cheapest quality glasses meant for the Dalits. Another notable thing was that after taking the tea or coffee the Dalits had to make the used tumbler clean and keep it in its place. But the good quality tumblers are used to serve tea or coffee for the upper caste groups. Whereas the upper caste people are not asked to clean the tumbler after the tea or coffee is served to them.

Making the SCs to carry their foot wear and not making them wear footwear in the presence of the upper caste people. Not allowing the SCs to use the Public wells, ponds and bore wells- showing discrimination. Caste-based segregation in location of living areas, and in accesses to and use of public places was diligently followed. Dalits were not allowed to sit on the *ratchabanda*, *arugulu*, of the public places. In addition, dalits were not being allowed into temples, making the lower castes to sit on the ground, making the SC women to cover their heads with their saree, making the Dalits to walk in a bending posture as a symbol of great reverence towards the upper caste elite people. Dalits were not allowed into the house premises of the higher caste to attend their marriages.

In the villages and small towns, this system was still very rigid. Caste hierarchy comes from the upper strata of caste system. These distinctions are determined by birth result in serious violations across the full spectrum of civil, cultural, economic, political and social rights of the poor. Likewise, the nature of a person's work or occupation was often the reason for, or a result of, discrimination against the person. People who perform the least desirable jobs in a society are often victims of double discrimination, suffering first from the nature of the work they must perform and suffering again by the denial of their rights because they perform work that was unacceptable. Example, pouring water from a distant place to drink, insufficient food, removing dead bodies, digging the pits in the burial ground, proclaiming the respective death news of any person in the village, removing the dead bodies of the animals, removing the skin of the dead animals are the sorts of works that the Dalits are asked to do. Dalits are victims of discrimination based on their caste, not because of a difference in physical appearance or race, but rather by their membership that comes by birth into an endogamous social group that has been isolated socially and occupationally from other groups in the society.

## **Political Context of the SAPAP Project area in Kurnool District**

Gadicharla Sarvotthamarao from Kurnool district served as editor for news papers -Andhrakesari, Navayugam, Andhra Pathrika, Sountharyavallimathruseva etc,. He was named as the father of Library movement, and was one of the prime freedom fighters. Sardar Nagappa, the Member of Parliament from Kurnool was selected as a member of drafting committee for the constitution of India, for which Dr.B.R.Ambedkar was the Chairman. Damodaram Sanjeevaiah was born on 14<sup>th</sup> Feb, 1921 in Peddapadu village of Kurnool district served on the cabinet of Tanguturi Prakasam pantulu, in 1953, and on the cabinet of Neelam SanjeevaReddy in 1956. On 11<sup>th</sup> January 1960 he became the Chief Minister of Andhra Pradesh. The first Chief Minister came from Dalit background in India. In 1964 he served as Central Industrial Minister on the cabinet of Javahar Lal Nehru, the first Prime Minister of India.

Pendekanti Venkata Subbaiah was born in Sanjamala Mandal headquarter of Kovelakuntla constituency of Kurnool District. He was elected as Member of Parliament from Nandyal constituency and served as Central minister. Later he served as Governor for Karnataka, Kashmir and Tamilnadu states. He served as Deputy Home Minister on the Cabinet of Indira Gandhi. He was free from the factionist politics and grown as national leader on the personal reputation. Kotla Vijaya Bhaskara Reddy was born on 16<sup>th</sup> august 1920 in Amakathadu village. In 1959 he became the first Zilla Parishath Chairman. He served as Central Voyage and Transportation Minister on the cabinet of Prime Minister Indira Gandhi. He also served as Central Minister from Justice on the Cabinet of P.V.Narasimha Rao. He served as the Chief Minister in 1982 and 1992.

In 1992 the Prime Minister of India was elected From Nandyal, parliamentary constituency; the Chief Minister of Andhra Pradesh was elected from Panyam Mandal. . These are the co-incidentals two coincidental factors that contributed in bringing the SAPAP pilot project to Andhra Pradesh particularly the Kurnool and its neighboring Districts Mahaboobnagar and Ananthapoor districts of Andhra Pradesh, State of India. Prime Minister P.V.Narasimkharao was from Andhra Pradesh; particularly he was elected as the Member of Parliament from the Nandyal constituency of Kurnool with extraordinary majority. Kotla Vijaya Bhaskara Reddy was from Kurnool distrit. Then the congress party Chief Minister who` was from Panyam constituency. Gadivemula, Panyam and Mahanandi are the neighboring mandals of the Nandyal mandal of Kurnool district.

Dalits were politically exploited and were suffering upper class hegemony. They lack motivation and leadership. Dalits did not have awareness about their rights. There was no unity among Dalits. There was neither party-based unity nor caste-based unity among Dalits. Dalits were divided on caste lines, factions based, political parties and kinship lines. There was no collaboration among SCs, STs and Muslim minorities. Untouchability persists even among Dalit communities. They were controlled by lot of hesitation and fear to get

organized. Some Dalits were able to realize the injustice done to them but there was no collective action. But some were not been able to realize the injustice done to them. Dalits were fully dependent on local landlords, being servants to the master, for livelihood and moneylenders due to lack of finances. Dalits were selling their votes.

Dalit women were treated as inferior beings in the society and they were not aware of their rights. Women do not have freedom to speak in *gramasabhas*<sup>133</sup> and they had to depend on men alone. Hence their participation was nominal. Solidarity was missing among the poor women do not participate in politics due to lack of political awareness and leadership among them. Youth were ignored in political life and were not united. Even they get organized the organizations were weak due to splits in youth organizations due to competition among youth for leadership positions. Dalit students were withdrawn from organizations due to selfish motives. Their elders were not encouraging them to get united as a result they were defeated politically. *See the Flow chart No: 3.p71a*

### **NGDOs<sup>134</sup> in Kurnool District**

The NGDOs formed a consortium/network called NOVOK (Network<sup>135</sup> of Voluntary Organizations of Kurnool). This network collaborated with the UNDP aided SAPAP during 1995-96. This consortium came into existence in August 1995. The member organisations of this consortium consist of Mission to Encourage Rural

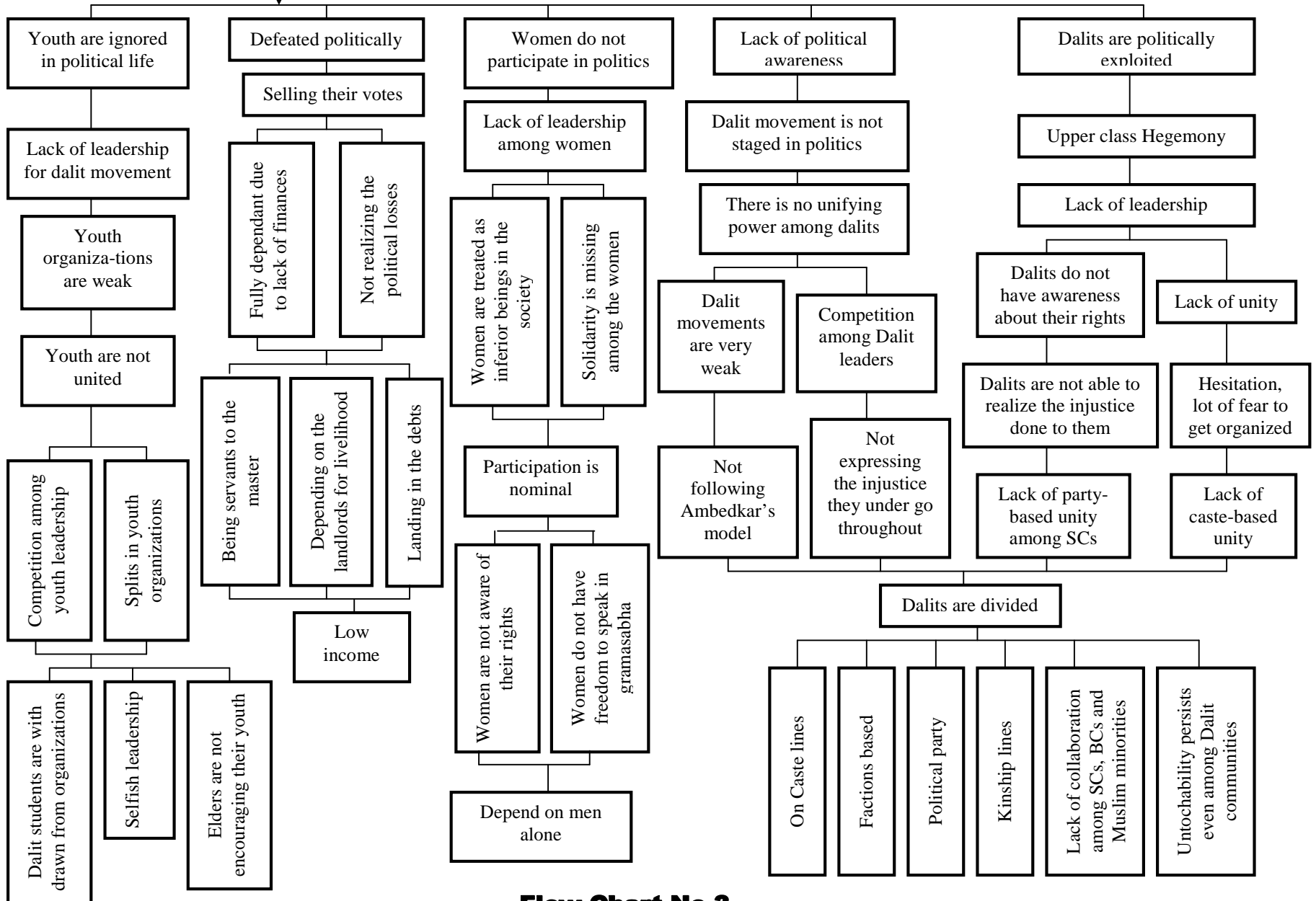
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<sup>133</sup> Village councils

<sup>134</sup> NGDO' will be used to mean non-governmental development organizations, while 'NGO' here refers to non-governmental organizations in general. The difference was that NGDOs dedicate themselves primarily to development activities with poor and most needy people at grassroots level, but an NGO may be active at any level: local, provincial national or international. NGDOs were credible channels for 'delivering social development' to the neediest, and as agents who can mobilize ordinary people around challenging the forces that were blocking the fight against the poverty to which large sectors of the world's population were condemned to live.

<sup>135</sup> A Network links isolated groups or people who would not otherwise interact , raise awareness of specific issues, build confidence among members or participants, strengthen the capacities of NGOs and CBOs, create a critical mass for action leading to policy change and other improvements, bring greater weight to advocacy and lobbying - reduce duplication and share skills, increase cooperation and regional coordination, 'scale up' activities and create synergy, motivate and generate solidarity with people who confront seemingly overwhelming, Problems at the local level, validate local and indigenous practices and culture broaden contacts with NGOs and, others, coordinate support and funding from donors.

# POLITICAL SPACE OF THE DALITS IN THE STUDY AREA (BEFORE THE SAPAP)



**Flow-Chart No-3**

Development in Backward Areas (MERIBA), Star Youth Association (SYA), Jana Vikas Society (JVS), Jana Vignana Vedika (JVV), Vijaya Mahila Mandali (VMM), Development Action for Rural Environment (DARE), Janamitra (JNM), Rural Integrated and Social Education Society (RISES), Weaker Communities Upliftment Service Society (WCUSS), Herself Society (HERSELF), Bharati Integrated Rural Development Society (BIRDS), Society for Awakening Individuals (SAI), Yagantiswami Rural Development Society (YARDS), Adoni Area Rural Development Initiative Programme (AARDIP) and Centre for Human Resource Development (CHRD).

NOVOK member agencies: MERIBA, WCUSS, BIRDS and HERSELF were selected by the Government to implement the SAPAP project in the six mandals of Kurnool district. MERIBA implemented UNDP aided SAPAP project in Panyam and Gadivemula mandals, where as WCUSS in Dhone and Peapully mandals, BIRDS in Midthur mandal, HERSELF in Mahanandi mandal implemented UNDP aided SAPAP in these mandals<sup>136</sup>. The NOVOK was doing a project was '*Dalit Empowerment Project*<sup>137</sup> (DEP) funded by an INGO called Action Aid International. In these two projects NOVOK attempted to facilitate the core intangible dimensions of 'rights' and translate these dimensions into "performance". This network tried to supply commitment, motivation and facilitated the social mobilization, collective action, capital formation, and capacity development. To understand the process of capacity development we need to understand and assess the capacity of the NOVOK so that it can also give clues into the level of capacity system that is embedded in the social structure which was facilitated by this network.

### **Federations in Kurnool District**

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<sup>136</sup> People started calling these six mandals along with Orvakal mandal as SAPAP mandals of Kurnool district till today.

<sup>137</sup> The coordinator and the founder of NOVOK and the designer of the Dalit Empowerment Programme was Katta Swami Das. He is setting a trend, created a platform – raise awareness about Caste-based violation of human rights or Dalit rights that are to be revoked in three pronged strategy: citing the examples from the Hindu religious scriptures how the Dalits were fighting for their rights. He mixes it with the Ambedkar's ideology of State socialism and the equipping the poor Dalits with the knowledge of constitutional safe guards, human rights they have developed a curriculum to teach in their capacity building courses. The NOVOK, (Network of Voluntary Organizations of Kurnool District) was a committed and internationally appreciated Network of NGOs working for Dalit Empowerment in Andhra Pradesh. It is emerging as a powerful network through its systematic rights –based approach to development. The NGOs that were selected for partnering with the UNDP in implementing the SAPAP (South Asia Poverty Alleviation Programme) were highly respected members of the NOVOK. Its vision is that Dalits should capture the political power to challenge the suppressive forces in the society – *rights –based approach to power*.

In 1985 itself the NGDO, MERIBA had piloted the two-tier *federation*<sup>138</sup> of village organisations<sup>139</sup> that consists of all the men members and women members at the village level separately. In 2002 MERIBA facilitated a MSSMACS<sup>140</sup> (Meriba Sarvodaya Sangham Mutually Aided Cooperative Society). It was for both men and women from Dalit Background. In 2006 it was decentralized at mandal level, earlier it has a centralized office in the Premises of MERIBA. It was funded by BFW, Action Aid, AIDS alliance etc. It also takes scientific support from PROGRESS. The founder of BIRDS worked as a staff in MERIBA, and the founder of SHARE was staff member in PROGRESS. The founder of PROGRESS and MERIBA was Prof. B.Vijayam, who was moved with the concern for the poor and backward areas. He had a great commitment for the alleviation of poverty and human suffering in and around Nandyal, his native place.

PRADAN and MYRADA are the two NGOs, which also have pioneered the concept of SHG Federations. MYRADA has promoted unregistered Federations of 15-25 SHGs, which focus primarily on solidarity building, delinquency management and dealing with social issues. PRADAN in 1992 promoted the Sri Padmavathi Mahila Abhyudaya Sangham (SPMS) in Tirupathi. Dhan Foundation that was evolved from PRADAN has formed several SHG Federations across South India. The SHG federations promoted by Dhan are nested institutions with SHGs at the village level, cluster of SHGs covering a few villages and federation (called Kalanjiam) at the apex level. These are registered under the Public Societies Act. CARE initiated its micro finance activity in early 1990s in Chevella and nearby mandals of Rangareddy district, and has established a

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<sup>138</sup> MERIBA as Development NGO was already facilitating the network of SHGs as inspired by the felt need of the SHGs that were not able to deal with issues that were beyond their reach. SHGs having a membership of all the poor women of a particular village were organized into one group. To facilitate the intra-group lending, ability to negotiate with higher level structures and to gain greater bargaining power, were the reasons as to why informal organization of poor women. Though village level separate sanghams for poor men and women were started as informal bodies in the beginning later on MERIBA facilitated sanghams to emerge into formal legal bodies corporate to better service the members. The unique feature of the sanghams were not legal entities and do not have body corporate status. However, MERIBA facilitated guidelines to engage in financial transactions with banks.

<sup>139</sup> The VOs that were facilitated by the NGDO, MERIBA were different from the popular three-tier SAPAP model. All the poor men of a particular village who join the sangham which will be registered as a society. At the same time all the poor women members of the same village will be registered separately. Then one person from women sangham and one person from men sangham will represent in the Network meeting from the VOs of all the member villages of MERIBA Sarvodaya Sangham. The main purpose was savings and credit and social development through raising awareness, people's participation and collective action. Till now this two-tier federation system was continuing of which the MSSMACS is a wing.

<sup>140</sup> MSSMACS was registered under the Mutually Aided Co-operative Societies Act, 1995

three-tier Federation structure of SHG-Cluster-Federation. Based on the experiences, CARE was implementing CASHE project in 3 states of India: AP, Orissa and West Bengal working with more than 25 NGO partners promoting SHGs and SHG Federations.

A large number of NGOs promoted SHG federations as a two-tier structure to facilitate sustainable institutions of the poor. While SHGs are informal, the federations often become formal institutions adopting appropriate legal forms. NGOs either directly access funds either lending to federations or facilitate the SHG federations accessing bulk loans from a variety of financial institutions including banks. In most of these cases, the SHG Federations perform both financial and non-financial functions. Some of the promoting organizations have ensured that the SHG federations perform the functions of a financial institution; others have facilitating the federations taking a more holistic role including marketing activities.

#### **UNDP aided SAPAP Project Area in India:**

South Asia Poverty Alleviation Programme project covered the entire 3 drought prone districts namely, Anantapur, Mahaboobnagar, and Kurnool. The project covered the entire Districts in 1996. The project area underwent changes as it progressed. Gradually the project reduced its area of operation to make the efforts more focused and manageable. During the transition period of 1996, the project classified the erstwhile mandals as intensive mandals and non-intensive mandals brought in selectivity and a strategic shift in social mobilisation. Hitherto the SHGs were largely confined to thrift and credit. Due to large area and large number of PVOs, several operational models were present. The project area was reduced from 126 mandals in 1995 to 20 mandals because it phased out from non-intensive mandals in 1997 as it was experienced that the area was very large for effective social mobilization<sup>141</sup>.

#### **Justification for identifying 6 mandals – Kurnool District**

Kurnool district has 54 mandals. Six mandals out of these 54 have been selected for intensive coverage under SAPAP project during the year 1995-2000. These are Peapully, Dhone, Orvakal, Panyam, Gadivemula and Miduthur. Backwardness of these mandals was an important factor under consideration for selection of these mandals.

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<sup>141</sup> Poverty Alleviation Project, Project Report, UNDP/OPS/RAS/96/600 INDIA pp2

A look at the population figures, as per 1991 census, of these six mandals, the backwardness of that area will be clearly visible. The percentage of population working as agricultural labor in the entire district was 22.3%. It was 31.7%, 25.4%, 31.1%, 24.5% and 32.2% for Gadivemula, Panyam, Miduthur, Peapully and Orvakal mandals respectively whereas percentage of literacy was 32.5% for the district. It was 30.7%, 27.9% and 31.2% for Gadivemula, Peapully and Orvakal mandals. But the percentage of urban population to total population was 25.85% in Kurnool district. It was ZERO in Peapully, Orvakal, Panyam, Gadivemula and Miduthur mandals whereas the percentage of S.C. population in the district was 17.4% and it was 22.5% and 19.3% in Miduthur and Orvakal mandals. And in the remaining mandals, the percentage of ST population was 2.1%, 3.9%, 3.5% and 2.8% in respect of Dhone, Peapully, Panyam and Gadivemula respectively as compared to 1.9% for the entire district.

The normal annual rainfall of 630 mm for Kurnool district itself was very low and the entire district was declared as a DPAP district. The annual normal rainfall of Peapully, Dhone and Orvakal mandals was 618 mm, 596 mm and 538 mm respectively. It was another matter that even this meager amount of normal rainfall was not received in all the six mandals for almost 5 years in a row, though at the district level, 4 out of 5 years are normal rainfall years. That explains why vast extent of agricultural land is uncultivated and people migrate in hordes in search of livelihood for which there was no reliable secondary data available. This was also reflected in the irrigation pattern of these six mandals. In all these mandals except Gadivemula, not even a single acre of land was irrigated with surface water.

The social indicators of these six mandals were also very poor. The evident from the fact that only one mandal Dhone out of *six mandals*<sup>142</sup> has a Government Hospital. District Administration, which identified the more educationally backward mandals for implementation of District Primary Education Project, identified

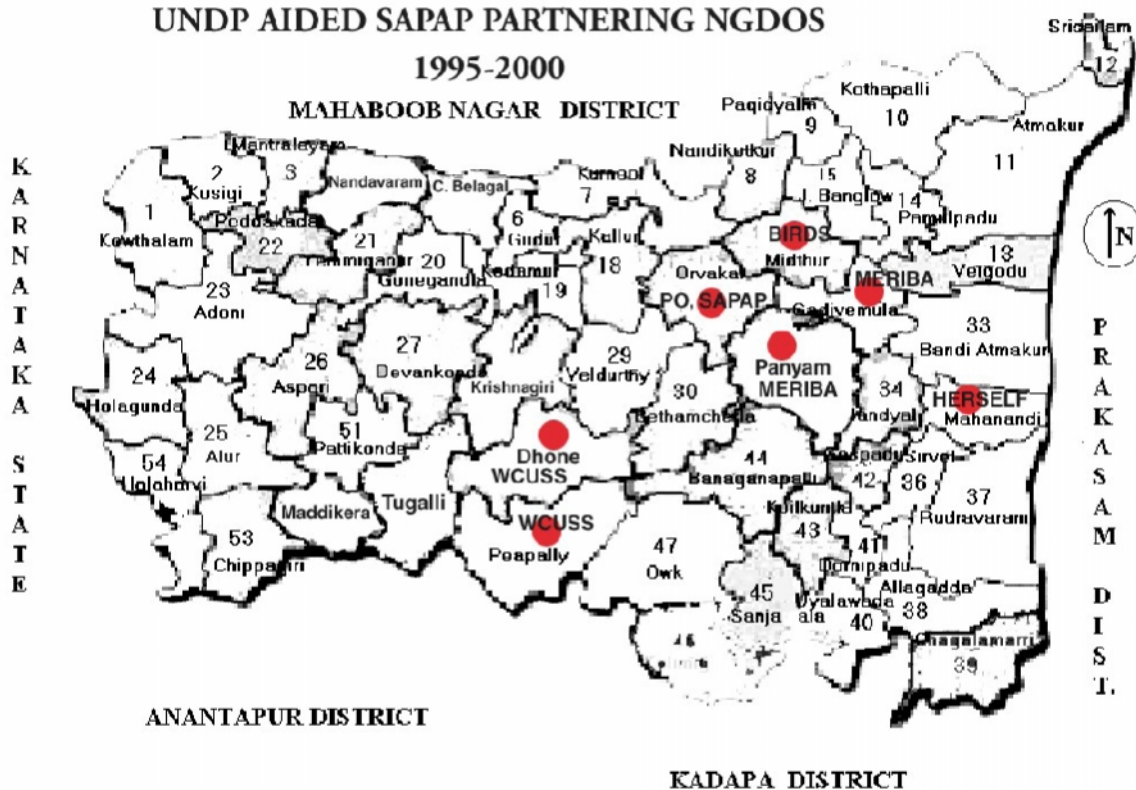
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<sup>142</sup> The NGDO HERSELF was working at Orvakal mandal before the SAPAP Project was being launched actually. During 1996-97 Mrs B.Vijayabharathi joined as the project officer, then she requested the National Project Coordinator, Sri.k.Raju IAS to request the NGDO, HERSELF to withdraw from orvakal with an intention that she wanted to adapt that mandal and do all she can. She does not want any efforts of the NGDOs in that particular Mandal; In fact her work was to assist NGDOs who were actual implementing agencies of the UNDP funded SAPAP. Even though she was assigned to monitor the work of the NGDOs HERSELF in Orvakal and MERIBA in Gadivemula in Panyam mandals, she insisted the then NPC to allow her to adapt Orakal and suggested HERSELF to leave that mandal for her. She preferred Orvakal mandal because it was closer to base at Kurnool. And later The NPC suggested HERSELF to choose a mandal on their ownelves to implement the project. Then HERSELF choosed the Mahanandi Mandal, which became the seventh SAPAP project area in Kurnool district, but it was one year late. But the funds were granted to HERSELF till the 2001 because the project tenure was five years ...all these internal adjustments were done with the matured leadership and encouragement of the Mr.K.Raju, I.A.S, National Project Coordinator, UNDP SAPAP, India.

Orvakal and Peapully mandals and also latter decided to cover the remaining four mandals. The backwardness was further and all others have only Primary Health Centers. The number of vasectomy operations performed in these mandals during the year 1993-94 for which published information was available, all the hospitals including the Govt. Hospital, Dhone, draws a blank. Even Tubectomy operations, which are definitely more common than vasectomy operations were not performed at all in Primary Health Center of Miduthur, Orvakal, Panyam and Gadivemula mandals during that year. This was a very good indicator of the state of health services in these mandals. Child Labor, which was incidentally very high in Kurnool district, has secured a prominent position for Dhone mandal on the National and International Child Labor maps because of its hazardous nature. Hundreds of children have sacrificed their child-hood and health by working in lime mills, which was classified as a highly hazardous occupation.

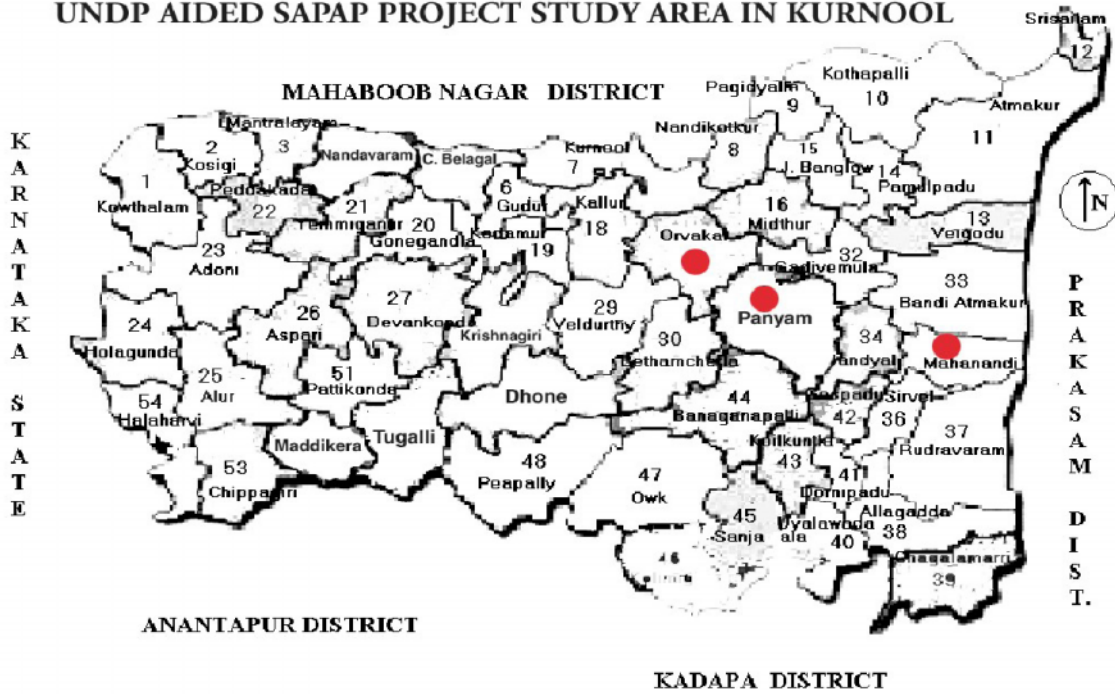
Another important reason for selecting these mandals was their contiguity. For showing impact in a limited area, it was important that the mandals selected are contiguous. These six mandals have a further local advantage in that it will be possible to add on further areas when the project contemplates expansion. The presence of NGOs, the medium through which substantial portion of development work was going to be implemented, was also comparatively good in these mandals. WCUSS, MERIBA, BIRDS & HERSELF have been selected as partner Voluntary Organizations for the following reasons: They have been working in the 6 mandals selected for quite some time and therefore have rapport with village communities. All the four are fairly senior NGOs. All the Chief Executive Officers have thoroughly understood the concept of social mobilization. All except BIRDS have donor support.

**UNDP AIDED SAPAP PARTNERING NGDOS  
1995-2000**



- **HERSELF:** Help Educate Rural Sick Escalate Labor Formers shifted its base of operation from Orvakal to Mahanandi in Kurnool Distric of Andhra Pradesh, India to implement the SAPAP project.
- **MERIBA:** Mission to Encourage Rural Development in Backward Areas implemented the SAPAP project in Panyam, Gadivemula mandals of the Project area of Kurnool District of Andhra Pradesh, India
- **WCUSS:** Weaker Communities Upliftment Service Society implemented the SAPAP project in Dhone, Peapully mandals of the Project area of Kurnool District of Andhra Pradesh, India
- **PO, SAPAP:** Project Officer, South Asia Poverty Alleviation Programme, Mrs Vijaya Bharathi assisted by two social mobilizers adapted this mandal to do experimentation for the social mobilization and capacity development efforts with the special permission and encouragement from the National Project coordinator, SAPAP, India.

**UNDP AIDED SAPAP PROJECT STUDY AREA IN KURNOOL**



Note: For the present study the researcher has selected three mandals: Mahanandi, Panyam and Orvakal in Kurnool District of Andhra Pradesh, India to undertake the field work on the SHGs, VOs MMSs and NGDOs which were facilitated by the NGDOs: HERSELF and MERIBA in Mahanandi and Panyam mandals respectively. Mrs Vijaya Bharathi the project officer focused on Orvakal mandal during the SAPAP project period.

## **UNDP-Government of India-NGOs partnership in Social Mobilization**

### **GoI-NGOs and partnership in SAPAP, INDIA**

“The ISACPA commissioners in the FIRST SAARC FINANCE/PLANNING MINISTERS’ meeting in July 1994 in Dhaka piloted this idea successfully. While noting the country-specific problems in poverty alleviation and the approaches adopted to overcome them, the ministers stressed the need to supplement the Governmental efforts by grass-roots level NGOs and community participation, empowerment of the poor and sustainable development. They laid particular stress on the importance of the decentralization of power, participatory planning and ownership of development programmes by the poor. They agreed that steps should be taken to bring about a closer interface between the Government agencies and NGOs and the community organizations engaged in poverty alleviation, so as to bring convergence in action at all levels, particularly at the grass-roots levels.”<sup>143</sup>

‘The India component of the project titled, *‘Institutional Development at the grassroots for Poverty Alleviation’* started in November 1994 in the state of Andhra Pradesh with focus on enabling the voiceless to build their own participatory organizations for poverty alleviation. The project seeks to alleviate poverty by handing over the organization and management of the developmental affairs to the village community. The objective was empowerment of the disadvantaged sections, especially women and the landless through the triad of social organization, skill development and capital formation. The project uses thrift as an entry point. Programs were largely implemented through local NGOs and grassroots people’s institutions’<sup>144</sup>.

The poverty alleviation project was implemented in selected mandals of three drought-prone districts of Andhra Pradesh in South India during November, 1994- 2000. It had facilitated to accomplish its principal goals

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<sup>143</sup> Venugopal, K. R, 1996. “*The Emerging Program Focus: Striving for Greater Development Impact*” South Asia Poverty Alleviation Program RAS/96/600. Macro Policy paper, senior regional policy advisor, UNDP, December 1996.

<sup>144</sup> Poverty Alleviation Project, Project Report, UNDP/OPS/RAS/96 INDIA

of setting in motion a process of socio-economic transformation through social mobilization and capacity development of the rural poor women. The institutional mechanisms for the transition of the rural poor from the ever-dependent objects to self-determining subjects had been an arduous one. The thrift and credit groups of women graduating into comprehensive coalitions of village development organizations at village level and to networks federated at the mandal level had been a critical part of this process of self-help. Self-help denotes willingness of poor to organize, to generate their own capital through savings, to upgrade their human skills and to take full responsibility for management of local affairs. 'As envisaged by the Independent South Asian Commission on Poverty Alleviation (ISACPA) poverty alleviation was the culmination of the three stages of (1). Social organization; (2). Skill up-gradation and (3). Capital formation through a planned process of development'.<sup>145</sup>

'UNDP aided SAPAP policy document informs that NGOs were the project implementing agencies. Government structures in the SAPAP context were concerned for policy formulation, monitoring, coordination, funding and facilitation rather than the actual work of implementation. The latter perhaps was left to local government bodies, NGOs, CBOs, etc. as far as possible'<sup>146</sup>. The government has the power and resources, the NGOs had the direct contact and the know-how of working with the poor in the field. SAPAP targeted the mind-sets of the poor, carefully facilitate the positive attitudes among the poor and poorest. The NGOs had social focus and local sensitivity, added local support still it took time to understand the local social and cultural situations and facilitate the collective action with a purpose to address the grassroots power structures.

In the project formulation itself it was designed that this project shall be taken forward with the dedicated development professionals drawn from the government and collaborating with the development NGOs who were working in selected mandal<sup>147</sup> where project was intended to experiment the ideas of ISACPA<sup>148</sup>.

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<sup>145</sup> Poverty Alleviation Project, Project Report, UNDP/OPS/RAS/96 INDIA

<sup>146</sup> Venugopal, K. R, 1996. "*The Emerging Program Focus: Striving for Greater Development Impact*" South Asia Poverty Alleviation Program RAS/96/600. Macro Policy paper , senior regional policy advisor, UNDP, December 1996.

<sup>147</sup> Please see the selected mandals for the SAPAP Project in Kurnool District Map, page no.72 of this thesis.

<sup>148</sup> ISACPA- Independent South Asian Commission for Poverty Alleviation appointed in SAARC summit held at Colombo, Sri Lanka in 1991. Its mission was to conduct an in-depth study of diverse experiences of the seven SAARC member countries on poverty alleviation, and to report to the Seventh Summit, their recommendations on the alleviation of poverty in South Asia.

Government of Andhra Pradesh recruited two senior development professionals as project officers and 4 social mobilizers for the SAPAP project area in Kurnool District. NGDOs hitherto involved in offering services like conducting health camps, facilitating the development programmes intended for poor through conducting the awareness programmes to their possible extent. The project concepts were also told to the NGDOs to work collaboratively with the poor communities. The NGDOs were given basic training on the basic principles of social mobilization and were provided the office maintenance, their incidentals, salaries for community volunteers (CVs) and community coordinators and honorarium was paid by the SAPAP project.

### **The philosophy of Social Mobilization**

The strategy and philosophy of the Social Mobilization was made clear to the NGDO personnel by saying that the strategy looks at poverty reduction from different perspectives. Firstly, the attack against poverty was an attack against the mind-set of the stakeholders. It was made known that social mobilization was a process of engaging the local communities to identify and harness their latent potential. Through this process the poor people were enabled to dream and perceive possibilities of change and to reject the '*culture of contentment*.' Secondly poverty reduction was not a matter of service delivery, nor was poverty a sectoral issue. Poverty reduction was not like a dairy factory distributing milk bottles to its customers. Given the multi dimensional nature of poverty it should go beyond the frontiers of economics. Social mobilization brings the poor to the center of the stage. Thirdly, self-reliance and self-development were embedded in social mobilization philosophy. Social mobilization believes that poor people do not require charity, but they need access to resources and services for which they were entitled, and a level playing field.<sup>149</sup>

Social mobilization would, among others, tend to empower organized groups to exercise their 'voice' and 'exit' options. The power of social mobilization should culminate in the empowerment of poor but there were structural, critical, social, economic and cultural barriers to empowerment. Decentralization could facilitate the process of institutionalizing such a change by transferring power to the people. Decentralization increases participation of local communities, enhances the effectiveness of service delivery mechanism at grassroots level and brings about real change in the local communities.

In a bid to alleviate growing poverty INGOs, development NGOs (NGDOs) and government agencies were carrying out numerous rural development programs. The common element in such programs was the

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<sup>149</sup> Assessing Linkages between Micro and Macro Level Issues , New Delhi, India Evaluation Office,UNDP, 13 February, 2002 available at <http://web.undp.org/evaluation/documents/micro-macroLinkages-workshop-report.pdf>

formation of groups of poor households for efficient service delivery and reception. Social mobilization was the key to the formation of such groups. When they talk about social mobilization, they were not talking about traditional social mobilization. In fact, the theory behind the concept of social mobilization was based on the assumption that the people were willing to do many things themselves. There is great potential in the people. In this connection Shoaib S. Khan shares:

“Many people ask if they had it in them, why they don’t do it themselves. If they were able to do it themselves they would have done it themselves. Their greatest handicap is that they are small holders. They have no assets. They have no power. It is through this process of social guidance that you empower them. What do you do? You simply help them to organize themselves because individually they cannot do anything. How to harness this potential?”<sup>150</sup>

It was noted that the social mobilization that the NGOs along with the SAPAP staff wanted to provide them the required *social guidance* in their struggle with poverty. The objective was to harness poor people’s potential to help them. The approach was that poor need social guidance to harness their potential to organize themselves for pooling of resources cutting down the overheads, achieving economies of scale, help identify the true and genuine activists from amongst the community. It was only they who can harness the potential of the people not the outsiders. Identify and prioritize what people were willing to undertake in terms of opportunities and needs but not demands, outside agencies. In this process of social mobilization SAPAP project undertook the task of identifying the opportunities and needs in terms of peoples’ capacity, willingness, equity, sustainability and the requirement of resources available with the poor and from outside resources. Interestingly, the project also took the responsibility to facilitate the flow of required resources to community and monitor, lobby and establish linkages between communities and other development agencies, such as government development departments at village, mandal and levels.

The UNDP project on poverty alleviation promoted social mobilization through the institution of self-help groups at the cutting edge level, that was habitation and below. The concept envisaged originally organizing poor rural women who share common affinity into groups. The principles underlying the group formation were physical proximity, social homogeneity and affinity in order to galvanize them into collective social action. The group thus was cohesive and homogenous in nature predominantly having weaker sections as members. In the scheme of the project the SHGs were base units providing foundation for higher-level people’s organizations. Accordingly, right from the inception the facilitation and social guidance inputs were focused

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<sup>150</sup> Shoaib S. Khan, 1999. “Poverty Eradication through Social Mobilization” policy dialogue paper. HMG Ministry of Agriculture/ Winrock International policy analysis in Agriculture and related resources management

upon the SHGs as the pillars for social mobilization. The concept of SHG was a dynamic one as the project learnt from the people, people's organizations, and government programs, partnering NGOs models and its own experiences and lessons.

### **The social mobilization process in India**

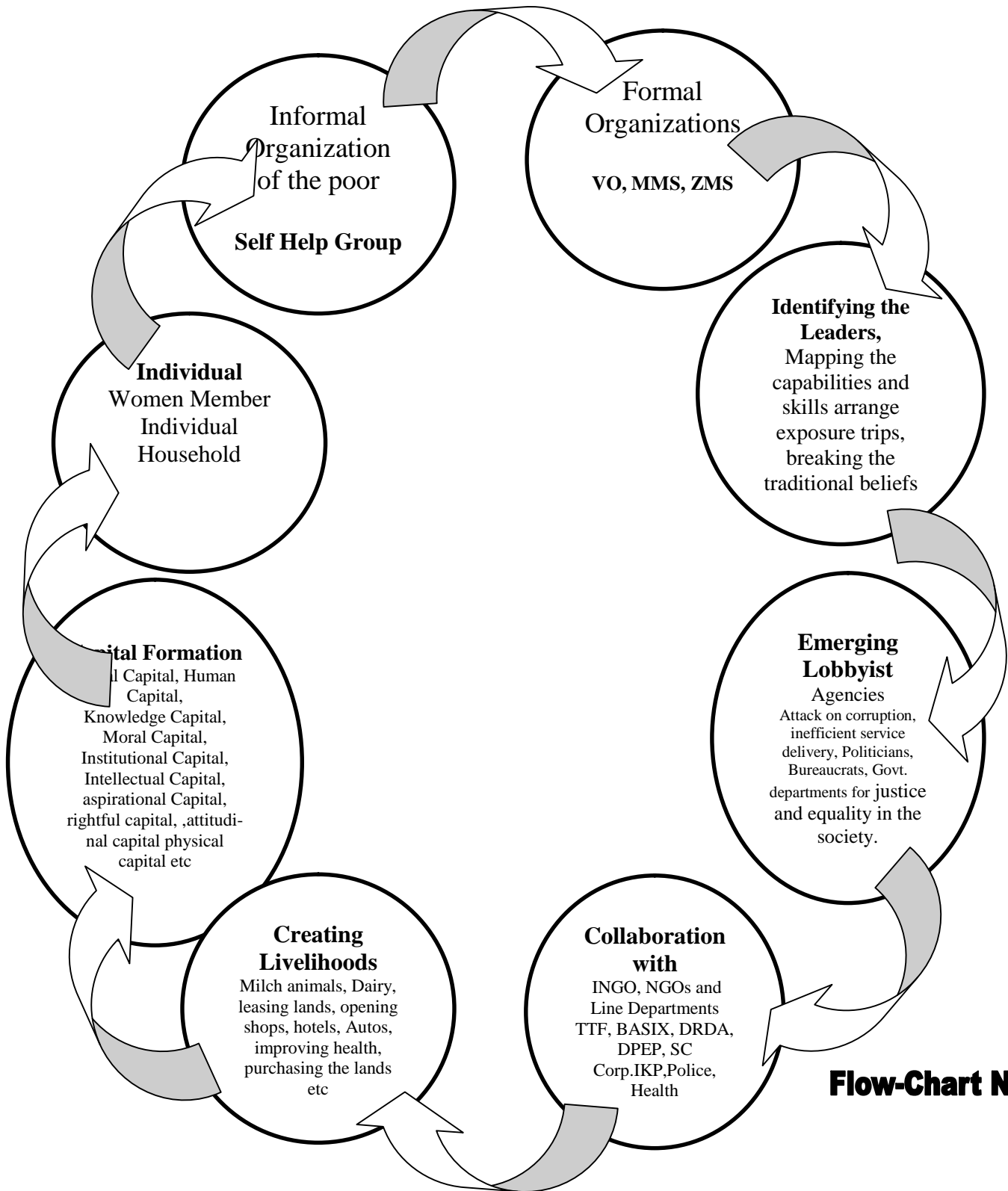
The formation and nurturing of effective, strong and viable development oriented community organizations was the heart and soul of the social mobilization approach followed by SAPAP. While forming the organizations the project teams ensure that the poor participate as subjects and not as objects of the development process. Social mobilization of the poor was done through the creation and sustenance of the institution of Self Help Groups (SHGs) using thrift and micro-credit as the entry points. Thrift was used as a strategy for various reasons: Firstly, past experience of several poverty-alleviation projects across the world and in India had shown that thrift was a good entry point to rally the poor. Secondly, in impoverished households, even small savings had an enormous potential for enhancing the economic status of the family. Thirdly, poor women, entrusted with key economic roles in their families, had demonstrated a high degree of propensity for thrift when motivated by various NGOs and government efforts in the project area. Fourthly, thrift was useful as the first critical building block for capital formation to lift a family above the official poverty line. In addition, the formation and nurturing of effective, strong and viable development oriented community organizations was the heart and soul of the social mobilization approach followed by SAPAP. While forming the organizations the project teams ensure that the poor participate as subjects and not as objects of the development process. To achieve this SAPAP project team engaged in a structured set of interventions, which can be considered as reconnaissance, sensitization, and institution building and consolidation phases of the SAPAP process. Please see the Social mobilization process *Flow Chart No-4, p 83a*.

### **Reconnaissance Phase**

In the reconnaissance phase project staff focused on planning and setting up an operational base. The project team assesses the ground situation and devises a country-specific approach. The selected NGOs were given flexibility to recruit staff for the SAPAP project. So the project staff and the NGO staff run this pilot project together. Initially, the NGOs require a lot of coordination by the project staff, especially with government agencies, to reach their target group: the poor women. The project staff prepared the way for NGOs to implement the actual development work.

The UNDP team discussed conceptual aspects of the work with social activists and NGOs before they sent project funds to the self help groups. As a result of the UNDP team's sensitization and through the efforts

# THE PROCESS OF SOCIAL MOBILISATION IN THE STUDY AREA



**Flow-Chart No- 4**

of committed activists, the process of social mobilization was set in motion by October 1995. The period 1995-96 was characterized by intensive efforts at building the capacities of individuals, groups and institutions. This was accomplished through a series of planned human resource development events at different levels – state, district, mandal and village. The goal was to imbue and strengthen a reservoir of catalysts well versed in planning, management, and implementation skills. The project team arranged a series of workshops, consultations, retreats, and orientation courses for the NGDO representatives to equip them with skills for social mobilization, especially in facilitating the formation of self-help groups at a grassroots level.

This South Asia Poverty Alleviation Programme funded by UNDP was a demo project, which gave much flexibility for experimentation. So naturally the project staff had all the freedom in the world to experiment and be innovative. The project staff together with NGDOs key staff was taken to visit several places in India where such kinds of peoples' institutions were formed as a strategy to improve the conditions of the poor. The SAPAP project also sponsored their visits to "*Pakistan Rural Support Programme*" (PRSP) in Gilgit area in Paksitan, to see and learn how the poor were organized in Srilanka and also to Bangladesh to study how the Grameena Bank model has been working. During these exposure trips the SAPAP India project team got clues, insights and lessons about how the poor are doing when they are organized into their own participatory organizations and heard stories of poor peoples' experiences before and after their organizations. SAPAP project did not replicate the same model here in the project area but keeping all the lessons from them then try to evolve a strategy keeping in view of the local scenario. So combining all these things the SAPAP India team had devised their own strategy keeping in view of their local socio-economic conditions and locality, family and gender specific strategy.

UNDP aided SAPAP contract details<sup>151</sup> with NGDOs in Kurnool district during 1998-2000 was Weaker Communities Upliftment Service Society (WCUSS), Mission to Encourage Rural Development In Backward

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<sup>151</sup> UNDP contract details with NGDOs in Kurnool District changed in three stages: in the stage-1 (1995-96):Mission to Encourage Rural Development In Backward Areas (MERIBA), Development Action for Rural Environment (DARE), Herself Society (HERSELF), Bharati Integrated Rural Development Society (BIRDS), Weaker Communities Upliftment Service Society (WCUSS), Girijana Rural and Urban Development Society (GRUDS), District Rural Development Agency (DRDA), Janamithra,

Stage-2 (1996-97) UNDP aided SAPAP contract details with NGDOs in Kurnool District during 1996-97 in Kurnool District were Star Youth Association, (SYA), Jana Vikasa Society, (JVS) Development Action for Rural Environment, (DARE), Janamitra, (JNM), Jana Vignana Vedika (JVV), Vijaya Mahila Mandali (VMM), Young India Project (YIP), Rural Integrated and Social Education Society (RISES), Weaker Communities Upliftment Service Society (WCUSS),

Areas (MERIBA), Herself Society (HERSELF), Bharati Integrated Rural Development Society. (BIRDS). UNDP SAPAP Kurnool district project team consists only 2 Project Officers were appointed to Kurnool district by the Project who was assisted by only 5-6 staff. And it was very difficult to manage everything. It was not that the project team did everything but the NGOs took the lead role. SAPAP Project team would offer guidance and required supports them. SAPAP team would pass on the facilitating questions and visit the villages along with the NGO staff while the NGOs introduce the SAPAP project's philosophy, initiate, interact, and establish rapport and then mobilizing people through dialogues. That was the reason they facilitate the peoples' institutions through the local NGOs that built most important social capital. The SAPAP project would only support them and they would take the concepts forward. The SAPAP project only played supporting and facilitating role. They did not practice any sort of hierarchical system among the Project Officers, NGO staff community coordinators and social organizers. Everyone had to go to the poorest in the villages and sit with them initiate the dialogues with the Dalits. As they spend more time with the poor and poorest men and women started grasping the message of the SAPAP project. The role of project officers, *social mobilizers*<sup>152</sup> (SMs), social organizers and community volunteers (CVs) was critical in facilitating the broader understanding of the SAPAP project in India.

### **Sensitization Phase -Mobilizing people through Dialogues**

The NGOs used to visit the villages of the project area on a regular basis to involve in holding of a series of interactive meetings with the villagers on a regular basis. It was to sensitize the poor women to raise their awareness of the importance of organization, capital (savings) and skills, which ultimately unleashes their potential to carry out many things by themselves to improve their condition. As they continue this process they

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Mission to Encourage Rural Development In Backward Areas (MERIBA), Herself Society (HERSELF), Bharati Integrated Rural Development Society. (BIRDS), Society for Awakening Individuals (SAI), Yaganti Swamy Rural Development Society (YARDS), Adoni Area Rural Development Initiative Program (AARDIP), Centre for Human Resource Development (CHRD).

Stage-3 was during 1998-2000

<sup>152</sup> Social Mobilisers during the SAPAP project period were later called as community coordinators in World Bank aided Velugu/ IKP project.

got acquainted with the families and women's role in their families and the village dynamics in a deeper way. The project team became a friend, philosopher, and guide to the women. The SAPAP mandals in Kurnool district where this pilot project has been selected was highly dangerous. It was really infested with factions; feudalism and frequent famines. Therefore, the project team had to devise their situation sensitive strategy that fit into the context.

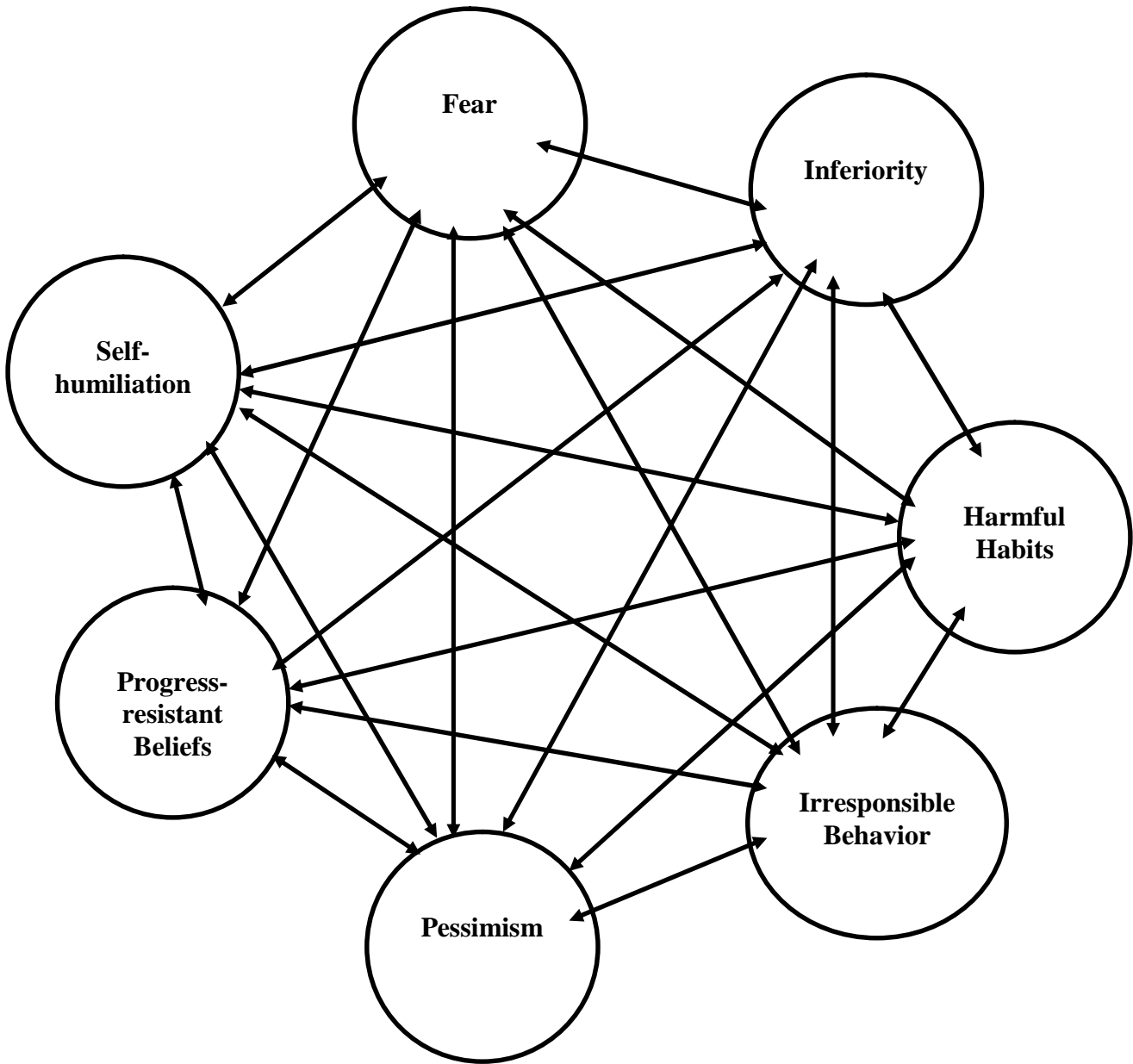
The first and foremost thing the SAPAP implementing NGOs did in the strategy was to develop trust and rapport with the poor women in the study area. The strategy was to win the hearts of the poor people neither through money nor through tall promises, but just by caring and dialoging with them several times. It took for the project team 3-4 months to build rapport with these poor women and their family members. They had not adopted any structured strategy. Their activities involved holding a series of interactive meetings between the project staff and the villagers to help them understand the constraints that poor rural communities' face in harnessing their potential to develop themselves. The project team had to address two crucial aspects – on the one hand developing capacities addresses the 'softer' issues – desire, commitment, stability, motivation, aspirations, and attitudes etc, which become critical. On the other hand it ought to address a set of various forms of fears, inferiority, irresponsible behavior, harmful habits, progress resistant-beliefs, self-humiliation and pessimistic outlook. For analytical purpose the researcher coined the concept called "*vicious mental-trap*<sup>153</sup>" that hinders the poor strongly from utilizing the development opportunities. This "*vicious mental-trap*" locks and seals the hidden capacities and worsens the living conditions of the poor on a regular basis. Capacity development was also about complex learning, adaptation and attitudinal change at the individual, group and organizational levels. The systemic view of the components of the "*vicious mental-trap*" can be seen in *the Flow Chart No-5. p86a*

To unpack the ground situation of the project areas and for analytical purpose the researcher attempted to narrate and explain the manifestation of mental constraints - fear, inferiority, progress resistant-beliefs, harmful habits, self-humiliation, irresponsible behavior and pessimistic outlook together constitutes "*vicious mental-trap*". The researcher describes and explains how "*vicious mental-trap*" hinders the poor women to

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<sup>153</sup> Vicious mental trap was a set of psychological constraints that the poor women/men suffer with. Social mobilizers in their efforts to unleash enhance and harness the capabilities of the poor women they say that it was critical for them to understand and deal with the mental constraints of poor women. For example - fears, inferiority, irresponsible behavior, harmful habits, progress resistant-beliefs, self-humiliation and pessimistic outlook hinder the process of capacity development.

# VICIOUS-MENTAL TRAP



**Flow-Chart No-5**

actively participate and persevere to improve their quality of life. Unless these constraints were dealt with properly the achieving the meaningful participation, collective action and poverty reduction would remain as an unfulfilled dream. Primarily an attack against poverty was an attack against the mind-set of the stakeholders. Based on the shared experiences of the respondents, NGOs staff and the SAPAP project monitoring staff the researcher attempts to present the components of the vicious mental trap how they were mutually contributing in a systemic way in perpetuating the poverty was given below:

## **Fear**

In the SAPAP study area poor women reports that they used to suffer various forms of fear in day to day life situations. For example: fear of powerful elite, government officials, upper caste people, strangers, witch-doctors, conflicts, factions, insecurity, oppression, corruption, selfish land lords, atrocities, brutal adulterers, police, debts, money lenders, cunning people, thieves, back-biters and gossipers, diseases, chronic poverty, famine, death, natural calamities, etc. These forms of fear together constitutes the substance that deprive the relationships, scatters the poor, discourage the collective action, revives the pessimism, constructs the unreal and unhealthy world-views, demolishes the aspirations, destroys the human capabilities and potential positive initiative to overcome the poverty and injustice. Fear was a mental construct that blocks the foresight, creativity, and the process of getting insights and catalyses the negative thinking in all other aspects of life. One respondent said:

“....there used to be two-glass policy in the local hotels, tea shops, not allowing the Scheduled Castes (Dalits) to enter temples, not allowed to sit on the *ratchabandas* not allowed us to collect water from public bore wells, they made us to stand when in their presence, did not allow in to their premises of their houses. We used to fear to take bath every day and to wear new or good clothes also. Fear used to rule us. They had inculcated an idea that we were inferior to them and were there to serve them. But now the situation has drastically changed. MERIBA organizers/staff has been constantly telling us about our rights; build our self-respect and encouraging us to take bath regularly. They taught us the hygienic principles, improved our health knowledge, enhanced our self-esteem and facilitated the understanding of the power of unity. They demonstrated it in numerous ways by leading and guiding us to fight for our own rights, conducted many *dharnas* and rallies. We have seen thousands of poor and poorest gathered by MERIBA and were lead to government offices demanding for justice and claiming our rights when violated by the oppressive and selfish local elite. When a single poorest SC individual faced harassment, suffered the harm created by the upper caste elite, then thousands of the poor and poorest were mobilized and given social guidance and direction what to do about it and respond to it collectively thinking that it was not an individual’s problem but it was a problem of all and let us face it collectively. We used to demand the concerned government officials for immediate justice, compensation and potential action to restore the rights of the respective poor victim. After, dealing this kind of series of situations we had seen that the fear was slowly losing its

hold on us and the self-confidence is gradually gripping our hearts and minds instead of fear and inferiority complex. - Yesanna, President, MERIBA SARVODAYA SANGHAM

Poverty and fear, inability and fear, inferiority and fear, progress resistant-beliefs and fear, bad habits and fear, irresponsible behavior and fear, isolation and fear, exclusion and fear, sickness and fear, deprivation and fear were all inter related and contributes mutually. When fear grips the minds of the people then the self-confidence, self-respect and self-esteem were at stake, the hope, the capabilities and the aspirations were shattered. When fear replaces the faith, the resources, relations, capacities and rights were no more relevant, did not make sense, purpose was missed, direction was lost, and vision and passion would find no meaning to people at all. Fear darkens the thought life, which consequently results in irrationality and superstitions. Fear kills the vision, mission, passion, motivation, commitment and all the human capabilities and darkens the future. Fear throws the people into helpless and hopeless situation where all the human energies and abilities were sealed and out of place. Fear due to sickness, vulnerability, isolation, exclusion, poverty, powerlessness, inferiority, irresponsible behavior, progress resistant-beliefs and physical weakness, isolation, injustice and inequality and so on... were caused by multiple reasons in various contexts. Once fear comes into existence the suffering, depression, suppression and inability and all forms of exploitation reaches to their peak.

Hence, fear creates a devastating environment where all the human capabilities were buried, never unleashed, unidentified and permanently hinders and ceases the process of capacity development. Fear begets fear and fear and it is contagious. It is an anti-human element. Fear ruins the freedom in addition; it does not allow people to enjoy the fruits of freedom and dignity. Fear is a major hindrance to achieve collective action and it suppresses the voice of the poor, it is a vicious mental attitude but anybody can trace its influence on poor people group considerably.

### **Inferiority**

Poor women say that they suffered a lot due to feelings of inferiority and they do not possess their assets. They report that in the past Government officials were irresponsive and were not implementing the laws meant for them. They lack financial freedom, self-employment and access to even agricultural coolies. Inferiority is a feeling of unworthiness, a realization of social distance which was unreachable and unbridgeable goal and gap respectively. A feeling of inability, inefficiency and ineffectiveness some times causes the feelings of inferiority when compared to high levels of capability-manifested behavior of others. Even though some people are having impressive capability levels but they were still gripped by the feelings of inferiority due to their socio-economic, religious and cultural backgrounds. For example the social hierarchical order of caste-based stratification of people of the study area, which imparts the feelings, beliefs and related sanctions and suffering: superior –

inferior, purity – pollution, touchable – untouchable, inclusion – exclusion, flourishing rich–perishing poor, literate – illiterates, caste taboos, religions dogmas, social stigmas, taboos related to widowhood and fanaticism, dowries, debt-bondage, child-labor, etc., This phenomenon justifies the injustice and inequality which ultimately gives no space for the formation of the self-respect and self-development among these victims of inferiority complex. For example:

“...it was believed that the woman was treated as goddess, ultimate source of power but the actual attitude and treatment of the people towards a girl child contradict their beliefs. In fact the financial burden due to dowry at the time of marriage and keeps a negative attitude that conveys a feeling that girl child means she belong to somebody else. Women was encouraged to behave like *sathee savithri* a mythological woman who was an ideal woman who devoted to her husband but discourages to be like another mythological woman named Dravapathi who maintained 5 men as her husbands. In the name of bride view many men come and bargain for dowry or bridal gift and go...”says Ramadevi, Mandal Training Coordinator (MTC), Mahanandi

Inferiority leads to pessimism and self-humiliation. Once it perpetuates, it results in irresponsible behavior. It hinders the process of formation of social capital, moral capital, intellectual capital, rightful capital and aspirational capital. Instead it catalyzes the process of formation dissensions, jealousy, conflict, criticism, negative attitudes and results in vicious mental trap that contributes to poverty, physical weakness, isolation, vulnerability and powerlessness in many ways. Women were treated as inferior beings in the study area. Women were less privileged than man. It was noted that there were strong patriarchal sanctions and men make the women to depend on men only.

### **Harmful habits**

Poor families in the study area were victims of unhealthy habits. It was not merely enough to address the economic indicators of poverty. Social poverty, which manifests in the presence of corrosive evils like caste taboos, norms of dowry, adherence to vices such as smoking, drunkenness, illicit relations, playing cards, cock-fights, *gutka*, *pawn-parag*, chewing tobacco, prostitution, fornication, factions, corruption, and selling their votes. The study area was filled with Upper caste hegemony, *roudism*, and making bombs illegally, killing people on contract basis cheating, unfaithfulness, intimidating people and dominating. Dowry, child-labor, debt-bondage, gender discrimination, charging high interest rates on poor and poorest, cheating the poor beneficiaries of public distribution system together constitutes the phenomenon that serve as the constraints to escape poverty. All these factors constitute an evolving process of powerful mix of norms, customs and habits that make up a society's cultural, economic and socio-political milieu. The poor women and men say a range of reasons or excuses how and why they were suffering harmful habits: Many poor men and women collectively reported as follows:

“we have body pains due to heavy work load in the fields, so We drink...we have enough mental torture, psychological pain due to numerous problems, so to forget all these things, we take alcohol daily ....our parents, friends, neighbors drink toddy, so it was part and parcel of our life...our land lords give us enough chief liquor to drink to accomplish the assignments they give...our families have undergone a series of tragedies so to overcome that grief, we are drinking... before we do some sort of injustice to others, to do some sort of major hurts and evil things to get the required courage to accomplish these inhuman assignments we take alcohol and only we attempt with all our capacity...Our friends encourage us to take alcohol along with them but now we were struggling to get rid of this habit. we realize the consequences but we are not released from this addiction. We are helpless...”

The elite or the Reddies, the upper caste offers the poor the chief liquor to get their works done instead of money. Liquor was incentive; it was pay for the work, motivating, means of getting their evil intentions done. It contributes to fear, inferiority, self-humiliation, pessimism, and irresponsible behavior, learning disability, progress resistant-beliefs and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways.

### **Self- humiliation**

There are multiple factors that cause self-humiliation in the poor women's self-image. For example her feelings of seclusion, withdrawal, solitude, aloofness, embarrassment, mortification abasement, degradation, shame, discomfiture, disgrace, degeneration of thinking off one's own image and perception constitutes the substance of self-humiliation. This kind of mental construct was shaped by the strong belief in caste system and practicing the related taboos, domination of local elite. The prevailing social stigmas, patriarchal sanctions, domestic violence, perception of men about women and perception of parents towards girl-child shapes the perception of women about themselves. A poor woman's perception of herself, her self-identity, self-respect and the formation of the self-esteem is actively hindered by the negative, degenerated, false and misleading forms of humiliation caused by cultural norms. For example the Dalit men and women were made to carry their *chappals* (foot wear) with their hands in the presence of Kapus of the area and women were supposed cover their heads and walk in bending posture with humble expression, as a sign of great respect for the high caste reddy, which resulted in increasing embarrassment and facilitated low self-esteem tat resulted in self-humiliation.

The misleading religions dogmas, the feelings of self-humiliation were a mental construct and a by-product of the doctrine of '*karma*', belief in fate, exploitative elite, suppressive caste hierarchical order and the related taboos. Ignorant illiterates, the poor searching for work to win bread, limited opportunities, high competition. High degree of hard work, low pay disagreeing mind-sets, upper caste hegemony, irreducible dependency and the beautiful Dalit women were eventually becomes the victims of atrocities traditional

practices and perverted quotations, popular cultural hegemony. Self-humiliation was a process of installing the feelings of isolation, inferiority, self-exclusion, increasing embarrassment, avoiding joining the meetings, a separating feeling in the thought life of the poor women. It leads to non-participation, even though poor participate, it was tokenistic but not transformative when their minds are infested with this attitude

The capacity to aspire is no more in its place; it has direct negative impact on learning and adapting, strategic, sustaining, operating and service delivery capabilities. In fact the process of self-humiliation leads to powerlessness that ultimately contributes to poverty in many ways and justifies the exploitation by the powerful. It limits or prevents access to resources from state, legal redress for abuses, and ability to dispute wage or interest rates; and it entails weakness in negotiating for their rights. It reinforces physical weakness, inferiority, fear, contributes to pessimism. Hence the self-humiliation is a psychological process nurtured by oppressive cultural norms and contributes to poverty in many ways. All these factors were responsible in nurturing formation of negative self-image, lack of dignity, self-confidence, self-reliance, self-esteem self-love, self-respect, regard for oneself, loving oneself, nobility of manner and honor. It contributes to fear, inferiority, pessimism, harmful habits, irresponsible behavior, learning disability, progress resistant-beliefs beliefs and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways.

### **Progress-resistant beliefs**

Women in the study area confess that they were misled by many progress resistant-beliefs. Their belief in lies and inconsistent information replace facts and rational thinking. Belief was a general term referring to anything that can possibly go wrong in a logical argument. It is important to know about progress-resistant beliefs because even though they might be psychologically persuasive, they are not logically correct. They cause people to accept conclusions for inadequate reasons. For example, if a barber, a cat or a widow crosses someone's path while on the way to work, that person would return home, thinking that the barber was a negative sign, so misfortune may occur. The same thing occurs if someone sneezes before they leave their home. If a woman's husband dies, no one comes forward to marry her because of his or her belief that whoever marries her would also die. Women were not allowed in family discussions, decision-making process with a belief that women have their knowledge in their knees. By the time they realize the gravity of the problem much more damage would take place. Hence, it was a belief that hinders women's participation in family level discussion and decision-making processes. Women were not allowed to go distant places or go for exposure trips, tourist places and even for educational purposes etc., due to a belief in a popular saying in Telugu...

*"Aadadi thirigi tchedindi, magadu thiragaka tcheddadu."*

That means, “A man spoils his life due to lack of mobility and exposure to the outer world but a woman spoils her life due to her mobility and exposure to the outer world.” From the generations women have suffered this ideology and attitude was inculcated through this cultural lie. Some women said that had been so patient with this hurting negative attitude towards women. Their thinking patterns were saturated by progress-resistant beliefs. These beliefs are inconsistent, irrational, delusion, and deceit resulted in suppression, suffering, exclusion, inequality, injustice and inferiority and paves the way for fear. These were the sorts of progress-resistant beliefs that perverted, misled the people to suppress the women’s participation and buried the women capabilities. All these progress-resistant beliefs, which serve as major hindrances, were justified by the cultural practices, religions dogmas and endorsed by the powerful elite. For example in the past the practice of *Sati* clearly shows the unequal and inhuman treatment towards the women – if husband dies then his wife was forced to burnt alive with her husband’s dead body. But if wife dies it was not applied to her husband to burnt alive with the dead body of his wife, rather he becomes the bridegroom the next day. Women’s capacities, freedom, dignity, self-respect, self-confidence and self-esteem rights, cooperative, productive and managerial capacities were all buried, suppressed, and violated and this is how poor women suffered intellectual harassment and psychological pain and caused gender discrimination and pushed women into helpless and hopeless conditions of deprivation. These deceptive ideologies, progress-resistant beliefs and religious dogmas and misleading popular sayings were blocking the human rationality and causing the people to hold futile thinking patterns. For example upper caste men’s attitude toward the self-help group was as follows:

“Aadavallendi podupu tcheyyadamenti... tchuddam ee aadamundalantha kalisi rajyamelatharemo...”

This means an exclamation – “women! Doing thrift! Will these all widows going to rule the villages? Let us see!” In fact these were the statements of mockery and in other words harassment reflects male domination. The laws of argument, were utterly ignored, the invaluable social values were hindered scattered and destroyed by these progress-resistant beliefs. These beliefs were leading to and generating the feelings of hopelessness and pessimistic attitudes among the poor women, leading to deception, damage, harm and suffering more vulnerability, psychological depression, isolation, exclusion and denial of hidden core human capabilities of poor women.

When progress-resistant beliefs emerges as popular sayings, loaded with so called experiential wisdom of the old people, village headman and household heads endorses these misleading beliefs and acknowledges these progress-resistant traditional beliefs as the wise sayings. The younger generations easily buy into these ideas and interpretations and live up to the instructions and expectations inculcated through these beliefs. The problem with progress-resistant beliefs is that it appears like fact or seems like reality but it is not true indeed.

The substance of this kind of belief system was deception, false guidance and hinders the development process of the poor women particularly. For Example there is a popular or popular saying in Telugu –

“Mudugundlanna imuduthayemogani mudu koppulu mathram imadavu”

Which means those even three men can mingle freely and they get along easily to work in unity. But in the case of three women they do not mingle, and get along with each other, it was highly difficult to achieve collective action among women when compared to men. Progress-resistant beliefs should be carefully dealt with, the logical consistency, the moral congruence and the right-based approach were the true tests for the progress-resistant beliefs should be carefully addressed and shed light on the black spots of these misleading and depriving set of vicious beliefs. These progress-resistant beliefs contributes to some kind of fear, inferiority, self-humiliation, harmful habits, irresponsible behavior, learning disability, pessimism and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways. This is where the social guidance plays the critical role to remove the mental constraints on the way to collective action.

### **Irresponsible behavior**

The behavior of both the elite and the poor comprise a set of feelings nurtured by pride, selfishness, corruption, chronic lying, lack of punctuality, lack of respect for other's rights, lack of mercy, ignoring the justice, biased thinking, immorality and lack of love for fellow human beings. Everything has to do with the people beliefs. What the poor or the rich believe determines their norms, values and attitudes all together. People live for their beliefs or die for their beliefs. For example a poor coolly says -

“...If we take the stand for the justice, truth and sincerity we cannot survive in this world of evil ... so we should lie, give bribes and compromise with the illegal things that happen to us to the possible extent and live accordingly... but not to raise voice against injustice and cut our knees...”

Then this kind of belief gives him the required base, inspiration and justification to do all forms of unlawful or illegal and corrupted activities. These were the kind of beliefs or convictions that determines the values, behavior, direction and ultimate destiny of the people irrespective of their economic, educational and political backgrounds. The hidden intentions, the perspectives, the priorities that result in the day-to-day relationships of the poor or rich were the implements of their worldview. Hence, it was the structure of the beliefs or the components of the worldview that people hold, regulates their conduct and their capacity levels. The people's problem was not with rationality but it was with their conception of morality. People irrespective of poor or rich, male or female, young or old, literate or illiterates, rural or urban, wage labor or bonded labor,

traditional or modern, they possess the same capabilities. The degree of the moral capital, their conception of false and truth, evil and good; their understanding of good, better and best etc, makes the difference altogether. The absence of moral capital contributes to fear, inferiority, self-humiliation, harmful habits, pessimism, learning disability, progress-resistant beliefs and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways.

### **Pessimistic outlook**

Women do not have the chance to meet each other. Women did not have freedom to speak in *gramasabha* and were not allowed to participate in politics. Upper caste women looking down on lower caste women. Solidarity was missing among the poor women. Dalit women's rights were violated and they do not even aware of their rights. Lack of awareness, nominal participation and absence of leadership among Dalit women resulted in suffering exploitation. Due to sacrificial nature, men made her dependable on men. Poor women love to have more number of children and they do think of their families but not of themselves.

There was no encouragement at the household level for personal opinions. Health ignored heavy workload; they did not have authority on their own bodies. Ignoring the realities, trusting the lies, lack of self-confidence, lack of faith in possibilities, persons, a condition that the human mind-sets were occupied by negative thinking persistently. Poor women's pessimistic outlook toward life hinders all assortments of positive initiatives and opportunities. It is a discouraging experience they undergo in their daily life. It kills the hopes, it trusts in the bad experiences of the past. A pessimistic poor woman believes in her weaknesses and ignores her strengths and potential opportunities and never believes in the capabilities of her or others too. The aspirations perish when an individual holds the pessimistic attitudes and it hinders the formation of social capital and moral capital. It takes an opposite stand against the human development. Pessimism poisons the entire thought life of an individual. It blocks the futuristic thinking and discourages the potential space and provisions of the rights. It chooses to suffer and perish rather than breaking the bondage and survive. For example the poor people holds an attitude towards life...it was observed in the project area.

“We have to suffer poverty in this birth because of our sins that we committed in the previous birth so no other way to escape but just suffer it and die.”

Evils due to lust for money cheating, persistence exploitation, endless suffering, segregated society, inculcated inferiority, broken relationships, embarrassing experiences, burning realities have scattered the possibilities for survival and shattered the aspirations of the poor. The poorest becomes the prey for the poor, poor becomes the prey for the elite, constitutes the base for the passivity, avoiding risks, closed mind-sets, irrational frameworks altogether results in pessimistic attitudes. Poor and poorest were bonded strongly by the

chords of pessimism. They suffer under the invisible yoke of pessimism. It has the power of keeping the poor to dwell on the past happenings and overthrowing the present development opportunities and creating the hopeless future. Many women used to think as follows before they were given social guidance in the SAPAP project study area majority of the poor hold a range of pessimistic attitudes. For example...

“We have seen many things... many people... many ways... many people... many times... no hope, our lives would never become better... no body would make our lives better... this is it... it would never change....”

Pessimism was the present past and disconnects from future present. Pessimism leads to laziness, unproductive behavior and inculcates non-cooperative skills. It hinders the formation of social capital and human development strongly. A pessimist woman takes an active stand to ponder on the hopeless past, negates the blessed opportunities of the present and never sows the seeds for the future fruitful/quality life. The presence of pessimistic attitude towards life contributes to fear, inferiority, self-humiliation, harmful habits, pessimism, learning disability, and progress-resistant beliefs. As a result it entangles the poor with a deprivation trap to make them suffer poverty, vulnerability, isolation, physical weakness, mental sickness in many ways.

### **The situation in Orvakal Mandal**

The NGDO HERSELF was working at Orvakal mandal before the SAPAP Project was being launched actually. During 1996-97 Mrs B.vijayabharathi joined as the project officer. Then she requested the National Project Coordinator, Sri.k.Raju IAS to request the NGDO, HERSELF to withdraw their work from Orvakal mandal. Her intention was that she wanted adapt that mandal and do all she can without any efforts of the NGDOs in that particular Mandal. In fact her work was to assist NGDOs who were actual implementing agencies of the UNDP funded SAPAP project. Even though she was assigned to monitor the work of these two NGDOs HERSELF and MERIBA in Orvakal and Gadivemula and Panyam mandals respectively, she persuaded the national project coordinator (NPC) to allow her to adapt Orakal and suggest HERSELF to leave that mandal for her. She selected Orvakal mandal because it was closer to Kurnool where she used to reside at. And later The National Project Coordinator suggested the development NGO, HERSELF to choose a mandal in which they are interested in implementing the SAPAP project in place of Orvakal mandal. Then HERSELF selected the Mahanandi Mandal, which became the seventh SAPAP mandal in Kurnool dostrict. In SAPAP project area, but it was one year later. But the funds were granted to HERSELF till 2001 because the project tenure was five years. All these internal adjustments were done with the matured leadership and encouragement of the Mr.K.Raju, I.A.S, National Project Coordinator, UNDP SAPAP, India.- says Jayanna, PD, HERSELF, Mahanandi.

In this kind of situations aspiring for attitudinal change was really challenging. Facilitating positive attitudinal change... because of its caste-based exploitation and exclusions in addition to that the belief in the doctrine of 'karma or fate' which was again a religious dogma, all these things were in fact contributing to the misery of the poor, added pessimism. These were the kind of beliefs that had been perpetuating among poor. To understand the women situation in the project area the following personal field experience of the project officer, SAPAP Krnool says ...

"When I joined the project I visited a village called Kalva. There I felt it was hard and difficult to make groups because I was the new person to that village. There was not much response to join the groups. Yet I started visiting house to house, introducing myself to build positive relationships with the women. In the initial stage I did not speak to them about the Podupu Lakshmi Sangham. I used to visit one or two houses on a regular basis, chitchat with them, and ask questions about their family. To know them and their families better I used to visit Harijan Wada (SC colony) and Muslim Colony. One day as I finished my visitations, I was on my way back to my residence. A young girl stopped my vehicle at 9 pm. As she came to me, it appeared she was disturbed. While she was crying, a group of men approached, seized her, and explained me that she belonged to them. They said the problem was a family matter and warned me not to interfere. Later on, I came to know that when she was just 9 years old her parents arranged a marriage with a divorcee suffering with leprosy. Until she reached maturity, she continued to live with her parents. At that time, her husband and her relatives came to take her. She refused to cooperate and tried to escape. It was at this time that I encountered her.

When I came to know the full story, I turned back and approached her family members. At that they were trying to force her to consummate the marriage. She was not willing to enter the bedroom so I suggested that her parents and relatives postpone it for a day. I gave that girl some protection then they did listen to me. The next day we conducted panchayat in that village. She and I stood on one side and her parents, relatives and the entire village was on the other side. Her parents, community and village headmen were saying that she got married to a person and she was matured now. Therefore, she has to go with her husband in addition to that it was a caste custom. But that girl was saying that if they forcefully send her with him then she would commit suicide to die. In addition to that I was telling them that a marriage act of GOI which prohibits the child marriages. At that point women '*podupu lakshmi sanghams*' were not yet facilitated, so in that situation no single woman was not able to stand with me instead all women were looking at me quietly.

In fact, I took support from the District Collector. But the group of the grooms' side threatened me and warned me. They said:

*"Tree belongs to us the fruit it bears should be enjoyed by us only. If you want to take away that fruit from us then we would tie you to our lorry and take you with us along that girl"*

But I did not fear them and pursued the matter. I facilitated 3 panchayats (village council level discussions on what was just and what was not?) with respect to this issue in the mean time. I convinced her parents and told them that your child's happiness was more important rather than what

the world was thinking about us. In that process her parents gradually turned to me and stood on my side. Groom's group demanded 10,000/- as the marriage expenses then only they would leave the place. Then I managed to pool 10,000/- and facilitated divorce in the presence of local MRO because her parents were very poor could not afford to pay 10,000/-. I managed to help them after this incident happened 14 women self-help groups were facilitated.

What I understand from the above mentioned incident the village women must had thought that the girl needs justice, and try to support that girl but the surrounding circumstance, religious beliefs, caste practices, traditions and customs etc because of all these things the local women could not open their mouths. But in their hearts they know that injustice was done to that girl but the women do not know how to tackle situation. They do not have the courage to fight so they kept quite. When they saw their confidence level increased. Therefore these kinds of small interventions, which served as an entry points into the poor women to proved that this problem had solution. It should be shown with witnesses and examples one should take initiative and show them the cases who over came the poverty and encourage them to interact with the successful poor people attitudes change would not come with mere words but it would come through demonstration only". Says - *Vijayabyabharathi, Project officer, SAPAP, Kurnool District.*

Women were deprived due to injustice, deserted, second marriages, family quarrels, harassment, illegal relations, drunkenness of their husbands and other, victims of atrocities, men were using the women for the personal needs. They did not realize the difference between exploitation/security/cooperation. The poor who were hitherto not organized because they were not in a position to come out of the houses, they were only confined to family, household works there field works etc. They were never bothered about family management. Their earnings and services were not recognized. To understand the *deprived situation of the poor women* in the project areas please see the *Flow Chart No-6. p97a*

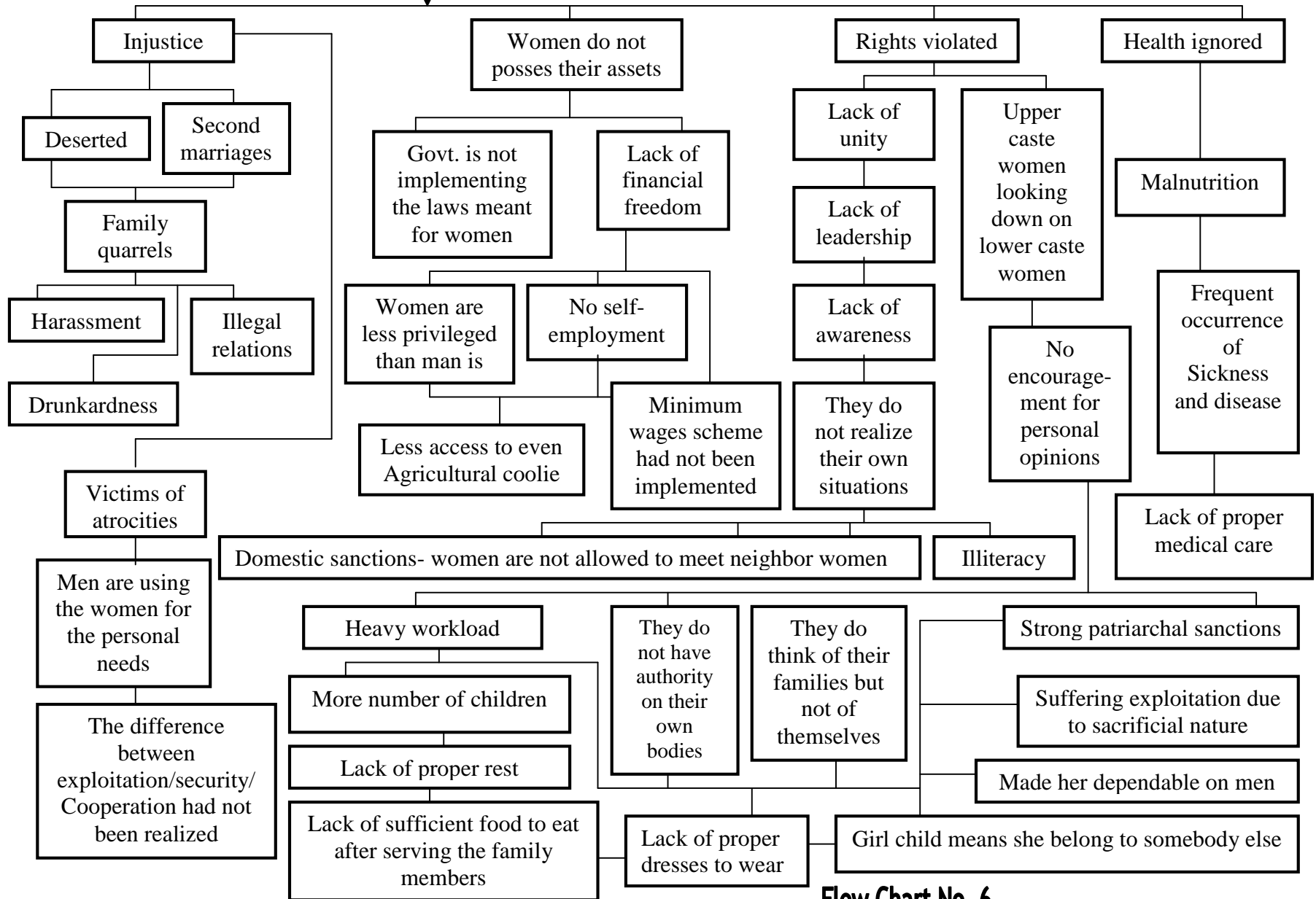
### **The situation in Panyam mandal of Kurnool District**

Prof. B.Vijayam<sup>154</sup> founded the MERIBA (Mission to Encourage Rural development In Backward Areas) in 1978. And the NGDO started to work in Balapanuru, Kouluru, Neravada, Bhimaram and Yerraguntla villages whereas the Sarvodaya Sangham was started in 1982. In the initial days the organizers (staff) of MERIBA used to visit Dalit households and streets and tell the importance of unity and collective action, the

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<sup>154</sup> Professor Vijayam' was a retired professor of Geology worked, at the Department of Geology, Osmania University, in Hyderabad. He founded MERIBA, PROGRESS, TENT, JVI, I WILL agencies and his approach to Poverty alleviation in rural India, was inspired by the *Judo-Christian Values approach* and was promoting attitudes of love, unity, mutual respect, self-help and collective action to overcome the hindrances to human deprivation, poverty and suffering. He met Prof.Unis, the Nobel laureate in 1982 in Bangladesh and saw what he was doing at that time.

## SITUATION OF DALIT WOMEN IN THE STUDY AREA (BEFORE SAPAP)



**Flow Chart No- 6**

benefits of sangham doing thrift and the need to root out the discriminatory practices in human relations among the poor and poorest. The primary purpose of MERIBA and the intention behind establishing the *sarvodaya sangham* was to uplift the poorest of the poor from the suppressed and down trodden committees irrespective of their caste and religious backgrounds. The means of helping the poorest to overcome their poverty was through their unity, collective action and negotiating for their rights. Building the voices of poorest to demand for justice, bridging the gap between them and the Bankers, Police stations, MRO, RDO, Collector and all concerned government officials to facilitate the development schemes that were intended for these communities. The primary focus of the *sarvodaya sangham* was on the social issues. Promoting awareness and educating the poor and poorest about their rights and hygiene conditions in the village contexts and help them to help themselves and facilitate their self-reliance in that process. For example: Atrocities that were done against SCs and STs, upper caste domination and hegemony, different forms of untouchability practiced against the lower caste groups, redeeming the poorest from the debt-bondage, slavery and dependency on the exploitative upper caste and money lenders.

This was not a one-day or one month event or project. Nagi Reddy<sup>155</sup>, the first Project Director of MERIBA used to visit selected villages on a regular basis and sit with the poor and helped Dalits realized how backward they were. And had been exploited through the generations, how the Dalits had been deceived by the selfish elite groups of their villages. And then what to do about it, how to achieve collective action, unity and the mutual care were really enabled the poor people's thinking about the benefits of thrift, unity and collective action and the benefits of sanghams. Then the poor who came in contact with the MERIBA staff were organized into the sanghams. Then this organized poor were asking their relatives and neighbors as well and motivate them to join the sanghams and become the partners in their own development process. That was how MERIBA started forming the village sanghams.

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<sup>155</sup> Nagi Reddy hails from Neravada village of Panyam mandal, was an advocate by profession and was approached by Prof. Vijayam based on the long standing positive relationship, shared him his vision of uplifting the poor and poorest in the backward areas and was encouraged to be the Project director for the MERIBA. He is known for his sacrificial nature, benevolence and his commitment to serve the poor Dalits in the famine-ridden, faction-ridden and feudalistic society. He comes from upper caste elite group but never practiced Untouchability, helps the poor in times of need out of his own pocket, donated 3 acres of land to the campus purpose of the MERIBA. The poor Dalits who came in contact with him consider him as god. The founder was from Christian background but the project director was from the Hindu background, a rare combination of fulfilling the common dream of serving the poor and poorest people in the selected mandals breaking the chains of oppression and upper caste hegemony.

Mrs.Lalitha Kumari<sup>156</sup>,PD, MERIBA along with her staff, had been visiting villages and encouraging the poor to think and get organized into sanghams so that they might have better future due to good opportunities and resources would be created through unity, collective action and sanghams. The MERIBA Sarvodaya Sangham has facilitated bank linkages to the village level sanghams. MERIBA has enhanced Dalits's self-confidence in such a way that now-a-days they were approaching police stations, filing cases against the culprits who committed atrocities against Dalits; Dalits were organizing Dharnas, rallies and demanding the higher authorities to do justice to the victims and punish the culprits. Now Dalits were not fighting the poverty, inequality and injustice alone or individually, but Dalits were fighting collectively, which in other words enhancing their unity, cohesiveness, mutual cooperation and managerial skills. MERIBA Sarvodaya Sangham used to bring the scientists from an NGO called PROGRESS and conducted soil testing, introduced high yielding seeds, and cooperated in improving Dalits agricultural productivity considerably. Dalits were taking loans from Sarvodaya Sangham, seeds, fertilizers and paying it back once the crop was harvested.

“If any one of the member faces injustice or any atrocity was done by any upper caste people against the Dalits, then MSS sub-committee would go and file a case against that culprit in a respective police station and would not leave it there. We used to go to collector and explain to him the full details and urge him to take immediate action and do justice to the poor victims as for the protective acts of the government. The previous situation was so miserable that the poor and the poorest used to suffer the violence, hegemony, and pain caused by the selfish and brutal desires of the oppressive upper caste elite in their villages. Even though the majority was poor and poorest and the oppressive elite was few, the upper caste elite used to rule and suppress, exploit and nullify the poor and poorest as for their selfish gains and justifies those evil things through religious dogmas and intimidation. But now the situation changed. If the Kapus do any sort of harm to Dalits or even if they speak vulgar or false language by naming the caste. Then once the village sanghams passes that information to the executive committee of MSS (Meriba Sarvodaya Sangham) then MSS would suite a case against SC & ST Atrocities Act. Then, they would know the power of the Acts, as well as the power and solidarity of the poor and poorest SCs and their voice in negotiating their rights. Finally, the upper caste elite who did harm to us, against whom we suited a case would come to us and plead with us to forgive and to relieve them by withdrawing the suited case against them. They would plead, promise in many ways to convince us and to make us compromise and withdrew the case. Then, they would take them to the

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<sup>156</sup> Mrs. Lalitha Kumari, the second PD, MERIBA, coming from the background of practicing Public Prosecutor, she knows how to advance the RBA (rights –based approach), knows pretty well how to file case against the persons who violated the rights of the poor and poorest Dalits who were helpless, in addition she was an expert artist in folk theater for example- writing and performing *burrakatha*, on the social problems, songs writer, music composer, dancer, expert in playing teaching various types of steps for various meanings of songs of *kolatam*, active in skits/role plays to propagate the message of development information, self-confidence, power of collective action, and thrift.etc.

concerned village sangham and ask them to beg the forgiveness from the respective village sangham. Then they would make a covenant that they would never do any sort of harm to the poor and poorest SCs or STs. It would lead to many consultations, debates, discussions and pressures and all sorts of attempts, but all these efforts of the hegemony elite would become in vain because of the unity of the thousands of the members of various village sanghams along with the institutional support and technical and legal cooperation of the MERIBA.” –EC Members, MSS, Panyam.

This was not easy but the long-standing efforts of MERIBA as an NGDO made it possible in creating an institutional support to these Dalits was there since 1982 in this mandal. The PD, MERIBA was a public prosecutor before she joins this NGDO as the project director. She knows pretty well, what were the G.Os, Acts and Indian Penal Code and constitutional safe guards/rights for scheduled castes scheduled tribes and Christian and Muslim minorities and customary rights and all. This gives the MERIBA, as development NGO an added input in fighting for the rights of in the court of law, win the undivided attention of the government higher officials because of MERIBA’s good track record. In addition to that the founder and president of the governing body of the MERIBA was a professor of geology, who was an active social worker, has vast exposure to what is happening around the world, in the NGO work and visited many countries and trained the MERIBA staff in developing their capacities in delivering services to the poor and the poorest, in these famine-ridden, faction-ridden and feudalistic villages of Kurnool. So the MERIBA gives the required direction and social guidance to these poor and poorest SCs and STs. Previously this NGDO know beforehand that things do not work positively if the project team go to the poor in day time sitting at the panchayat office expecting the elite audience to understand the project goals and to co-operate organizing the poor women into the groups. NGDO staff confess that visiting the village with in-shirt, wearing shoes, speaking English words, dominant tone, demanding respect, expecting them to bring chairs, cool drinks while gathering the people proved ineffective. All these things were learned in the process of social mobilization. To avoid distance, negative impression the SAPAP project team learned to be very simple and while talking to the local poor they sit with them on the floor and whatever the suitable position the local poor think during the evening hours and night time. NGDOs easily adapted to continue interaction so that the poor women’s assumptions of poverty, suffering and development can be understood in detailed manner.

During this process if some kind of need arises in a particular village or in a particular family say for example some animal health was not good or some women was suffering from severe ailment, she needs immediate medical attention. What the NGDOs did was immediately she was taken to the hospital and the doctor addressed her ailment or animal was taken to the hospital or doctor was brought so that the animal was treated. Their needs being addressed without expecting anything and with love and affection naturally the poor communities developed some degree of affection and confidence in the project team.

## **Popularizing thrift through Kalajatha**

It was in 1994-95 the Govt. 'Kalajatha' was folk-art and culture was used as effective communication tool to strengthen the awareness building process. The aim of the *Kala Jathas* was to reach every poor household with the message. A team of artists who were trained to inspire the poor women by singing songs and its transportation chares, day allowances and salaries were paid by the government. Majority of the women that were organized through this Kalajatha and Government employees target based unavoidable initiatives were rich and middle class women. The groups consist of 25-30 members. They used to deposit their thrift amount in the local post office. But they do not gather for meeting, the leader used to go house to house to collect the thrift amount to deposit it in their account at post office. With in a year Collector sanctioned the 15,000/- as matching grant to these DWACRA groups. This money was equally distributed among the members of the group. This was like a wave happened throughout the district. There were strict rules from Govt. side that the money should be used for the group activity only. But it was so difficult to organize 25- 30. However the composition of the members according to pre-DWCRA income status of their households reveals that the coverage of the poorest-of- the poor was low on the one hand and on the other, the coverage of non-poor was considerable. There were several reasons that explain why this happens - the poor being unsure of their capacity to save, hesitate to join the groups. Government employees at the mandal level and village level were given targets to facilitate the DWACRA groups were biased and might had excluded the poorest to participate in a micro credit program; and sometimes, the poor were indifferent to programs such as DWCRA and hence do not join the groups. The second problem of exclusion seems to relate to the method by which the poor were targeted, which did not include them in their self-identification. In DWCRA groups, there was poor development and growth of leadership among members. While the selection of leaders was democratic the groups, leadership rotation was absent where leadership was imposed, it was due to the lack of initiative among the members to become leaders. As a result groups become over dependent on the leader. The leader manages all activities regarding accounts, loans and attendance. As a consequence, the members' involvement in mobilizing savings was almost nothing. In the absence of the group leader, meetings were not held up till she comes. But there were no proper meetings, norms and internal thrift and credit management mechanisms had not evolved.

## **Campaign approach**

The aim of the *Kalajathas* was to reach every poor household with the message. Further, the campaign approach, with the involvement of the official machinery as well as NGOs, helped in accelerating the formation of SHGs. The local mandal level government officers, NGDO that was working in the respective mandal were participating in the campaign approach to village poor. In that process the SAPAP team approached the

MERIBA and learned lessons how they were able to facilitate the sanghams among the Dalits and minorities as well in the villages of Panyam, Nandyal, Bandi Atmakur, Banaganapalle, Gadivemula. It was in 1995 Tucker<sup>157</sup> ( the National Project Coordinator), K.Raju<sup>158</sup>, NanjiReddy<sup>159</sup> VijayaBharathi<sup>160</sup>, and NGOs-WCUSS, BIRDS, and HERSELF came to the MERIBA office campus based at Nerawada village and had a two-day orientation camp about the thrift and credit process and the federations that were facilitated by the MERIBA and at the end of the camp around 1000 participants from various villages that MERIBA has been working joined the SAPAP team to march towards the nearby village called Balapanoor of Nandyal mandal and conducted a an awareness rally of doing thrift and spread their towels towards the villagers to contribute a rupee so that as a token of initiation of the thrift in that village. This was how the SAPAP's campaign approach was started from the campus of development NGO, MERIBA with the full pledged collaborative and implementing agencies- MERIBA, WCUSS, BIRDS, and HERSELF of SAPAP Kurnool.

By the end of 1996 this highly committed SAPAP project team under the leadership of K. Raju<sup>161</sup>, has rich experience promotion collaborative work. Sri K. Raju, the National Project Coordinator, UNDP-SAPAP," a

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<sup>157</sup> The Mr.Tucker I.A.S was the first national project co-ordinator (NPC) for SAPAP, India.

<sup>158</sup>Mr. K.Raju was the collector of Kurnool District in 1995

<sup>159</sup> Nanji Reddy was the project officer, SAPAP Kurnool., He was to look after Peapully, Ghone, Midthur and Mahanandi mandals in coordination with the NGOs-BIRDS, HERSELF and WCUSS in the above listed mandals.

<sup>160</sup> B.Vijaya Bharathi joined as a Social Organizer at that time later she was promoted as Project officer for Orvakal,panyam,and Gadivemula mandals

<sup>161</sup> During the late 80s the Government of India started a National Literacy Mission that supported district collectors to undertake a literacy campaign. K.Raju IAS, while his tenure district collector of Nellore, he facilitated the collaborative work among the NGOs, the private sector and political parties, worked simultaneously with the government in spreading the message of the campaign. The methodology used in the campaign made the poor look into their life, understand their situation and question impediments towards poverty alleviation. Through the literacy campaign, people realized that the consumption of *arak* (locally brewed liquor) drained family resources and also led to domestic violence. Women who were already organized around literacy decided to fight the sale of *arak*. Resources that were saved from being drained through the sale and consumption of *arak* were diverted into savings and investment for livelihood generation. Between 1993 and 1995, 50,000 groups were formed within this district itself. The dynamics spread through the state and consequently received official government support.

bureaucrat, visited villages frequently in the Project area. He participated actively in the *campaign approach* along with the partnering NGOs, meeting, raising their awareness levels of the villages regarding the Government Acts and GOs. He explained to them the do's and don'ts, proclaiming equality in the village level meetings and wrote letters to the poor women, informed them why they should do thrift and join the *podupu laksmi sangham* to overcome poverty. He personally took the feedback from the grassroots community volunteers, remembered their names, developing their confidence, assuring full support from the government. As a national project coordinator (NPC) he gave full support to the NGOs and SAPAP staff from the government. He had joined in the Campaign approach, built relationships with women in a handful of selected villages in SAPAP mandals. Over two years they earned a remarkable level of trust and credibility. They helped the women identify the reasons for their suffering and heavy workload. They sat, discussed ideas, conducting PRAs and taking women to distant places to show women thrift and credit groups, bringing Government officials and administrators to their doorsteps, they exposed the poor women to new ideas and ways of thinking.

SAPAP project in partner with local Development NGOs established the needed supportive machinery to harness the poor women's potential to organize themselves to pool resources and cut down overheads. Help identify genuine activists from amongst the community. It identified and prioritized what people were willing to undertake in terms of capacity, equity, sustainability and availability of resources. Partnering NGOs determined feasibility of identified opportunities and needs in terms of people's choices. Arrange, secure, and facilitate flow of required resources to the community: monitor, lobby and establish linkages between communities and development government departments, NGOs, and donors. Taking all these factors into consideration SAPAP project team adopted no structured strategy to organize the poor women through NGOs who has local credibility. First of all they should understand the community, village dynamics and various issues in the village and society. Then after knowing all these things, the project team started going to the villages as a single-man army. The SAPAP project neither approached this women or community with any kind of pre-conceived notions nor packages to offer with. Instead, the project staff visited the villages frequently to understand the dynamics of the village, dynamics of the family and the roles of the women that were played by them in the family. So, just as a well-wisher, as a friend, philosopher and guide NGOs approached the community especially women.

The NGOs-MERIBA, WCUSS, BIRDS and HERSELF staff used to go to the villages in their respective mandals and conduct the cultural programmes, sing songs, perform small skits, and tells short stories and conduct *kalajathas*. Through these activities the NGDO staff tried their best to visualize the struggles of the poor in tough times, how they becomes bonded slaves to the rich landlords, higher caste money lenders and the forms of suppression they undergo due to their debt bondage through there *kalajathas*, how the poverty, child

labor, bonded labor perpetuates and how they remain passive victims through out their lives was explained. Playing games, performing skits and telling stories to communicate the message of loses of not doing thrift, benefits of collective action and doing thrift. The songs narrate the women's work, relationships and responsibilities and entire life style of the poor women how they were being suppressed and exploited and ignored were sung in a more sensible, local and cultural setting. The messages of the songs convey the audience about the benefits of collective action, savings, and all that can be done through organizing themselves into SHGs. Songs were of different types, some songs describe the benefits of thrift, collective action, internal lending group norms, and some songs tell the passive attitudes of the women, how they continue to suffer poverty. The songs were eye-openers and explanation went as follow...

Olalo olalo Olalommo lalammo Olalammo lalammo  
Niddura letchilevangane vaakili pilitchenu volaloo  
Vakili udtchi muggesthunte rokali pilitchenu volalo

Kuntchedu vadlu dantchuthuvunte kundalu pilitchenu olalo  
Kundalu thomiborlesthuvunte kumpati pilitchenu olalo

Kudu Kura vanduthuvunte kulayui pilitchenu olalo  
Kulayi neellu moosthuvunte kuliki pilisthiri olalo  
Nadi yendallo naatlesthuvunte nadume pattindi olalo  
Sayanthraniki yintiki tcherithe tchakiri thappadu olalo  
Aravai yellu marala gira gira thirigithi olalo  
Musali vayassulo muddalekane veedhina padithi olalo  
Mundu tchupu mari lekunte yika mupputhappadu olalo  
Podupu sanghamuna rojuku rupayi datchukundamu olalo

A poor woman wakes early in the morning sweeps surroundings of her household, after that she decorates the household premises with a white powder. She cleans her cooking vessels, cooking food for the family members, and carrying water from the nearby well or pond for drinking and other uses. After serving food for all her family members she has to rush for the agricultural wage labor, all the day time she has to work hard under the sun, some times suffers due to back pain due to heavy work load. By the time she comes home, sweeping work and cleaning the vessels, cooking the food and serving the household members. Giving birth to children and rearing them, sleepless nights by the way lack of proper nutrition, frequent diseases coupled with domestic violence, at the end in their old age finding food was a highly challenging to find food and shelter altogether. If a poor woman do not had foresight then the risqué was unavoidable. Hence the poor women were encouraged to save money for their future otherwise the situations lead them beg for their daily food in the streets.

Chorus:

Sanghamante endi Ramulamma Ramulamma

Sangathendo tcheppu Ramulamma Ramulamma

Stanza:1  
Kuduguddaleni – kulijanamantha  
Kudina gumpune – sanghamantare  
Niluva needaleni – nirupedalantha  
Kalasina kattare – sanghamantare  
Kashtalu theereti – daredo kanipetti  
Kadileti gumpune – sanghamantare  
Vokka maatameeda – vokka baataloona  
Sageti gumpune – sanghamantare  
Sanghamante janame Latchumammo Latchumammo  
Sanghamante balame Latchumammo Latchumammo Attaga Aithe...

The women who do not have proper food, clothes, house to live were coming together to discuss and find the ways to solve their problems collectively move forward in one path with one accord was called *sangham*. *Sangham* means people and power.

Chorus: Sanghamevaridamma Ramulammo Ramulamma  
Sanghamendukamma Ramulammo Ramulamma

Stanza:2  
Andaru kalasi podupu tchestharamma  
Avasaralemito aaratheestharamma  
Thippalupadakunda appulu dorikenamma  
Thirigi kattarante malli istharamma  
Adhika vaddeebadha asale vundadamma  
Thakattu ette thantalu levamma  
Parule kallaki mokki tcheyi tchapakunda  
Paruvuga brathike raja maargamamma  
Sanghamu manade Latchumammo Latchumamma  
Sandehamenduke Latchumammo Latchumamma Adi saregani

the purpose of this *sangham* was that one should not spend all the hard-earned money but save at least one rupee per day and bring it to the *podupulakshmi sangham* to do thrift collectively. To cast out the poverty that has been perpetuating from the generations, every poor woman should join the *Podupulakshmi sangham*. Then recognize the emergency needs of the members and meet those to help them overcome their personal difficulties lend money to the needy willingly. If the loans were repaid the members can access the loan again with meager interest, no need to bend and salute to stretch the hands for loan from the money lenders, no need to suffer the pain of high interest rates. Instead a woman can lead a dignified life. Sangham belongs to the poor women and there is no doubt about it.

Chorus: Peddelevaramma Ramulammo Ramulamma

Petthanamevaride Ramulammo Ramulamma

Stanza:3  
Tchinna pedda anna thedaalu levu  
Peda goppa anna bedhalu raavu  
Sanghamantha kuudi mmetingu pedatharu  
Mantchi tchedda antha maatadukuntaru  
lekkalu saritchesi bukkullo raastharu  
Podupuappulu pogutchestharu  
Kalatghalotchinagani sardukuntaru  
Loopalu gurthintchi diddukuntaru  
Andari sanghame Latchumammo Latchumamma  
Andari badhyatha Latchumammo Latchumamma  
Tchala bagundi Aithe

There were no differences young or old, no gaps between the poor and the higher caste, all the members of the sangham gather together for meeting to discuss and share their problems, sufferings and success stories. Collect their thrift and loan installments. Do calculations and write in the respective books of the sangham. If there are any understanding gaps, they identify their mistakes and correct those. Sangham belongs to all and responsibility of all to keep the unity and harmony among the members. As a sangham they meet all the officers of line departments, explore the opportunities meant for them.

Chorus:  
Inka labalemi Ramulammo Ramulamma  
Vivaranga seppamma Ramulammo Ramulamma

Stanza: 4  
Adhikarularandirini kalusukuntaramma  
Avakaasalemito aarathesgtaramma  
Aarogyasuthralu patgintchagalaramma  
Aadya margalu thelusukuntaramma  
Nuduti raathalni maartchhukuntaramma  
Magatha nidranundi melukuntaramma  
Andarimelu korukuntaramma  
Sanghamante thelivi Latchumammo Latchumamma  
Sanghamante kalimi Latchumammo Latchumamma

Women members of the *sangham* conduct a sangham/group meeting on a weekly basis and have discussions about the member needs, internal lending, and repayment mechanism. Govt. schemes need for literacy for women, children education, health care, handi-crafts, self-employment skills, and undertaking income-generating activities. From collector to village level Govt. employees cooperate for these women collectives. This paves the way for solving the problems of the poor. Apply the health rules personally, find out the income generating ways, change their fates, awake from their deep sleep, and aspire for collective good, Sangham means knowledge and prosperity.

The best advantages of Kalajathas were people would be very much attracted by hearing the motivational songs, performing skits through which the real life situations of the poor would be displayed and naturally the poor would also get attracted to the messages conveyed through these songs and small skills. Here the major focus of the Kalajathas was the message on concept of SHGs only. So as a result of this most women would get attracted and they would also have a thinking in the mind once they see the Kalajathas, so the things which were told in the Kalajathas reflects the lives of the women of the poor. The MERIBA staff that was doing these KALAJATHAS was a mixed group of castes and that includes male and female and some of them were familiar to the attending audience and had relationship with the NGDO staff. The part activities of the MERIBA the credibility and the reputation it holds among these people on further enquiries the local women (Some in the beginning) who were motivated by the message brought by the MERIBA showed their willing and came forward to get organized into SHGs. That was how the MERIBA staff facilitated the formation the SHGs. Some songs tell about the multiple responsibilities of the poor women and how their contribution was ignored and how they were ill-treated and how their rights were violated at different places and in different situations. Some songs motivate the poor women to get organize and to wage war against poverty to lead a life of freedom and dignity and respectability in all its fullness. In fact these songs were illustrative and filled with their daily life experiences of the poor women. Songs were powerful tools to convey the possible solutions and arouse the aspirational capacities of the target population. The poor think that they need a change and join the groups

The project teams had to have their own strategy of outsourcing some of the experts in the project as resource persons and build their capacities on several fields. As a norm, project teams assess the poverty situation in an area they enter with the help of informed local persons. For bringing the poor communities into self-help groups (SHGs), village organizations (VOs-Village level federation/network of SHGs) and Mandal Mahila Samakyas (MMSs-Mandal level federation/network of VOs) basic things were (1) Rapport building, (2) Kalajathas (3) Campaign approach (4). Regularly going into the villages' (5) community volunteers that emerged from the same community. These were the best things that were worked out in the project. The formation and nurturing of effective, strong and viable development oriented women member owned participatory organizations was the heart and soul of the social mobilization approach followed by SAPAP.

They then invite the entire people of the settlement or that part of the village to a general meeting where the approach of the program was explained. The local people were introduced to the benefits of joint action and offered a partnership for supporting their joint efforts. When they sit with them equally then only they would share their problems. If the status quo was maintained by sitting on the chair and asks them to tell their problems, then they would not share, that proud behavior would serve as dividing wall between the facilitators and the poor women. The village poor understood that there was a man or women who know their welfare,

knowing their concerns without expecting anything from the community. Once the poor were convinced that there was a person who was really caring for their welfare and good, women started coming to SAPAP project team and NGOs and trying to tell all the stories. Used to tell their problems sufferings and even disclosed the personal secrets to the project staff. The strategy adopted was first of all winning the hearts of the poor people not through money and not through tall promises, but just by caring and also dialoging with them several times over initial months to build rapport with these women and their family members. The SAPAP program was there to help poor women to help themselves and to root out the ideas from their mind-sets such as...

“...Somebody would come from outside, they would do it for us and they would feed us kind of dependency attitudes...”

This program was exclusively for poor; there was no space for the rich or elite in this program. If the rich come into the groups, then the poor would remain in the bottom layer only. There would not be any sort of development among the poor in that kind of situation or group context. The rich would dominate the group; the poor would hesitate, fear to question, negotiate and share ideas with the rich members. Instead, if all the members were poor and they had common experiences, they understand each other very easily and extend cooperation mutually and adjust with each other. It was found that the SAPAP project focused exclusively on the poorest and poor in organizing the women into thrift and credit groups in the project area. In that process of social mobilization through social guidance the poor and poorest were given full freedom to form into the thrift and credit groups irrespective of their caste backgrounds. But the common criteria on which the women were organized into thrift groups were poverty. Rich and middleclass were not allowed to join the groups facilitated by the SAPAP implementing agencies. But the poor women from the upper caste background were never objected to join the group if they were willing to do so.

UNDP aided SAPAP project made a serious and sincere attempt to organise the poor and poorest into homogeneous groups. There are heterogeneous groups also. Keeping in view of the locality, caste, and poverty situation etc., all these combine together while forming the groups. There were poor people from higher caste strata also; they were also organized into the groups. If the required minimum number of members from poor as well as high caste background was not available to form a group, then in that case, for the number sake the women from upper caste background compromises. And shows her willing to allow the poor women from the backward caste as well as and lower caste join the group because there was no other possibility to avoid. Chronic poverty makes the higher caste women to come forward voluntarily and express their interest to join the women self-help groups of the lower castes. Sometimes the location proximity, mutual familiarity and personal credibility cause the poor women from higher caste communities to join the SHGs. In this way the

heterogeneous groups were facilitated. The formation of women self help groups on the year -base in the study area is given below in Table no: 3

**Year wise formation of SHGs in the selected Mandals of Kurnool: Table No-3**

Sl.No	YEAR of Formation	NO. OF GROUPS FORMED IN THE FOLLOWING MANDALS		
		Mahanandi	Panyam	Orvakal
1.	1995	31	42	46
2.	1996	11	10	17
3.	1997	16	26	29
4.	1998	42	38	52
5.	1999	31	87	68
6.	2000	28	32	22
7.	2001	31	13	28
8.	2002	77	104	106
9.	2003	43	12	26
10	2004	92	64	75
11	2005	23	05	20
	<b>TOTAL</b>	<b>425</b>	<b>433</b>	<b>489</b>

SAPAP staff confess that it was intentionally facilitated that money which was to be handled by the poorest of the poor. Caste based things really play very crucial role. And here in a village the society was segregated basing on the castes. The poorest of the poor also were located in certain pockets of a village. Naturally, poverty and caste, these were the two important factors that would play a very crucial role in the organization of the poor at the village level. Mostly, as far as possible NGOs promoted the homogeneous groups in the project area because there was some kind of compatibility. Some kind of love, affection and kinship bind them. To avoid potential mutual hatred due to caste differences were found that in the mixed caste groups. The project team facilitated caste-based groups among the poorest. People who were oppressed were organized into the SHGs obviously firstly only scheduled castes (SCs) and Scheduled Tribes (STs) would be organized. Then only the NGOs moved to the poor among the backward castes (BCs). That was how SAPAP deliberately focused to address this issue of organizing only the poorest and the poor. In the mean while Government organized women as DWACRA groups representing from all the caste communities irrespective of

poor or rich. But majority of the women that were organized into DWACRA groups were rich and backward caste backgrounds.

NGDOs staff says that while forming the organizations the project teams ensure that the poor participate as subjects and not as objects of the development process. As a norm, project teams assess the poverty situation in any village they enter with the help of informed local persons. They then invite the entire population of the settlement or part of the village to a general meeting where the approach of the program was explained. The population was introduced to the benefits of joint action and offered a partnership for supporting their joint efforts. Each SHG was encouraged to start their own small savings and lend this amount to members with interest. Once the villagers agree and form a group to do thrift, the project team facilitates the sangham and the two leaders NGDOs HERSELF and MERIBA under the leadership of the SAPAP project staff facilitated a collective understanding of how to conduct a meeting every week though it was an evolving process in this pilot project the efforts were as follows....

“The project do not set the norms for the sanghams of the poor, rather the project officers pose questions like what would happen if you do not pay the thrift regularly? What happens when giving loans to the members’ stops? What happens when there was no proper repayment mechanism or recovery mechanism delayed? Discuss among your selves and promote group level interaction and discussion about their questions. In addition to that the project gives training to the facilitators by supplying there set of questions to initiate and promote SHG level discussion. In that process people they themselves set the required norms which may change from group to group. Setting the date of meeting, fixing a particular place of meeting, time, everybody should come and attend the meeting, nobody would come to your home to call you, if a member do not attend the meeting what should they do – charging fine – 2 or 5 rupees. Till the meeting is over no member should take *pan*<sup>162</sup> or *chainy*<sup>163</sup> some sort of things are prohibited. In the group meeting women should take one by one they should give respect to each and every work of the member and their personal opinions. Once every member shares their opinions, problems, then only the things should be discussed and pass resolutions or make decisions collectively. Members should sit in a circular fashion; the entire group

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<sup>162</sup> *Pan* is made up of a proportionate mix of edible leaves the nuts, lime, and sweet content to in the post lunch or post dinner consumption purposes generally served in special occasions. But in the villages the sweet content is removed and the nuts that give a bit kick is mixed and taken without any time sense particularly by women. They always try keep some leaves and a tiny box of lime powder and the required nuts and leaves with them.

<sup>163</sup> *Chainy* is a tobacco product used for chewing purpose by many – both men and women, by both rich and poor people in both rural and urban circles. While they chew it they spit the colorful juices that is generated in their mouths and make the places dirty and unhealthy

related transaction should happen in the presence of the group members only. Each group should have a bookkeeper, or else if any member of that particular group is a literate then she can write the respective books and act as bookkeeper as well. Collecting thrift, repayment loan installments and giving loans etc should take place in the group meetings only.

If these activities take place outside the group meetings – what losses are the members going to suffer? If the thrift amount or the amount of loan repayment as per the schedule was given to the leader personally without conducting the group meeting then the leader may use that amount for her personal needs. Without knowing these leaders would spend as much amount given to them by the time the calculations are done, then the total amount would be bigger for them to repay. Who gave this opportunity to the leader? It was the members only. Therefore if these thrift, loan amounts are collected in the group meetings itself then there would not be any space for mistakes. Leader should not keep the collected amount with her; she should deposit it in the bank. She should encourage each and every member of her group and treat them as her own daughter and sister and give respect to each member's word and opinion. She should see that the group books were updated or written properly or not. Whatever was written in these books should be read audibly to all the members of the group. The sangham meeting and the venue (place) should be viable to all members. Leaders should keep the books safely as well as see that documenting the opinions, and decisions and happenings, and the collection and allocation of loan amounts to members. It requires voluntary commitment. Hence the SAPAP project facilitated that the group should identify and elect two women who have the motivation to serve the members as the representative of the SHG." –says Sreedhar Reddy, Social Mobiliser, SAPAP, Kurnool

So the norms are derived out of intensive discussions at the group level themselves but the facilitations points/questions are given by the SAPAP project and the questions were framed in such a way that members would be engaged in participatory discussion and come to a conclusion to collectively set their own norms and rules for the operational sustenance. If there were 200 SHGs there was every possibility for the difference in the norms from each other. Commonality may not be there because the members as per their convenience and common good they set their own norms. The facilitators clearly explain the need for norms and operational rules of the groups. For example some sort of mistake happened in a particular group, then the facilitator sees that group leader has used the money of the members without informing the members and taking their approval, now not able to pay it back, as a result that became a default group. Another example was member took loan and stopped paying loan installments, then the other members also compared with her and they also stopped making repayment schedules. As a result that group spoiled.

"If you think that this kind of things should not happen to you, then none of you should do it like those members and leaders of those default groups they would certainly conduct group meetings, all of us would surely attend the group meeting. If any of the group members fails to attend the meeting, they would find out the reason. If it was reasonable they would consider and in the end they would see that the mistakes would not take place and take all possible care, then only you join the groups or else you better stay outside the groups, observe how the other fellow women are doing.

And wait till that kind of change takes place in your mind-set, but do not spoil the group with false attitudes and selfish intentions.” –Ramadevi, an NGDO staff, HERSELF.

This was how NGDOs says that they have carefully inculcated the knowledge of thrift and credit, time and tongue management skills among the poor women. But as facilitators, they should not make decisions, in any sort of areas they were to avoid making decisions, they ought to remain as advisors and councilors; they can express their personal opinions in any of the issues or areas. But they should not impose their opinions on the group members. They were there to give suggestions, instructions and express opinions to the possible extent but they should not do any work for them, instead they should make them work for themselves. The project staff along with the NGDOs tried to facilitate the core operational values among the members of the SHGs: unity, self-help, transparency, norm-setting, democratic decision-making in the process of social mobilization. The project built on the strengths inherent in the people and the situation. Once the formation of sanghams is done, the SHG members were trained in the crucial aspects of how to manage sanghams. This group level members training where the inputs would be given such as: How to form a group? How to run a group? What are the duties of a leader? What are the responsibilities of the members? And what are the good practices that should practice in the group? What are the norms they should keep in the group? And what are the roles of a bookkeeper? What are the dos and don'ts of a bookkeeper? What are the different roles and norms of SHG? etc.

SAPAP partnership with the local credible NGDO has promoted a range of sanghams or social organizations in villages. Identified the poor through participatory rural appraisal methods in small hamlets/villages, motivated them to form groups, elect group leaders, develop rules and norms, conduct meetings, pooling of savings. It enabled their performance in issue and collection of small loans, conflict resolution, and group cohesion, introducing accounting systems and leadership stabilization. Training of leaders, regularize and increase savings, managing group level transactions, informal interaction with other groups, addressing community interests, initiate the process of issuing and repaying the loans, managing defaults. Source the loans from formal credit system, initiating of income generating programmes, support new groups, and demonstrate effect on others to form groups, strengthen linkages with banks, creation of group assets, forming the federation of the SHGs.

### **Village Organizations**

There are social and psychological ties among members, and often a connection with a geographic area. While one of the functions of village organization is promoting common interest, relationships of dominance and dependency exist in communities as they do in all human organizations. The characteristics of communities affect their ability to identify and address social, economic, cultural and environmental issues affecting their

members. Community capacity operates at the individual, group and organizational levels, and develops in stages. Community capacity requires supportive local organizational structures and processes. It often involves broad participation, building on local interests and expertise, offering opportunities for learning and linking at micro, meso and macro levels to build ownership and sustainability. Village organizations are an inclusive type of organizations created and controlled by local people for their own benefit. These are more recently formed groups designed to help members meet their basic needs and further their common interests. It is network/federation that includes self-help groups, savings and credit groups and village development committees. A concept pertaining essentially to social relations, a group of poor women have closer “associations” and deeper sympathy among members. Members of a community often share a common identity, tend to use a common language, have clear criteria for membership and understand the social boundaries within which they operate.

So to bring unity as to increase the strength of the women in the village naturally the concept of this Village Organization was started in the villages. Village organization was a federation of the existing SHGs at a village level. So once the village organization is formed, it assumes the responsibility to see that all the SHGs perform in a better way. The other responsibility of the VO was that to find out the leftover poor and the poorest women and see that they would be 100% coverage in bringing them into SHGs. And even for village organization was also similar kind of inputs and cross visits were also arranged where the best VOs were working in villages like Kalva, Hussainapuram and Orwakal, to see how these VOs are operating and to observe their VO meetings women members from other SAPAP mandals were sent to these villages. Trainings were also organized for these VOs<sup>164</sup> and how to run the VOs? What is the structure of the VO? What would be the role of village organization? What would be the role of executive committee and what are the roles of office bearers? What would be the role of the VO accountant, and how many para-professionals they should have? What would be the role of these para-professionals and how these para-professionals would be reviewed? The village levels activists were trained in social organizational and technical skills to build their capacities. Like this a several of trainings were given to the VOs.

Various changes took place due to training at VO in regular attendance to the related meetings improved awareness about the social and development actions. Partnership level and the process of making the decision

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<sup>164</sup> Women who were elected as members of the Executive Committee of the Village organization and the other women who are interested to know the operational aspects can attend the these trainings so that they might be equipped to serve/assist their VO as well

collectively improved understanding of the importance of planning for further and funds that flow into VOs. Their ways of understanding all sorts of economic transaction related to VO was improved. These village level networks take part in the social programmes, like abolishing the child labor. Improved leadership qualities, complete understanding about the responsibilities, follow the values, full pledged understanding about the SHG meetings, VOs meetings feelings of protecting the Assets. VOs also accumulate the funds from the outer organizations and agencies. Village level networks of SHGs coordinates the work of VBKs and supervises them.

### **Mandal Mahila Samakhya (MMS)**

At the next stage of social mobilization, the village organizations covered together to form mandal-networking organization. In other words, a mandal networking organization was a federated unit of the village organizations (VOs) within the given mandal. On an average a mandal has about 20-30 villages. True to the spirit of encouraging indigenous initiatives by the project as thought fit by people themselves, different types of mandal networking organizations have evolved in the project area. It is noted that the representatives from each village organization in mandal come together to constitute the mandal level network organization. The mandal organization meets once a month on a fixed day. All mandal level officers attend its meetings. The Mandal network organizations were free to select full-time or part-time paid functionaries. The managers of these organizations were paid by the mandal level organizations themselves out of their incomes on a sustainable basis. Role clarity emerged as the people's institutions were facilitated to develop their objectives, functions, responsibilities, membership norms, rules and procedures.

The SAPAP project provided assistance to mandal network societies. The assistance was provided for office furniture, society registration, corpus of the society, books and stationery, etc as per contract with the concerned society. In addition, the project supports the food expenses for sangham leaders to attend the monthly meeting cum training program organized by the mandal network society. At the end of the 1997 facilitated SAPAP project could facilitate two-mandal network societies: the first one Midthur mandal and the second one at the Orvakal mandal in Kurnool district was facilitated by the project to acquire the capabilities to become independent. The end of the 1999 facilitated Mandal level networks by the NGDOs and the Project staff all the 7 SAPAP mandals

Training of VO leaders took place through the forum of monthly meeting of MMS, Mandal level Women's Conventions and exposure visits. VO leaders were trained on- group formation, conflict resolution within SHGs, bookkeeping and Government programmes. To support social mobilization and capacity building,

community volunteers (CVs) from amongst the villagers were identified whose responsibility was to cover 5-6 habitations. The *Community Coordinators (CCs)*<sup>165</sup> were normally a graduate with work experience in NGOs or non-formal education, supervised CVs in each Mandal. Substantial investment was made into training CVs and CCs on areas such as methodology of group formation, training book keepers, group leaders, project implementation, innovations happening elsewhere in social mobilization and gender and environmental concerns, Yet another group providing services to the group members were the village specialists (VAs). These specialists were provided training in their respective areas. It was envisaged that in the long run the groups-SHG, VOs, MMS- themselves would pay them. They were trained in areas such as: Health, Education, Agricultural, animal husbandry, watershed management, social forestry, entrepreneurship development, and appropriate technology. Due to these kinds of training and work responsibilities members as well as the leaders and the staff were able to improve their leadership skills and get full pledged understanding of their responsibilities. They would know how to run SHG meeting, VO meeting, and facilitate active and meaningful participation of the members in the committee and network meetings. Protecting their assets would be improved. They would do their part to abolish the social evils. The importance of the MMS, and their role in it would be known better. They would know how to tap the other funds and use them properly in a between way. The importance of Audit, and the bookkeeping would be known better.

### **Mahila Bank**

The UNDP has given the seed capital straight away to the SHGs. In response to that many poor women showed interest to get organized into SHGs. But the money was given to particular groups only. Hence the project staff and NGDOs personnel facilitated an understanding among the women groups that if this amount is pooled together at the village level and open a village level federation and a bank account, then that would be a good thing so that each and every group can access the money as for their needs and priorities. When the UNDP has given seed capital the village level federations have not yet come into existence in SAPAP mandals whereas some SHGs have distributed that amount among its members equally. The members thought that money was

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<sup>165</sup> Not compulsorily a graduate but they have to have work experience with Development NGOs with minimum reading and writing skills for example the CVs during the SAPAP period that worked with SAPAP implementing agencies – WCUSS, BIRDS, MERIBA and HERSELF became CCs and MTC during the World Bank aided VELUGU/IKP project period. Many of them were 10<sup>th</sup> standard (High School), later they acquired education at graduation level few of them also got their post graduation studies completed over distance mode of education to make them fit for higher employment opportunities. Some of them aspire to write papers and for research degrees by presenting their experiences of working with the NGOs and with poor and poorest women as well.

given to them freely. But the NGOs and the SAPAP project staff facilitated an understanding among the SHGs that the seed capital was to take it as a loan, and repay it back to the SHG and VO so that amount can be accessed by other needy women too.

In addition, seed capital was injected by the project later into VOs and MMS to increase the capital base of the SHGs. Rules were evolved on SHG lending to members, VO lending to SHGs, and MMS lending to VOs. The groups at different levels were also encouraged to access loans from other government programmes and NGOs like BASICS. Actually, the seed capital that was given by the UNDP and the matching grants that were given by the DRDA all these amounts were pooled together and they started “MAHILA BANK”. Out of that MAHILA BANK the VOs take the needed amount and give it to the needy SHGs and then from SHGs the needy women could take loans. So finally the cash rotation process was being facilitated successfully among the SHG members only. When as the cash would come to MMS from outside agencies and from VOs. For example, in the Network meeting Panyam mandal the members decided to have a large building for office and training purpose. Therefore women decided to offer the labor services voluntarily at the MMS network meeting. Later other members of the VOs and SHGs owned this idea as well. They came on their own expenses brought their own boxes of food along with them on a voluntary and ownership basis. While constructing the MMS building lot of money was saved. The total worth of the building was 14 lakhs. Most of the amount was taken out of the interest of the UNDP seed capital and they also used some of own money from the MAHILA BANK and slowly recover it from the interests of the seed capital. This was done with groups’ consensus to have their own building.

### **Institution Development Phase**

The Institution-development Phase concentrates on identifying community needs and building up organizational and technical capabilities to overcome the constraints people face in making the best use of the resources available to the community. The approach emphasizes management and accounting training, to enable the groups to run their own operations rather than depend on outside facilitators. The sustainability of micro finance operations in self help groups, proper book keeping and efficient fund management was very essential and it was most important challenge for community based organisations to facilitate the book keepers to update and audit the SHG books regularly.

NGDOs facilitate, recruitment and placement of book keepers, Arrange for training of book keepers, Organise and ensure supply of books to all self help groups, Assist village organisations in supervision of book keepers. Conduct periodic Audit on SHGs and VOs write books of accounts for Mandal Samakya. Arrange for self-rating of SHGs, Facilitate Credit Linkage and assist in reporting its progress. Attend all V.O. meetings and

MS meetings, support and facilitate in financial supervision, technical training, in areas determined by the communities, builds up the human capital base. The groups were empowered to run savings and loan operations, and projects of a public nature were undertaken to build up the capacity of communities for project implementation and cement a sense of community. The annual economic transactions of the SHGs and capacity to auditing those things would be improved. Collecting the loans (making the member of SHGs to repay their loans) full pledged. Bookkeeping capacity would be improved on monthly as they do it. The transaction with Bank would be done properly.

### **Consolidation phase**

Encouraged by the demonstration effect of successful community organizations, the number of community organizations rapidly increases. In this phase, independent support organizations were formed so that the CBOs continued functioning after project termination. Further, this phase would also see the development of social and professional associations. The staff salaries were not paid by UNDP, but the MMS has given the staff salaries and requested NGOs staff that worked during the SAPAP project period to continue to work for them. The salaries of the staff were paid from the interest earned from the MMS' money that was being rotated among the members of the VOs and SHGs of MMS. Majority of the NGOs staff that worked under UNDP aided SAPAP project continued to play the same.

### **NGDOs Exit policy or Phasing Out**

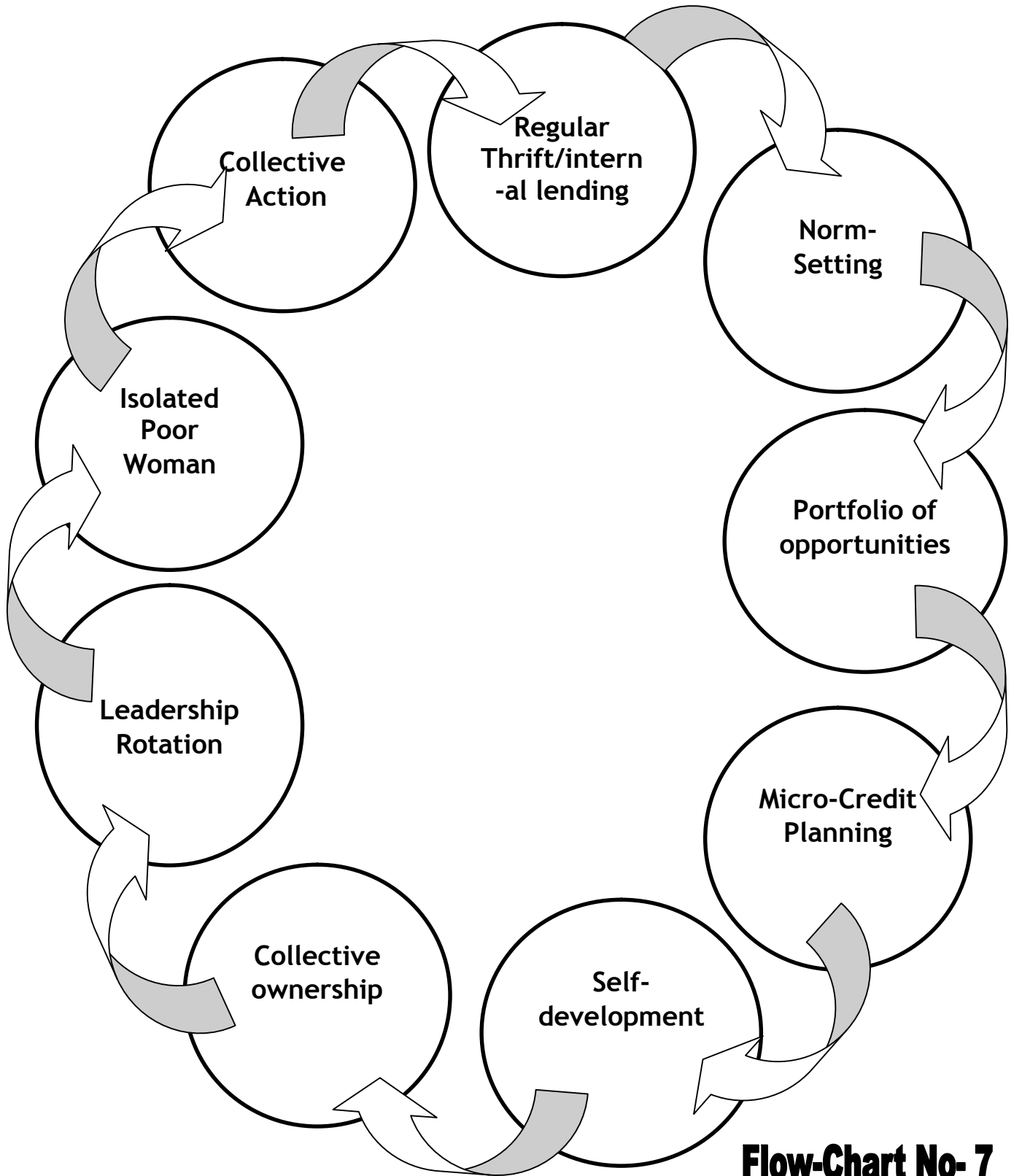
Phasing out was a process of changing the relationship between the newly emerged community based organizations (CBOs) and NGOs, the intermediary organizations to a partnership between two independent organizations UNDP and GOAP, characterized by support offered in both directions while working towards a common goal. Phasing out consists, among others, of a progressive reduction of support needed by and provided to the community organization.

The groups were expecting the same emotional attachment to continue between the NGOs and the groups and individuals. They want to share their concerns not only with the group members but also they were asking for group plus relations like the NGO staff and the key persons they want to interact and get their questions clarified and psychological needs satisfied. Increasing interaction between the members, NGO staff on various issues was the picture the members still hold before their eyes during this critical time. In the same lines NGOs were thinking that they were pulled towards the monitoring side of the SHGs, VOs and MMSs and related operational capacities of these poor women's participatory organizations. During the facilitation stage of these participatory women owned institutions, it was irreducible minimum from the project side, where

as in the post facilitation period also NGDOs were requested to assist in facilitating the operational capabilities of the SHGs, VOs and MMSs as for their norms of these organizations. The ultimate aim of the SAPAP project was to facilitate the self-administered, self-managed and self-help women-owned organizations so that poor women would get together, share their problems reflect over, devise collective solutions and increase their capabilities as for the need.

Once the process of facilitation was over, the desired participatory institutions came into existence the UNDP stopped funding the SAPAP program and requested the NGDOs to exit from the situation by making the women collectives self-reliant and self-confident of running their own organizations as for the collaborative norms. That was how the NGDOs too prepared the minds of the women groups, VOs and the MMSs to say good bye to the NGDOs. Here two things occurred to the staff of the NGDO who was working for the SAPAP project was deputed to stay with the women collectives. Ideologically the NGDOs were disconnected from the scene, but the same NGDO staff was running the women collectives - SHGs, VOs and MMSs. But this staff was no more called as the NGDO staff because the NGDOs did not pay their salaries; NGDOs says that the project was over; hence they do not have funds to support same staff, so the contract was over. Then the SAPAP project staff that was hired by the Govt. of India was also helpless in supporting themselves and the NGDO staff that worked with the women groups. Then the women groups, leaders, at SHG level, VO level and MMS level started to think seriously about the key staff that served them day and night, took high risk, mobilized them and facilitated their groups and organizations. Then the SHGs started to hire the bookkeepers by paying the honorariums on their own feasibility. The village level women organization – VO, executive committee discussed the need for village accountant who would look after the VO books, accounts and transactions and VO related operations. Then the VOs came forward to hire their own accountants who have been assisting them consistently since the inception of the VOs in various villages of these SAPAP mandals. Then coming to the MMSs - the mandals level federation of the VOs of that particular mandal hired the required staff that has been assisted from the beginning of the MMS. Here the UNDP assisted SAPAP project officials and the NGDO higher officials withdrew from the situation but the NGDO staff who worked at the individual, group, VO, MMS level, majority of them were owned by the women collectives at different capacities for various designated responsibilities. Now the MMS, VO and SHGs were paying their staff at respective capacity levels. This was how the exit policy of NGDOs theoretically fulfilled, but practically the women collectives at different levels own the ex-NGDO staff, social activists, and community volunteers, social mobilizers that worked wholeheartedly. For clear picture process of social guidance please see the *Flow Chart No: 7.p118a*

# THE PROCESS OF SOCIAL GUIDANCE IN THE SAPAP STUDY AREA



**Flow-Chart No- 7**

## Post-SAPAP intentions of the NGDOs

The NGDOs who collaborated and implemented the UNDP aided SAPAP project in Kurnool were expressing their impulsive opinions and deep feelings of concern for the women collectives that they have facilitated during the project period (1995-2000). Due to the emotional attachment and strong feelings of belonging and trust that was created by the NGDOs in the hearts of the poor women by sincerely working hard, it has been difficult to the women beneficiaries to wipe out the NGDO picture from their minds. But the Govt. officials who came into the picture as the mandal and cluster and regional level in-charges were strictly instructing the local women not to mention the names of NGDO staff that helped them to organize into sanghams earlier. In fact, the NGDOs are in regular contact with different individuals and trying to know what exactly happening to the women collectives that they facilitated. In fact the NGDOs are saying that these Govt. officials are not locals and they do not continue to be there to nurture the operational capabilities of these collectives.

“It was morally not right to throw the NGDOs away from the scene after using their services for a while and conclude that they are no more needed. No, the need was always there, but it may be in different form. The GO–NGDOs partnership during the SAPAP-INDIA project period worked well, yielded fruitful relational ends and the same model was scaled up now in entire state of Andhra Pradesh and various other states of India on a larger scale. It is their intention that the GO– NGDO partnership must be there in every aspect of the project, then only the development initiatives of the National Government and State Government and the International donor agencies needs to be under way so that these agencies plays the meaningful relationships among the local, national, regional, global flows, connections and coordinated in such a way that the needs of the poor are met in a more comprehensive manner through enhancing their capabilities of various sorts. The NGDOs are willing to take up the responsibility of monitoring the women collectives and continue to strengthen in the needed capability areas of the groups. But NGDOs have small request to pay at least the honorarium to them for their post – project voluntary responsibility that is to be taken, even the Govt. do not pay honorarium also. We are willing to take up the moral responsibility to monitor the women collectives and help them overcome the poverty indeed.

NGDOs confess that the approaches and methods that are applied during the SAPAP have left strong impression on them and we are highly satisfied with their improved performance and the outcome of the project; the earlier experiences of projects and the experience and learning that we undergone was of different sort. The PDs, NGDO staff, the POs, social mobilisers, community volunteers and other needed staff of the Government line departments used to join and all of them sit together with the poor in their colonies, speaking to them, asking them to speak and pose questions etc. are really unforgettable experiences. The forest zones where the local tribal and the NGDO staff vehicles have secret codes of sound horn to make the tribal groups aware that we are the NGDOs that are approaching them to have a meeting with them. By the time these big group of Govt. employees, SAPAP project staff which was led by the NGDO staff in a peculiar horn mode which worked well... all

the tribal of that *chenchu* community are well organized as spread their cots for the NGOs staff and the other participants. This was the kind of rapport, trusteeship with the local poor that NGOs holds. Hence, NGOs major concern was that we do not want to drop from the entire scene and show a kind of irresponsible attitude towards the poor women collectives and their families. Once the NGOs took all the pains, responsibilities to facilitate, train, monitor and evaluate. But, now the Govt. was asking the NGOs to stay away from these women collectives, but the NGOs feel guilty before the poor to whom we are emotionally connected well, initiated and facilitated quality attitudinal change and enlarged social capital and emerged human capital.

.... Even though the SAPAP project was over, we need to continue the personal relationships with the women collectives: basically these offspring women collectives should not get the ideas that we are money minded people once the project got over, these NGOs also disappeared from the scene, no it should not happen, we are there always to support them, ready to hear them and make our services available to them. It has been a long-term relationship but the Govt. was not allowing NGOs and forcefully throwing NGOs away – why? We are not political parties or revolutionaries but we are there to serve the poor, we would be there in future too but the main concern was the Govt. should reconsider the NGOs which has good track record and proved their capacity in the social mobilization process and facilitation and monitoring process of the SAPAP and invite NGOs back to the scene so that we might fulfill their dream of serving the poor in a full pledged way, but not in a bits and pieces manner...

... Before the SAPAP comes into existence we're serving the poor, during and after the project period also we persist to serve these populations. We do not want to control the women collectives, but support, monitor, serve them in the times of conflict, confusion, problems and puzzles happens among the poor, we just want to encourage, help and play the supporting role in sustaining these women collective we feel that these women collectives need constant support and counseling and follow-up work as the needs arises. We do not simply disconnect themselves from the picture of serving the poor women just become silent the SAPAP project period was over and the collaborative norms are just ceased to operate. As NGOs we are morally feeling responsible to the emerged poor women's participatory institutions and willing to continue the same love and fervor to work in improving their living conditions. We are feeling these poor women managed self-administrated, self-help organizations are as our children, with all the needed labor pains, paid the price, toiled in all possible ways to convince their husbands, took all the risks proved our character, established trusteeship, were willing to face all potential challenges, problems and pain. Just because we were inspired self-motivated and willing to serve the poor and on this common ground the SAPAP came to partner with us in achieving the common goal, but the strategies were different, still the same core principles: character, faithfulness, stability, trust, responsible conduct, and social wisdom, willingness to take risk, reaching the poor whatever the time we are available and where we are available, on what grounds we dialogue with the familiar faces worked."

"Instead of following time sense we had followed commonsense, instead of maintaining social distance we approached the poor with the service attitude. In fact, where the work of the Govt. officials stops, from there our (NGOs) work starts... for example by 5 p.m. the Govt. officials closes their offices and go home. But the NGO staff start going to the fieldwork, camps and job related work

among the target population. NGDOs are living with people in their informal spaces, taking responsibility for the programs, activities and the commitments they run and give respectively. Hence, the poor develop an emotional attachment and closeness with the NGDO staff. Reputation, rapport, emotional attachment, established relationships, needed support, willing NGDOs and forceful Govt. officials and the embarrassing situation, secret communication, working informality, formalizing the new project agendas, constant contacts, not that easy to throw away the NGDOs...who say... we are local people we are stable, have an office among the people themselves, but Govt. officials, comes and go, but we remain with our caring hearts for the ignored poor, suffering masses that struggle for power and control. We have other projects, services to work with and offer to the needy poor. Don't try to push us out of our targeted populations for whom and with whom we work since the inception of our service agencies...says Jayanna, PD, HERSELF, Nandyal, Kurnool District.

In fact, the NGDO staff was once selected on their basic motivation to serve the poor and the willingness to take risks and long working days and if needed, we have to stay back in the villages attending to the needs of the target population/individuals/groups. But the NGDOs are saying that they have other projects implementing in the same mandals. Hence, they are willing to take voluntary responsibility to monitor the operational aspects of the women collectives if allowed by the Government and see that the further enhancement of the adapting, operating, strategic, sustaining, intellectual and service delivery capacities in such a way that these agencies would emerge as of exemplary nature. If the Govt. under whose influence, the staff that work for their SHGs, VOs and MMSs were working there was possibility to forsake the social values, NGDO attitudes to serve the community at any cost and adapt the Govt. adamant attitudes and ignore the responsibilities to some extent, NGDOs were urging for the space to get connected to these women collectives on moral grounds and get the feedback and attend to the challenges, resolve the conflicts and manage change and finally leads to sustaining the intentions of enhancing the poor women's capabilities and assist them voluntarily in counseling, giving social guidance and facilitate the enabling environment in a more meaningful and practical ways. For taking up this kind of responsibility the NGDOs are not asking the Govt. to pay the salaries to their staff. It is not that NGDOs alone are the key actors to facilitate monitor and evaluate the process and outcome of the project but they aspire to be the part of the total enabling environment even in the post-SAPAP period also.

The UNDP funded SAPAP project came to end in December 2000. Then NGDOs were asked to withdraw from the picture by the SAPAP staff as for the withdrawal strategy and contract conditionalities. And the all other UNDP hired staff was also expected to withdraw from the project area. But the bonds of attachment, the friendship ties and the unforgettable hardworking, experimenting and learning lessons were prevailing in the relations between the grassroots staff, village activists, community activists, and social mobilizers and the project officers. In fact SAPAP staff expected the SHGs, VOs and MMSs to achieve operational sustainability that they might run their own institutions.

## **UNDP aided SAPAP model scaled up**

Beginning with 20 Mandals in three districts covering not more than 1,00,000 families in 1996 under SAPAP, now the coverage with World Bank assistance has been taken by the State government through Society for Elimination of Rural Poverty (SERP) to 884 Mandals in 22 districts of AP covering 8 million families. The centerpiece of the programme, now being called Indira Kranti Patham (IKP), was social mobilization motivating rural poor women to organize in groups of 10-15 and when a sufficient number of SHGs were formed to federate them in a Village Organization (VO) and subsequently the VOs federate at the Mandal level in a Mahila Mandal Samakhya (MMS) representing around 30 VOs which in turn represent about 350-500 SHGs comprising 4,500 to 6,000 women, each representing a family on an average of 5 members. SERP was the sensitive support organization, which fosters SHGs/VOs and MMSs. In 2000 it subsumed SAPAP when World Bank stepped into the shoes of UNDP.

In fact, the Government takes all the lessons the success the UNDP aided SAPAP project has produced, the lessons that the UNDP has given to the communities. Government of India and Govt. of A.P. and World Bank has totally accepted this basic strategy of social mobilization and poverty alleviation. GOI have taken the lessons learned from the project and then they were now implementing the concepts of social mobilization and poverty alleviation through institution building all over Andhra Pradesh and in other states like Rajasthan, Madhya Pradesh and Bihar. The World Bank accepted this strategy and is now adopting it in various parts of the country. This project has shown the path for the state and for the country. Another important initiative by the State government has been housing subsidy for destitute and shelterless identified by VOs. This coupled with Union Governments launch of the 100 days employment guarantee scheme to the rural jobless has accelerated poverty reduction. Andhra has demonstrated a poverty reduction model unparalleled anywhere in South Asia. It has already impacted the livelihood of 8 million families and targets to reach another three million in the next two years. SERP has not stopped only at alleviating poverty, as most micro credit programmes do, it has facilitated millions of poor and destitute families to come out of poverty.

### **Society for Elimination of Rural Poverty (SERP)**

SAPAP has also influenced the government's poverty eradication programmes and strategies. The Government of AP established an autonomous body named the "Society for Elimination of Rural Poverty" (SERP). SERP has the flexibility of an NGO but the authority of the government. They play a supportive role in sustaining participatory poor peoples' institutions in the project area as well as in replicating the model elsewhere. The NPC of SAPAP was posted as the Chief Executive Officer of SERP. It was an independent autonomous Society registered under Public Societies Act. At the State level, there was a State Project

Management Unit, consisting of C.E.O. assisted by Regional Project Directors and other functional specialists in institution building, gender, micro finance, communications, livelihoods promotion, marketing, monitoring and learning, Finance and Administration. At the district level, there was a District Project Management Unit, headed by a Project Director, assisted by functional specialists. The Project Director of DRDA was also the Project Director for Indira Kranthi Patham at district level. At the regional level, the Area coordinator system to concentrate on Institution and capacity Building of the poor. At the grassroots level, the Community based Organizations - Mandal Samakhyas and Village Organizations - implement the various project components. The village organization was registered as a Cooperative Society under the Mutually Aided Cooperative Societies Act and the Mandal Samakhya was registered as a federation of cooperatives.

### **Social Mobilization Experimentation and Learning Centre (SMELC)**

Two Social Mobilization Experimentation and Learning Centers (SMELC) have been set up in Nepal and Andhra Pradesh (India). These aim to help bridge micro-macro linkages and facilitate incorporation of lessons learned from SAPAP activities into national strategies for poverty reduction. This opens up a window of opportunity to link up micro level pilot experiences to the higher echelons of decision-making bodies at macro level through action research, training and documentation and strategic communication. In addition, a South Asia Social Mobilization Network (SASMoN) has been set up involving six countries. Besides acting as policy advocacy forum, this regional network would help promote communication systems through emailing, video conferencing, etc. This will serve, as is a networking forum for pro-poor policy dialogue and strategic planning, policy research, advocacy, documentation and dissemination of best practices in SAARC countries. Through these activities it is aimed to influence the policy makers and senior bureaucrats so that the perceptions and priorities of the government would become pro-poor and more progressive.

While SMELC was conceived as a response to the growing aspirations of the empowered poor communities in UNDP supported South Asia Poverty Alleviation Programme (SAPAP) areas, it was emerging as an important social mobilization resource center. It was established at Orwakal, Kurnool District of Andhra Pradesh, India. The SAPAP project area in Kurnool became a lab for social mobilisation. MMS constructed a Para Professional Training Center that was Social Mobilization, Experimentation and Learning Center

(SMELC) worth of Rs. 2 crore, supported by the UNDP and Indira Kranthi Patham, which was processed through SERP, and MMS interest Funds and members Shramadanam<sup>166</sup>.

SERP was implementing the World Bank funded District Poverty Initiatives Project (DPIP) that was called as Indira Kranthi Padham in Andhra Pradesh, India. SMELC was located at Orvakal, Kurnool District, and Andhra Pradesh. SMELC was a National and Regional social mobilization training and research center. It was modeled after the SMELC in Nepal and has a distinguished Advisory Board. A mix of experienced development professionals and local level activists act as resource personnel. It receives advisory inputs from South Asia Poverty Alleviation Program (SAPAP) Regional Support Unit (RSU) in Katmandu and UNOPS Asia Office at Kuala Lumpur. SMELC focuses on three major areas: training, documentation/advocacy and action research. Through its training, advocacy and other activities, the community – based development practices at grassroots level would become experimental social mobilization laboratories to understand the dynamics of rural poverty and its mitigation.

SMELC seeks to work in collaboration with partner organizations and agencies, and to provide them with training materials on the conceptual aspects of social mobilization as well as on the knowledge gained from many years of field experimentation and research on the subject. While the SAPAP model was currently being replicated on a large scale in most of the countries in the region, both by governments and other donor agencies, SMELC continues its experimentation in the field of social mobilization. Beneficiaries of SMELC's support and services were typically local and national government agencies, multilateral organizations, and NGOs and INGOs with a strategic focus on participatory planning and development, and decentralized governance for poverty reduction. SMELC functions as a support organization that constantly engages in plotting new ideas and innovations so that the lessons can be taken to scale and shared with other social mobilization actors in the region. It forms part of an 'Institutional learning spiral' in a manner that helps bridge micro-macro linkages and further facilitate incorporation of lessons learned through a multiple feedback system into the regional & national strategies for poverty reduction on a sustainable basis.

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<sup>166</sup> Shramadanam in this context mean the members of the MMS orvakal, voluntarily came forward to offer their labor services while constructing the Building for the SMELC at Orvakal, on a rotation basis till it was finished. They brought their own food, and came on their own charges never took money thinking that it was their own property, aspiring for big things to set a model for others. 5562 poor women members who were organized under the umbrella of Orvakal Mandal Podupulaxmi Ikya Sangam (MMS) participated in construction work

The center offers field training in social mobilization for community empowerment to all stakeholders including: (a) Community Activists: Self Help Group (SHG) members and leaders, Village Organization & Mandal Samakhya members, SHG Accountants, Para-Professionals like Community Health Activists, Social Animators, Social Activists (b) Development Professionals: Project Managers and Asst. Project Managers, Social Organizers, Community Coordinators, Livelihood Associates (c). Non Government Organization members, Line Department Personnel & Bankers, Students & Research Scholars studying – social mobilization, participatory methods for community development, social work, and rural development.

### **Community Resource Person (CRPs) System**

SERP's most effective strategy in scaling up its operations from coverage of 1,00,000 households to 8 million households has been the use of Community Resource Persons (CRPs) from the SAPAP Mandals. Each of these Mandals has a pool of Social Capital comprising 250-300 CRPs. These CRPs form themselves in group of five and normally two groups take up a Mandal for fostering SHGs spending a fortnight a month for next six months in the Mandal. The end result was 100% coverage of the destitutes and the poor comprising backward classes and the minorities and also upper caste poor. The SHGs so formed federate in VOs and subsequently in MMS. The engagement of CRPs for social mobilization to achieve an institutional framework at the grassroots of SHGs/VOs/MMSs has given phenomenal results at pittance of a cost.

The women that were born and brought up in the rural areas, after joining the women self help groups, once suffered poverty gained exposure and experience of overcoming poverty now grown as leaders and empowered. Once these women were self -motivated then they encourage other poor women by using their personal life stories as example to motivate them and bring them into the sanghams to help them understand the ways of overcoming their poverty and raise their awareness levels were called as Community Resource Persons (CRP). The CRPs, identify the poorest of the poor women and organize them into SHGs. The most important role of CRPs was to facilitate the SHGs of these people, making all the women literate, all the members of the SHGs should have equal rights and responsibilities, all the properties that were purchased through SHGs should be insured, monitoring the active participation of the member, properly utilizing the loans that were taken

A community resource person (CRP) should have minimum of 3 years experience and come from an 'A' grade SHG. She should be someone who has improved her living conditions through SHGs. The CRP should be an articulate and personable communicator so that she can persuade other women in the community. An effective CRP would be passionate about helping the poor, but also be well trained. She needs to convince her family members because of all the travel that was required. She requires good health, courage, patience, and

understanding, but cannot be prejudiced toward those from other castes and religions. The system offers CRP a good income for these otherwise poor women, yet also brings rapid change among SHGs and VOs.

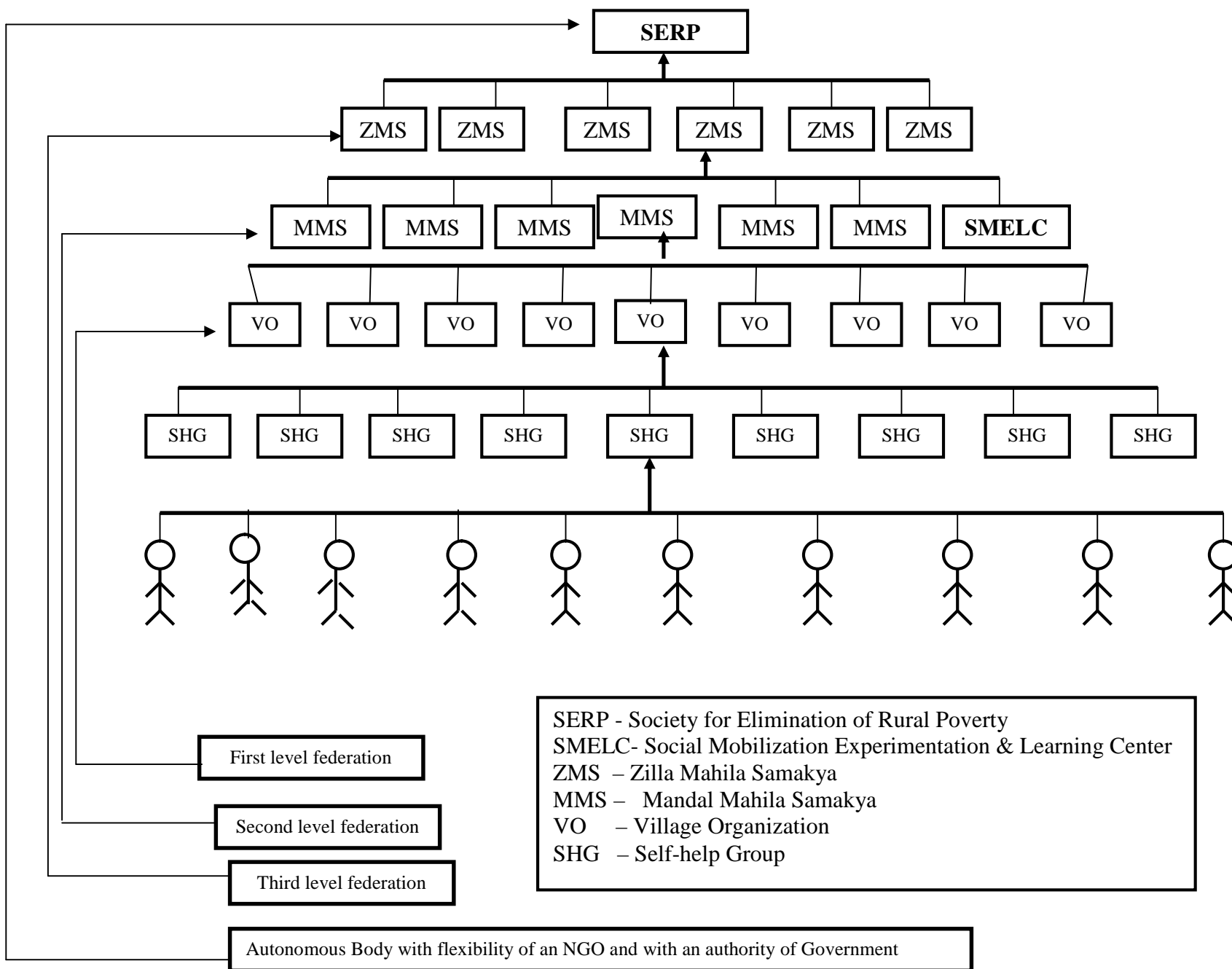
The CRP teams visited almost all the districts of Andhra Pradesh to facilitate the SHGs, VOs and their norms. The engagement of CRPs for social mobilization to achieve an institutional framework at the grassroots of SHGs/VOs/MMSs has given phenomenal results at minute allowance of a cost. A trend was observed that in many districts, SHGs and VOs are being promoted in a great hurry, by the DRDAs to federate the DWCRA groups into so-called "Village Organizations" that VOs registered as MACTS under MACS 1995 Act. And the groups that access the bank loans are having a common feature that the money they bring from the bank will distribute equally without discussing their needs. And pay the loan back in the installments. There is no group norm like the money will be given to the member based on her need. There was an informal practice that members contact their friends in the same group from the other group to take personal loans from them. Then at the Village level federation members do not aware of their rights and responsibilities in these new bodies. They say that majority of the MMSs that were organized by the DRDA and their executive members of the Mandal level federation of the VOs were also in the same condition.

### **Zilla Mahila Samakya (ZMS)**

*Zilla Mahila Samakya (ZMS)* is a district level network organization of all the MMSs (Mandal level Network Organizations of poor women that were mobilized into the women collectives like SHGs, VOs and MMSs. It is decided that two leaders from each mandal network would attend the 2-day meeting once in a month. They hold the meeting for two days because it takes lot of time for the MMS leaders to reach the district from all the parts of the District The venue was at collectorate .The collector and other District level higher officials attends this meeting and share the development information so that it can be disseminated to all the VOs and SHGs in the entire district. For example they had an AIDS awareness which informed them HIV/AIDS would not come through corporate eating, socially moving or touching the people affected with HIV. But it was to create hope in AIDS patients that they have title future to go. Provide social risk management services. Take up advocacy on macro issues of development at mandal/district level. Monitor the performance of member MMSs.

It is noted that facilitation of participatory poor women organizations took place SHG, VO, MMS, SERP, SMELC and ZMS respectively in the order. The *Flow Chart No-8. p126a* would give a picture of the outcome of the SAPAP social mobilization strategy how the entire systems of these women collectives were federated with a bottom-up approach. The social mobilization process over a period of last 12 years of time span enhanced the human capabilities of the women members that eventually brought changes in the power relations.

**Outcome of the Social mobilisation process in the SAPAP mandals**



**Flow Chart No-8**

Over the past 12 years of Social mobilization Andhra Pradesh has found the SAPAP models as possible solution to rural poverty comprising: i) A three-tier institutional grassroots framework of Self Help Groups (SHGs), Village Organizations (VOs) and Mahila Mandal Samakhyas (MMSs); ii) An independent and autonomous sensitive support organization like SERP for fostering a statewide 3-tier grassroots institutional framework; iii) An interest-subsidy policy for the poor matched with priority banking by scheduled banks for the poor; iv) A state-wide housing subsidy for the destitute and shelter less identified by VOs; v) Full and active support by the State and district administrations under the direction of the Honorable Chief Minister and the Minister for Rural Development; and vi) pro-poor Union Government policies such as the employment guarantee scheme and other pro-poor initiatives.

## Chapter-4

# The Process of Capacity Development and Changing Power Relations

Skill development to nurture inherent capacities and potentialities and widen the basket of opportunities and choices for the poor to choose for their development is the second pillar of the UNDP SAPAP strategy<sup>167</sup>. The rural poor are not a homogeneous group – they are differentiated with respect to socio-economic conditions, agro-ecological situations and religious-cultural patterns. They share a few commonalties such as landlessness/subsistence marginal holding, lack of capital, limited or no access to credit, lack of productive skills and lack of marketing skills. Therefore, in order to make use of economies of scale in the production and marketing processes and compete in input, output and capital markets, small farmers agricultural laborers require opportunities, incentives, productive and marketing skills and managerial abilities to seek and effectively utilize seed capital and generate incomes and employment. This needs identification of local capacities, priorities and opportunities. This implies up gradation of the existing skills along with demonstration, transfer and dissemination of new technologies. In order to overcome the bane of fatalism and outlook for doles, entrepreneurial development would be needed especially among the poorest to enhance levels of achievement motivation. With the aid of the institutions at the village level, poor can access seed capital but to use it optimally they need management capacity to integrate assistance available from outside with their own needs.<sup>168</sup>

Therefore capacity development is a key function and a key objective of the UNDP project. Accordingly at every stage of planning and implementation, developing the capacities is a continuous process. This would be actualized through a combination of approaches and techniques, both formal and informal. The goal of the capacity development in the project is to ensure sustainable development of the poor and thereby their overall empowerment. By enabling the target groups to acquire new skills and further sharpen existing skills for income

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<sup>167</sup> Poverty Alleviation Project, Project Report, UNDP/OPS/RAS/96 INDIA

<sup>168</sup> Ibid

generation, strengthening the capacities of the project personnel and grassroots activists in project in social mobilization and project implementation. And developing the modules and resource materials for human resource development at various levels, ascertain the training needs of the people and functionaries, and offer opportunities for entrepreneurship development among poor and impart managerial, financial and marketing skills for effective enterprise management.

Various definitions and frameworks for capacity development have been advanced in recent years while they differ in detail and all of them underline the importance of understanding the context in which SAPAP programme occurred. The capacity development framework proposed here is modeled after the Analytical framework developed and used in the '*Capacity endogenous change and performance project*<sup>169</sup> but differ in detail and context<sup>170</sup>. In the SAPAP context the interconnected dynamics of the core variables – poor women's participation, ownership and leadership which are shaped by four other factors: namely, the external context, stakeholders, internal features and resources and external intervention<sup>171</sup> For the analytical purpose of the present study the process of capacity development in the social mobilization context of SAPAP *Capacity*

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<sup>169</sup>'Capacity Development Framework' Analytical framework has to do with interconnected dynamics of capacity, endogenous change and performance. But this dynamic is shaped by four other factors: namely, the external context, stakeholders, internal features and resources and external intervention. Detailed reports of "*capacity, endogenous change and performance*" project are published in the website of European Centre for Development Policy Management (ECDPM): [www.ecdpm.org](http://www.ecdpm.org); and [www.capacity.org](http://www.capacity.org)

<sup>170</sup> Social mobilization did not take place, which was another reason for poverty that means people have not become motivated, and they were not becoming partners in the development. It was because of the top-down approach to development, ignoring the process element and giving the importance to the targets. Implementing the projects with a negative attitude towards the poor, lack of decentralization of power is another reason for poverty. In fact, the reasons for poverty are many as the hair in our head and they are linked with each other like a vicious cycle. Poor women in the SAPAP project area have gender (*See the Flow Chart No-6*), social, cultural, political (*See the Flow Chart No-3*), economical (*See the Flow chart No-2*), psychological and religious aspects, which should be understood and dealt delicately. SAPAP created a set of new values through the process of social guidance in the trust-based relational context that had to play crucial role throughout the processes of *social mobilization* and *capacity development and capital formation*. Significant efforts are required. More creative thinking is needed.

<sup>171</sup> Available <http://lencd.com/data/docs/98-Developing%20capacity%20for%20tax%20administration%20-%20The%20Rwanda%20R.pdf>

*Development Framework*<sup>172</sup> (see *Flow Chart No- 9. p130a* ) is proposed by the researcher. The process of capacity development is both shaping and being shaped by the internal resources, external context, and the stakeholders`

### **Internal resources**

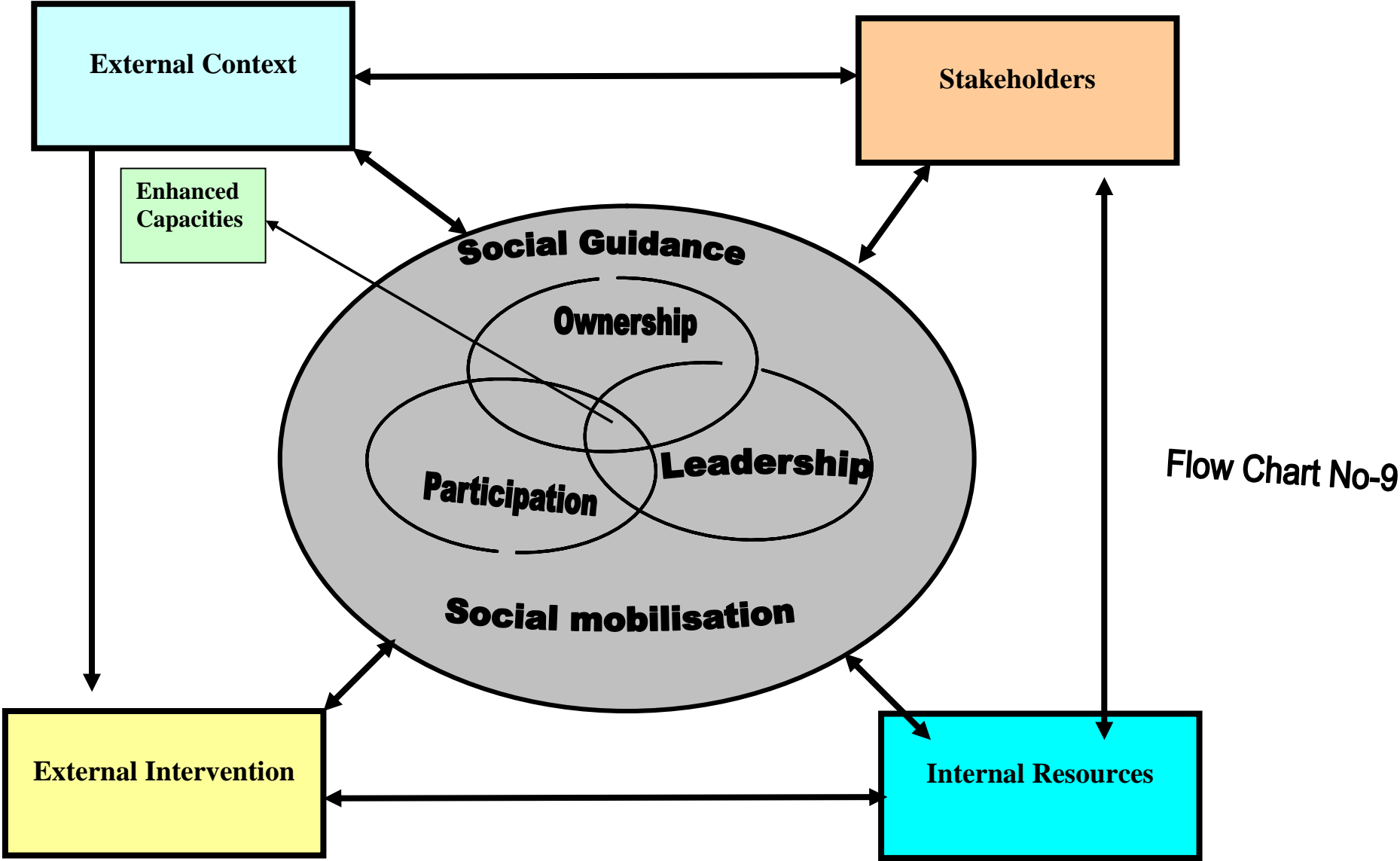
Internal resources consists of existing commitment, desire, stability, skills, systems, leadership, relationships, formal and informal roles, structures, resources, culture, strategies and values. In addition, the local cultural traditions such as astrology, soothsaying, rituals, and dogma local religious beliefs. People believe current suffering is consequence of past misdeeds and they have a moral obligation to live out the punishment. Culture and social stratification are intertwined; culture is ideological, and all the ways that people are categorized, ranked, discriminated against, dominated, and controlled-class, caste, sub-caste, patron-client, faction, gender, religion, skin, tone, language, birth place--are entrenched in the culture, and maintained and justified by it. At the bottom of the resulting hierarchy is a very large powerless, dependent, unaware, debt-ridden, underclass whose illiteracy, poor health, traditions, addictions, superstitions, fears, passivity, and internal divisions reinforce the dynamics of stratification and the respective consequences and symptoms of oppression and exploitation of the poor and powerless. What are the patterns of internal features such as formal and informal roles, structures, resources, culture, strategies and values, and what influence have they had at the four-tier women collectives (SHG-VO-MMS –ZMS) levels?

### **External context**

External context includes historical, socio-cultural, political, economic, and institutional environment. Capacity is equal to the ability to perform. This ability is not only determined by factors internal to the individual (skills, knowledge) or the organization (human resources), but also by a number of external dimensions, such as the availability of appropriate technologies, societal norms and values, economic opportunities, political will, and legal and administrative realities. Both the limitations and opportunities presented by these internal and external factors deserve due attention and are key determinants of the sustainability and success of capacity development. The gender discrimination- prevalence of violence against women is high in the study area. The women are ignored in development programme and their capacities are not utilized this eventually leading to poverty. Thrift is less and the expenditure is high that is why production is less.

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# Capacity Development Framework in the context of Social Mobilisation Process



This Capacity Development Framework is modeled after the CDF developed and used in the [www.ecdpm.org](http://www.ecdpm.org) to describe and explain the capacity development process in the context of UNDP aided South Asia Poverty Alleviation Programme in India

## Stakeholders

The stakeholders in the SAPAP project under study consists of poor women members, suppliers and supporters, GOI, GOAP, UNDP, SAARC, ISACPA, NGOs, SAPAP project officers. The ultimate targets are the poor and poorest women of the project area. Robert Chambers rightly pointed that poverty is integrated. According to him the poor have to struggle against five interlocking disadvantages, which trap them in deprivation. Firstly, poverty that is lack of food, small bodies, malnutrition leading to low immune response to infections, and inability to pay for health services; isolation because of the inability to pay the cost of schooling itself. Secondly, physical *weakness* – an inability to work longer hours; women are paid lower wages; and through the withdrawal from work because of weakening of labor through sickness. Thirdly, *isolation* that is lack of education, remoteness, being out of contact sustains poverty: services do not reach those who are remote; illiterates cannot read information of economic value, and find it difficult to obtain loans. Fourthly, *vulnerability* (sale or mortgage of productive assets; to physical weakness because to handle contingencies), and fifthly *powerlessness* (prevents access to resources from the state, legal redress for abuses, and ability to dispute wage or interest rates). He calls it as “*deprivation-trap*”. All are important, but vulnerability and powerlessness especially deserves more recognition and analysis<sup>173</sup>, (See the Flow chart No-10. p131a). But the attack against poverty has been an attack against the mind-set of the stakeholders. Mental constraints - fear, inferiority, fallacies, harmful habits, self-humiliation, unethical behavior and pessimism or ‘*vicious mental-trap*’ (discussed in detail in the 3<sup>rd</sup> chapter) After all, social mobilization was a process of engaging the local communities to identify and harness their latent potential. What has been the influence of stakeholders such as beneficiaries, suppliers and supporters, and their different interests, expectations, modes of behavior, resources, interrelationships and intensity of involvement?

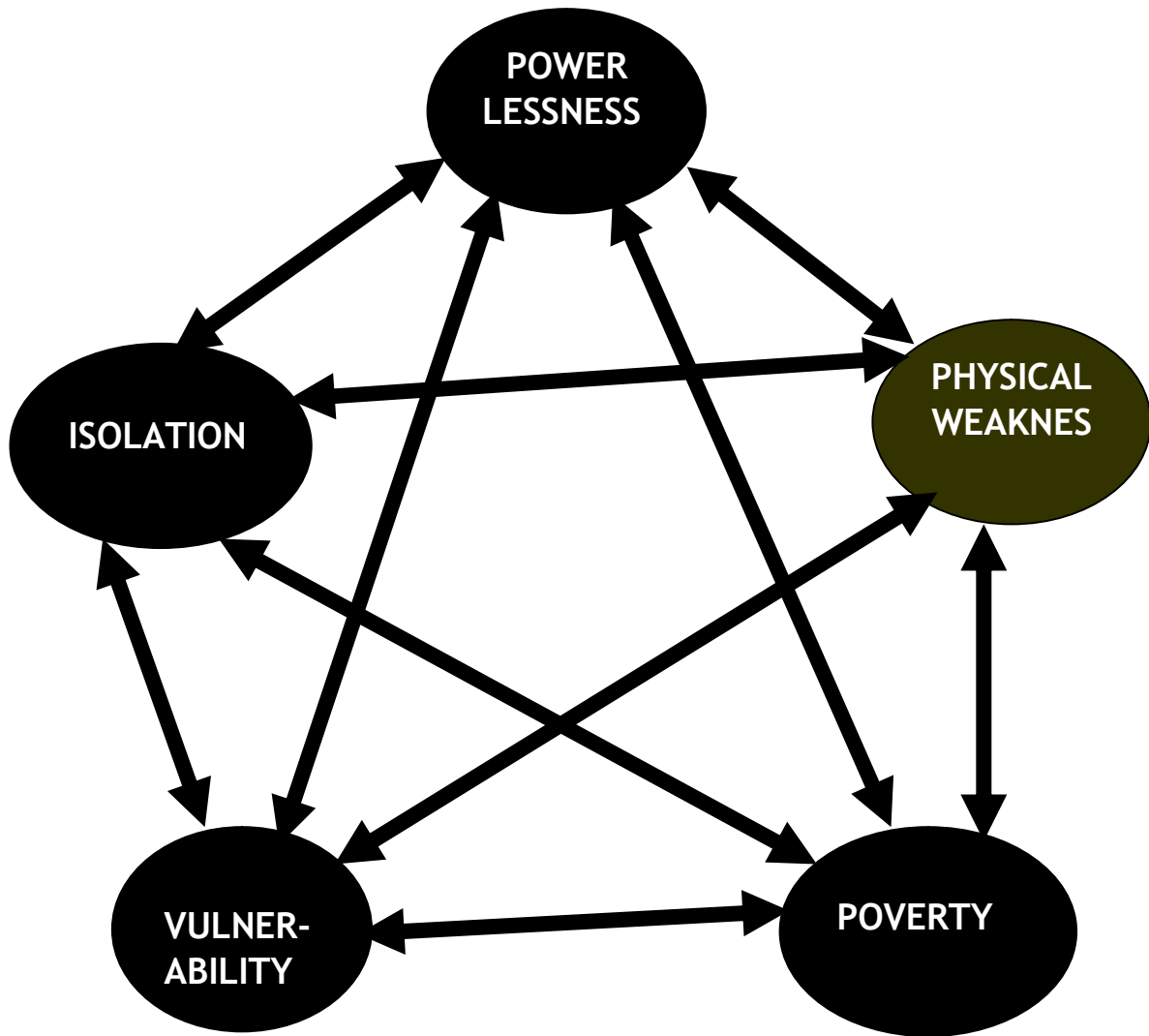
## Enabling environment

The Government’s priorities changed in the 1990s when it began reforming the economy. In the 8th Five-Year Plan (from 1992-1997), the Government emphasized human development and pro-poor concerns. UNDP launched a project on social sector strategy, the results of which were reflected in the Government’s reform proposals. The pro-poor theme found resonance in UNDP-supported projects in the leather and jute sectors to enhance the incomes of the poor and disadvantaged people employed in these industries. The first Country Co-operation Framework (CCF) that ran from 1997-2002, parallel with the 9th Five-Year Plan,

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<sup>173</sup> Chambers, R. 1983. “Rural development: Putting the last first”. Longman, Harlow, UK, p 111-113

# DEPRIVATION TRAP



SOURCE: ROBERT CHAMBERS(1983)

Flow Chart No-10

consolidated UNDP's work in India, built synergy between different programmes and simplified project management. The programme strategy was focused on the poor and underprivileged, primarily in rural areas ensuring that UNDP programmes and projects were people-centered, pro-women, pro-environment and pro-employment. The SAPAP initiative successfully demonstrated the value of women's unity and mobilization for their social, economic and political empowerment. UNDP has recognized that in order to make a lasting impact on human development indicators, women have to be centre-stage in the process. UNDP-supported initiatives seek to create space for women's equitable involvement in all aspects of the programmes. The SAPAP project has provided all the necessary inputs for social mobilization, skill development and capital formation to the poor people for organizing themselves through a group approach on the principles of self help and mutual help, homogeneity, democracy, equity and through the entry point of small savings and credit.

Exactly during the initial stage implementation of SAPAP pilot project the Government of Andhra Pradesh came up with the "A.P. *Mutually Aided Cooperative Societies (MACS) Act in 1995*"<sup>174</sup>. According to MACS,1995 Act Government of Andhra Pradesh aims at promoting self-reliant, responsible, accountable and autonomous Cooperative Societies with their own bye-laws, which would make the Cooperative Movement more vibrant. Though it is the Cooperatives with which their members have interaction for better services and benefits, the Department of Cooperation recognizes the rights of the Members-cum-Service Users of these Cooperatives for freedom from disputes with their own Cooperatives and freedom of access to information. The Department also recognizes the rights of the Cooperatives as such for services spelled in the Acts for their efficient functioning in the process of realizing their goals. Following are some of the Rights of the Members/Cooperative Societies that entitle them to the promised services by the Department of Cooperation:

1. No discrimination will be made based on their political affiliation if any, or authority in the affairs of the society, in the matter of dispensation of services sought.
2. No member or society will be subjected to arbitrary decision by the officials while rendering particular services.

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<sup>174</sup> Available at <http://cooperation.ap.nic.in/html/citc-2.htm>

1. Every member/society petitioner has the right to be heard in person by the competent authority, in case of violation of their rights in the matter of services sought.
2. Every member of society has the right to knowledge about various services being provided by the Department.
3. Exercise of rights by members/cooperatives shall be within the provisions of Cooperative Societies Act & Rules and the Regulations of the Cooperative Department issued from time to time. The mutual trust between the service-seeker and the service-provider under this Charter shall lie in the service-provider, dispensing the service, according to the content and the service seekers expectations being realistic and he/she fulfilling the obligations expected.

It is noted that human core capabilities of the poor women are suppressed by the oppressive norms traditions and local elite groups and various forms of mental constraints<sup>175</sup> before they were organized into women-owned organizations<sup>176</sup>. Whereas after they become members of local women collectives then their effectiveness, and performance is improved due to their enhanced capabilities. It is noted that poor women core human capacities can be unleashed, facilitated, strengthened, enlarged and sustained by the system of behavior rules and principles, which create an enabling environment. Capacity development process is about a change in attitudes, behavior, power relations and control. Capacity development is a process whereby people, organizations and society as a whole unleash, strengthen, create, enhance and maintain or sustain *capabilities*. It is identified that there are various *capability categories*, which are interrelated, and mutually contributing or enhancing (*see the Flow Chart No-11.p133a*). And these capabilities are embedded in individuals and in their relationships over time.

### **Phases of Capacity Development Process**

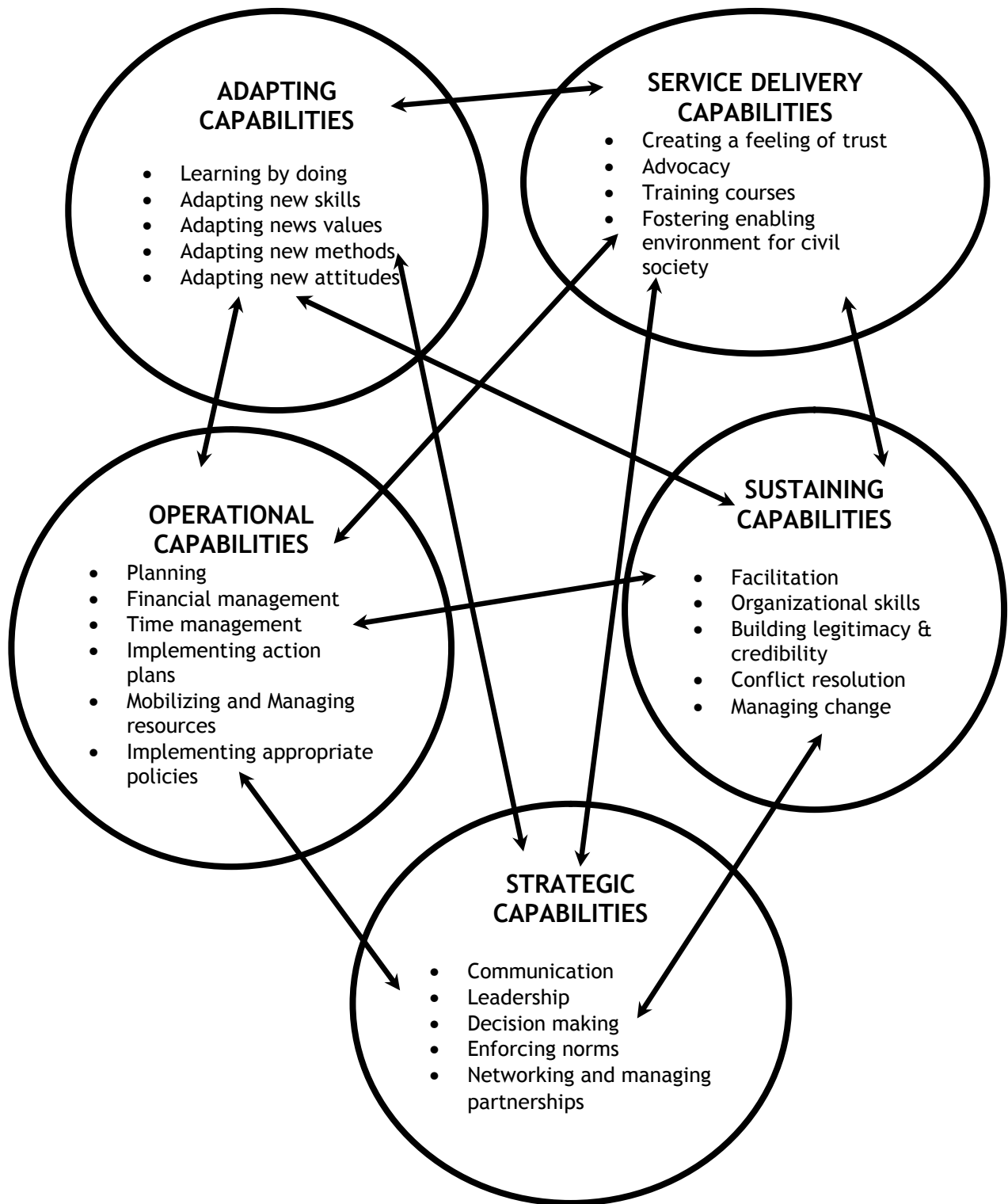
It is noted that the poor women and their capabilities undergo various phases of the process of *capacity development* while the processes of *social mobilization* through *social guidance* actively facilitated by the SAPAP team. For analytical purpose the process of Capacity development at individual poor women members, their SHGs, VOs and *samakyas* (networks) levels is divided into five different phases. They are: (1). Burial

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<sup>175</sup> See the discussion on Visious mental trap in Chapter -3 p

<sup>176</sup> SHGs, VOs, MMS, and ZMS, Mahila Banks, etc.

# CAPABILITY CATEGORIES- SYSTEMS PERSPECTIVE



Flow-Chart No- 11

Phase, (2). Unleashing Phase, (3) Participation and partnering Phase (4). Ownership phase, (5). Leadership Development phase.

### **I. Burial phase – Core human Capacities are not utilized.**

This phase narrates how negative attitudes are framed around the past bad experiences. These bad attitudes are contagious and their entire personal lives are ruined. It contributes to fear, inferiority, self-humiliation, addiction to harmful habits, unethical behavior, learning disability, and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways. In the long run, under the influence of these negative attitudes the human capacity categories were denied, buried and unexplored and results in grave deprivation and helpless and hopeless situation

Capacities are embodied in people. People are known by their beliefs, deep-rooted values and undergoing pain and sufferings and the set of attitudes they carry with them. According to the respondents and the NGDO that are working among these poor the poor peoples' life situations brings a plethora of malnutrition, landing in debts due to sickness, spending lot of money on medicine. As a result the number of working days decrease due to sickness, negligence of government Doctors, facing the sickness, drinking the polluted canal water, skin diseases, and lack of proper nutrition. Women are less privileged than men. Women do not have the chance to meet each other and their rights were violated due lack of unity, leadership and awareness. No encouragement for personal opinions, ignored health, heavy workload, number of children, living in a dangerous area, they do not have authority on their own bodies. They do think of their families but not of themselves, strong patriarchal sanctions, suffering exploitation due to sacrificial nature, girl child means she belong to somebody else etc. Upper caste women looking down on lower caste women. Women do not participate in politics due to lack of political awareness and leadership among women was missing. Women were treated as inferior beings in the society. Women do not have freedom to speak in *gramasabha*<sup>177</sup>. Solidarity was missing among the women and their participation was nominal because women were not aware of their rights and were not organized yet. They were to depend on men alone. Women are deprived due to injustice, deserted, second marriages, family quarrels, harassment, illegal relations, drunkenness of their husbands and other, victims of atrocities, men are using the women for the personal needs, the difference between exploitation/security/cooperation had not been realized, women do not possess their assets, Govt. is not implementing the laws meant for women, lack of financial freedom.

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<sup>177</sup> Gramasabha- means village council

The upper caste elite enjoy lands and the landlords capture the temple lands. The poor were not been able to utilize the local resources due to lack of power and awareness on local resources. Landless households were numerous. Poor were depending on the landlords for livelihood, landing in the debts, low incomes, landless are depending on the landlords, working for the meager amounts, and income is decreasing through leasing the lands. Land leasing rates were increased due to the competition among the landless for leasing the lands. No organization among the farmers that are leasing lands, leasing the uncultivated lands. Poor often were the victims of factions. Factionalism that regulates the work opportunities, coolies were divided based on factionists. Competition among coolies was there due to lack of unity among coolies. The number of working days was decreased due to mechanization of agriculture.

Dalit movement was not staged in politics; there was no unifying power among Dalits. Dalits were not aware of Ambedkar's model. Dalits do not have awareness about their rights due to lack of unity and leadership. The injustice they undergo throughout, Dalits were politically exploited upper class hegemony. Slavery, bonded child labor, bonded labor, atrocities on women, *ghasam*<sup>178</sup>, being indebted to the landlords, drunkenness, and playing cards spending money on them. There was no self-employment; less access to even agricultural coolies, minimum wages scheme had not been implemented effectively. Dalits are not able to realize the injustice done to them. Poor hesitate and fear to get organized, lack of party-based unity among SCs, lack of caste-based unity. Dalits were divided on caste lines, factions based, and political party and kinship lines. Lack of collaboration among SCs, STs and Muslim minorities, untouchability persists even among Dalit communities. Dalit students were withdrawn from organizations. Youth were ignored in political life, lack of leadership for Dalit movement, youth organizations were weak, youth are not united, competition among youth leadership, splits in youth organizations not encouraging their youth, defeated politically. Selfish leadership, elders were selling their votes, fully dependent due to lack of finances, not realizing the political losses. Being servants to the master, Dalit fight for the lands is very weak.

“...before the MERIBA sarvodaya sangham entered our villages we used to live the lives of slaves, do ghasam due to debt bondage, we used to take Rs. 500/- as a loan, to clear that petty loans we used to work for the upper caste elite though out our lives, still we would not clear those loans and

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<sup>178</sup> *Ghasam* – an informal agreement between the Kapu and the Dalit person for finding bread that the labor would work hard raising early in the morning and work till late in the night for meager amount of rupees or food. Some time it assumes the debt bondage. This system is the one of the best examples how a Dalit man is suppressed and exploited by the upper caste elite

as a result we used to live and suffer under the yoke of debt-bondage and our lives were miserable. We have neither proper clothes to wear nor sufficient food to eat. No money to meet our health needs and emergencies etc. Our grown up children also used to join the ghasam as a result of debt-bondage. We do not know the calculations. Being ignorant of writing promissory notes, we used to utterly depend on the oral agreements and fear the elite, because there is no alternative or opportunity to escape this cruel slavery. No other way to access money no access to education, it was a period of utter suffering, inferiority, exploitation. We were utterly ignored, left behind, downtrodden, suppressed in the darkness of powerful deprivation. Poor do not know the ways and means of overcoming the atrocities, discrimination, poverty and the inequality and injustice being done to them before the MERIBA enters the villages.” - *Chennaiah (67), Member, MSSMACS, Panyam Village*

Even though the poor were capable of doing many good things, they were misguided, exploited severely, cheated deliberately by the powerful elite. Chronic caste affinities, ineffective personal life, blind loyalties, buried capacities, drowning realities, unexplored potentialities, unchallenged patterns of vicious mental trap have thrown the poor into a hopeless and helpless situations where all their capabilities were endangered.

## **II. Unleashing Phase-Unleashing the capacities of the poor women**

This phase primarily focuses on the critical functions such as facilitating the attitudinal change creating positive self-image by addressing the poor women’s ‘*vicious mental trap*’ which if performed effectively, would allow the individuals to get organized into collective spaces. The basic fact and the basic premise with which the SAPAP project has taken its rules is that the poor has tremendous potential in themselves and these potential needs to be unlocked or harnessed to address the various issues of poverty. For this unlocking the potential, they need some social guidance. So the guidance was given to the poor, they could be able to address and analyze various issues of poverty. So this was the basic conviction and premise with which the entire of social mobilization had gone ahead. So keeping in view of this premise, the basic facts of social mobilization the first and a foremost thing was that the people must be organized, they may be illiterate, they may be culturally backward, and traditionally they have something different from mainstream people. All these poor were to be organized first. So organization of the poor is one of the important components of social mobilization. The poor once they were organized the second thing that the facilitators had to tell them what the poor could be, and then the poor become what they should be.

Women respondents say that in the initial stage the relationships were really problematic they were willing to pay the thrift but not willing to attend the group meetings due to practical problems at home. For example in those days-mean 12 years before women's situation in the families and in the society were really miserable. Women used to fear their husbands, parents-in-law, men and neighbors and even to go to their native place. They suffer various forms of fears, they look to their husbands for guidance and they do not have freedom of decision-making, women believed that they were inferior to men and depend on their men. Their attendance at the SHG meetings leaving their kids with in-laws, but they were not able to control the little children in the absence of parents etc. The pessimistic attitudes of husbands, lack of belief in collective action and accumulation among women, broken kinship relations, past conflicts with the neighbors and illicit relations, selfish nature of the neighbors, irresponsible behavior and many factors surface to restrict the women participation in the group meetings. They were misunderstood, misinterpreted and were warned severely by their husbands and parents-in -laws as well not to attend the group meetings. Some women were attending the meetings secretly used to feel insecure that her husband might know her participation in-group meetings. Some active women used to go together to their fellow members' husbands and convince in all possible ways and request them to give their wives permission to attend the group meetings.

Women confess that the MERIBA staff and HERSELF staff were so kind to them used to be patient and listen to them while they narrate their problems and facilitate the positive understanding among their husbands, asking them to sit near to the group meetings and observe what was going on. The NGDOs used to take these poor men to the training camps meant for their wives pay their transportation and food bills also so that they might understand well what exactly their wives were learning and doing through the regular meetings. In the initial stages SAPAP facilitated through the partnering NGDOs paid the wages for the number of days they attend the meetings for both the women and the curious / suspecting husbands. They used to give lot of guidance to both the poor women and their men. Guidance means many things, making them identify their own problems, helping them discover the responsible reasons and asking them what are the ways to overcome those personal and collective problems, raising their awareness of their abilities, rights, and the opportunities available, how to grab those opportunities and the relevant things were given to them through a series of awareness camps and training events.

That guidance gives them motivation, which ultimately translated their capacities into action or performance. There is an illustration, which says that if a balloon filled with air and tied to ground with threads then it would not float in the air unless it is untied. In the similar lines poor do have all sorts of capacities but they have hindrances to make use of all these capacities. Once these hindering situations were removed and the

enabling environment is created then the poor would improve their capacities and sky is the limit for their development.

The SAPAP project officers, PDs and staff of NGDOs (Non-Governmental Development Organizations) - confessed that they became great by doing small things in a great way....for example.

“...Finding a kind word, a friendly smile, a cheerful greeting, has lifted their spirits... Our voice, delivery of the words, sound modulation and melody should be pleasing to them. One should have the ability to create the trust and identifying himself or herself with the poor women... an encouraging thought, a courageous act, and a thoughtful favor etc, increased their effectiveness in their work with poor women collectives” .----says Lalitha Kumari,PD, MERIBA.Panyam.

Interestingly enough, the time they spend by doing those simple things for poor and poorest, it created a space for enhancing the positive attitudes like: acceptance, friendship, encouragement, love, hope, fairness, forgiveness, faithfulness, self-esteem etc. After taking the first step a poor woman became highly motivated, and her self-image improved bit by bit, her confidence levels increased. She becomes more assertive. She started setting bigger goals; her optimism rises she becomes more positive. The results started speaking for themselves. She was conscientious, absolutely dependable and a very hard worker. She develops other capabilities as a direct result of using what she already had. NGOs gave social guidance which enables the local poor women feel like taking a positive action. Take the action then you would feel like doing it. That is taking responsibility. The motivation would come after you take those first steps. In the project area of the Rayalaseema region – the people mind-sets are like -

“Once a man or woman does something good, once he or she creates a feeling of trust, then that person is worshipped as mother, or father or goddess or god for ever. They cannot remove this kind of image from their hearts, for ever it is inscribed on the hearts of the beneficiaries irrespective of the caste, religion, rich or poor, gender.” – says Naga Raju, *Social Mobiliser Orvakal*.

The poor due to their experiences of being cheated and exploited in many hands, unexpected incidents, pain, loss and numerous failures etc. contribute to the formation of despair among them naturally. As a result the poor became the passive sufferers of unintended pessimistic or negative attitudes....

“We have seen many things... many people... many ways... many people... many times... no hope. Our lives would never become better... no body would make our lives better... this is it... it would never change....” “Stumbling-positives and backsliding-negatives complex” Self-piety, “Nobody-Cares-

me syndrome”, “too many-problems-we cannot handle syndrome”, “whom-to-share syndrome”, “unconditional-avoidance syndrome”, “no-hope-so-let-me-die syndrome”, “caste-based inferiority complex”, and “dependency-syndrome” etc.

The above-mentioned negative attitudes ultimately result in denial, procrastination, fear, irresponsibility, unforgiveness, and critical spirit toward life of the poor women. These pessimistic attitudes which were generated over a period of suffering and hunger denies the attempts and events and changes that need to be facilitated for increasing the existing capabilities and cultivating the new capacities. Attitudes were often compounded and were contagious. It is interesting that there is only one thing more contagious than a good attitude – and that is a bad attitude...

“People with these negative are plus points to us he says.... Entry points he adds. Generally the soft and good people do not object us...but the people who are evil they suspect everything, think negatively and interpret very badly. They do not know what exactly we were going to offer them; instead they speak whatever that comes to their mouth. They do not know even what they speak. Entire village knows about them. These people are known for their negative attitudes. NGDOs have to deal with this kind of people with much care and delicacy. And make them understand the mission of the NGDOs. Once NGDOs succeed in doing this, those ‘*pretty negatives*’<sup>179</sup> would go to everybody and tell the message in such a way that entire village would be surprised to know that NGDOs are going to do something solid for the village.

NGDOs have numerous experiences of this kind even they have to face vulgar language intentionally spoken by the negative locals – “pretty negatives,” but those were our first target people to start our work with. NGDOs realize that going to the poor with in-shirt, shows, using English words, dominant voice, demanding respect, asking them to bring chairs, cool drinks to drink. And ask them to gather the people, to understand the project goals and to co-operate implementing the project or

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<sup>179</sup> Mr.Jayanna, Project Director, HERSELF says that whatever the village that he goes, researches for people with negative attitudes and wants to do experimentation in facilitating the positive attitudes in that person so that he can serve as an example so that the others might follow the message. Or else he would spread that negative attitudes towards our initiative or they project that we are trying to implement in that particular village. He says they have practical reasons for holding negative attitudes. We have to be kind with them and spend time and prove establish trust.-The researcher called the people with negative attitudes as “*pretty negatives*” as an entry strategy.

sitting at the panchayat office, visiting the village at day time, asking for the poor women to get into the groups etc., did not work and yield the desired fruits. All these things were learned in the process social mobilization. To avoid distance, negative impression they learned to be very simple and while talking to the local poor they sit with them on the floor and whatever the suitable position the local poor would think. NGOs easily adapt and talk and continue to interact so that the poor's assumptions of poverty, suffering and development and external factors could be understood in detailed manner". - Says Jayanna, PD, HERSELF Mahanandi.

Attitudes are subjective and people always project on the outside how they feel on the inside. Attitude is really about how a person is. That overflows into how she thinks and acts. Identifying a wrong one can be difficult: an inability to admit wrongdoing, failing to forgive, petty jealousy, the disease of "me" a desire to hog the entire credit etc. Most bad attitudes are the result of selfishness. They always cause dissension, resentment, combativeness and a division in a group. And they would never go away on their own if that were left unadvised.

For example illiteracy is one sort of hindrance even though poor have capacity, still they do miss the opportunities due to lack of easy access to finances etc. And another example the '*paleru*' or '*ghasagadu*' that is bonded labor knows how to plough, water the land, add the nutrients to the land and plant the seed, grow and harvest the crops, brings the grain and store it safely. He has all the required technical skills to cultivate the lands related agricultural expertise but he works for the elite Kapu for meager wages. The poor man who suffers the bonded labor has potential to come up in life but he lacks financial resources. Due to this hindrance they are not able to use their capacities. Hence their capacities are not unleashed so that they might come up in life. As a result he remains poor and wage labor throughout his life.

The social mobilization process aims at identifying the hindrances that the poor face in the day to day life situations, removing those, and maximizing their well being. It plays a supportive role in overcoming the respective hindrances for themselves then they would be motivated to help themselves this was what happened in this project of SAPAP. So, the first indicator of social mobilization and capacity development was that poor keeping the positive attitude towards them was created in that village. That means improved self-confidence was in place. The capacity to create good attitudes and maintain those in web of social relations was the core soft skill that ignited the development process in real sense. Capabilities are embodied in the social structures. The SAPAP project staff facilitated optimistic attitudes among the poor towards themselves and towards the society.

That is why the poor women in the project area selected a song to be their *prayer song*<sup>180</sup> which reads as follows:

Chorus: "jeevithana velugundani nammakanni penchudam  
swargamannadekkadunna nelapaiki dinchudam"

Stanza: aakulanni ralina vesavi ventadina  
chinuku rala kunduna chiguru veyakunduna  
ganga pongiporilina nela bheethi chelluna,  
gaganamatha urimina giriki chalanmunduna" . . .

The meaning of the above the chorus is that "therefore let us keep our belief that there is a sure light in life.... If there is the kingdom of God, we would bring it down into our midst." The meaning of the above stanza –"Even though all the leaves fall and even though the summer season hunts severely; don't you know that rainy season would come soon and all the trees would be seen with the young sprouting leaves again. Even though the river Ganga overflows don't you know that the floor underneath would never trembles, even though the cloudy sky thunders too loudly, don't you know the mountains would not move at all...". This song instills self-confidence by showing the examples from the natural environment, which is really highly demonstrating effect on these poor women in the study area. This song says that there is a hope, light and joy of heaven, which is possible through collective action and with self-confidence aspiring for great things to happen in the lives of the poor.

Social mobilisers should believe in the energies and capacities of the poor, then only they would work with the poor effectively. Social mobilisers who hold negative attitudes towards the poor are not suitable for the community driven development approach. Positive attitude in this context mean to believe that poor too have energy and capacities for poor too have experiences, skills knowledge and limited resources. They too have the ability to think, plan and take decisions and implement those; while implementing those decisions if problems arise in that process they too can overcome and survive. They have potential to do something this kind of belief is called keeping the positive attitude towards the poor. The people who work in the social mobilization sector, once they

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<sup>180</sup> Vijaya Bharathi, the project officer, SAPAP, Kurnool wrote a song for all the poor women in the project area to sing and tuned it in such a way that everybody can sing it easily. With in no time it emerged as a prayer song for the poor women self-help groups facilitated by the NGDOs in the SAPAP mandals later to the entire sate of Andhra Pradesh as the SAPAP model was scaled up.

keep this kind of positive attitude towards the poor then only they would try to unleash the capacities of the poor. -Says Vijaya Bharathi, Project officer, SAPAP, Kurnool.

Poor are vulnerable and often have to operate under exploitative circumstances be these be in labor, credit, land or product markets. The poor women were discouraged to choose to continue to suffer under the prevailing oppressive relations through their blind loyalty to the local elite. Instead they were encouraged to redeem themselves through their deliberate choice by organizing among themselves to help each other and create a positive change in their lives with the help of these social mobilizers. In this process of offering social guidance, the next step is organizing the poor women into the participatory organizations by raising the awareness levels regarding the benefits of the collective action for common good. Building organizations of the poor is thus an essential prerequisite for empowering the poor. Forming groups with those of similar socioeconomic background created a sense of solidarity among the poor that enabled them to overcome the many obstacles they face in their social and livelihood struggles. Grass-root level organizations helped the poor and strengthened their 'bargaining power' and achieve better tenancy rights, elimination of unpaid labor and access to public resources.

"The SAPAP project staff and the NGDO staff report that they were going to the poor in the villages and were not giving anything to them. Still we were able to organize them. And they were totally expressing confidence in the project staff. Because we are bringing the awareness, getting lot of information from outside and giving knowledge, how many services are available in and outside government and how to access the services very effectively. And then after accessing the services how they and their families can develop for all these things the project is a vehicle to reach and access all the services for all so hither to they were not in a position to step into MPDO Office, or MROs office or some other office. By your side you are not able to do that as a project staff I am working for you I have shown you various ways and means and various channels to get access to lot of services both financial social and other services. I am showing the way. I am also helping you to access effectively all the services. Even then I have not given you any rupee. So that is the reason why they are still coming to the project staff and they are still believing the project staff and they are still expecting the project staff help the community to effectively access all the services". -Nanji Reddy, Project Officer, SAPAP Kurnool District.

The interpersonal relations, increased interactions with the NGDOs staff and their exposure to a series of training camps facilitated the formation of positive attitudes. Attitudes play the central role in enlarging the

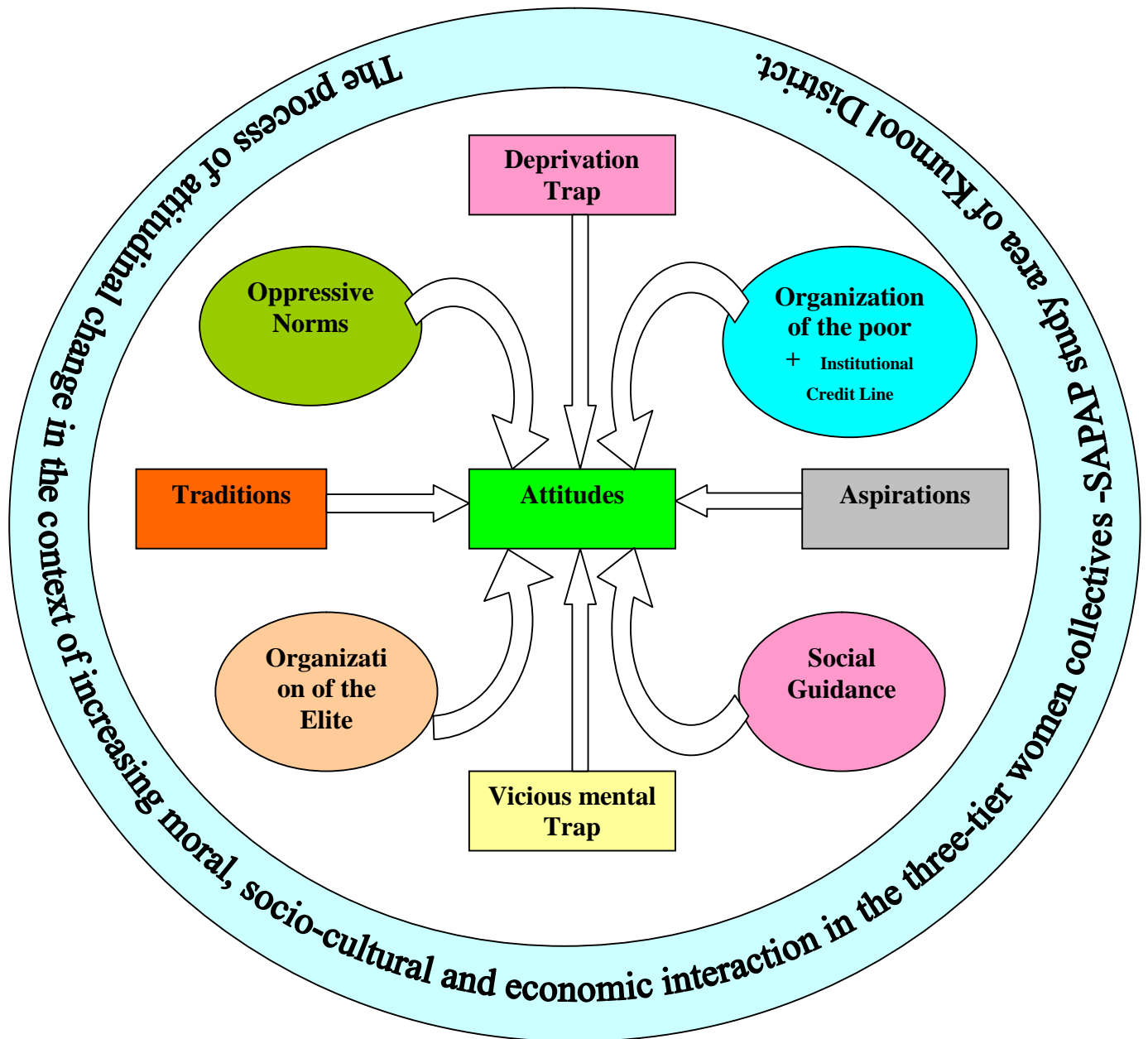
capacities or denying the capacities. Hence the grass roots workers like, community volunteers, community coordinators plays the crucial role by telling the poor what they could be and motivating them by playing supportive role and removing the layers of despair among the poor. Facilitate the formation of the set of positive attitudes is the ultimate purpose of the social guidance offered by the SAPAP project staff. For example an attitude of self-confidence: “*We can also overcome the poverty. We can also become better people. We can also develop on our own, we have that energy and capacity*” and motivate them in the process of social mobilization. This kind of feelings- “*we can overcome*” is generated within the poor community that is the first step of social mobilization process. This is how the SAPAP project team facilitated the positive attitudes (*See the Flow Chart No.-12.p143a*) through constant motivation, created meaning, positive self-image, desire and hope by SAPAP project’s initiative, mediation, trust, communicating the opportunities and facilitation.

### **III. Participation and partnering Phase**

As the members already realize the urgency and primacy of purpose a poor woman joins the *podupu lakshmi sangham*. In this phase of capacity development process the focus on activating and catalyzing the core human adapting capabilities – learning by doing, adapting new skills, news values, new methods and new attitudes. The advantage of coming into group is that the member would have a support from other members, which is mental support. All her tensions, pressures troubles from husbands, parent-in-laws and others were not easy. It was too difficult for poor woman because as an individual she has to face all alone. After has come into the group women with similar experiences are there for her to pay attention to her problems, fears and to support her at all levels. Poor women find personal care, support, access loans, and avail counseling and training. Collaborative learning and adaptation is taking place. Poor women realizing the power of collective action, starts to feel personal responsibility, mutual co-operation and love from the *podupu lakshmi sangham*. The changes due to formal and informal training of women members resulted in attending the SHG, VO and MMS meetings regularly, taking their responsibilities fully. Conflict resolution capability at the SHG, VO and MMS levels has improved. Full pledge understanding of the economic transaction improved in the SHG level. These collective spaces ultimately facilitated the feelings of self-worth, solidarity, setting and enforcing the norms. In this process of social mobilization poor women got the opportunities to learn actively regarding thrift and credit management, time and tongue management and realized the need for breaking the traditions and start doing things in a completely new way.

Once the women SHGs are facilitated they are federated into the village level network organizations called Village Organisations (VOs) and then mandal level federations called Mandal Mahila Samakyas (MMSs). At all these stages the NGDOs had explain the need to upgrade the strength, voice and unity of the SHGs, VOs

# THE PROCESS OF FORMATION OF NEW ATTITUDES IN THE STUDY AREA CONTEXT



Flow-Chart No-12

and MMSs. They facilitated by telling lot of stories, perform many skits, conducted various meetings to make them think on their own about their need for collective action and network to increase the confidence and voice to address the personal, group and VO level problems and needs. The NGDOs role at every stage in handling the local poor women, and their participatory organizations in accessing the development information, checking their attitudes, controlling their direction, solving the inner conflicts, analyzing the gender-related problems the respective consequences, improving the consensus at various levels so that the women responds voluntarily and collectively.

The project also as of its kind core component started capital to the groups. Naturally, as they follow these best practices and the completion of micro-credit plan the group also would get the support from the village organization VO or from MMS in the form of income generating activity loan. Here, the members of their SHGs also decide the activity. Here the chances of failure are drastically minimized because the women are selecting the activity. To facilitate, whether the activity they take up is viable or not, in the micro planning process itself the total viability of the activity is also done. Suppose if a woman is interested in taking a buffalo she is supposed to know how to graze it, herding and taking welfare of it. Otherwise there is no meaning in taking a buffalo if she does not know how much money she wants, in how many installments she want to repay and how much income she is going to get etc. If she does not know all these things then definitely in no way the micro-credit-plan is prepared to get the approval of the SHG itself. Therefore the chances of getting loan for the aspired income generation activity are zero.

Some people manage to give the required information to get the needed loan and get approved by their SHG and access loan required. But they do not spend the taken loan amount for the proposed purpose. As a result they are entangled in unrecoverable debts due to lack of income generation. Then the women collectives after seen this kind of cases across in villages throughout SAPAP mandals they learned a lesson and started monitoring the entire process through peer reviewing, pressuring and monitoring and counseling. Now the village level federation has appointed an asset grounding committee so that the loan amount is not hand-over to the member straight away but the required asset is created by this asset-grounding committee. Through this the chances for a member to slip into the risqué are lessened practically. Joining the women SHGs organizations that were facilitated by SAPAP are all risk-free for the poor women.

So that is the advantage of the group but not limit to that of savings, lending and repayment alone. And moreover one more advantage is that the group would take the responsibility of the requirement. The group would go to the member and ask her, you are not repaying the loan, there are also other members waiting for the loans. So the group would have its own activity and it would collectively work for that repayment so here the

collectivity would be there and the member would totally work towards the commitment. But as an individual you cannot do that. The main reason why the groups were formed was that individually one couldn't develop, succeed. Therefore once people are organized then only, the chances of growth and development are more. And developing the individual capacities on individual basis is so difficult. For example going to each and every individual and working with him or her to come for a training programme was a very difficult task where as if they are organized into a group passing the information, giving them training and equipping with or facilitating the leadership qualities would be easy. It is in the group mode people learn a lot when compared with individual on their own when they are outside the groups. Through a series of training programmes the SAPAP project inculcated the understanding that collective action and agency is the proven pathway of development. This phase of Capacity development process involves the operational capacities of the members of SHGs, VOs, MMSs and ZMSs enhanced because through their participation and partnership they receive social guidance and training in planning, financial, time and tongue management, implementing action plans, mobilizing and managing resources, implementing appropriate policies and productive skills.

NGDOs along with the SAPAP project staff facilitated an understanding on the importance of transparency collective and participatory decision-making. All the self-help groups should maintain perfect bookkeeping. Perfect bookkeeping is one of the important aspects of financial management of these women owned organization. Introducing books of account, supply of books to the SHGs, identifying the bookkeeper on writing the books of account. Training the group leaders on role clarity between bookkeeper and leader really enhanced the ability to manage group level financial operations. SHGs utilize the services of bookkeeper and pay honorarium to avoid heavy turnout of the bookkeepers. It is desirable to have one bookkeeper throughout. Introduction of saving product is another important financial management tool to make the SHG strong in the management of resources. SAPAP facilitated and introduced the importance of saving products like additional savings marriage deposits and savings for old age and created safety nets is an important financial management system to address future adverse contingencies of the SHG activity, risk fund, loan loss, reserve fund, insurance coverage. Community coordinators (CCs) and community volunteers (CVs) are the key people that facilitate the importance of risk fund and adopting the same. For example see the following Table No-4 gives a glimpse of the training programmes.

### The particulars of training given at the three selected MMS levels

Sl.No:	TYPES OF TRAINING	NUMBER OF MEMBERS TRAINED		
		MAHANANDI	PANYAM	ORVAKAL
1.	Group Level Member	3420	4748	5562
2.	SHG Leadership Training	620	850	978
3.	Book Keeping	120	120	300
4.	Auditing	12	20	300
5.	MMS EC and OB	65	70	86
6.	VO Organization Building	80	90	121
7.	Executive Committee	160	162	186
8.	Formation of VO	16	24	27
9.	Live stock	5	10	15
10.	Health Activists	9	10	35
11.	Community Resource Persons	26	52	600
12.	VO Accountants	10	14	20
13.	Bridge Course Teachers	2	10	30
	Child Care Activists	3	5	15

**Table No-4**

Once a poor woman comes into a *podupu lakshmi sangham* she would know what and why the facilitators suggest the rotation of group leaders, rotation of group meeting places in the member houses. Facilitation on the rotation of the capital, the capital attracts and generates additional capital by way of rotation mechanism. The purpose of singing prayer song, reading the previous minutes, greeting each other, sanctions for late attendance or non attendance observed by the group is made known clearly. Keeping this understanding in mind the SAPAP NGOs partnership has facilitated three-tier institutional dynamics that includes a range of activities such as electing the group leaders develop rules and norms, conduct meetings, pooling of savings, issue and collection of small loans, regularize and increase savings, managing group level transactions. It entails the conflict resolution, and group cohesion, introducing accounting systems, leadership stabilization, and training of leaders and informal interaction with other groups. Addressing community interests, initiate the process of issuing and repaying the loans, managing defaults. Accumulating loans from formal credit system, initiating of income generating programmes, linkage with banks, support new groups, demonstrate effect on others to form groups, strengthen linkages with banks, creation of group assets, forming the federation of the SHGs. Soft loans, emergency loans, need-based meetings, self-evolved norms, poorest-first attitudes,

dissemination of the information, training programmes, democratic decision-making, bookkeeping. Training and skill development programmes were conducted for SHGs which included training for income generating activities and skill training for conducting meetings, elections and rotation of group leaders and shouldering of responsibility for handling various activities of the SHGs.

An institutional linkage was also forged with Non Government Organizations. Members access the required finances through loans at personal level, at the SHG level, at the VO level, at the MMS level, loans at inter-group level through their ability to build relationships, trust and credibility at respective levels in a given proper channels and processes. The group financial management norms capital formation: Facilitating the SHG on regular savings and additional savings. The internal lending process including loan processing, prioritization and fixation of the interest on loans were facilitated by the project through participatory methodology. NGOs facilitated to access external resources to increase their capital base (DRDA, SC Corp, Bank), for the women collectives. Recovery and repayment of loans the nerve center of financial management.

Strength of SHGs is reflected in group cohesion and vibrant behavior. Mushroomability of savings and credit cycles in SHGs help consolidate the group behavior. SHGs inculcate thrift habits and increase in level of savings among the poor. Improvement in access to credit by the poor women can be seen. It is noted that there is a definite shift in loaning pattern of the members from consumption to productive activities. Improvements in loan volumes of SHGs through internal capitalization and quality of loan appraisal and supervision improved with increase in loan portfolios. Nearly 100% recovery of loans at SHG level is possible in most cases. Interest rates at group level are fixed as 1% per Rs 100/- per month. Creation of common and community assets and reduction in transaction costs of banks and borrower alike through simplified loaning procedure and documentation. Excellent recovery performances of loans extended to SHGs. SHGs help Banks to expand good clientele among rural poor. SHGs provide enabling environment for conscious leadership development, decentralized decision-making, peer pressure and sustainability of group action. Members participation in socio-economic development programmes like literacy, health, nutrition, housing, primary education, sanitation, etc., by matured SHGs is contributing to over all empowerment of rural poor.

#### **IV. Ownership Phase:**

This phase of capacity development is marked by the strategic capacities – communication, collective decision making, enforcing norms, networking and managing partnerships, managerial skills at the individual level and four –tier women collectives - SHG level, VO level ,MMS level and ZMS level. This phase represents women collectives and their personal collective vision and mission. It determines the future course of collective action and direction which is a very useful and important for development of women organisation. The researcher

attempts to describe the women's exercise of the imagination, dreaming of their future setting goals, initiate the dialogue between the tradition and aspirations, the struggle for power and control, the influence of culture and history, the emergence of new values and attitudes. Vision truly makes women the owners of the movement; women did evolve their vision. MMS said they were determined to do the exercise in their *self help groups*, women aspirations were building better houses, send their children better schooling, health facilities, transport facilities, purchasing lands, improving agricultural productivity, learning new trades expanding business, establishing counselling centres, old age houses, orphan hostels etc.

In this phase of capacity development process local women members of collective spaces are committed to a particular set of goals that they have defined for themselves and are prepared to invest effort and resources in the achievement of those goals. Local ownership can also be seen problems and get acquainted with each other. If one member has a tough situation then the rest of the members think together and devise collective solutions to help that member. The loans would be allotted in line with the priorities guided by the group norms. The members possess as a set of rights – rights to set the agenda, to allocate resources, and to implement programs for achieving that agenda. From this perspective, different parties compete for ownership rights over the development process, and may increase their claims by demonstrating increasing levels of capacity and legitimacy.

In this phase the managerial, productive and cooperative skills are improved, individual members never think in isolation from their *podupu lmiaksh sanghams*, and the norms that are set by them. They share the responsibilities collectively. Most of the times women take unanimous decisions. Group members hold collective decisions and try their best to achieve those goals collectively. Their language is filled with 'we' and 'ours'. Due to the high degree of closeness among the members, the individual members do not leave the groups anymore. No space is left for the outsiders to poke their noses. They are observing the norms and move with discipline. The repayments of the loans are good. The process of development is facilitated and accelerated considerably.

This phase is marked for the improvements at various levels. In the project area women groups are compact and members by and large exhibit homogeneity in social and economic context confirming to eligibility criteria. High level of motivation of all members and group has internalized the essential concepts of self-help and mutual help as building blocks of the group. Effective participation of all members and decisions are taken democratically on consensual basis after in depth discussions in the group meetings. Evolve and introduce appropriate savings, products for regular and special savings are used for internal lending for consumption and production needs. Group is able to screen the loan requests and approves loans based on the

individual needs. Collateral consists of mutual confidence and trust. Enforce repayment of loans through peer pressure and group dynamics. Ability to scan environment for diversifying their activities with a view to increasing income levels with or without the support of extension agents/ social animators. Participate in social issues of mutual interest like literacy, health care, family planning, immunization, enrollment of children in schools, participation in community works and other social events. Women are able to resolve conflicts through active leadership and mutual discussions. Meetings are regular with full attendance and defaults managed through appropriate punitive measures like levy of fines for late attendance or absence without prior information. Record and accounts maintenance is up to date and good.

The SAPAP project has provided all the necessary inputs for social mobilization, skill development and capital formation to the poor people for organizing themselves through a group approach on the principles of self help and mutual help, homogeneity, democracy, equity and through the entry point of small savings and credit. While the SHGs is still a well-accepted unit basically to address the problems of the poor, the federation of the SHGs at the village level has several distinctive advantages such as the VO is a legal entity and a federation of SHGs in the village. Mainly, it acts as an intermediary between the SHGs and developmental agencies and other organizations, for achieving the goals. Area of operations covers the entire village (all poor families) and developed into a viable unit which is maintaining its own office and paying the village network assistant (VNA)/ an accountant to the VO and also provide essential services like health, education, veterinary etc., in a limited way. The SHGs and their members treat VOs as a nerve center for addressing all the common problems of the poor in the village and also serve as a good platform to express ideas and exchange information.

These village organizations (VOs) serve as a wider canvas to throw leadership qualities and managerial talent, which leads to good governance of the “people’s organizations” and provide better counseling to the SHG leaders. Women can discipline the groups and their members with a commanding voice and with an extra peer pressure. Serious cases of loan defaults reported by the SHGs were also tackled ably under the VO admonition. For example the loan sanctioning committee, asset grounding committee and loan recovery committee, dairy committee, *shanti* committee, *vidya* committee, executive committee, board of directors, child labor committee share various responsibilities as part of ownership. This is how the capacity development can only be voluntary, and should be grounded in ownership. This means that the motivation to develop certain capacities should come from inside. It also implies that the responsibility over the process, as well as control over the necessary resources, and the acceptance of all outcomes, should lie with the person, organization, network or system whose capacities are being strengthened.

Transaction cost for the SHGs/members will be reduced considerably if the services are rendered through the VO since the loan transactions are conducted at the village itself. The expenditure in respect of unwarranted visits to bank, stamp duty, documentation can be minimized/avoided. It can act as a balancing center for all the SHGs in the village for managing their financial resources. Ample scope exists for addressing common problems especially the Social and Community problems in an effective and forceful fashion. Being a federal body, it can use the strengths of different SHGs to its advantage for extending services to the poor people and at the same time it can absorb the weaknesses of SHGs to a great extent. Although a federation of SHGs the VO is very nearer to the people as it is situated in the village itself. Thus, the financing bank/Governmental agencies and others would continue to have closer links with the SHGs/Poor people as hitherto through the system of VO in a more effective fashion.

SHG members identify the portfolio of opportunities through micro planning prepare investment plan and terms of partnership for effective utilization of capital. The support organization (CC, CVs) give participatory training to the SHG members in a preparation of portfolio, investment plans and terms of partnership, CC, CVs facilitate the SHG member on finalization of investment plans, their appraisal, taking OATH and disbursement of capital in the presence of all the members of SHG and VO and Identifying the training needs on technology and the marketing skills importing training to the members of SHG on new technology marketing sources. (The marketing skills shall be organized keeping on view of local demand.)The SHG practice the participatory monitoring and evaluation by using charts. Self review and also auto critique is important elements to take corrective steps on any financial management issues. Training the CVs and make them to facilitate participatory monitoring skills to the SHG members, VO, EC members etc.

## **V. Leadership Phase**

This phase of capacity development process in women collectives is underscored by the honest, inspired and committed voluntary efforts of the poor women that indicate their enlarged sustaining capacities – facilitation , organizational skills, building legitimacy & credibility, conflict resolution and managing change and service delivery capacities – cooperative skills, capability to create feelings of trust, advocacy, training courses, and foster enabling environment for civil society. Their thinking is broadened they accept the responsibilities and take extra pains. Shifting of their thinking from the SHG level to VO level and MMS level to ZMS level takes place. Women’s operational capacities and sustaining capacities and strategic capacities are improved in this phase. A woman enjoys lot of trust, influence, acceptance, friendship of many members of the *sangham*. Personal motivation, commitment and convictions and courage are maintained at this stage. Formation of moral capital, intellectual capital and social capital is the dominant features in this stage. It is noted that majority of the

women who serve in the leadership roles at different levels (SHG,VO, MMS,ZMS etc) are consumed with the thoughts of doing good to the fellow poor women because she knows the brutal power of poverty and ignorance in nullifying the lives of the poor, works day and night, invests quality time in self-improvement. Organizations of the poor have thrown up leaders who are sincere, committed and dynamic. For example in the case of Nagarjunamma, she says...

“..... I have been to Nellore and Guntur District Tuggali mandal of Kurnool as a CRP for three months each time. But my experience at Karimnagar was entirely different. I faced lot of hindrances to form the groups. I visited Mahamutharam and Kataram Mandals. In Mahamutharam mandal there are neither CCs nor MBKs and they never visit the villages of this two mandals because Naxalites hindered them. Hence, the CCs decided not to work in this mandal. Even the local people were also reluctant to their idea of organizing the women into sanghams due to multiple reasons. In this kind of mandal we facilitated 38 self-help groups, and 14 village organizations. It took for us 3 months time to accomplish this task. We used to live in the remote villages only. Two police stations were blasted and one bus was burnt, the naxals managed that these villages was not given power supply, no proper roads to these villages in all these activities are directly and indirectly involvement of Naxallites. For me it was a different experience. At first we were not allowed into the houses. During the evening and night times we used to sing songs and motivate the women to get into SHGs. During the day time the Naxalites and their sympathizers will come and wash their brains and even beat them. Even the poor people were also resisting our message. Few day of our persuasion women told that Naxallites are discouraging them to join the sanghams. Because they think that we will realize the kind of exploitation that we undergo, they aspire change and freedom, but when we listen to you we are convinced to join the groups you are telling about. But while we talk with the local women informal groups the Naxallites used to come and sit here and there not speaking a single word and observing, listening our presentations and prompt the local people to pose the questions that they have in their minds. Then coming to the transportation point there are no bus convenience, only people are supposed to go by bullock carts; people used to carry food for the Naxallites on these carts. They do not allow us to travel by these bullock carts thinking that we will inform the police people. We used to go to the nearby villages by walk, which are situated at 15-20 kilometers. We entered village where we were severely opposed. In that village one can find a naxallite from each and every household. Even we were not allowed to stay in the school premises also. In fact, we did not have anything to eat except some ATUKULU. Even the local warns were not kind to us, they did not offer any food. We took

some mirch from the field and added to atukulu and had water. After three days the local women has sympathy over us and asked us why you are having like this? You are supposed to go back when we told you strictly to go, you should not behave like this. Why are you unnecessarily suffering like this? Then she asked them a question. Tell us whether we do any bad thing before you? And what we are telling you is it hurting you, or doing any loss or damage or bad to your families? If something bad happens to you due to our words or presence please let us know that we may leave your village? We came for you; whatever we do it is for your good only. Whatever you want to do with us you can. We are ready. We are here for you. We say this because we were poorer than you; even you are eating 3 times a day we were not. But they did not hear us and there was no positive response. The same night we conducted a meeting around 14 people was around, Naxallites were around us prompting the local women to pose question or they are posing questions through the local women to clarify their doubts whether we were working in favor of Government or in favour of people or Naxallites. They want to know this or do we provoking the local women against the Naxallites? Or not? In fact, we are working for the poor and poorest women and the added that even Naxallites are also working for the justice for the poor only. There is nothing wrong in it. But the local women told that they don't want all these things and refused to accept and asked us to leave. Then finally I requested them to start saving for your future if not for now and requested them to allow her to sing a song for them. They did then after listening to my song you can decide whether to join the groups (Sanghams) or not, this is my last attempt to explain you about the practical life situation and what is going to happen to you in future still if you want me to leave you alone and go then I will go. She told that the song which she is going to sing is born in the practical life situations, poverty, personal struggles in troubles and turmoil. I have formed the words (lyric) and tuned it now singing for you. Not only I sang that song but also I was explaining the meaning that is embedded in the words of the song. All the people that gather here are women, "Women mean power in the beginning" (Aadavallante Aadi Shakti). These words are drawn from our ancient oral tradition, coming through generations. That means if women wants to do something she can do it without fail. I told these words to them when the local women confessed that our husbands and elders will not agree for forming this kind of women collectives or organization. Do not think always about your families and your children; do start thinking about you and your future. I will sing a song that describes how the women crosses certain stages and suffer in their old age (in the future) think about our lines in the coming future.

Chorus:                                      Neeku sati Yervare Thalli

Manavalokanike Kalpavlli  
Anuragam Pencheru Chelli  
Neeku Devude Satiradu thalli  
Aa Devude Satiradu talli

Stanza –1 Kadupulone Bidda ninnu Kallatho thannina  
Kalathapadaka Kallallo mallellu virujallevo  
Puritinoppilo neevu narakanni choosina  
Puttina pacikandunu choosi swargana thelevu

“ Aa devude”

Only mother can understand the severity of the labor pains. All mothers think while they under go the labor pain that they do not want children in this life Oh God! any more if I survive this time!. Once the labor pains are over and see her new born babe she forgets all her labor pains and she floats in the heaven with full of joy. That is why even god’s love is also not sufficient to compare with the love of the mother.

Stanza –2 Kannathalli vodilona Kalathaleka Perigavoo  
Kanna thandri lalanalo nurripaana thelevoo  
Aathmeeyulandaritho anuragam panchevoo  
Mudumulla bandhaniki brathukune panchevoo

‘Neeku sati yervare thalli’

Woman in her early childhood she grows under the tender care and in the arms filled with care of her mother, after that during her child hood she catches hold of her father’s finger and fully lost in his love in addition to that once she is in her teenage she shares her love with her brothers and intimate friends. And she shares her life for the three-knot bond (marriage covenant and relationship) Once she had the marriage knot she becomes a slave of a man. That is the woman’s power.

Stanza –3 Amma annpiluputho murici murici poyavoo  
Rakthanni kariginchi pacikandunu penchevoo  
Gundelapai thannina gundello penchevoo  
Kondantha aasatho aakanduru panchevoo ‘ ‘ Neeku sati yervare thalli’

It means mother is ready to face any problem and even to shed her blood for her child’s safety and smooth growths. Once her children are grown, commit some mistake, people come and complain against her children. She corrects those mistakes, takes the penalties upon her as if she did those mistakes. It she is not able to provide food for children, and then she goes around begging for her

children to feed them and even she is ready to sell her blood to save her children. Not only that we see many old people begging for food or a rupee in Bus-stations, Railway stations and near temples and Cinemahalls. Why this? What are the reasons for that kind of miserable situation? Because while they were healthy and strong they always thought about their children spend whatever they earn for the well being of their children. Why they are left out like this? I will sing another stanza and ask the audience so that they will have a ready answer in their mouths.

Stanza –4      Padimandini Kanipenchina neekanna kadupukoo  
Pattedu annamudorakaka naligevu sathyamoo  
Sthreejathini gaurarichance samajamoo  
Kashtalavoobilona naligenu sathyamoo.’      ‘Neeku sati yevvare thalli’

Once we look back a ten years all these people who are begging now are parents, working hard for their children. Their children used to tell these people without you we would not survive. But now these grown up children behave irresponsibly towards them. Today men are becoming Naxallites and robbers because they are searching for the ways and means of their families and children’s survival only. Then women working as sweeper in the houses of rich people and bring food and in the fields for the wages on their way home they tie some ‘*borugulu*’ at the end of their saree. All these things parents do because parents are fully involved in facilitating their children’s sake. Even she knows in advance if she does prostitution she will be excommunicated or social layout from the community but still she goes for the same for her children’s sake. There are the kind of parents that are begging on the road sides, it does not mean that they cannot earn money while they were young and adulthood, or their children does not care for them nor they do not have any sort of capabilities, but they thought that if they have children they are enough for us and did not save anything for them for their future survival during their old age. One day will come when we will not be in a position to work anymore to earn money at that time if nobody cares for us then we will become beggars as we find people in the bus station, Railway Station and near Cinema halls. Hence, forget about the past, start saving for your personal future, I do not tell you to ignore your husbands and children; no, along with these family responsibilities also think about your future and start saving now on wards. If your sons and daughters do into provide you care and support when you become old, then there are sanghams that would provide you care, and all sorts of needed support that you cannot purchase the love and support even by spending lakhs or crores of rupees that is available in and through these sangams. If something bad happens to me you all will feel bad even though you are not my brothers and sisters. That is now we mobilize those women and form the SHGs. As a resent 4 SHGs were formed in the morning even the

naxallites did not oppose this wherever we as CRPs we tried through all possible ways to change their attitudes towards SHGs and help them form into SHGs, still if they oppose the idea of thrift, sangham and mutual support then in the end I will sing this song and explain them what is going to be their potential future. Then automatically they will be convinced and come forward to join the SHGs. I sing songs that suit the local needs of the woman population. If there is already groups which are malfunctioning or dead groups, then I sing the songs which will pour life and revive them to come back to proper functioning. It depended on the local women situation and their needs. But women who totally refuse to come into the groups this song will serve as an eye-opening experience for their well being point of view. In some areas some songs are not recommended to sing because they may provoke the local audience. Hence, we should be very situation sensitive. For example, in that Karimnagar context the songs we sang Naxallites heard that but they did not object it. Even they object it also, people will say that there is nothing wrong in what she said, it is about us and our children and our futures and the money which we save is in our own hands, so there is no potential threat in what she said that is how the people will know and reason to believe. Finally, we should attract them and motivate them to come into sangham with our goodness and with our knowledge and wisdom.

We tell people to come into sanghams, because by doing so we are developed a lot, hence we encourage you to come into sanghams. In some places people easily believe and do come into sanghams but in some places they do not trust us. They strongly believe that in this life they have to just suffer poverty hence the poverty is deeply entrenched in their thinking. Even government comes and goes they think about themselves but did nothing to us. Since early in the morning too late in the night we have to suffer in the bottomless pit of hardships. We are poor, we belong to SC or ST, this is our life style, and there is none to improve our living standards – this is how they think. When CRPs approach them they do not come, do not tell anything and if we still push ourselves to more they will also speak false language against us. In the first instance they will ask the basis questions like do you have husband? Do you lead a family life? If at all you have your family life how come you spend months together away from your family? Don't you remember that you have family? But with a song of prayer we wipe out all those piercing questions. Many people will sing their prayer songs routinely. But I will sing one stanza and explain the meaning that is embedded in it and sing stanza by stanza explains the meaning of each stanza and word by word. That is how the purpose, direction and confidence is attempted to impart to the poor women to come into the sanghams in their own ways. But my situation is different. I know the power of poverty since my childhood. I know the hardships,

problems that the poor women face because in my childhood its self I lost my parents I have deep experience of all sorts of the problems (she uses a phrase A to Z) that poor people face. That is why I will not tell any development model but I tell them about the suffering that poor women face, how deep and how cruel the poverty related issues and things are. In the songs of prayer itself I will explain why a poor people should sing that song and not lose heart and keep bridge the required confidence. We should not be discouraged when we see the suppressing poverty. She tries to explain the meaning of the song. We should have self-confidence first I tell you these things because it is the first step needed for an over comer.

“Jeevithan veltugundani nammakanni penchudam  
Aakulanni ralina vesavi ventadina  
Chinuku rala Kunduna Chiguru veyakunduna  
Ganga pongiporilina Nela Bheethi chenduna,  
Gaganamatha Urimina giriki Chalanmunduna” . . . . .

This song instills self-confidence by showing the examples from the natural environment which is really highly demonstrating song saying that there is a hope, light and joy of heaven which is possible through collective action and with self-confidence aspiring for great things to happen in the lives of the poor. .”-Says Nagarjunamma, Treasurer, MMS, Panyam, Secretary, ZMS, and Kurnool District.

The service delivery capacities generate the required confidence among the poor women. In the above mentioned case these women are going to the neighboring mandals as CRPs (community resource persons), districts to identify the poor, poorest and share with them their personal experiences, challenging stories and testify them the promising group-based mutual support as an out-let and paves the way to escape the poverty, suffering and human deprivation. They share this message with tears, motivational songs, and family photos of the past, present, sharing after and before group experiences. And by all possible ways these women take responsibility of motivating the poor women to bring them into *sanghams*, do thrift and have unity and promote the social values so that they might taste and see the fruits of the collective action. At the end facilitating new *sanghams*, motivating the fellow poor women to get organized into the *sanghsm*, sharing personal experiences, fervency for facilitating the new SHGs, common good and voluntary service, extra hours of work and concern for the needy are the hall marks of this phase. Individuals are self-motivated, have personal vision in consistent with the collective vision. The sustaining capabilities-facilitation, organizational skills, building legitimacy and credibility, conflict resolution, managing change are being developed within the individuals along with the strategic and service delivery capacities.

Training and skill development programmes were conducted for SHGs which included training for income generating activities and skill training for conducting meetings, elections and rotation of group leaders and shouldering of responsibility for handling various activities of the SHGs. Such leaders of the community-based organizations are called as village activists. Village activists are those who are catalyzing the process of social mobilization, taking leadership in building participatory organization. The projects have been identifying such human resources and started building their capacities, which is yielding rich dividends. Village level activists facilitate the functioning of the grassroots people's institutions.

While organizations of the poor are embarking on new initiatives or searching new opportunities, the project has found enlightened members of the poor within the village who are well informed and who can constitute the reservoir of functional knowledge. The project has identified such human resources in a few villages. They are called Village Specialists. Their contribution lies in guiding the people. The Village Specialists have been assisting people in areas like watershed as watershed specialists and in animal husbandry as livestock specialists (barefoot professionals). The project recognizes the vital role of Village Specialists and seeks to equip them with new information and skills for effective role performance. A nominal service charge to be decided by the people's organizations themselves would be levied on capital assistance or services extended by community based organizations in order to pay for the services rendered by Village Specialists. This would ensure sustenance of the service provision.

Thus village specialists identified and supported by the community based agencies themselves are a reservoir of knowledge and skills built through the capacity development efforts of the project in key sectors such as agriculture, animal husbandry, watershed management, social forestry, rural industry, entrepreneurship development and rural appropriate technology. The village level specialists would offer local on the spot technical and educational support for micro-enterprises instead of the entrepreneurs running to mandal and district headquarters to redress minor problems at huge cost and agony. The vision is an active self-reliant village with all expertise available within and managed by people's institutions at a low cost. This is a sustainable measure as village level activists and specialists are not paid employees of the project. They are the volunteers managed by people's institutions.

“When the previous president of the MMS, Panyam got elected for ZPTC position, then she resigned. And there was an announcement in the Mandal network meeting by the community coordinators that you need to elect the new executive committee for our MMS. Then after sometime somebody suggested my name and all other agreed to that. I was elected unanimously. In case of secretary and treasurer also there was no competition indeed the total committee members -

president, vice-president, secretary, joint-secretary, Treasurer, 4 executive committee members. Even the same pattern was followed in the electing the EC of the village organization. It did not mean that there was no competition in contesting for these key leadership positions. There were people who aspire for these positions but members know who would really qualify to those positions. Because, women would think in terms of doing justice to these positions, lot of time they should give, wholehearted involvement hard work, patience and character, etc. matters in leading the people. All these things would not spontaneously emerge in persons in the time of elections, In every network meeting all the leaders from 24 villages of our mandal would come. The entire day they spend time in discuss and debate about various issues. People meet there and talk, air their opinions and know who is who; what sort of persons they are; people read us, because they meet once in a month on a regular basis. People identify or recognize their leader. For example five people come forward to be the leader of MMS but all people proposed me she says and elected me as the president of MMS, Panyam”.-says Hussain Bi, President, MMS, Panyam mandal, Kurnool District.

In the SAPAP study area a leader is supposed to be a role model, should not ask for loan in the first place, but encourage her fellow group members to ask for loan. Her leadership position does not assure her the chance to dominate her members instead she should see others' needs first beyond her needs. And ask the loan based on your need, but not based on your leadership position, the roles and responsibilities are given training and are taken to exposure visits to interact with the women who are successfully doing thrift and running their own women organizations. NGDOs encouraged these women who were taken to the exposure visits to do well and work hard to overcome the hindrances and weaknesses. Now a day's people coming to see these women organizations and how they succeed in running their own organizations and overcome the poverty. These are all the people who are in the village they know each and every household. These are committed for some kind of social service. Similarly identified poor were given vigorous training on various components of asset management, health management and management of SHGs that is peoples institutions, different specialists all these human resource that become social capital in the village that is one of the major strengths of this project. This kind of social capital serves as a platform to build their capacities are build in various fields they will try to promote, guide and manage these institutions to take forward to achieve their objectives. Another strategy and capacity building activity that these women collectives have taken up collaboration with the Government functionaries. For example, village level health activist training wan conducted in cooperation with DMHO. Now there is a staff, there is an institution to address the health needs of the poor, they have been asked to come and train. Before their integration into these women collectives poor women used to have many health problems. Women were not in a position to express themselves, so in all such cases, unless this health needs are addressed

and education needs are addressed poverty remain as it is. It is noted that SAPAP staff had focused their attention on health and education in the beginning itself. They were trained in such ways that they know how these poor women access health services. And these poor households access veterinary services very efficiently. The emerging social capital increased their opportunities to enlarge people's capacities in many ways.

The process uses social mobilization as an institutional mechanism to help the poor interact with government machinery so that public resources and services are better accessed. To insure that the 'poor' were adequately identified, and thus included, the community itself prepares a list of its poor people. The participatory methodology of identifying the poor has been very effective in creating a transparent and inclusive methodology for community based targeting for programs. Besides group mobilization, the programs focus on expanding the assets of the poor and creating economic opportunities connected with people's livelihoods.

A set of formal, informal, spontaneous reactions, exposure to the happenings on the next door, next group, neighboring VO, MMS, incentives from the Government, international donor agencies encouraged their participation more. For example the UNDP given seed capital, ever increasing interest improved corpus fund, sparkling turnover, ongoing calculations, operational capacities, strategic capacities and consistent inputs in various forms, all these things in the group based phenomena instills the required functional training that worth fetching the expected results. It is a complex learning by doing, ongoing training, lot of informality, promises the blessed opportunities, by increased human, social, attitudinal, aspiratory and rightful capital those together results in the physical and cultural capital. So once their capacities such as how to institutions are organized or build on them how to manage these organizations, the managerial skills say for any organization meeting is in very essential, meeting is heart. What is the importance of the meeting? How to conduct meeting? Then what are the import things that need to be discussed in a meeting? Book keeping; how to keep books? The importance of bookkeeper that is mean to write the accounts, keeping the records then how to manage. How to build the capital? How to increase the capital in SHGs? What are the various sources that they can think of to increase the capital so capital formation skill would also give to them.

Leaders facilitate the group consensus introducing new structures, raising the awareness levels, clearing the doubts, talking to the poor women, directly apart from the lower level facilitators. The pros and cons, correcting the attitudes, dealing delicately, encouraging to understand the need for mutual support, promoting the forward-look, tomorrow thinking to focus on the long-term benefits. Leaders ignore the short-term failures or hurts, making the members understand the need to take risks, emerging elite, focusing the back sliding poor, grounding the assets, and facilitating a sense of strong belongingness. These three-tier women organizational frame work catalyzing the process of creating a feeling of trust, closeness, and enabling environment for the

positive attitudes to flourish among the members. It is serving as a base to inculcate the work ethics and the responsible conduct that promise the permanent base for the poor to break their bondage of inequality and injustice and challenge the local power structures. And if these three-tier institutional frameworks fail to accomplish this, backward looking creeps in, darkness falls again, waning foresight, darkened minds, futile thinking, resulting exploitation, forms of unsociability and poverty continues to crush the poor. It needs the undivided attention of the NGOs to learn, with all the required passion to save, protect, illuminate, and improve the adapting capacities: adapting new skills, adapting new values, adapting new methods, formation of *new attitudes*<sup>181</sup> takes place individually and collectively.

It is noted that the SHG-VO- MMS-institutional setting have facilitated successfully list of accomplishments enhanced their confidence for the bargaining, negotiating, networking, sharing and acceptance in the study area. SAPAP partnership with NGOs brought the new facets of facilitation, willingness, and reasoning, research, identifying the gaps, planning, implementing, and teams work. A new organizational culture that consists of group singing organizational frames, shared responsibility and partnerships that gratify the emotional needs of the team as well as the targeted audience came into existence. Evolving ideas of quality life, debate about the rights, mannerisms, health rules, moral ethos, and managing conflict. The induced soft behavior that consisted of greeting, humility, discipline, punctuality, cleanliness, and moral values created a space of acceptance and lead to credibility. Self-confidence yielded courage, success stories, emerging leadership, movements, traveling, communication, and debate. Women members started facing the realities boldly. Environmental management, increased knowledge, practical results and manifested social phenomena altogether constitutes the enabling environment for the poor and the poorest to aspire for change adapt moral values and new set of attitudes that promote personal well-being.

Their bargaining power enhances their self-esteem in the family and society. They are recognized as one of the important money earners in the family, which has not recognized hitherto by the society in community. The new attitudes of self-confidence, self-help, self-motivation, self-commitment, self-reliance, self-control, self-esteem together transforms the self –image and the outlook towards the fellow poor and the community they live in. The ultimate result of their ongoing learning by doing lead to the situation in which the “*self-development complex*’ as a process gradually takes place deeply in her real inner-self in the group-based phenomena. This kind of complex situation where the positive attitudes that are crucial to self-development and

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<sup>181</sup> Individual learning and adaptation in the SHG-VO- MMS-institutional setting the process of facilitation of positive attitudes seems vicarious in the social, economic and moral aspects of women interaction.

internalization of the collectivist ethos can be termed as *self-development complex* that leads to improved quality of life. To have a systemic understanding of '*self-development complex*'<sup>182</sup> please see the *Flow Chart No-13. p161a*.

### **Changing Power Relations**

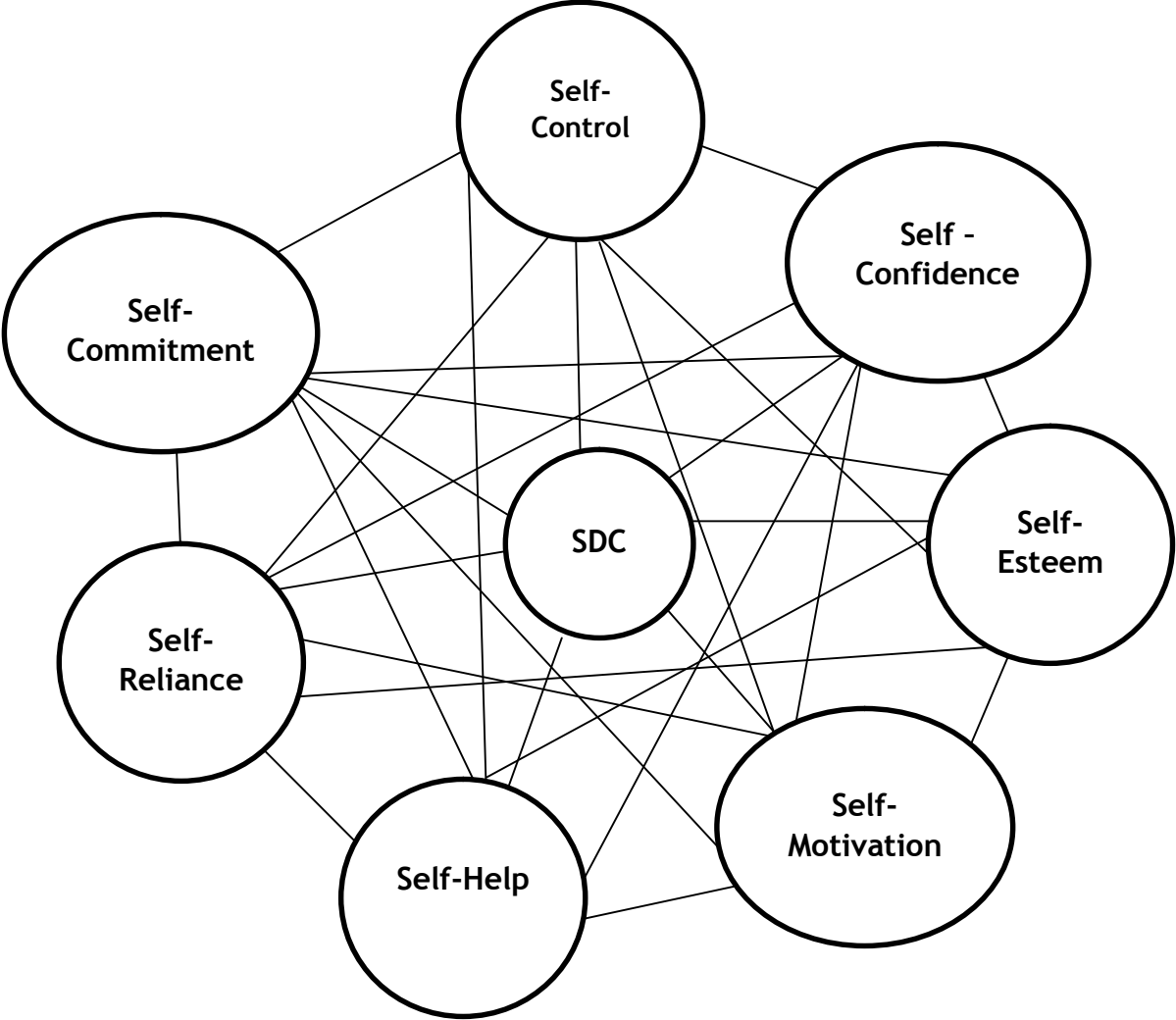
Social mobilization did not provide the answers to all poverty-related issues in the SAPAP study area. However, it has created the collective spaces that are serving as the basis that pointing towards unsettling the existing power relations between oppressive elite and suppressed poor on the one hand, actively working towards the emotionally gratifying relations which are emerging as the comfort zones for the poor women that have been suffering harassment, exploitation, heavy work load, the external pressures, discouraging, disappointing treatments within the family or at the work place in the community etc. The SHG, VO, MMS and ZMS are the poor women-owned participatory organizations, which serve as their formal organizational structures of their own. The members of the group share where as the SHG serve as the informal women group when the personal problems, pleasures and pains are shared and find the needed care, acceptance, and mutual support. SAPAP has shown that the poor have tremendous potential. Through organization, they can have a strong impact on development and make a positive change in many ways. Capacity development through social mobilization represents an attack against the mindset of being helpless. It brings the poor to center stage and shows that they don't need charity but access to resources at a level playing field.

For more than a decade in the study area SAARC the UNDP aided macro-Pro-Poor Policy facilitation took place through the partnership of GOI and local credible development NGO. The three-pronged strategy of social mobilization, capacity development and capital formation the GO-NGO partnership facilitated the process of Social mobilization which contributed to local women empowerment by changing the nature of relationships among community members and between community-based organizations and external agencies. Social guidance facilitated the capacity development process an explicit intervention to improve an organization's performance in relation to its purpose, context, resources and sustainability. The aim was to develop a more

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<sup>182</sup> It is noted that the formation of set of new attitudes such as self-confidence, self-help, self-motivation, self-commitment, self-reliance, self-control, self-esteem, among the poor women while they undergo the increasing socio-economic interaction on NGDOs staff and the SAPAP project staff through social mobilization through social guidance. These attitudes together transform the self-image and the outlook towards the fellow poor woman result of their ongoing learning by doing.

# SELF-DEVELOPMENT COMPLEX



SDC: Self-Development Complex

**Flow-Chart No-13**

effective, viable and autonomous local organizations by creating the conditions in which change can take place from within the organization.

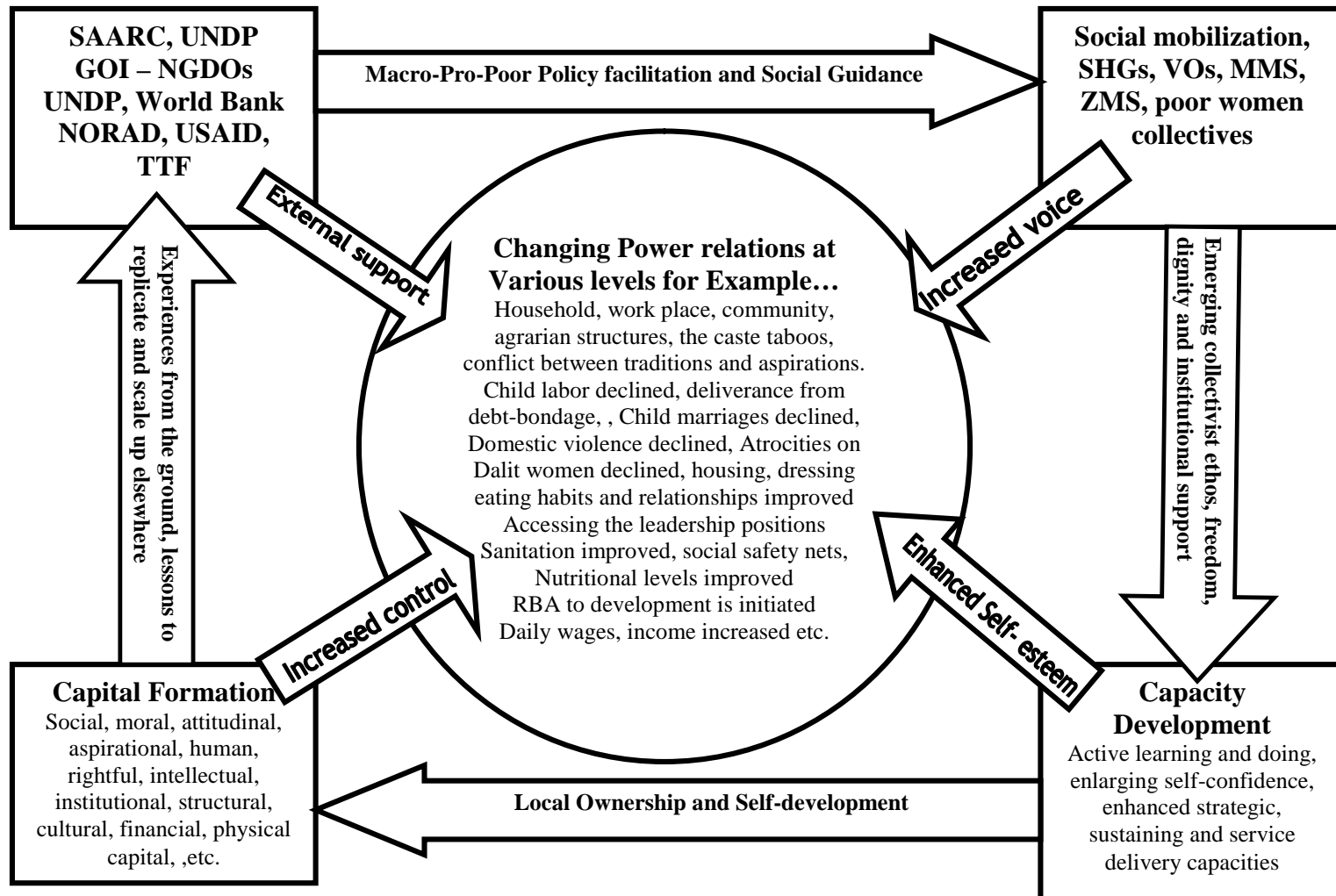
Capacity development entails a self-managed process of organizational change, by which leaders and members learn to diagnose their organizational strengths and weaknesses, identify critical issues, and devise, apply and assess solutions. Strengthening capacity requires not only new skills and changes in individual behavior, but also changes in organizational behavior. The process of capacity development that was facilitated through social guidance entailed the sustainable creation, utilization and retention of capacity in order to reduce poverty, enhance self-reliance and improve people's lives. It involved broad participation, building on local interests and expertise, offering opportunities for learning and linking at micro, meso and macro levels to build ownership and sustainability, which ultimately challenged the traditional mindsets and power differentials. As a result of this coordinated effort of organizations (SAARC, UNDP,GOI – NGDOs, UNDP, World Bank, NORAD, USAID, TTF at different levels) initiated processes – social mobilization, capacity development and capital formation resulted in an enabling environment for the poor women to get organized into member-owned managed collectives which in turn enabled them to access external support, increased voice, enhanced self-esteem and finally increased their control. To have a broad understanding of this phenomena please see the Flow Chart No-14, p162a).

### **Changing Caste practices among women in their Collective spaces**

Capacity development process in the context of women collectives initiated local empowerment by changing the nature of relationships with among themselves, community members and with external agencies. Also, as members of women collectives learn to take initiatives, negotiate, mobilize local resources, diagnose problems, plan, evaluate and organize more effectively, they will acquire greater control over the local development process. In addition, the bureaucrats and NGDOs worked collaboratively that means even though the poverty alleviation projects are designed with all possible care if the bureaucrats who are the implementing actors that are NGDOs worked responsibly. They have deliberately inculcated the objective moral principles of justice and equality, freedom and dignity through hard working, responsible behavior through social guidance into the poor while the project duration. In a more amicable way the Government of Andhra Pradesh and NGDOs partnership created and facilitated an understanding of a need to renounce the beliefs and feelings in and of caste, karma and reincarnation.

Chronic poverty makes the higher caste women to come forward voluntarily and express their interest to join the women self-help groups of the lower castes. Sometimes the location proximity, mutual familiarity and personal credibility cause the poor women from higher caste communities to join the SHGs. In this way the

# ORGANISATIONS, PROCESSES AND CHANGING POWER RELATIONS



Flow-Chart No- 14

heterogeneous groups were facilitated. The upper caste, backward caste women used to practice caste taboos strictly with the SC and ST women members in the initial years of the women collectives. They did not allow the SC and ST women to touch them, to enter their houses and to sit with them etc. The SAPAP project has facilitated a norm that when the women members who gather for MMS meeting should bring their own lunch boxes. They used to spread a *lungee* on the floor through all the food brought by MMS board of direction meeting they used to mix all the food and ask the people to sit around that *lungee* and start eating irrespective of caste and religion. The SAPAP staff along with the NGOs encouraged in this way for 4 to 5 years in all the MMS related meetings. Initially women from upper caste background used to murmur, hesitate and try to avoid in all possible means to sit with the lower caste women and eat the mixed food brought by all the women members (including SC, ST, BC) and minority women. The SAPAP project staff made it a norm of the MMS meetings. Hence, there was no other go to escape. Around 50 to 60 women representing 30 villages organizations across the Orvakal mandal bring their lunch boxes with them and through it into a big *lungee*, which was spread and sits around it and eats. The project officer was also regularly participate and facilitate this activity which inculcate set of feelings of unity, belongingness, mutual respect, equality and human dignity becomes easier by making them participate in a series of meetings, training programmes, exposure visits to the outer society otherwise they are like a “*frog in the well*”<sup>183</sup> as many confess it. Hence the entire system of facilitated community based organizations such as village organizations (VOs) are now emerging as NGOs at the community level and are sustained through local ownership and leadership. In the organization of the poor at the village level caste-based affinities and ties play crucial role. And here in a village the society was segregated basing on the castes.

The SAPAP staff along with the NGOs used to teach and explain the power of unity, collective action, mental help, friendship and positive attitudes in overcoming the poverty and the problems of the poor women by making them understand all these crucial aspects of the life. Over the years of close monitoring the mental closeness and friendship bonds were facilitated among the poor women (from various caste backgrounds) who came into the women sanghams. Now the poor women from upper caste communities repent for their ill-treating behavior towards the poor women from the lower caste groups there are numerous cases who confess that they misbehaved and committed mistakes against lower caste poor women. Now it became the thing of the past.

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<sup>183</sup> A frog in the well would tend to think that the well itself is the world nothing more nothing less. This kind of thinking can be altered by exposing these women from various villages to changing outer world situations by taking them to various projects, how the poor women from various caste backgrounds are living in harmony and leading in addition to these exposure trips.

They realized that it was unethical behavior. The following Table No-5 gives an understanding of how the poor women were organized on the caste lines.

**Caste wise break up of SHGs and members of the three selected MMSs**

S L N O	CASTE WISE	MAHANANDI		PANYAM		ORVAKAL	
		Groups	Members	Groups	Members	Groups	Members
1	Scheduled Caste	91	1182	95	1226	112	1307
2.	Scheduled Tribes	22	261	23	280	18	192
3.	Backward Classes	155	1872	164	1867	169	1919
4.	Muslim Minorities	39	553	39	658	67	635
5.	Other Castes	58	705	33	580	42	533
6.	Mixed caste	60	716	79	881	81	976
	<b>TOTAL</b>	<b>425</b>	<b>5289</b>	<b>433</b>	<b>5492</b>	<b>489</b>	<b>5562</b>

**Table No-5**

But not all many of the poor women from the middle class still hold caste feelings which were suppressed but not outwardly manifested. But now the taboos of social distance and the related behavior does not appear outwardly and it is no more practiced in their inter-personal relations of the women in the meetings and training programmes and collective operations. For example when the MMS send CRP (community resource person) teams, which consist of one upper caste poor woman (OC) and one backward class woman (BC), and one SC women they go for minimum one month and maximum three month to new districts. Their work is to facilitate the *sanghams* of the poor in a given target villages. These three women as a CRP team lives together, cook, and eat and sleep, share the pains and pleasures together. And solve the problems, identify the gaps, needs and plan the course of action and mobilize the poor women by interacting with them, and sharing the personal stories and experiences with them together and they come home as one family members in deed. So through their village level and mandal level federations the attitudinal change is facilitated if not complete transformation at least to some considerable degree of change can be seen in their interpersonal relationships.

Poor institutions development, allowing loose federations delegating the greater responsibilities and increasing service delivery initiatives through village level federations, vast publicity, getting greater attention of the elite as well as the poorest and visualizing the future implementing development schemes through these VO, MMS etc. Then the rich, middle class people are aggressively pursuing to come into the sanghams (SHGs) so that they can actively take part in the VO level administrative set up. For example in the case of Thimmapuram village of Mahanandi mandal context an upper class woman paid the full thrift amount for the past 10 years and allowed joining an SHG. Then as a second step she started to ask for good position in the VO executive committee, which was a deliberative attempt to climb the position of VO president/secretary etc., to capture all the village level government implemented programs through VOs. But the situation in that VO was different, the poor women had set the norms long back and themselves enforce all those norms practically. The poor women particularly from the lower caste or BCs exclusively access the leadership positions only. These norms are still having hold over the perception and practice of the village level federation. As a result, that upper caste woman was requested to withdraw her idea to assume the position in the EC of VO telling that their norms would not permit them to do so. But in practice the upper caste women do hold the key position of the VO due to multiple reasons.

It is noted that the women collectives did not fight against the violence, against caste-based discrimination and untouchability separately or exclusively in this mandal. Instead the down trodden, the excluded and discriminated groups of poor in the process of social mobilization were gradually empowered. It has been like a "*nisshabda viplavam*"<sup>184</sup> they did not lift a separate banner, neither conducted rallies nor organized boycotts exclusively against the exclusion and discrimination the down trodden communities. Poor women in their collective spaces has been increasingly empowered due to the processes of social mobilization and capacity development ultimately premised on domestic capacity, is an old and fundamental issue that the development community has truly been struggling with. SAPAP team has facilitated the norm setting, and these proposed principles offered a more rigorous and sensible local solutions to traditional caste based affinities, ties and associated discrimination that are likely to reinforce local ownership and nurture capacities. There are numerous examples in this mandal. The process is that even though you teach numerous righteous principles without gratifying his hunger and ask him to lift his voice loudly and yell at injustice being done to him. As he or she would do it that way for very limited hours after that he/she would be tired and physically exhausted and collapse to the ground.

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<sup>184</sup> Silent revolution

## **Gender Issues**

Since women are seen as more credit-worthy than men, SHG formations largely take place around women. But it is found that the process of empowerment and poverty alleviation can be more sustainable when all the members of the family are involved. Hence within DPIP, women's groups are taken as an entry point for the formation of men's groups, youth groups, children groups, groups for physically challenged, etc. Community activists are sensitized on social issues and from among them; several Social Activists are identified as gender focal points.

The presence of women does not necessarily mean that gender issues are addressed. APDPIP endorses that poor communities are able to achieve poverty alleviation through self-managed grassroots institutions by harmonizing the concerns of men and women. At various levels of the project there is a mandate to have a gender specialist who would spearhead the gender initiatives appropriate to the projects vision, mission and goals. The state project management unit and the district project management units have full time Gender Coordinators. There is an attempt to integrate gender concerns with all the components of DPIP. This is done through consultations and workshops with all the DPMUs. For example, gender sensitive CIF guidelines were drafted and it was mandated that every CIF sub-project would address gender equity. CIF proposals have reflected gender sensitivity by addressing both practical gender needs of women like community bathrooms, smokeless stoves, and crèches for children of working mothers, health camps and other strategic gender needs like appointment of legal counselor, equal wages, and land based activities, etc.

### **Change in the attitudes of the poor men toward their wives**

In the initial stages of the years 1995, 1996 of the UNDP SAPAP project the men were not willing to send their women to the groups. They were totally opposed the women involvement in meeting going to somebody's house, or some other village for women meetings etc. Even there were course of stories in these mandals that majority of women were beaten for their involvement in the SHG meetings. There is a tremendous change in the attitudes of their husbands. A husband who restricted his wife to go group meetings is now encouraging, reminding his wife that there is a group (SHG) meeting why are you making delay go... go. Suppose if she does not go to the meeting men are forcing their wives to go and attend the SHG Meetings. Today there is a meeting for you why are you not going for meeting? The other lady is going for meeting! Like that the thinking process also changed quite a bit in the husbands. This change took place not that easily. Here what the community women did was if there are four meetings in a month they would plan one meeting in member's house, the other meeting they would have in the other member's house like that they would have the meetings in the member's house on a weekly rotation basis. The advantage of this method of having meetings in

the houses of members is that the members husbands, parents-in-laws and other family members would have an understanding of what is happening in the SHG meetings. In the course of time men's understanding as well as her family members changed. A new understanding that they are doing for their good only, they doing nothing bad, they are doing for their benefit only and nothing bad is happening here. Like that their minds also got changed, once this process of realization took place in all the family members the SHG member and the women never faced any sort of opposition from their family members as they were in the early stages.

The familial institutions, which do not provide access to credit, have undergone change due to the SAPAP women owned collective spaces. Similarly, attitudinal changes in the patriarchal institutions have been taking place in a gradual phase. The space for women in household decision-making has been enlarged and gender discrimination has been reduced due to their active engagement in SHGs, VOs and MMSs. Thus, SAPAP promoted institutions have been inculcated the ethos of self-development in women. Before women come into sanghams a woman used to stretch her hand towards her husband or father-in-law in need of 10 rupees to purchase feet length of flowers, *bindi* or *bottu* and bangles etc. But the situation changed, when husband is helpless and sad in raising money for cultivation; then wife is assertively telling him that *"do not worry I would arrange Rs. 10000/- from our podupu lakshmi sangham you take heart and come out and take food"*. This was how women were comforting and increasing the boldness of their husbands. Somebody told that all the human relations are linked directly or indirectly with the economic relations. Hence, automatically her value in the family is multiplied. There are cases where some women have taken even three lakhs of rupees to their homes on various occasions to fulfill the different needs of the family.

Now she leads a respectable life in family and in the community. She can bring Rs.10,000/- to ever Rs.50,000/- amount depend on the need due to her constant attempts to use all the opportunities brought by these sanghams apart from her personal adjustment problems within her family. Now in everything men consult women in taking decisions, because every decision involves some sort of financial involvement directly or indirectly. Improved knowledge base, character formation, improved income/cash flow, satisfied emotional needs and mutual support, collective action, fellow women's attempts to change their situation, extra efforts to learn and improve the living conditions, by initiation, by seeking some examples around them etc. with all these responsible factors serves as an enabling environment for women gone conducive or enough opportunities to aspire for true change and many women really succeeded in enlarging their capabilities by overcoming fear, shyness and taking responsibility and investing in self improvement. As a result, formation of physical assets like building their own house, purchasing land, increased cattle, free from bonded labor, improve educational standard for her children, improved health, supporting SHG VOs, MMS. Improved self-confidence, self-esteem, self-respect self-management, self-governed and self-governed and self-administration institutions which are a

strong base for these poor women now they aspire for leading, income generation, political power, lot of change in eating, dressing communications, quality family relations.

Social mobilization and capacity development processes have brought changes in patterns of poor women's decision-making. The dominant role of 'the male' has declined and joint decision-making has gained ground with regard to decisions relating to savings. In the cases of health care and the number of children to have, the dominance of men taking decisions alone has shifted slightly to that of women deciding what to do on their own. The space for joint decision-making has not been enlarged. In fact, the dangerous change is that such space has declined and individual decision-making, either by women alone or men alone, has increased with regard to family planning and the spacing of children. This indicates that group participation is contributing more to individual decision-making than to joint decision-making. This might have strained relationships between wives and husbands on the home front

When attention is paid to the building of institutions, little attention is paid to the family. It is in the recognition of this truth that SERP undertook an innovative, action research intervention, which used folk theatre and opened up the family for questioning. Plays were performed before entire villages on issues related to gender division of labor in the house, son preference and relationships between mothers-in-law and daughters-in-law. These were followed by discussions, which were intended to raise questions in the minds of the community so that perceptions about gender discrimination would change.

The project is specifically targeted at women and as a consequence women now comprise 100% of the members. With this clear focus on gender, the advances in women's empowerment have been considerable. Though illiterate, the awareness of the women is high. The self-help groups are throwing up a new group of women leaders who are showing extraordinary leadership and management skills. Women's self-confidence and self-respect has increased. The greatest benefit seen by women has been the opportunity to save, providing them with a sense of security and access to consumption and emergency loans which has to a large extent released women from subservience to the money lender and given them back their dignity and self-respect. Women proudly say that they can now decide what wage they would work from. So women are gradually gaining control over various aspects of their lives. Women feel that they have gained more credibility with men and have made some gains in status within the family and they ascribed this to their capacity to contribute more to the family income. Some women even acknowledge some change in gender roles with men taking on household tasks and preparing meals when the women are out at meetings. They have also experienced less interference by men in women's affairs since they have been members of groups. Women have become more confident in interacting with men, particularly officials.

## **Women status improved at the Household level**

The women came out; they came in to the *podupu lakshmi sanghams* and looking after their families well. They are not committing any mistake. Women's attitude towards the family has not changed. But in the past women were made slaves, but now they are free. In the past people used to believe that there is no need of education for the girl child, in the course of time it has gone but now girls are allowed to access schooling and higher education. In the past if a couple gave birth to a daughter and son in dressing, eating, and education, attention and love etc. son is given more priority rather than to the daughter. Parents used to give quality food with special care to son; once the son completes eating the parents would tell the daughter to clean the plate irrespective of age. There used to be a belief that male should not wash the plates, in which they had taken meals, only female should clean the plates. That is where the gender discrimination starts.

".....As for me I have one son (19), I make him mop the floor, wash the clothes of all the family members, wash his plate after he takes food and wash the cooking vessels too. We are like friends I discuss all things with him. Tell him to do good things and give him freedom."-says Ramadevi, MTC, Mahanandi Mandal, Kurnool District.

Once the financial capital accessed, then he would get courage, confidence and power. But the cash flow to an individual or family should take place in a manner of gradual incrementalism, and then only there would be meaning to it that he would stop eating. In the similar line for a poor man if you give Rs.1,00,000/- at a time and ask him to come up in life it would be a puzzling thing for him. For a hungry man if you give vast amount of food, he would eat till his belly is filled after that he would not eat. In the similar lines the need-based, skill-based cash flow would make the real difference in the long run. The flow of finances should reach a poor man in multiple doses like Rs.500/-, Rs.1000/-, Rs.2000/- as for the needs, and monitoring how that poor man is using that money. And tell him to repay the loan, so that he can access the big loans easily otherwise everybody would question him, people might lose confidence in him and nobody would give loan to him. Motivate and make the poor realize the opportunities and help them use those wisely so that in the long run they can come out of poverty.

The activities of women as demonstrated through SHGs/VOs/MMS had a considerable effect on the men in the community and their criticism and skepticism has now turned into admiration as many of them had got capital through their wives and are doing thriving businesses. Now-a-days the husbands are surprised to see her trust, strength and support due to her association with *podupu lakshmi sanghams*. Her position in the family is uplifted now. When she is economically empowered, then her position in the eyes of husband, father-in-law,

parents-in-laws, sons, and daughters became powerful and her role is respected a lot. When capital came into her hands, then she became powerful in the family. When one looks at the social aspects –

“Once a husband used to think that my wife, my will; I would beat her, that is my personal matter”

But now the situations changed – if husbands whose wives are the members of *podupu lakshmi sanghams* are thinking that ....

“If I beat my wife – twenty neighboring women or her podupu lakshmi sangham would come to ask me reasons and warn me of necessary action that they would take against me”

And some husbands are also making jokes out of it. Some degree of fear is formed in the hearts of men because when they commit wrong thing or utter offensive words against single women, then within no time the *podupu lakshmi sangham*, VO, MMS would come and things would be taken seriously. Now women members achieved economic and social support. If women had revolted against the injustice, harassment and domestic violence and gender discrimination in the early days, then the men should have nullified women’s fight in the initial stage itself. But now by the time their husbands realized that they slipped from the unwanted violence and irrational suppression from their hands and attitudes of injustice and all forms of violating women rights. Now they can do nothing, they just accepted it that is all. No other way, so they accepted. Some other woman shared that ...

“Before I join the *podupu lakshmi sanghams*, for every petty need, I should look to my husband, for example to purchase bunch of flowers also I need to ask money from him. But now he allows me to keep some money in my hand so that in his absence at home also I can run and manage the consumption needs of the family. It is my opinion that it is not possible for men, I do not want to criticize men, but they behave irresponsibly that is why our elders say that “*Intiki deepam Illalu*” that means woman or the female partner is the light of the home, that is why nobody should hurt women, if at all somebody hurts women, he would not come up in life. He cannot develop in this world also. Ravana surudu have taken the Sita, the wife of Rama, and as a consequence his entire Lanka was destroyed. The Kauravas have captured Dravpathi and as a consequence the entire Kaurava dynasty was destroyed. I believe that the female is the reason behind this entire creation, so I feel proud because I born as woman. I feel happy let en-number of problems come I am ready to face them. In fact I feel my strength and happiness is increased when I face a series of problems. I do not bother, I do not fear. To be frank I do not know what fear is. I tell all my people (the women collectives for

which she is a mandal level training coordinator) to be like me. If we do not fear anything, then only we would be in a position to think; if we become depressed when a small problem comes, then we can do nothing about it.”-Ramadevi, Mandal Training Co-ordinator, Mahanandi

## **Mobility**

Due to the necessity of participation in-group activities there has been a mandatory expansion in the physical spaces of women. Women need to attend meetings at the SHG, VO and MMS levels. The VO leaders (minimum two) have to attend the mandal network meeting (Mandal Mahila Samakya meeting) once in a month. VO, EC meeting twice in a month, EC, MMS meeting once in a month, auditing the SHGs, VOs and MMS, Board of Directors meeting of Mahila Bank happens once in a month at the MMS office, MMS staff meeting twice in a month, Committees of various kinds- Loan sanctioning committee, asset grounding committee, conflict resolving committee, loan collecting committee, *vidya* (education) committee, dairy committee, watershed committee Arogya deepika meeting once in a month, VO accountants meeting once in a month, etc. Participation of the poor in their participatory organizations ensures the democratic functioning of these institutions. This gives the poor a chance to articulate their priorities for their own development as well as for the overall development of society. Ultimately this process resulted in the inclusion of the poor in the development process of society in the SAPAP study area.

There are scattered cases from the study area about allegations of infidelity made by husbands about wives who are now mobile. However, there is evidence to indicate that women have better control over their bodies in terms of choices about reproductive behavior. It has been found that *podupulakshmi sangham* members have adopted family planning. Due to family planning awareness and practical financial difficulties, people are going for one or two children only in rare cases 3 children. There has also been an increasing awareness about health related issues. Most of the pregnant women, similarly, had tetanus coverage. The effect is also seen on decisions related to children and a majority of the children of the beneficiaries attend school.

Muslim women, around 30 in number were going to Bihar as CRPs. In fact, it was difficult for a Muslim woman to come out of their door steps there are strict religious sanctions over them, in the initial days of SAPAP project it was highly difficult for them even to enter their households to interact with them. But now there is change in the attitudes of husbands towards their wives. These Muslim women are going to be there for six-month time as CRPs during this period they come home for few days and go back to Bihar. This shows that the relations between wife and husband are improved qualitatively and the trust and mutual support increased between them as well.

“One of these women started sharing spontaneously about her husband’s query that *Amma*<sup>185</sup> is sending other Muslim ladies to Bihar as CRP why she is not sending you to Bihar as CRP? Go and request her to send you too that is why I came here sir!”

Some other woman shared emotionally:

“After Amma came to our village our situation changed, now women find support, power, freedom and able to do live confidently.”

Another woman said:

“My mother-in-law used to scold me all the time due to some reason, after me and my mother-in-law joined the podupu lakshmi sanghams – her attitude towards me changed a lot. She is no more initiating and scolding, now she is pleasantly dealing with me. She only suggested me that some of our members are going to Bihar as CRPs you also go and enquire with *amma* about the possible opportunity; she supports me a lot and kind towards me.”

UNDP’s support to NGOs and women’s groups was not only for micro-credit and income generation but also for empowering women. Two points need to be noted here: Firstly, Women had more mobility and could participate freely in public activities related to going to the bank, attending meetings, visiting government officials, going as CRP etc. secondly, when it comes to other issues like demanding equal wages for equal work of equal quality, or having complete control of their incomes and assets, there was a lot of work that needed to be done, both by empowering women themselves as well as engendering their men. Highest achievements are made with respect to mobility, breaking of gender division of productive labor, access to their own savings, access to friendship outside their family and access to leadership positions in gram panchayats.

Certainly, the relations improved a lot. Now-a-days when the husbands are posed a question: *Your wife is going to distant places as CRPs*<sup>186</sup>, don’t you have problems due to that? They are telling that let her go, no

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<sup>185</sup> During the researcher’ field stay at SMELC while interacting with the Director, SMELC .there were 30 Muslim women selected from the villages of orvakal mandal receiving instructions as they prepare to go as CRPs to Bihar to facilitate the women sanghams. They hear the researcher posing questions to the Directors about the adjustment problems due to women mobility. Then some of the individuals responded spontaneously.

problem, she is not committing any sort of mistake; instead, our family situation is becoming better. Now 800 women are going to different parts of AP and of India as CRPs. It is noted that till now no man came to MMS staff and told that he would not send his wife for that purpose. SAPAP did not adapted the feminist approach to unsettle the power relations<sup>187</sup> between wife and husband .The understanding about the relationship between the wife and husband that is being facilitated in the SAPAP context – it is neither men are superior nor women are inferior both women and men are human beings, both have to enjoy their rights as human beings. According to the human rights both men and women are equal because both are human beings. Keeping this understanding in mind the SAPAP staff did not approach to deal with the injustice that is being done against the women in a more radical way in local patriarchal society. Rather they approached this problem more strategically. NGOs did not straight away address these power relations between wife and husband by conducting rallies, boycotts etc. In the name of thrift they organized the poor women. After that capital flowed into the hands of women consequently women emerged as the center point in the household matters.

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<sup>186</sup> The women that were born and brought up in the rural areas, after joining the women self help groups, once suffered poverty, gained exposure and experience of overcoming poverty now grown as leaders and empowered. Once these women are self -motivated then they are sent to various districts places to encourage other poor women by using their personal life stories as example to motivate them and bring them into the sanghams. It is to help them understand the ways of overcoming their poverty and raise their awareness levels are called as Community Resource Persons (CRP). . They should have minimum 3 years experience, she should come from ‘A’ grade SHG, SHG- should follow the norms (all the members), and she should be with very good articulation power. As a CRP she should be a person who improved her living condition well through SHGs, facilitating the poor and convincing the poor and the poorest in a cordial way, they should have passion for the poor, they should be trained and follow the instructions received. Training She should convince the family members and get the permission from the member of the family She should hold good health Courage, patience, knowledge Should not have caste, religion-based differences. Very good results due to CRPs. Identify the POP and organize them into SHGs. The most important role of CRPs is to facilitate the SHGs of these people and making all the women literate. All the members of the SHGs should have equal rights and responsibilities. All the properties that are purchased through SHGs should be insurance. Monitoring the active participation of the member and help them to properly utilizing the loans that are taken.

<sup>187</sup> The feminists are radical in their thinking that is propagating changes in the power relations between wife and husband and in many other aspects of woman’s life. The feminist movement is like the water rushing in the waterfalls. But here in the project area the power relations between wife and husband are changing due to the enhanced capacities of the women.

## **Mental Spaces**

The linkages between shifts in different spaces is evident when one sees how an initiating change in economic spaces due to micro credit has triggered off changes in other spaces and led to positive changes in mental spaces. It is noted that the very processes of group formation and participation in-groups are empowering for women. Case studies from SAPAP have shown how women from marginalized sections are far from being passive victims of poverty and oppression and instead actively try to change their situation. It is evident that there has been an expansion in mental space, which causes them to take action. These women not only negotiate their relations with their husbands and members of their families, but also challenged relations with upper castes in their village.

The improvements in the access to productive assets, improved livelihoods and control over all aspects of life of women have contributed to the decline of disparities. Women members' husbands felt that their wives are more independent. The women of SHGs have improved their control over their lives. More specifically, women have improved access and/ or control over their labor/family labor, resources, freedom to move and interact, leadership positions, reproduction, and body. However, there are variations in the different dimensions of improvement. Women have intervened collectively in several institutions, viz, family, community, markets (labor, commodity and financial), and state including local self-government institutions. Within the family, higher collective achievement has been with respect to girl child education followed by release of bonded labor. At the community level, women groups at various levels are changing attitudes on girl child education and caste-based discrimination. There are improvements in school enrolment, attendance, drainage facilities, toilet facilities and access to electricity and gas. The political process picks up momentum with the SHGs being federated and also establishing links with local self-governing bodies. Further, SHGs have the capacity to voice the needs of the communities. There are bit of changes in terms of gender bias with respect to norms of eating, male preference in distribution of food and access to clothing has declined significantly. But food security of member households improved after participation in groups.

## **Structural changes in the informal sector**

Informal wage employment comprises of employees of informal enterprises, casual day laborers, domestic workers, undeclared workers, and seasonal or temporary workers without secure contracts, worker benefits or social protection. Such workers in the informal sector are facing many problems such as poor infrastructure facilities, lack of access to finance and banking, training and education and lack of various social protections such as pensions, employment injury benefits, and etc. Over the past 10 years the strategy that was initiated by the UNDP aided SAPAP project still perpetuates its philosophy and influence on the women

collectives. Women as individuals and as groups and networks at various levels take responsibility to share the gospel of collective action and mutual love with the poor women who are not yet perceived the benefits of and organized into the self-help groups. SAPAP staff confess that it was intentionally facilitated that money which was to be handled by the poorest of the poor.

Fear is replaced by confidence; caste affinities are gradually fading away as the affinities of the sanghams are gripping the everyday socio-economic interaction. The folk medicinal practices, 'and their food habits, '*jonna sankati*', and '*vellullipaikaram*', '*patchimirchi*' are gradually changing. Now they are having three meal a day. The nutritional values are gradually increased. Now the awareness about health, rights, government acts and various government schemes increased due to series of training programs. Free food on the days of training, transportation charges and the money that equates with their daily wages is offered while their participation in these training programs meant for them by the project. There are some key industries in the region which are based on such home-based workers: these include among others the *agarbatti* and *bidi making*, *basket making* and *pattudu karralu* industries a culmination of the realization that provision of timely credit for poor women. Particularly poor self-employed women who worked as hawkers, vendors, home-based workers and other service providers are now easily accessing formal banks and able to respond to their requirements. The self-employed women are now, therefore, no need to take recourse to moneylenders who used to charge exorbitant interest rate that led to their perpetual indebtedness VOs-MMS-ZMS succeeded in pressurizing local Gram Panchayats to obtain infrastructure facilities for villages. Their achievements in getting streetlights fixed, internal roads repaired, the individual latrine scheme sanctioned and drinking water pipelines laid stand as testimony to their effectiveness. VOs-MMS-ZMS also work with the police to stop the inflow of illicit liquor to village shops

### **Economic Spaces**

Through various training programs the capacities that are up graded were maintaining enforcing the norms at the group level, bookkeeping, leading the Group, improved knowledge of health related community level work, checking and managing assets, training the SHG members, Veterinary. And the skills required serving on the MMS executive committees and training the women in facilitating the formation of the SHGs, VOs and training the executive committees, formation of VO, on Live Stock, Health Activist, VO Accountants, Bridge Course Teachers, and Child Care Activists etc. As a result they are able to accumulate both the financial capital through income generating activities, personal savings and access to timely credit. Formation of social capital for poor women is the center stage where her core human capabilities are unleashed, enlarged and sustained through their social connectedness with their own 4-tier networks (SHG-VO-MMS-ZMS).Due to this

household welfare increased. Women's control over household resources increased. There is little increase in paid labor.

It is noted that poor women's participation in the samghams has led to an expansion in the economic spaces of members. The poor are eligible to become members in the SHGs of SAPAP and SAPAP models. However the composition of the members according to pre-SAPAP income status of their households' reveals that the coverage of the poorest-of- the poor is high on the one hand and on the other, the coverage of non-poor was low. The reduction in poverty was less among *dalits* and women headed households compared to non-*dalits* and male-headed households. The members included in SHGs attempt to use the credit to generate livelihood options.

The positive factor lies in that dependency on moneylenders among members is remote due to the access to credit from SHGs of the SAPAP project. All most all the members reported that they would have gone to moneylenders/ *kapus* had there been no SHGs. Further, access to credit has enabled women to undertake economic activities. These fall under three categories, agriculture, and animal husbandry and business sectors. The activities are dominantly production oriented rather than in the nature of services. They are largely continuous activities rather than seasonal. The ownership of UNDP sponsored SAPAP activities are equally divided into individual and family ownership. This reveals that the enterprise is actually owned, assisted and managed by other members of the family also, though the financial assistance is provided to the women members of the family. A majority of the women of SHGs however, reported that the assistance provided under SAPAP is adequate to meet the initial requirements in case of some activities. Here it is important to consider the effect of SAPAP enabling traditional artisan occupations to sustain. Large proportions of women, from artisan families become members of the groups to further strengthen and expand their ongoing economic activities. These women are found to continue with their pre-SAPAP occupations.

In fact the SAPAP context, the process of social mobilization empowered the poor economically. For example when we look at Monica sangham, Priyankas sangham from Vuyyalavada lakhs of rupees turn over took place in these sanghams. The capital was placed in the hands of the poor; when the poor started generating income then automatically those gains power from within and their aspirational level increased. Each member of the sangham accessed one lakh (0.1 million) to two lakh rupees and some three lakh rupees. The members gradually emerged as independent and now they are no more dependent on the rich farmers, land lords and moneylenders any more. Once they used to plead the rich for meager amounts and to clear the debts they used to become bonded labor and in the process the rest of the family members as well become bonded labor due to debts. Now the situation changed, they are redeemed from the debt-bondage and dependence on the local elite.

They no more approach the elite for money the dependency gradually decreased they created assets and lively hoods and economically strengthened now. They are thinking that we are no more less to nobody; phenomenal economic empowerment enabled their self-confidence level too. Dependency for daily needs, family consumption oil, salt, *daal*, rice etc is no more there. Hence, the poor going to the upper caste elite, pleading, touching their feet with humility in their helpless situation and asking for petty loans has become a thing of the past. The poor women's self-esteem and access to finances and power is enlarged due to their own organizations that were facilitated by the NGDOs and the SAPAP staff and the processes of social mobilization, capacity development and capital formation which ultimately resulted in changing power relations.

As a matter of fact, SHGs that have been formed with a common interest in expanding/ strengthening their *existing* traditional activities have been significantly successful. In contrast a smaller proportion of them have taken up new occupations. Women are not able to manage these activities because of the lack of previous experience. Moreover, overcrowding in some of the activities like vegetable vending and fruit vending has forced some to close down their activity. On the other hand, it has been reported that some of the unemployed and wage employed have become self-employed. The diversification of occupation to nonagricultural activities has enhanced the quality of income of the households since the dependency on risk-based agriculture has reduced. Increase in income has been spent on better nutrition for the children and on education, health care and better housing for the family; kitchen gardens have enhanced the overall nutritional status of children, pregnant and lactating mothers.

In the SAPAP and DPIP groups too, the most important change in the lives of the rural poor was found in the fact that dependency on moneylenders has declined. The financial statuses of households and savings capacities have improved due to improvement in access to formal credit institutions, since SHGs are linked with banks. Negotiations of SHGs to obtain loans from bank, the initiatives of MMSs to obtain loans from the government and apex lending bodies for lending to SHGs have together contributed towards enhancing the financial status of households. However, it is also found that the very poor, who joined groups have not been able to access as much in number and quantum of loans as the poor, or as moderately better-off farmers. Further, the credit accessed was reported to be inadequate. In terms of assets, it was found that households now possessed more livestock rather than land. Yet, there is also a very thin scaling up of extent of land owned after participation in groups. Another positive finding is that land, which was mortgaged or pledged, is being redeemed. There is also evidence that the purchase of equipment and setting up of shops is dominant among households.

Occupational diversification has taken place among the members. This is evident from the increase in the number of sources of livelihoods of women members and their husbands and larger proportion of member households shifting from agriculture to service and trade. The providing of training in tailoring, embroidery, knitting and word processing has strengthened the skill base of members in a limited way and has helped women to diversify their occupations to some extent. Dependency on migration as a livelihood strategy has also declined. Credit has enabled the poor to make more effective use of skills they *already* possessed. This is contrast to the fact that the demand for credit is not induced by the development of new skills. And surprisingly the poor were not asking for grants and subsidies. All that they were asking for was a line of credit. It is in this context that credit becomes important. However, it would only be identified once there has been a dialogue with the community and they have identified all the other things. For example: identifying the portfolio of opportunities by the poor villagers themselves, old age pensions, widow pensions, RCL (Rice Credit Line), MCP (Micro Credit Plan), internal lending, bank linkages and increased financial resources resulted in occupational skills enlargement due to awareness created through *podupu lakshmi sanghams*. Some woman are changing their occupations some times and going for alternative income generation activities. Small scale business like opening shops, hotels, dairy activity, goat/sheep rearing and autos are proved successful in improving their financial condition when compared to the agri-based activities.

The cash flow to the poor individuals is increasing through these poor women collectives, some members have made amazing progress in improving their knowledge, and soft skills and productive skills and created assets as a result they overcome poverty. But these kinds of cases are less when compared to other members of the *podupu lakshmi sanghams*. It is quite common in the project area that the members are now able to eat 3 meals a day, their husbands and children are redeemed from the debt-bondage. Now they on their own, going for wage labor. But the rates of the wage labor are not increased considerably. For example in Vuyyalavada the daily wage is Rs.20/- per day for women Rs.40/- for men, whereas in Mahanandi area because of the Telugu Ganga Project the daily wage is Rs.60/- per individual. The wage amount is equal to both male and female; Telugu Ganga Canal Project is a government project. In Panyam areas is little better when compared to the Orvakal mandal in the wage labor payment per day. It is Rs.30/- per day for a woman.

The poor women are accessing big loans through their *podupu lakshmi sanghams*, bankers and other micro financed institutions particularly in Mahanandi areas. They are now able to lease the agricultural lands and cultivating the commercial crops banana, turmeric, established shops and hotels and creating a space for their husbands, grown up sons and children to work opportunity and self-employment, training in vocational schooling and creating assets as well etc. The women members who do not have children and who are widows have been accessing finances not in a bigger scale but in very small amounts and trying to repay the loan with

struggle. They are finding space for their emotional gratification but have no opportunity to create assets and livelihood. Women are not willing to go as CRPs from the villages of Mahanandi mandal because they find plenty of work opportunities to earn their livelihood locally and can come home in the evening.

It is noted that the schemes that are meant for women are utilized to the maximum extent in the study area. A poor woman always thinks about her family members, but only in the cases of women who acquired the family managerial skills utilizing the loan amount for the intended purpose. The income generated through these loans some goes for family consumption and some goes for repayment schedules. For example, to understand how the women mandal networks are accumulating the financial resources from various Government and non-Government agencies in the selected mandals of Mahanandi, Panyam and Orvakal. Different employment opportunities are created to the members of the family by taking big loans and joint-family context, the mental unity, security parental monitoring, mutual understanding, collective decision, work delegation, attending all the work needs on time. Hence, the big family structures are coming up as the loans are accessed in multiple doses if one venture fails, the other venture succeeds because the children would take up multiple income generating activities- agriculture, buffaloes, vegetables, hotel, auto etc. In the micro – family context, the poor have the tight fight against their poverty. The scope is very less because the number of working people are two or less, hence to generate income, to take new income generation activities it is quite difficult to manage the risk, failure and contingencies.

In the beginning years of sanghams women used to take loans for a specified purposes and use the loan amounts for clearing old debts and some other purposes apart from the specified purposes for which the loans were granted. Hence they used to fail to repay the instalments on time and loose trust among the members of the group. That is why many women continue to suffer the poverty and loose hope to overcome it. In the process experiences and village and mandal level surveys find it unwise to allow this kind of practice and attitude. The strategy of “Micro-Credit Plan”(MCP) is to avoid this kind of miss use of loans and use it for the specified purposes. The member’s husband and in-laws and house hold members are asked to sit together and discuss the purpose of loan as proposed by the member in the group meeting. The loan sanctioning committee and the community co-ordinator and village accountant will also participate in the discussion as the facilitators of the Micro-Credit Plan (MCP). The loan amount will not be handed over to the benefiting member of the group but the purchasing committee would take the responsibility to purchase and hand over to the intended member that is how the grounding of the loan will take place. Once the member has the ability to use the asset created by the loan to generate income and repay the loan amount in regular instalments by managing the family members and family expenditure. Once the repayment is done the asset will be at hand and the members go for another loan and create another asset to generate income and save money repay the loan amount and satisfying the

consumption needs of the family. By doing so in multiple doses the members family will have multiple opportunities to create permanent assets and invest in the non economic functions and consumption needs and proceeds to improve the quality of life overcome the poverty.

They should have the knowledge of sure way to get income to make the repayment schedules. Aspiring to come up in life means many things: aiming for good income generating activity, preparing the micro-credit-plan (MCP), expressing the need for big loan, being accepted by the sangham, creating the intended asset, insuring that asset to the insurance company. And working to make the progress toward the goal should go together and saving the money to repay the loan installments and some money to the family consumption all this gives rise to a complex phenomena of organized behavior insists enhancement of the managerial, productive and social skills of the individual. Small scale business, technical level undertaking, dairy activity, autos are succeeding in improving their financial conditions when compared to agri-based activities in the rain fed area of the project area.

A part from assets or financial assets the big and small families are able to create educational enlargement of the children of poor is taking place. This is very common to all the poor (both big and small) families. Majority of the poor women aspires to become the member of homogeneous groups, in times of unavailability, location proximity they go for (both lower and higher caste women) mixed groups. Then coming to social justice, voice, accesses to finances and mutual support are less when compared to the homogeneous groups. The Table No-6, p181 gives a glimpse of the loans allotted to various sectors of the members of the women collectives even though there are norms, pro-poor policies are there to keep the poor, lower caste members on level playing field.

Where as in the post SAPAP period there is absolutely no doubt that SHGs have lead to an expansion in the economic spaces of members. However the composition of the members reveals that the coverage of the poorest-of-the-poor is low, while the coverage of non-poor is considerable. The financial status of households and savings capacities has improved due to improvement in access to formal credit institutions, since SHGs are linked with banks. Access to credit has enabled women to undertake economic activities, which tend to be an expansion or strengthening of existing traditional activities. It is that majority women members from OC and BC caste backgrounds are taking big loans for purchasing lands and investing in business purposes whereas as majority women members from SC background go for small loans in both cases the repayments are good. The sectoral analysis of the poor women accessing loans in their collectives can be seen below in the below in Table No: 6

### Sectoral Loan Particulars of 3 Selected VOs

Sl.No	Name of the Sector	<i>Ushodaya</i>		<i>Surya</i>		<i>Seva</i>	
		<i>Gramabhivruddi samstha MAHANANDI</i>		<i>Gramabhivruddi samstha TOGARCHEDU</i>		<i>gramabhivruddi samstha VUYYALAWADA</i>	
		VO - 1		VO - 2		VO - 3	
		No of loans	Amount in Rs.	No of loans	Amount in Rs.	No of loans	Amount in Rs.
1.	Health	150	321350	95	214450	273	875000
2.	Education	14	31500	25	205800	107	975000
3.	Autos repair	06	62500			6	680000
4.	Donkeys	47	268000				
5.	Family consumption	186	385700	158	319600	353	1995000
6.	Agriculture	75	347300	206	1597066	485	1165000
7.	Milk animals	46	242700	317	3050068	85	1138000
8.	Handicrafts	02	6000				
9.	Business	1366	5565892	55	626800	195	1095000
10.	Ram lambs	24	78700			280	865000
11.	Bullock carts	01	10000				
12.	House			18	122100	98	1122000
13.	Sheep			97	420000		
14.	Marriages			8	69700	32	385000
15.	Tractor					2	275000
16.	Lorry					3	895000
17.	Others			65	815266	235	875000
	<b>Total</b>	<b>1926</b>	<b>7319642</b>	<b>1044</b>	<b>7440850</b>	<b>2154</b>	<b>12345000</b>

**Table No: 6**

A smaller proportion of women have taken up new occupations. The diversification of occupation to nonagricultural activities has enhanced the quality of income of the households by reducing the dependency on risk-based agriculture. The undesirable manifestations of the unequal agrarian structure of rural societies were being arrested to some extent due to the poor participation in their participatory organizations. SHG formation and strengthening, bookkeeping and financial management helps members and leaders to develop linkages with

banks and other institutions. The primary aim of the SHG-Bank linkage program is to integrate informal savings and credit groups with mainstream banking by providing them with credit to enhance their fund base. Once an SHG has demonstrated its capacity to sustain and to absorb outside credit, loans are extended to it from the formal banking structure. Using existing financial infrastructure to meet the needs of micro credit initiatives has saved on duplication and transaction costs and has also been instrumental in changing perceptions about the credit worthiness of the poor.

### **Political spaces**

SHGs as an informal institutions have the less capacity to voice the needs of the communities where as VOs do. The political process picks up momentum with the SHGs being federated into village organizations and also establishing links with local self-governing bodies. The operations of village organization are expanded beyond transacting money to include local concerns about the quality of life of the community. Women collectives were used as lobbyist groups over the politicians, government line departments and the corrupted officials. Concerned not only with the economics, the approach was holistic strengthening the poor people's organizations and the human capital drawn from the local members' families only. The latter perhaps was left to local Development NGOs, CBOs, etc. as far as possible. Because the government has the power and resources, the NGOs have the direct contact and the know-how of working with the poor in the field.

The most important dimension to remember is that while SHGs are formed around an economic issue of micro credit and savings, the formation of groups is a political process. This process picks up momentum with the SHGs being federated and also establishing links with local self-governing bodies. The SHGs of poor women are federated into Mahila Banks. The SHGs of SAPAP are federated into Village Organisations (VOs) and in turn the VOs are federated into Mahila Samakhya. The SAPAP model includes linkages of SHGs/mahila banks with the line departments of the government, the formal financial institutions and corporate sector. The SAPAP and DPIP model links SHGs and MMSs with the state including (line departments, local governance bodies), civil society and the market. Poor women are accessing to various social services such as education, health and nutrition, and their active involvement in economic and political spheres. Women participation in economic and political activities is also significantly increased.

“Till now, this social mobilization process has not yet assumed any sort of political color or adopted any particular political party as such our members comes from various castes and religious backgrounds. In the similar lines they represent various political party backgrounds naturally the most happiest thing is that women members are utilizing their right to vote personally as they wish and

prefer even though much argument, understanding gaps do came into existence in that process. The members do not bring it to the MMS succeeded in facilitating the awareness of how to behave at the household level. Where to keep this political party related interaction and they thoroughly know the '*lakshmana rekha*' the demarcating line between the political affairs and MMS or VO or sangham related affairs. When they came to sangham or VO or MMS meeting they press towards enforcing the respective norms, which were set by themselves for their common good." Says Vijaya Bharathi, Project Officer, SAPAP, Kurnool District.

It is impossible to keep the villagers from their political party affinities for anybody. Each and every village is divided, deeply rooted sometimes from the generations on the political party lines it is highly difficult to bring all the people under a single political party. Some families' support one political party and the rest support other political party. At times the individuals are divided on the caste, religion, political party and even factionist group. Lives in this faction ridden districts appeared as not possible to bring all the members under the umbrella of one political party but when they come as a federation to fight for their common good, then nobody succeeded in breaking their unity till now. The VOs and MMSs in the study area have not yet faced division caused by any political party against the power of unity among the members and their convictions for common good.

In addition, the SMELC and MMS of Orvakal run with well-accepted norms to do justice for all the poor and poorest irrespective of their cast, religion and political party background that they saw and believed. But during the election time (few days before, the day of election, few days after) we faced tough situation because it was difficult time for our *podupu lakshmi sanghams* and members, after that they became normal. The overall view of federation that is MMS, it belongs to all castes, religions, and political parties. So it should not be taken with a biased treatment to anybody. Once this kind of balance is maintained in SMELC and MMSs there would not be any sort of problems from anybody-SMELC staff. But for example in the case of Uyyalavada village the women collectives are playing dominant role emerging as an alternative political power structure to the traditional pattern.

The Janmabhomi programme and the committees constituted to execute and monitor different developmental programmes relating to poverty alleviation, social development and natural resource management in the rural societies are initiatives in this direction thereby ensure effective participation of the poor in the Gram Sabhas of Gram Panchayats. This is also treated as an intermediate phase of democratizing the functioning of the PRIs, with which they ultimately have to be integrated. The close relationship between political spaces and access to information is seen in Kurnool. However if this access gets localized among select

members of groups on account of their position as leaders, then there emerge new hierarchies and exclusions. Since community coordinators, community volunteers and paraprofessionals were trained under SAPAP and DPIP, members of SHGs have access to specialized information. However it has been found that since there is no periodical rotation of leadership the increased dependence on the existing leader may create the possibility for exploitation.

### **Socio-Cultural Spaces**

Empowerment can be reached through social inclusion. SHGs can be paradoxically both inclusive and also exclusive. In the necessity for homogeneity of groups and in the targeting of the poor there is horizontal inclusion at various levels. However, vertically there can be demarcations if groups get formed along caste and religion lines. In the SAPAP groups, the poor from scheduled castes, scheduled tribes, backward castes and other castes are included. Women constitute 100 per cent of the total participants. Caste-homogeneous as well as heterogeneous groups of women were formed. Men groups were also formed, but they were less in number. But now they are no more functioning. It seems as if there have been positive effects of SHGs upon socio-cultural spaces. This is not surprising since models like the SAPAP type is focused on discriminated groups. However, backward castes, scheduled castes, and scheduled tribes together constitute a significant proportion of the members covered.

The participation of widows, deserted women is remarkable. There is increase in awareness levels, self-confidence and self-esteem. Voluntary participation in community activities like laying roads, planting trees conserving environment, construction of water harvesting structures, donations to the victims of natural calamities helping to reduce crime against girls & women, campaign against eradication of social evils like dowry, child marriages, untouchability, AIDS, rescue and rehabilitation of orphaned children, counseling adolescent girls, support to widows and destitute are a few to mention. SHG members learning from the past experiences are walking through the present are marching ahead for a bright future.

Gender poverty measured in terms of gender bias with respect to norms of eating, male preference in distribution of food and access to clothing has not declined significantly. Interestingly, to begin with, gender poverty is lower among the *dalits* compared to other communities despite relatively higher levels of overall poverty among the *dalits*. Food security of member households has improved after participation in groups. The practice of cutting down consumption as a coping strategy in the event of food shortage has reduced. Acute malnutrition among children, infant and child mortality/premature adult deaths has declined. Children's school enrollment and regularity in school attendance has improved. Drainage facilities, toilet facilities and access to *pucca* houses, electricity and gas have improved. Further, SHGs started to address issues such as the

establishing of *ammavadi*<sup>188</sup> (Baby care centers), it has improved opportunities to generate livelihoods and also simultaneously made a positive impact upon the education of girl children. This is so because it facilitates poor women with young children, to work, without pulling their elder daughters out of school.

### **The incidence of child labor is decreasing**

Both government agencies and NGOs had undertaken programmes to withdraw children from work and put them back into schools. National Child Labour Project (NCLP) and National Authority for Elimination of Child Labor are some of the major government initiatives. However, the lead taken by a self-help group (SHG) in Kurnool district of Andhra Pradesh highlights the potential of community action in tackling the practice of child labor. It demonstrates that if all stakeholders cooperate and join hands, every school going age child could be put into the schools. Mahila Mandal Samyakhya (MMS) in Orvakal, Kurnool district was set up as a part of the South Asia Poverty Alleviation Project. The MMS conducted a survey in the villages in its area of operation on the status of children and found that over 116 children below the age of 14 were not going to schools. These children were working in cotton fields on a daily wage of less than Rs.20. They had to walk up to 12 kms for work. They were exposed to pesticides and pollens that caused serious health problems. Many girls could not attend the school as their parents were either sick or out of work. Parents of these children were contacted and convinced to send the children to school.

A school for these children was started and named 'Bhavita School'; Bhavita in Telugu stands for 'future'. The school is in the nature of a bridge school and prepares children to get admission in the normal schools. The curriculum is designed keeping in view the requirement of children who have never gone to school. The bridge courses were of different duration and children were put into a course depending on their age profile and capacity. The school follows innovative teaching methods. The basic aim of the bridge course is to enable a child to secure admission in an appropriate standard to his / her age in a normal school. The enabling

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<sup>188</sup> Ammavadi has an interesting story behind the creation of this institution, it was in the village called Kalva in Orvakal mandal, one day a poor woman went to work as agriculture cooli and her child fell into water tub and passed away. Nobody is there to take care of her and eldest child is helpless. Nobody is there to save the kid from drowning. That night all the members of the SHGs and VO came together and started to think about preventing that kind of incidents in future. Then they came up with a decision to appoint and support collectively a woman to take care of the children while their parents are away from home out there in the agricultural fields during the day work. This is how *Ammavadi* – a baby care center came into existence, of course the local SAPAP project officer was there facilitating this collective process by asking them questions.

environment is being created for the poor. One can estimate how much stamina these poor girls have in them they have completed the education, which takes 10 years of time; they have acquired it within 5 years. When we look at this we understand that providing an enabling environment in which the poor can utilize their capacities, which were already there deep inside them to the maximum extent, and then they were overcoming the hindrances. Poor have great energies and capacities within them but we have to bring it out for them.

And the education is given to the children of the poor they are strengthened for example, the 'Bhavita school' seven years ago the children who used to suffer under the feudal system were brought to the Bhavita school during these seven years they passed 7<sup>th</sup> class, 10<sup>th</sup> class and completed the ANM course, they belong to SC community, they were school drop outs they were child labor got married became mothers of minimum two children some of them are divorced, deserted by their husbands child marriages, domestic violence, being deserted etc., they have been suffering the vicious cycle. But whereas these SC girls have education in their hands, they have gone to Johnkhed in Maharashtra got trained there and came back we created opportunities enabling environment. See for example a daughter of a lakhier has to spend 10 years to complete 10<sup>th</sup> class but where as these SC girls spend 5 years to learn from alphabets and passed 7<sup>th</sup> class and 10<sup>th</sup> class. These were the girls, who lack food; have to survive on the labor wages that suffered under the powerful hands of feudal.

To main stream the BHAVITA bridge school has given future to 769 girl child laborers, 745 girls got admission in A.P. Residential and Social Welfare Residential Schools. They will get free and qualitative education up to 10th class .32 girls got admission in Auxiliary Nursing Mid-wife course. 6 girls got admission in General Nursing Mid-wife course Collector, commissioner of high school education, Minister of Education – working as the Lobbyist group- birth of new government order (GO) allowing the pupils to attend the entrance examination for the Govt. Residential schools. Earlier students from bridge schools were not allowed to appear for this exam. MMS Panyam also has this programme for the child labour, school drop out of the member VOs. At Mahanandi it is started a year ago. Bhaviata Schools have been opened up in Gadivemula and Panyam villages also with a capacity of 100 students each. Bhavita School has encouraged other NGOs in Andhra Pradesh to take similar initiatives. The concept of bridge school has been included in *Sarva Siksha Abhiyan*, the government of India's programme for universalisation of primary education. The Government of Andhra Pradesh also launched a "back to school campaign" a nine-day programme called '*Chaduvula Panduga*' or 'learning fair', to motivate children in the age group of 5-15 years to join school. This is a part of Andhra Pradesh Government's resolve to put every child of school going age into the school by the year 2005. Funds have been sanctioned to each district to provide input support for enrolment of children into the formal education system.

## **Linkage with government departments of the selected MMSs**

The SAPAP process used social mobilization as an institutional mechanism to help the poor interact with government machinery so that public resources and services are better accessed. Empowerment of the poor is the most crucial element of SAPAP poverty reduction strategy. Through empowerment, the poor could assert their rights to various resources intended for them and enhanced their dignity and self-respect. Empowered poor women collectives that is local village level networks of SHGs have been working in partnership with local governments in various decision-making processes and development activities. Convergence has been established with line departments at the mandal level with regard to education, health, and animal husbandry, the Mandal Revenue Office, the Mandal Parishat Development Office (MPDO) and the Electricity Department. Members of the Legislative Assembly (MLA) and the Mandal Parishad President (MPP) were the peoples' representatives, to whom representations were made.

VOs and MMSs represented their problems to the Mandal Development and Revenue offices through MMSs and some of the problems got solved. Some of their members got house sites, houses and individual latrine schemes from the respective authorities. Community infrastructure like side drains and bus shelter, a PDS dealership and stone slabs along the roads have also been acquired for the villages. VOs could succeed in obtaining many benefits under anti-poverty programmes for their members. Women's confidence level and self-esteem is increasing as they successfully partner with various Government departments. As a result their credibility both in the sight of Government as well as the family members and at the community level their voice is increased. For examples

“The Government programmes which are implemented through women these days gives us immense satisfaction and are a big success I think it is great improvement that Govt. Officials have recognized us and coming to us and seeking our cooperation constantly. We are honored and it gives me immense joy personally because once we were between the four walls, limited to kitchen, but now we have freedom to do our own activities and fulfill our aspirations by working hard. Our need-based access to credit, flexibility in repayment schedules, emotional needs are taken care of people like me who came from utter poverty, and hopeless conditions now handling the great responsibilities. We, the poor women too have enough capacity.... If people trust us and give us responsibilities we would

work hard and make the programmes a big success. We are respected now in the society. We guarantee that Government programmes would be a perfect success. Even though the increasing workload is delegated to us the 'real works' (help to the poor) is being done. That gives us real satisfaction. We are ready to take responsibility and do collaborate with the Government as they do recognize our enlarged capacities and delegate..."- *Hussain Bi, President, MMS, Panyam mandal. Kurnool Dt*

For example both DRDA and SC corporation for revolving fund, community investment fund, housing scheme, Banks, micro finance institution like BASIX, family planning, mid day meals, veterinary training, watershed programmes, facilitated member managed public distribution systems, *mythri* sanghams (working and cooperating with local police force) etc CBOs are collaborating with ANMs through their community health activist in immunizing children, identifying eligible couples for sterilization and ensuring that each eligible pregnant woman gets the applicable government honorarium The ANM is thus encouraged to discharge her duties properly. At the village level, CBOs could monitor the functioning of educational institutes as well as health institutions. They could also work out with Gram Panchayats and the police, means for solving some village problems. Functioning of schools is being monitored. This could succeed in making teachers attend to their duties regularly. Appointment of additional schoolteachers, the upgrading of primary schools, provision of drinking water, creation of a hostel for poor students and ensuring cleanliness in the schools are helping to improve the quality of education and educational infrastructure.

Land came into the hands of women for example SC in the village of *meedivemula*, MMS has purchased land worth of 40lakhs of rupees and given to all the SC members of that it was not the fund given by the Govt. agency. But it came from an NGO but that amount was utilized for purchasing the land for the landless today all the SC members in that village have one or two three acres of land in their hands the reddy's the village and migrated to the cities. Their lands were purchased by MMS and given to the SC women in the respective village they have planted mango trees in those lands and various rain-fed crops. So when the education, capital and land is accessed by the poor and down trodden people in the social mobilization process the poor have started thinking that they are not inferior to the upper caste people or elite any more. Gradually, the weak minds, dependent mentality has replaced by self- confidence and independent thinking in this process. For more than a decade years women federations started actively accessing the government and private agencies to accumulate resources and utilize the services meant for them. Please see the following Table No-7

**Convergence of the selected VOs with Government Departments**

Sl.No	Name of the Govt. Department	PURPOSE	VO-1	VO-2	VO-3
1	DRDA	Revolving fund	Yes	Yes	Yes
2	Indira Kranthi Padham	Community Investment Fund (CIF)	Yes	Yes	Yes
3	Indira Avasa Yojana	Housing	Yes	Yes	Yes
4	BANKS	Loans	Yes	Yes	Yes
5	SC Corporation	Revolving fund	Yes	Yes	Yes
6	BASIX	Micro Finance	NA	NA	Yes
7	Primary Health Center	Family Planning	Yes	Yes	Yes
8	DPEP	Mid-day meals	Yes	Yes	Yes
9	GRAM PANCHAYAT	Members contested	Yes	Yes	Yes
10	AP DAIRY	Veterinary training	Yes	Yes	Yes
11	APRLP	Watershed	NA	NA	Yes
12	DEEPAM PATHAKAM	Gas stove	Yes	Yes	Yes
13	Public Distribution System(P.D.S)	Member managed	Yes	NA	Yes
14	Police	Mythri Sanghams	Yes		Yes
15	Integrated Tribal Development(ITDA	Tribal Development	Yes	NA	NA
16	CLDP	Comprehensive Land Development	Yes	NA	NA
17	Agricultural Development	New Pesticide Management	NA	Yes	NA
18	Primary Health Center	Health Camps	Yes	Yes	Yes

**Table No: 7;** VO-1= UshodayaGramabhivruddi samstha Mahanandi, VO-2= Surya Gramabhivruddi samstha Togarchedu and VO-3=Seva gramabhivruddi samstha Uyyalawada

Naturally no such kinds of institutions-SHG, VOs, MMS etc. systems or structure existed in the villages earlier. In the Post SAPAP period the women themselves are forming new organizational structures. Here it all depends on the adjusting mentalities of the people in the village. These women are performing their regular duties and in addition to that they are also working towards the self help groups and these village organizations definitely the men in the village would also get attracted to this and they would also support this kind of good programmes. Here, the women are not doing anything, which is against to the village, but the poor women are getting themselves organized. They are forming their new structure (relationship) for their own development and their structures are in no way obstacles to my body. In the course capacity development process SAPAP project staff too had some bad experiences in some villages because the elite in the village would not be always happy with their new structures that are emerging in the village. These poor women who work for daily wages in the fields of rich men, so naturally the big landlords would not support these positively. Much of negative attitudes are gradually changing as time passes by the ongoing process of capacity development of the women collectives in the SAPAP villages. Whenever problem arises go and meet the village surpanch for whatever the problem they face is collectively as all the members of VO come together and to negotiate for their rights and solve their problems fruitfully. Gradually the negative resistance from the village elite and other suppressive institutions in the village is decreasing day by day.

In a patriarchal society where father would be holding all the responsibility in the family, but here it is noted that SAPAP staff had facilitated an understanding that the women should not behave arrogantly against family values, even in taking any kind of decisions regarding loans the members are asked to sit with their husbands and discuss with them what they are going to do. The project staff insists the women to discuss with their husbands because both husbands and wife should have an understanding. It is after all women who take loan which goes to family but the responsibility of replacing the loan definitely her husband should have clarity on the loan brought by his wife. So here the micro plan process itself the community SHG women is totally restricted and forced to sit with her husband and have a plan together regarding the activity which they want take up.

### **Delivered from Debt -bondage**

The prevalence of bounded labor was very high in these rain-fed areas of this Kurnool district, because the men and the family members are depending on the agriculture only. So naturally there poorest of the poor communities they have to go to the landlords in order to get some work from them only so, this problem of bounded labor is also there in many villages in SAPAP Mandals also. Once the capacities of these poor women are enlarged they started challenging the prevailing conditions and systems in the society. Most of these women

get their husbands free from the debt-bondage and from the chains of the exploitative elite. They really understood the strength of the village organization. Their landlords cannot go out of the village and they cannot work against the community also because the community is empowered. Once a member says that I am having my own activity and setting up my own income generating activity, even the village landlords cannot go against her and even the society is changing day by day. The village landlords also by seeing the present position started realizing the power of collective action towards the common good

“In the case of Gattupadu village, I have facilitated the wealth ranking activity at the village level through the members of the respective village organization in cooperation with the executive committee. It was to help them identify how many are the poorest, the poor and middle class women members and who are they? Then at the end of the day the women identified 40 poorest of the poor in that village organization then I sat with these poorest of the poor and asked them what are the things that you want to do if money is available to you to overcome your poverty? Then majority of them responded to create livelihoods by purchasing the milch animals and few of them told that they want to rear sheep. Then the MMS has sanctioned the money required to meet the need when 30-40 buffaloes and 50-60 sheep came to the village and given to the poorest then immediately the reddy (upper cast) of that village were troubled a lot they rebelled against me and asked me why you have given this number of buffaloes and sheep, what would happen to our agricultural fields, grazing lands and if something happens to our fields who would be the responsible and they put lot of pressure of insecurity, jealousy and expressive attitudes of hegemony because by that time there was an organized power, a village as for me it would have been highly difficult to face this oppressive elite and answer them but the beneficiaries started to raise their voice against those local elite who were opposing the very development of the poorest, the poorest started asking the questions what reddy? What is your problem? Are you the only people that should develop and prosper? Why not we the poor? Ask us when our buffaloes enter your agricultural lands and do damage? Then we would answer you? Why should we answer you when our buffaloes did not create any damage to your fields, as of now has not yet entered your agricultural fields? Why are you creating this uneasy atmosphere? Some of the beneficiaries are assertive some are speaking with reduced volume but there was a collective response of the poorest to the collective hegemony of the powerful upper caste elite. Then the elite kept quiet. The dairy activity started in that village. This is one of the small things that arise in our struggle to overcome poverty but there are big ones also I have faced in fact, one should get prepared

to pay the price when he or she is willing to actively engage in the process of social mobilization”. –  
Vijaya Bharathi, Project Officer, SAPAP, Kurnool District.

There used to be a proverb or popular saying – “*Mudugundlanna imuduthayemogani mudu koppulu mathram imadavu*” means- “even three men can mingle freely and they get along easily with other men”. Whereas in the case of “three women they do not mingle, and get along with each other”, it is highly difficult to achieve collective action among women when compared to men. But the situation changed, women disproved this popular saying. The negative attitude towards women is revoked now. Women collectives are out rightly condemn this popular saying and it is out dated now. It is no more relevant now, because the woman has proved it wrong. There are no truths in that popular saying women are proving that the message of that saying is a lie. There are groups, which consists of 10, 15, and 20 sometime more members who are working together, doing things meaningfully, getting along well with each other. If a member get a serious problem, then all other members cooperate and withdraw the idea of taking loans and together they decide to give the sufficient loan to that needy member to save her and her family indeed. That proverb is very false indeed. This society have made the women to be the slaves by all possible ways, keeping the women under the heavy weight of numerous sanctions, progress resistant beliefs and *sayings* and suppressed them. In the past women have to cook, obedient to other-in-law, father-in-law and salute the feet of the husband and press the feet of the husband, take care of children etc. all her life is nothing but slavery. All these things can be done, it does not mean that doing these things is bad but there should be some limit to everything.

### **Post-SAPAP Project Period- the Situation in ORVAKAL**

Women collectives are serving as the platform for the full pledged peoples’ participation in the Government programmes, which are meant for the poverty reduction. The activities of women as demonstrated through SHGs/VOs/MMS had a considerable effect on the menfolk and their criticism and scepticism has now turned into admiration as many of them had got capital through their wives and are doing thriving businesses. The village network assistants/accountants are from the poor SCs and BCs backgrounds. All of them are from the inception of the SAPAP project. And all of them are local villages. Whereas the MMS level staff is women and all of them are from the upper caste backgrounds. The CCs who serve as field staff and trainers at SMELC are men and are a mixed group. The leadership rotation is happening both at the MMS level and VO levels and SHG levels. Still some degree of upper caste grip on the leadership can be seen apart from the higher levels of awareness at the three levels SHG-VO-MMS in this mandal. The salaries of the VO accountants are three to four times higher than the other selected Mandals- Panyam and Mahanandi.

The Orvakal Mandal in Kurnool district has 489 SHGs, 27 VOs with 5,562 households as members represented by women. They have 978 leaders trained in different descriptions. SAPAP gave them a seed capital of Rupees 3 million and SERP gave them Rs. 2.9 million as community investment fund (CIF) since 1996. They accessed Rs. 11 crores 65 lakhs loan amount from Banks. Thus during last 12 years by turnover of their savings, seed capital, CIF grant and bank loans, the SHGs/VOs and MMSs gave 33,226 loans amounting to Rupees 18 crores to the 5,562 members. The Orvakal MMS linked with 23 development programmes of government and also forged partnership with 7 donors and constructed their own building at a cost of 2 crores called Social Mobilization and Experimentation Learning Centre (SMELC). It has so far trained 18,000 women from all over the State. The Orvakal MMS designed its own programme for the landless with a grant received from the Turner Foundation through UNDP SAPAP. It acquired 182 hectares of land and settled 98 landless families

.Under Jeevana Joyti (Life Saving) programme, the MMS supports 292 families suffering from malaria and TB. 23 VOs have their own Mahila Banks with a capital of 2 crores 11 lacks of 1149 members. Under Bhavita programme, the MMS has provided 1050 child laborers residential schooling leading to their admissions in educational institutions including higher education. The Mandal has been rid of bonded child labor. SMELC also runs a computer-training center. Empowerment has persuaded government to link up with MMS at Mandal level. MMS has been given a role in ensuring delivery of government services such as health, education, and peace committee for policing and other government programmes. The Sarpanch of the Panchayat also heeds the suggestions of the MMS and acts on their complaints.

Community resource persons (CRPs), the women who have been given the mandate to study the conditions of the poor, conduct a survey to identify the poorest of the poor, form them into self-help groups and finally teach the mantra of Orvakal that enabled them to overcome poverty through SAPAP self-help paradigm. So far, these women have taught lessons of their fight against poverty to teams of women from the Northeast, Uttar Pradesh, Bihar, Rajasthan, Tamil Nadu and Sri Lanka in Orvakal village. "Now, for the first time, they went to other states and make their message more far-reaching," said B Vijaya Bharati, honorary advisor of the Samakhya (federation) of these women groups. "Unhesitatingly, they will narrate their pathetic past and the struggle they waged to overcome the economic and social barriers in simple terms. They will sing songs, demonstrate their success stories through personal experiences as illustrations and tell the people how to pool in their own resources. The lending business turnover of these women in Orvakal of Rs 15 crore is a great attraction for outsiders," Of all the villages in the mandal, Uyyalawada boasts of the highest number of CRPs. "Throughout the year, somewhere, at some point of time, one can see the CRPs touring and convincing the villagers in their local lingo in other districts of Andhra Pradesh," says B Kantamma, a woman of horrible poverty 10 years ago. "If we visit other districts in the state, we get Rs 250 a day. We are on tour for three to

four months in a year," Kantamma said. Drawn from several tiny villages of Orvakal mandal in Kurnool district, they toured the districts of Gaya, Madhubani, Purnea, Nalanda and Mujaphapur beginning December 2006 and motivate the women there to make 'Bihar Livelihood Promotion Project' a success. Recently there is a slogan seen every wherewomen says in Orvakal Mahila Mandal Samakhaya's which says:

"Women do not need development but development needs women".

MMS orvakal have started Balabharathi School Bhavitha Junior College, Bhavitha Vocational Junior College. They already got the permission from the Board of Intermediate Education. Vijaya Bharathi purchased 4 acres of land and donated it to the Bala Bharathi School and facilitated the idea of giving quality education in English medium to all the children whose parents are aspiring to secure quality education with English medium for their children. And MMS, Orvakal has purchased 2 acres for the school purpose. Together in 6 acres of land they have started constructing a two-storied huge building for both the School and College purposes. They are aspiring to compete with the corporate schools and colleges in the private sector. They want to make as an income generating unit as well as a center for quality English medium education for the children of the members and non-members as well. The education in these institutions will not be given free of cost. To the parents who want to join their children in these institutions will be given educational loans from Mahila Bank or from their respective VOs

. The motivation behind Orvakal Mandal's admirable achievements is Vijayabharti who joined SAPAP in 1996 as a Social Organizer later served as Project officer and has now dedicated herself to the cause of empowerment of women for poverty reduction. All the women members and their husbands of the Orvakal MMS admire and cherish her self-determined, voluntary social guidance and mentorship. All the members SAPAP mandals call her as their "amma". Many members testified and shared that Vijaya Bharathi gives generously in times of utter helplessness to the needy members from her earnings.

"...all the members of Orvakal MMS are her children. She has both pains and pleasures caused by her children. A Social mobiliser should have a capacity to absorb the hurts, pains, harassments, threats, and uncertainty, conflict, loss and misinterpretations, false accusations that prick our hearts as arrows thrown from both the members and non-member elite and others. I cry a lot when her children commit evil things against the fellow members. As a mother she sometimes beats them as part of the punishment after that she instructs them to behave in the right way. All the members take it positively and change their attitudes. I get the due respect for giving the moral and exemplary guidance and direction in times of needed and assistance to the poor and the poorest women. I have great

satisfaction in doing this. If a person does not does any sort of good help to others and do not have plans to see the collective wellbeing is having no life. For me to practice unconditional love like mother Theresa is real life"- Says Vijaya Bharathi.

### **The Situation in Panyam**

Panyam Mandal Podupu Lakshmi Ikya Sangham, (PMPLIS) Panyam as a samakhya/network has covered 95% of poorest and poor covered all villages in the mandal. PMPLIS has given training support to VOs, SHGs and provided financial support to VOs. It has organized gynecology related camps in major villages for its members and provided interest free loans; organized special mega health camp in the mandal for our members organized special family planning camps and got operated 120 eligible members. It has succeeded in supporting the VOs to set up of computerized automatic milk collection center in 2VOs and also supported supporting VOs in setting up of farm grass plants for cattle, conducting rallies and kalajathas for eradication of child labor running a residential child labor camp with 450 children were main streamed, setting up of NRBCs in villages for 0-5 age children. This MMS has succeeded in lobbying the RTC department to setting up a RTC bus to a remote village.

PMPLIS is playing a key role in settling women gender discrimination and domestic violence related issues faced by the members. It facilitates the bank loans through SHG bank linkage. MMS distribution of soaps to VOs from MMS, marketing of soaps taken up by MMS, PMPLIS has facilitating the *non-pesticide management* (NPM) activity in 15 villages. It has helped Orissa flood victims, Gujarat earthquake victims with Rs.6000/- and Tsunami victims with Rs.20, 000/- and 14 quintals of rice, distributed rice to the effected members. As a mandal level network PMPLIS requested to give one-acre land for their office and training center purpose but the Village Panchayat gave half an acre land freely. The MMS also succeeded in constructing their own building worth Rs.13.5 lakhs. The president of the PMPLIS contested for ZPTC and won the election and many women members contested for the ward members of the panchayat election as well.

Its vision is to organize left over into SHGs, to access more funds and increase their corpus, to have their own buildings to VOs, to make the Panyam as child labour free mandal, to start a medium scale income generating activity (IGA) for MMS. PMPLIS aspires to undertake more number of self-employment training programmes for its members and provide houses to the members without houses. It aimed to provide safe drinking water to villages, expand non-pesticidal management program to all villages and to bring 50% of pop and poor above poverty line by 2010.

But many women who tasted the power of leadership, the honor, privilege and wider opportunities and easy access to the credit and the associated royalties are not willing to give opportunity to other fellow women to be the leaders. Leadership rotation is not taking place in Panyam mandal. Even higher officials at the district level and the SAPAP community volunteer CVs who are now serving are called as the CCs fail to facilitate the leadership rotation. Why? For this question again there two different answers can be found: The CCs say that the MMS office bearers are not listening to them, MMS president says that her decision is final. She can run MMS even without the support of the CCs. She is not there to listen to the CCs but she expects the CCs to listen to her do what she says. Even though they have a norm which informs that the notice for the announcement for the election of the MMS office bearers should happen a month prior to the date of election. But in the case of Panyam mandal MMS it happened only 2 days before the election for the office bearers, which is an act of illegal practice.

In the case of *Thogarchedu Suraya Gramabhivruddi Samstha* (VO), even though a CC attempts to facilitate the rotation of the VO leadership positions, the MMS president opposed it. Even though the treasurer opposed to put her signature on a blank cheque she was persuaded by the president to put her signature on the blank cheques. Even though the PD, DRDA has issued a letter from ZMS saying that the MMS presidents are making their MMS as their homes and any notice of mismanagement of the funds of MMS would attract due course of action... still the President never cares for the government order. Chequebooks are under the custody of president and accountant, the keys of the locker is with the president. The Mahila bank president went to the Uttar Pradesh as a CRP so she was suggested to put her signature on a blank check.. And the secretary of the MMS went to the Uttar Pradesh as a CRP she was also was requested to put her signatures on the blank checks. It is all a matter of trust. Nobody knows how much amount she is drawing from the Banks. She is also the treasurer of the Village Organization of Panyam. Community coordinators and the accountant became the mere employees; the MMS president is taking the full responsibility of financial matters. Even the treasurer does not know the actual picture of the cash flow. The treasurer is worried about the management of the money. In addition, instead of giving a moral and legal guidance to the office bearers and as well as CCs there is a Government official who says that if anybody speaks a single opposing word against the president, MMS then he/she cannot tolerate that. Financial decision-making is done in the representative general body meeting (RGB) and the actual rule says the checks must be disbursed immediately on the same day to the respective VOs. But it is not happening. Sometimes it takes one week or more than that.

There are two versions regarding the question why leadership rotation is not taking place? A version is from the top leadership position at the MMS level says that the capability to get husband's support, manage family, managing the income-generating activity (IGA), self-motivation, a voluntary and humanitarian response

to the leadership needs at the MMS/ VO level is expected from the member who aspires for leadership position at these levels. Hence women are not coming forward to occupy the leadership positions. That is why the leadership rotation is not taking place at the MMS and VO levels. The other version is that there are vested interests in the mms president and that is why mms president opposes the rotation of the leadership both at the VO levels and MMS level. Even though there is clear instruction from the government to facilitate the leadership rotation it is not happening. This is the version from the bottom.

The poor and poorest are given small loans. Until they repay the entire loan amount the sangham will not give a new loan. Whereas the rich and the upper caste women are given bigger loans and before they clear, repay the entire loan amount. They are given loans if needed. If the poor Dalit woman asks for a big loan she has to go through proper channel: all her group members should accept to her idea and then VO sees the SHGs performance in terms of the regular meetings, loan repayments and participation in the VO meetings before it approves to represent the respective micro-credit plan (MCP) would be discussed in the MMS network meeting. Then they will tell that there are already old applications once those applications are done then her turn will come. Till then she has to wait for two to three months. In the mean time the poor will suffer a lot and again fall into the moneylenders' trap. For example, a Dalit man has 4 acres of land. He needs money to cultivate the lands at different levels. But the money will not reach him on time if his wife approaches her sanghams it takes 3 months. By that time the harvest season would come. Major damage will occur to his crops. Hence he decided to approach the local elite Reddys for loans with Rs.2% interest rate. If the upper caste person wants loans then it will only take one week to fifteen days sometimes even lesser than that. It all depend the member's relationship or credibility with her group, her group relationship with the VO and the VO relationship with the MMS. But actually what happens is that the member's relationship with her group leader, with the VO president and the VO leader persuasive capacity with the MMS president matters. As a result new power structures are emerging along with the attached vested interests and loyalties among the women collectives.

The poor women group linkages with the local banks are facilitated with 25 paise interest per hundred rupees per month. Then the middle class women as well as the rich women also formed their own self help groups and started doing thrift and opened the savings accounts in the banks. Now one can see the phenomenal growth of the women SHGs in the villages. Bankers need business; people need loans for the less interest. Now the repayment mechanism also is good from the groups of the elite, middle class women groups. Whereas some groups of the poor and poorest are not up to the mark or expectations of the bankers because one or two members who fail to pool or save to clear the loan repayment schedule in time. Then entire group is in problem that defaulters' loan amount is considerably big then the rest of the group members also cannot manage to fill that gap so that the group might access the next level of loan from bank. Whereas the elite groups or middle

class women groups are able to manage to fill the gaps by the other members and are able to strengthen and enlarge the trust between the bankers and themselves.

### **MSMACS, Panyam**

MERIBA Sarvodaya Mutual aided cooperative society, which is established in 2002. It was registered under the MACS Act 1995. The members are encouraged from the poor and poorest backgrounds irrespective of the caste background. The monthly thrift in the initial stages range from Rs.10/- or Rs.20/- or Rs.30/- per individual member from village to village per month. Both men and women are encouraged. Till now 740 men and 847 women have joined the MSMACS, Panyam. BFW<sup>189</sup> has given Rs.25, 00,000/- to the Panyam mandal. The members in the MSMACS can get the loan three times more than their savings. But they are urged to repay the loan in not more than ten installments. The staff of the MSMACS collects the thrift. They charge 12% interest on the loan taken by the member. At the same time the monthly installment sums will be gradually reduced as the members continue to pay the installments. Here the peer pressure is not there on the member. But the MSMACS staff pursues the members to repay the loan installments. The maximum loan amount that is available from this organization to its member is Rs.10, 000/- only.

### **The situation in Mahanandi Mandal**

Mahanandi Mandal Podupu Lakshmi Ikya Sangham (MMPLIS), Mahanandi as a MMS/mandal level federation or network has covered 98% poor and the poorest. Conducted training programmes to support VOs and SHGs, providing financial support to VOs, special family planning camps and got operated 71 members, played a key role in securing house sites to 200 members in Abbipuram village, helped in laying bridge between Thimmapuram and Abbipuram villages, helped anganawadi centers, (financial help for repairs & constructions), fought against arrack and make the villages arrack free basapuram, abbipuram, helped Gujrat earth quake victims with 5000 rupees, helped Tsunami victims with 12000 rupees, conducted training program and workshop to the disabled persons of Nandyal block, conducted health camp with the cooperation of the PHC. It helped to fire victims with rice & cloths in abbipuram, srinagaram villages, secured land freely from panchayat for MMS building, construction of our own building, contested in panchayat elections 1-surpunch, 1-

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<sup>189</sup> Bread for the World (BFW) is a collective Christian voice urging the decision makers in the United States to end hunger in home and abroad. By changing policies, programs and conditions that allow hunger and poverty to persist, we provide help and opportunity far beyond the communities in which we live. It is a 501(c) (4) organization.

ZPTC, 9-ward members, conducting rallies and kalajathas for eradication of child labor, setting up residential bridge course (RBC) in chenchu area at R.S.Gajulapalli,

MMPLIS took up an income generating activity of marketing of turmeric because the turmeric was plenty cultivated in the mandal. It is playing a key role in settling women issues, documentation and issue of bank loans - SHG bank linkage at MMS, identified 76 unemployed youth and trained them in Reddy Lab's and 45 of them got employed already. Mahanandi a member was murdered by her husband and tried to kill her daughter also. Then The VO Mahanandi took up the issue to MMS then that child was saved and MMS supported her with Rs.5000/- for medication expences and Rs.3000/- for her education, paid examination fee for poor students. It helped to Chenchu families to undergo eye operations and health problems. MMPLIS has secured 15 cents of land from panchayat freely and constructed the office cum training center that the expenditure came around them 10.5 lakh rupees.

MMPLIS has a vision to organize left over poor into SHGs, to access more funds and increase their corpus, their own buildings to VOs, to start an IGA for MMS in medium scale. MMPLIS aspires to undertake more number of self-employment training programmes for its members and provide houses to the members without houses. It aimed to provide safe drinking water to villages, expand non-pesticidal management program to all villages and to bring 50% of poorest of the poor (POP) and poor above poverty line by 2010. It has an idea to construct a restaurant near Mahanandi for the pilgrims and to participate in the auction of the temple and secure chappal and coconut auction and lease temple lands to improve its income sources.

Social mobilization has contributed to the establishment of sound institutions. But when the institutional support and social guidance is not available to these poor women's participatory organizations, when timely guidance is not given to these sanghams the groups tend to be unsustainable in most cases. They need bookkeepers, village network assistants and committed executive committee members to operate at the SHG and VO level. Even the village level network assistant (VNA) is given an Rs.300 monthly salary. In fact she was the treasurer of the VO. She has to attend the bookkeeping activity and bank linkages. There is no office for the VO. The books are kept in the residence of Mandal Training Coordinator (MTC). For example in Mahanandi, number of bookkeepers are very less when compared to Thogarchedu and Uyyalavada VOs. Due to lack of required motivation, social guidance and human capital available the groups are splitting.

For example five members of the Chenchulakshmi group have lost their husbands due to sickness and disease caused due to drinking of pond water in the hilly forest range of Nallamala for the past 10 years. All the members of this group make their livelihoods on forest. They are discouraged that they were not cared for during their troublesome times. The group spoiled. They started to take loans from MFIs like STAR, SHARE

etc and making the weekly repayments. There was no response from the local VO. When enquired with the MMS leaders they say that they do not know about these incidents. These poor women collectives become irrelevant and unsustainable if they do not tune themselves to the demands of groups. Thus, institutions can become unsustainable unless adequate attention is focused on related livelihood issues. The solution lies not only in forging alliances with the state to tackle the conditioning variables, but also with corporate, NGDOs and non-poor organizations. In consideration of this, there is a need to promote bridging social capital to improve the livelihoods of the poor by relaxing the conditioning factors. The staff salaries were not paid by UNDP in that gap<sup>190</sup>, but the MMS has given the salaries and requested the staff to continue to work for them. The salaries of the staff were paid from the interest of the MMS' money that is being rotated among the members of the VOs and SHGs of MMS. The present MMS staff who previously served as SAPAP staff said: "MMS is like our mother it fed us".

The ex-SAPAP staffs as well as the Ex -NGDOs staff who worked for SAPAP project are now working for the women organizations which were facilitated by them continued to play the same role as they were working under UNDP aided SAPAP project. When project is there then the MMS would use the resources channeled through the project. Once the Velugu project comes in and started operating even in the SAPAP mandals started paying the salaries of the staff, then the work pressure increased. The project, the collector, the PD, DRDA and the CM's Politicians fix the targets. Ministers pressure the bureaucrats to reach the targets in the respective district, and the bureaucrats' pressure on the CCs (Community Coordinators). And the CCs pressure on the MBKs (Master Bookkeepers) in the given targets in housing schemes, insurance, bank linkages etc. preparing the monthly reports, ignoring the *podupu lakshmi sanghams*, VO meetings and not able to spend quality time with the poor members of the *podupu lakshmi sanghams*. Whereas, previously when working with the SAPAP, the only work the project staff used to have is to attend the *podupu lakshmi sangham* meetings, helping them to understand the big picture, and facilitating the group norms, enforcing the norms at the group level. In the SAPAP project period the needs based targets, MCPs, skill-based loans, profession-based loans as realized and fixed by the local members of the *podupu lakshmi sanghams* were processed through the *sanghams*.

Poor women were given top priority and attributing and assigning the great responsibility and keep their trust in the *grassroots intelligentsia*. Knowledge asset or economy mental alertness, ability to interact with the—

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<sup>190</sup> The UNDP funded SAPAP project came to end by December 2000. And in the 2003 the Velugu project started operating in Kurnool District. In that 2 years gap the salaries of these women collectives paid the staff at VO, and MMS level

Self-motivated, service spirited women leaders, CCs, MBKs, VNA, bookkeepers matters for the improved initiatives, access, and support for the poor in both homogeneous and mixed groups. Once the bookkeepers, village network assistants (VNAs) and self-motivated, service- minded women leaders are taken out from their responsibilities then the groups would spoil, there would be confusion, regarding the accounts, documentation and facilitation, conflict resolution and sustainable aspects of these groups. Because this is the core team that entire village level facilitation and technical mediation between the executive committee of VO and the MMS. But it is surprising that meager honorariums are given to the bookkeepers (BKs) and village network assistants (VNAs). This is the reason why many of the literate and even motivated people also are engaged in other works and the SHGs of illiterate women suffer due to non-availability of this human capital. Even VOs do suffer due to neglecting to hire the trained staff for their VO. The IKP project does not pay for the VNAs, VOs have to pay, majority of the VOs in the project area fail and suffer the consequences. The Mandal level Bookkeepers need to fill the gap, but they say that they want to do that but they fail because of many other Government schemes – target based information and assignments. They are fully occupied with irrelevant work, and their actual work is ignored, the poor women pursue but no use.

Whereas in this Velugu or Indira Kranthi Padham (IKP Project) the government is fixing the targets, and the local elite, politicians are creeping into the picture. They are bringing pressure on the CCs, MBKs in preparing the selection list of the houseless poor, threatening the CCs and the reports, selection lists are finalized as for the guidelines of the local elite or politicians. Now the culture of the past with all its top-down approach and the corresponding hegemony, weakness, gaps and the politics of the middleman, the negligence of the mandal level officials compromising with the elite politicians in this faction – ridden area of Kurnool revived again. The staff are not able to attend the meetings of the *podupu lakshmi sanghams*, VO etc. they are given heavy work load due to that they are not paying attention to the needs of capacity development and social mobilization of *podupu lakshmi sanghams*, as a result process of formation of various forms of capital formation is ignored. In addition to that the poor women, middle class women are coming into the *podupu lakshmi sanghams* by seeing the progress of the women who have already been to the groups. Women are forming the groups on their won.

They are trying to imitate the old groups whereas the facilitators are not available to the newly formed groups and old *podupu lakshmi sanghams* as well. The attention to the poorest of the poor, and poor, giving the top priority in sanctioning the loan, etc. are given least priority in this world bank aided IKP Project. The group dynamics, norm-setting and enforcing the norms addressing the social issues are utterly ignored. The women collectives are limited their activity to thrift and loan management these days. The CCs who were CVs under the UNDP aided SAPAP project are feeling guilty because they are not able to offer social guidance to ever

increasing needs, questions and emerging situations and challenges of the informal and formal organizations of the poor women. Instead they are doing the clerical work assigned by the different line departments in their areas of operation. As a result some groups are spoiling due to the leaders' problem, member who stopped paying the loan installments and some other due to understanding gaps.

The CC or MBKs or MTC are approaching the groups only at the time of making MCPs at the group level to facilitate the bank linkages. Now the increasing member of bank linkages, the number of IKP project assignments which are dragging the staff away from spending quality time and maintain the quality relations with the poor women members of the *podupu lakshmi sanghams*. The relational bonds between the staff as facilitators and the women members are gradually losing the strength, essence and importance and slowly they are replaced by the Micro-Finance Institutions (MFIs) like SHARE, STAR, BIRDS and BASIX etc. in carrying bags of money to the houses of the members of the *podupu lakshmi sanghams* and forming different sort of groups and giving money and charging high interest when compared to the interest charged within the *podupu lakshmi sanghams*.

The members of the *podupu lakshmi sanghams* who were organized during the years of UNDP aided SAPAP are regular to the group meetings and VO meetings. Whereas the members who come into groups during the post SAPAP and Velugu or Indira Kranthi Padham (IKP) project are not that much regular to the group meetings and they are not abiding by some of the norms that were set by themselves during the SAPAP project which emerged as the best practices. Once the groups are linked with the bank and the access to finances through banks is facilitated then many groups are under the impression that even if they do not conduct 4 meetings in a month, and attend 2 meetings of a VO per month. There will be no problem. Just by seeing the minute's book the banker are giving loans to the groups. The purpose of meetings and the groups or the women collectives are gradually getting reduced to the credit related activities. On the other hand the VO and MMS and Mahila Banks who are the network organizations have set their own norms. Unless, the meetings of SHG regular representation in the VO meetings and the books are kept as for the norms the loans would not be processed to that particular SHG from Mahila Bank. Local SHG are ignoring the book keeping activity and the regular meetings in the normative pattern where as the VO, MMS and Mahila Bank is very careful in looking into these normative behaviors of the groups. As a result some of the groups are emerging as norm-free groups and some are still following the norms set by them.

The poor and poorest groups are struggling a lot due to individual contingencies and lack of social guidance and informal institutional support. Instead the elite and the middle class women groups are flourishing in terms of operational sustenance. As a consequence the members of the default groups are falling into the trap

of flat interested weekly repayment schedules of the micro finance institutions (MFIs) and their situation is becoming miserable (for the most) for some they are managing to make the installments. The increasing financial needs of the poor, the increasing access to finances through house-to-house campaigning MFIs in the inescapable trap for the poor that are falling into and struggling to come out. There are number of NGOs who became or transformed themselves into Micro Finance Institutions and lending money to the informal groups of the poor and poorest. The staff of these organizations is now knocking every door of the poor and poorest encouraging them to take loans. The needy poor and the poorest eyes are lighted and they take and spend for their consumption needs and fail to make the repayment installments. In that process some poor are even losing their own house lands.

The poor and the poorest are slipping into the deprivation trap, vicious mental trap and easy accessed money trap of the MFIs due to lack of social guidance and ineffective staff and women collectives. The gap is ever increasing between the poor women collectives who avail the social guidance, strictly follow the norms set by themselves and the groups who ignore the norms and maintain weak relations with the staff and EC members of VO and MMS are missing the social guidance. The finances through banks, SHG, VO, Mahila Bank and other government schemes that are processed through MMS to VO to SHG are now increasing when compared to SAPAP days. This is the time the poor really need social guidance and powerful informal institutional support to facilitate the awareness, help them to help themselves.

Bankers' attitude towards the SHGs is occupied with their business interests. They look at the recovery rate of the SHGs but not on the operational aspects of the SHGs. Whereas government is imposing targets; fixing time frames in a top-down attitude, never try to understand the local situations. For example higher authorities fix the number of bank linkages that a cluster level CC should facilitate, but actual local need does not match that. The same is the case with other schemes such as bank linkages, housing schemes, facilitating the bridge loans, higher authorities always looks to the communities' voice. They never care for the speaker, that means, who is speaking, whether the beneficiary or the irrelevant villager or the neighboring villager who do not have any stake in the scheme at all. The information they get, most of the instances are misleading. They hear their subordinates' reports, they hear the ideas of the irrelevant people but they never care for the grassroots facilitators' voice, opinions and situations. Their situational wisdom is utterly ignored by the government officials.

The government is paying the salaries to these MMS level technical staff. They are obligated to fulfill the given targets in a given time frame but the women collectives suffer due to non-availability of the quality time from these technical staff. Actually, the CCs, executive committee members of VOs, animator and VO

accountants are the people that live with the members and understand the full picture of the members. They grasp the message and identify the gaps and facilitate the course of action and initiate the experimentation and hoping for positive change and improved performance. These are the grassroots intelligentsia who are fully aware of the local problems, causes and consequences. The facilitators of change, the initiators of dialogue, they supply a set of questions that generates the focused discussion and leads to meaningful resolutions. Their vision, foresight, working knowledge, sacrificial life, personal commitment to community, raising early in the morning, going to bed late in the night, attending to various needs at the SHGs, VOs and MMS levels.

Norms are set, direction is established and there are cases where norms does not work, should consider the situation, extend special lines of extending help and encouragement where the formality and informality meet, discuss, and pass the resolutions and permit with much courage and confidence which results in positive results. The informal institutional support is the real substance that paves the way, waves the flag of hope, supplies enough motivation, catalyzes the process where the poor women's capacities are mapped and their aspirations are documented and awareness levels, cooperative, productive and managerial skills are realized and developed.

Once these informal institutions (SHGs) that cater the emotional needs of the poor, gratify their relational ends and saturated levels of understanding then comes the group-based phenomena, celebrating collective action and tapping the potential benefits of partnership, ownership and leadership into a visible reality. The community coordinators (CCs), the MBKs Master Book Keepers) the animators and the executive committee of the village organization all these grassroots intelligentsia are meant for facilitating an enabling environment where the poor interact in their safe zones of informality and clarify their doubts by posing questions; sharing their concerns in the shades of ignored informality who were once bypassed, trampled, suffered unquestioned justified inequality and exploitation. Informal institutions are the life forces for the poor and poorest SAPAP project area.

These days the grassroots situations the CCs are given annual targets, they need to submit the reports of their work progress, they need to facilitate the bank linkages, facilitate the bridge loans, survey the poor who do not have *pacca* houses and reach the targets. All these targets are fixed by the higher government officials, the loans are not asked by the poor, they are having enough access to finances through their saving and MMS, VO and SHG internal lending and loans. Even though the poor are struggling with their vicious mental trap, they are now given loans to build their houses nicely enough loans are not given indeed. The poor if at all they aspire to construct a new house they need to approach the moneylenders for higher interests because, these poor have already taken enough loan from their own SHG or VO or MMS but the government has sanctioned insufficient

money. The opportunity came half way through but it is again a trap to pull the poor into debt bondage back again because they are tempted to build their own house but they do not have even minimum amount of money apart from the government loan facility.

In this process the poor, the poorest, the grassroots intelligentsia or workers are led away from having and offering the informal institutional support. Slowly the poor's participation is regulated from above that is meant by the higher authorities but not due to the realized needs, practical goals, personal motivation and persuasive passions of the poor. In fact, poor do not dare to take the loans in a bigger ways and try to take risks because they do not have resources, even if they have negligible amounts, they never dare to lose that also. The CCs, MBKs and VO accountants are gradually decreasing to spend their quality time with the SHGs, VO meetings and with individuals that have troubling problems. The time, relationships and the emotional needs of the poor are at stake. These CCs, MBKs are trying to raise the voice and ask the higher officials regarding their inability to give time to the poor individuals, SHG, VO, MMS level problem etc. But they are not given opportunity to share their practical difficulties with these government officials.

These days, the work of the field officer of the local banks, the work of the MPDO, village secretary, housing department of government clerical, field level work, and all the other development schemes are set phase of informal delegation to the technical staff of the MMS. These targets have to be discharged by and are delegated to the community coordinators, Master bookkeepers and village accountants. The SHGs, VOs and MMS organizations at different levels have their own problems that are generated day by day due to communication, finances and many other seasons. Unless the group level relations derives from the individual commitment the group would spoil and then VOs and then MMS. Hence, the women participatory organizations need to be given high degree of care and the process-oriented attention should not be neglected. The group's consensus to the individual problems is not treated systematically. Apart from all these changes there is considerable improvements took place during the past 5 years of VELUGU/ IKP. For example: To reduce, mitigate and manage risk *Velugu* supports the Community Investment Fund that supports investments in sub-projects for the poor and the Comprehensive Insurance Package which seeks to develop a community-based delivery of life and health insurance services. The *rice credit line* (RCL) is a unique and pioneering program in India, which addresses food security problems of the poor. Another innovation is the value chain analysis of livelihoods. Traded-in and traded-out items, and income and expenditure of the poor are analyzed. This analysis captures the credit system, risk and uncertainties and best practices in each of these livelihoods. Infrastructure gaps, constraints and structural needs are also identified. This process institutionalizes a mechanism that facilitates expression of voice by the poor.

## Chapter-5

### The Process of Capital Formation

The third pillar of the UNDP funded SAPAP strategy of social mobilization is ‘capital formation’ for improved quality of life and overcoming hunger, destitution and deprivation on a sustainable basis through judicious capital investments. The objectives of the capital formation were: firstly, to initiate and encourage the process of collective capital generation by poor through organization, secondly to inculcate and promote personal savings and thereby self-reliance of members. Thirdly, provide access to credit on terms convenient and favorable to the poor and fourthly, promote economic development by providing seed capital for productive ventures, fifthly, promote job opportunities by local investment and develop the organizational and managerial skills in the organizations of the poor<sup>191</sup>.

The researcher found a little discussion on the forms of capital by Elaine Hayes discussing about Bourdieu and how he expands in his work on the “Three forms of Capital” the notion of capital beyond its economic conception which emphasizes material exchanges, to include "immaterial" and "non-economic" forms of capital, specifically cultural and symbolic capital. He explains how the different types of capital can be acquired, exchanged, and converted into other forms. Because the structure and distribution of capital also represent the inherent structure of the social world, Bourdieu argues that an understanding of the multiple forms of capital will help elucidate the structure and functioning of the social world. The term cultural capital represents the collection of non-economic forces such as family background, social class, varying investments in and commitments to education, different resources, etc., which influence academic success. Bourdieu distinguishes three forms of cultural capital. The embodied state is directly linked to and incorporated within the individual and represents what they know and can do. Investing time into self-improvement in the form of learning can increase embodied capital. As embodied capital becomes integrated into the individual, it becomes

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<sup>191</sup> Poverty alleviation Project, UNDP/OPS/RAS/600 INDIA

a type of *habitus*<sup>192</sup> (and therefore cannot be transmitted instantaneously. Cultural goods represent the objectified state of cultural capital, material objects such as books, paintings, instruments, or machines. They can be appropriated both materially with economic capital and symbolically via embodied capital. Finally, cultural capital in its institutionalized state provides academic credentials and qualifications, which create a "certificate of cultural competence which confers on its holder a conventional, constant, legally guaranteed value with respect to power." These academic qualifications can then be used as a rate of conversion between cultural and economic capital.<sup>193</sup>

Based upon these assertions, it appears that cultural capital regulates and reproduces itself in a similar fashion as *habitus*. According to this model, families of a given cultural capital could only produce offspring with an equal amount of cultural capital. This approach seems highly inflexible. How does Bourdieu account for those individuals who elevate their social status or increase their cultural capital from what they inherited? It is not understood how a given group with a specified cultural capital, such as the "New Class," could increase in size if, as Bourdieu claims, it simply regenerates itself. Finally, in his discussion of conversions between different types of capital, Bourdieu recognizes that all types of capital can be derived from economic capital through varying efforts of transformation. Bourdieu also states that cultural and social capitals are fundamentally rooted in economic capital but they can never be completely reduced to an economic form. Rather, social and cultural capital remains effective because they conceal their relationship to economic capital.

### **Capital formation- Holistic point of view**

The process of *capital formation* involves both the economic and non-economic forces. Some economists support this idea but some may not<sup>194</sup>. It has both hard and soft dimensions. There are various

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<sup>192</sup> Bourdieu's definition of habitus, " a system of durable, transferable dispositions ...principles which generate and organize practices and representations that can be objectively adapted to their outcomes without presupposing a conscious aiming at ends or express mastery of the operations necessary in order to attain them" (Bourdieu1990, 53p.)

<sup>193</sup> Elaine Hayes on "The Forms of Capital" available at <http://www.english.upenn.edu/~jenglish/Courses/hayes-pap.html>

<sup>194</sup> For most economists goal of development has long been the maximization of material well-being. But for Amartya Sen's reinterpretation of the meaning of development, which has provided much of the intellectual rationale for the movement toward a more holistic vision for development. Sen interpreted well-being much more broadly in terms of person's "capabilities"- the potential she or he has to convert entitlements over goods and services into a range of "functionings" – or all the various things a person may value doing or being. The translation of potential into functionings is a product of active choice by the individual as an agent. -"As someone who acts and brings about change in economic,

dimensions of capital: social, moral, attitudinal, rightful, aspirational, intellectual, institutional, structural, human, rightful, financial, physical and cultural capital etc. All these forms of capital are inter-related and closely knitted, mutually edifying and influencing. One cannot isolate a particular form of capital and interpret it without looking at the inputs from other forms of capital. Hence understanding the process of the capital formation is crucial in interpreting the web of relationships in a socio-cultural setting. Capital formation will not happen in vacuum on its own. But it happens in the context of the relationships among individuals within groups, among groups and networks. The social, moral and economic aspects of human interaction shape the process of capital formation. Moral values serves as the core substance for motivation, attitudes, aspirations, symbolic exchange, coordination, and structures and best practices and improved performances that serve inter relational ends. One form of capital can be converted into other forms of capital. It is discussed below on twelve forms of capital how the systemic interrelationships among these forms of capital is shaping and being shaped by the interactions among the various forms of capital. In this chapter the researcher attempted to unpack the inter relationships among various forms of capital and how these forms can be realized and negotiated and unleashed and translated into operationalised forma of capital into the context-specific needs of the poor women in the study area. Please see the *Flow Chart No-15.p208a* for a systemic view of noted capital forms.

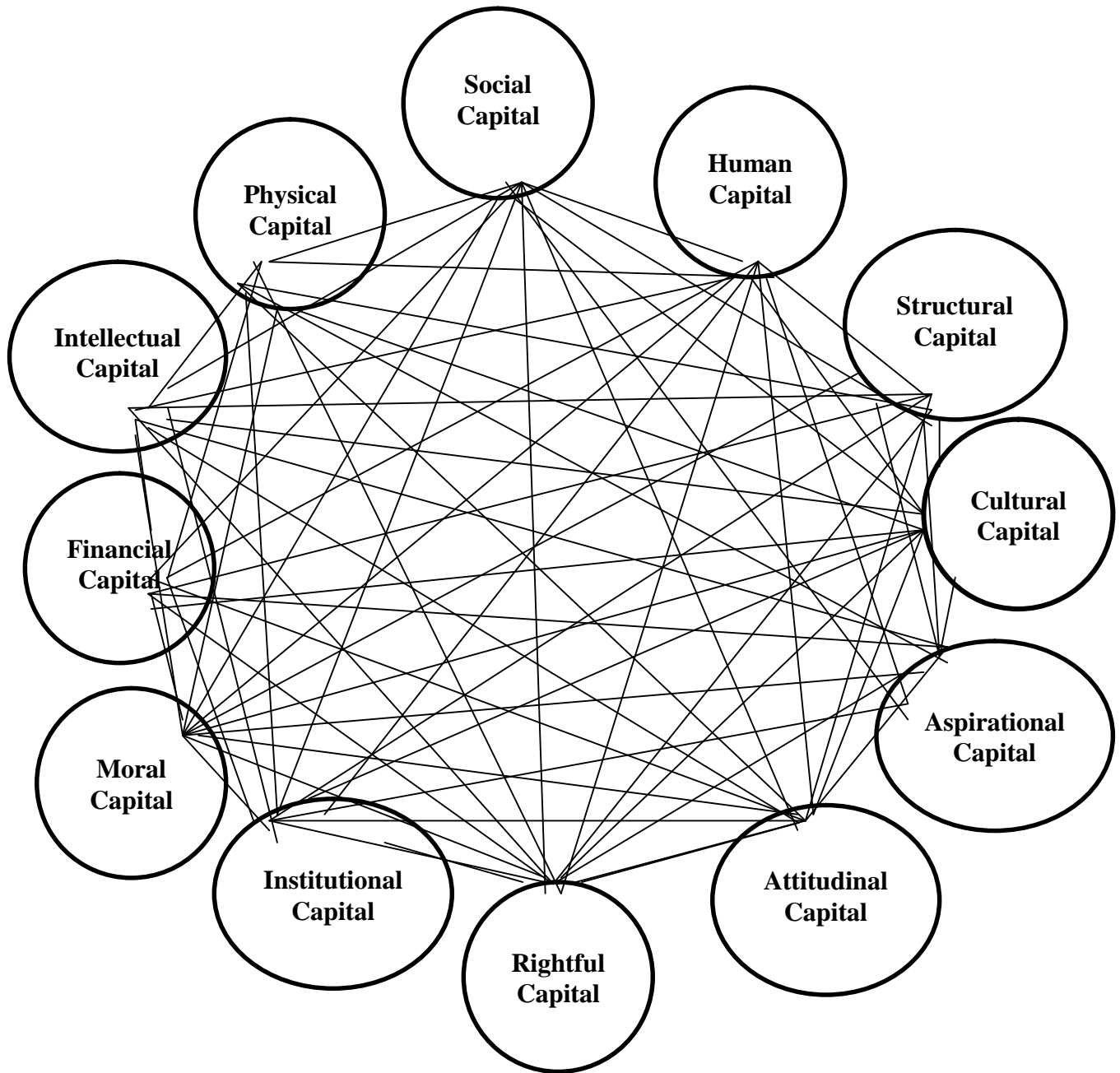
### **Social capital**

Social capital can be defined as an individual's ability to work together constructively through shared norms, moral values, networks, group memberships, relationships of trust, networked ties of goodwill, mutual support, shared language, and a sense of mutual obligation that people can derive value from. Social capital in the study area is about value gained from being a member of a SHG, VO and the MMS and ZMS network. By being a member people have access to resources that non-members do not have. Poor women once they become a member of sangham avail social-guidance (which include, need for savings, access to credit, self-motivation, self-esteem, self-confidence, self-reliance, self-help and self-commitment, cleanliness and collective ethos and trust). Social support (smiling, greeting, sharing, caring, patient listening, opportunity to express their needs, find mutual support, and acceptability) and access to leadership positions (where they learn to question,

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social and political domains, making use of their capabilities, indeed influencing personal and public action in ways that determine the future formation of capabilities. The extent to which each agency can be effective depends on the broader institutional context, and especially the extent to which the political, governmental, and social institutions of a society allow for all agents to have an influence (Rao and Walton, 2004, p12)

# THE PROCESS OF CAPITAL FORMATION- SYSTEMIC PERSPECTIVE



**Flow chart No-15**

articulate, critically examine the situations, address the silent conflicts, control their labor, resources, reproduction, body, decision making process and advocate collective ethical values, ensure equity and the full pledged participation of members, reduce caste barriers, improve communication, manage local informal institutions and facilitate sustainability of resources). At the core of these women collectives is practical unity, equality and moral responsibility:

“...Let us fight together with poverty, let us help her, who faces an emergency situation, and let’s face these problems together that none of us can face alone group will help you if you become a member of a group”.

They call these women collectives as “*Pedala Samasyala Charchavedika*” which means women collectives SHG-VO-MMS-ZMS serve as the platform to discuss the problems of the poor. Fighting against the social problems- child labor, family planning, caste and religion related problems, bad habits, gender discrimination, and domestic violence, accumulating the investment from all possible resources from government departments and non-govt. agencies. It is noted that trust, mutual and collective support among the members of sangham as well as among the sanghams of a network are interlinked. The degree of trust developed at various levels – individual, sangham, village network(VO) and mandal network( MMS) and district level network(ZMS) level is directly proportional to how effectively the individuals, women collectives taking moral responsibility for the urgencies, priority needs of the members. The successes at individual, sangham, network levels spreads rapidly throughout the women collective spaces and serve as examples for others to learn, adapt and succeed at various levels of collective spaces. Skill building, leadership development, leading to greater awareness of women and their strategic gender and other interests, boldly dealing with issues of injustice and inequality, designing outreach strategies, restoring and defending the rights of the poor, conflict prevention, resolution and peace-building, offer options, serves as societal watch dog, economic and social governance, internalizing the international human rights norms and standards, dissemination of development information.

### **Individualization of Collective Capacities**

Among the women collective spaces of SAPAP it is noted that some women are misled by the negative attitudes once they access the positions of leadership and public accountability. They are tempted to misunderstand and misuse the power and privileges of collective capacities. As a result they suffer the consequences. For example Fatima, thought that it was her achievement that she got awarded the race against poverty Only India out of 6 South Asian countries, particularly the Kurnool District a woman from Kalva villages was selected for the award. Even though there are more brilliant women who are eligible for that honor, Mrs Fatima was chosen to represent the collective effort and achievements in the project area. For the first time

she was taken to the Delhi, UNDP office, she was accompanied with her husband in flight up to Delhi and another four women from the same VO. After that the National Project Coordinator led her to the Awarding ceremony at the UN general assembly hall where she met Kofi Annan was General Secretary for the UNO during that time. Finally she was awarded, certificate of recognition was given, enjoyed the respective privileges that comes along. With elevated feelings on one hand and feelings of “ME” or “I” alone from entire SAPAP project, all the TV channels, News papers, many journals, political parties, various foundations, NGOs, Charitable Trusts came to her door step, greeted her warmly and treated her nicely. Some invited her to their agencies and honored, and in few occasions gift money was sent to her recognizing her local contribution and international recognition.

Even though she narrates and attributes her success to the committed project staff along with the local women volunteers that toiled day and night to facilitate and enlarge the collective capacities to the significant extent, apart from her catchy words that she was in fact trained to use find no meaning in her real self. She started behaving differently... stopped attending the sangham meetings; SHG, VO and MMS network meetings. If at all she attends a meeting she attends it not as a member but as a VIP (Very Important Person). She started demanding special respect and separate treatment from her own sangham, VO and MMS. Without informing the sangham she is going wherever she is being invited not as representative of the women sanghams, but as single woman in the history of India awarded from the office of UNO. She forgets her past, and her sangham, psychologically disconnected from the moral responsibility to acknowledge and attribute the honor to the sangham, but she started to swallow the honor and deceived by the selfish individualistic attitude. She registered an organization keeping her family members on the executive committee and started looking for some funding possibilities. She started robbing the honor of the women collectives and working on her own agendas without letting the sangham known. She completely ignored attending the meetings of the sanghams, thought it would be very small when compared to her international image. It was in 1998, after that her group spoiled. It separated her from the sanghams, her position as surpanch term was also over. Whatever the small amounts that came as a gift was also over. Her husband and herself started to think, nobody is coming to them because the news became a thing of the past, if at all some agency or visitor wants to see her, first he or she would contact the local MMS president after that VO president and the CC of the Kalva Cluster all these people would say shocking statements like:

“Mrs Fatima Bi is like a fish out of the water was crowned the award by the UNO dignitaries after that that fish never turn back to the water of its own, disconnected from mainstream women sanghams and now suffering with her false attitudes. Water never said no to the fish, but fish believed that in and with water it cannot achieve big things in life.

So it started going here and there try to find meaning, success and contentment. Water is crying for its fish, but the fish is running away from its lifeline and suffers powerlessness, with a feeling of helplessness and hopelessness in itself.”

Everybody knows that Fatima is a poor woman and feels sympathy for her and her family members. Basically she was an illiterate, housewife, do not know how to talk properly with the outsiders, she do not even speak good Telugu limited to traditional Muslim woman. With in no time her members sensed her selfish behavior against the norms of the sangham and they call for a meeting and at the VO level and they cried for her false attitudes and repented for selecting the wrong person to represent the achievements of the women collectives. But Fatima had been actively searching for solutions to her poverty somewhere outside the women sanghams. Trying to convert her newly created international image and recognition to tap the funding resources and explore income-generating opportunities apart from the participatory women *sanghams*, which she represented. She believed that with all the careful newspaper clippings, appreciation letters, and photos laminated of her glorious moments with Kofi Annan along with other awardees of the day at the Award ceremony at The UNO office, Washington, D.C. She also keeps her photos with the UNDP National Project Coordinator Sri. K.Raju and who is the present Chief Commissioner to the Rural Development Ministry of Government of Andhra Pradesh would fetch her greater opportunities to come up in life. Her husband brought from the known people loans to make all these trails and fail to repay the loans. Unfortunately the photos and all those newspaper-clipping files of the past failed to fetch her any single opportunity seeing at her situation disconnected from her sanghams, which in fact gave her this much credibility. As a result she stopped her three sons from going to school and sends them to Bombay to work as child labor under a contractor of stone cutting company to meet the basic needs of the family and to clear the debts.

It took her eight long years to realize that she couldn't overcome poverty and powerlessness on her own. When she was with her sangham she had all that she want- loans for the family consumption needs, emotional gratification, respect, hundreds of women support, and all possible forms of cooperation that she would need. While her interview with the researcher she shares:

“Many people came like this and asked me many questions, told that it was a rare honor that a Indian woman got till now, and encouraged me to keep up the good work. I thought somehow I would get the offers to serve the community, and the needed funds to run my own organization, but it seems pale I lost hope so I am in dilemma whether to pursue

the possibilities for some more time or to get back to the *Amma*<sup>195</sup> to reconcile and start identifying myself with sanghams. But I feel embarrassed; I feel the need for the mediator between amma and me. What to do I do not know....I heard that *amma* came back from Sri Lanka and continue to work at SMELC and living at Kurnool....what should I do Sir? Do you have any idea? Her husband endorses with his gestures....”- Fatima, Kalva village, Orvakal Mandal.

In this case it is seen that a poor woman who misunderstood and misrepresented the power of collective action...capacities with selfish motivation, she thought the certificate, award, worldwide publicity, popularity and appreciation from the higher Govt. officials, great political leaders at local, regional and national levels would replace the need for collective action, then one can pursue the all development possibilities without her prior involvement in the sanghams. She personalized the power and possibilities of collective action and ignored the need for consultation leaders and the members of her sangham at SHG, VO and MMS levels, and even with the project staff and to further her progresses. Participatory decision-making process is the watchdog of the pit and falls of the women sanghams. *Individualization* of the collective forms of capital and trying to convert those capital forms into personal financial gains or the other benefit apart from collective spaces worsens the situation of the poor women drastically. *Individualization* of the collective forms of capital, benefits and incentives is withdrawing from the collectivist ethos and group solidarity (and implicit joint liability). The phenomenon occurs when individual members of the sangham do not virtually undergo the actual internalization of the collectivist attitudes. But they use the collectivist jargon in public spaces with self-seeking aspirations. In fact, relationships among the members facilitate the formation of social capital. Unlike financial and human capital, social capital cannot be the property of individuals or corporations. By its very nature, it is jointly owned and experienced.

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<sup>195</sup> UNDP-SAPAP Project officer, Mrs B.Vijaya Bharathi is treated as and popularly known as *amma*, thousands of the women members in the project area call her as *amma*, in other words they treat her as their mother. (“Once a man or woman does something good, once he or she creates a feeling of trust, then that person is worshipped as mother, or father or goddess or god for ever, they cannot remove that picture from their hearts, forever it is inscribed on the hearts of the members irrespective of the caste, religion, rich or poor, gender.” –CC Naga Raju, Orvakal.)

## **Collectivization of individual capacities**

Personal experiences of the individuals' active struggle against the shackles of the poverty and the corresponding success stories based on the careful utilization of opportunities created in the collective spaces of sangham attracts audience from different districts and states. The gained control, enlarged capacities and created assets attracted the media, visitors and even the development professionals to the doorsteps of these hardworking and active learning poor woman individuals. They are no poorer, crossed the poverty line, and constructed the *pukka* houses, earning thousands of rupees on a monthly basis. Took a set of bold steps, fought for the rights, faced the tension, uncertainty, and challenged the power structures and changed the attitudes and made the others to change their attitudes towards them. In the end unsettled the existing power relations. Moreover, assuming the core responsibilities at the family, village and mandal level poses challenges to the fellow poor women members. Their personal capabilities of managing tongue, time and credit, assets, relations and learning lessons from others, serving others, fully absorbed into the collective spaces. The crucial learning that takes place in here is how a poorest woman realized power of internalized and enlarged the *soft capacities* (adapting, strategic, sustaining, intellectual and service delivery capacities) in her family, group, network and the project staff, which ultimately translated or converted into the tangible capital forms. This kind of process can be called as collectivization of individual capacities

Many teams of visitors come to the SHG members' door steps from other districts states and countries and interact with individuals, sanghams and village level network meetings. For example Rama Subbamma, likkemma, Ramjabi, etc who once were the poorest of the poor but now they have improved their living conditions and are now classified in middle class economic category. The visiting teams pose en-number of questions and see their spontaneity and map their capacities and learn from them is a regular phenomena in the villages of Uyyalavada and Thogartchedu. Then the money that the visiting team gives for sharing their experiences will go into the respective sanghams' account.

### **Human Capital:**

Human Capital comprises of the elements such as human knowledge, skills, abilities, approaches to learning and change. It includes technical know-how, whether or not embodied in patents, and the skills of the workforce and knowledge, ability to labor, good health, self-esteem, bargaining power, autonomy, and control over decisions; and nutrition (micronutrient and macronutrient supplementation), health care (immunizations, routine monitoring, emergency interventions, preventative interventions like anti-malarial bed nets), family planning (birth spacing and smaller family size), mother's literacy, and public health awareness and skills needed for each person to be economically productive.

Once it was the role of NGDOs to facilitate the process of identifying the poor, use participatory rural appraisal methods in small hamlets/villages, motivation to form groups, elect group leaders, develop rules and norms, conduct meetings, pooling of savings, issue and collection of small loans, conflict resolution, and group cohesion, introducing accounting systems, leadership stabilization, training of leaders, regularize and increase savings, managing group level transactions, informal interaction with other groups, addressing community interests, initiate the process of issuing and repaying the loans, managing defaults, sourcing loans from formal credit system, initiating of income generating programmes, linkage with banks, support new groups, demonstrate effect on others to form groups, strengthen linkages with banks, creation of group assets, forming the federation of the SHGs. But now these CBOs (women collectives VOs and MMSs) along with their committed staff are self-managed and self-administered organizations, in addition assuming the same roles as NGDOs.

As merely forming groups was not enough for building human capacities, a strong emphasis was placed on training and skill development. SHG members were trained on conducting meetings, sanctions for non-attendance, election and rotation of group leaders, division of responsibilities for handling cash, decision making on lending, micro credit planning (MCP), IGPs, maintenance of records and book keeping and seed capital formation. VO leaders were trained on group formation, conflict resolution within SHGs, bookkeeping and government programmes. Training of VO leaders took place through the forum of monthly meeting of MMS, Mandal level Women's Conventions and exposure visits. To support social mobilization and capacity building, community volunteers (CVs) from amongst the villagers were identified whose responsibility was to cover 5-6 habitations. The Community Coordinators, who was normally a graduate with work experience in NGOs or non-formal education, supervised CVs in each Mandal. Substantial investment was made into training CVs and CCs on areas such as methodology of group formation, training bookkeepers and group leaders, project implementation, innovations happening elsewhere in social mobilization and gender and environmental concerns. Yet another group providing services to the group members are the village specialists in areas such as health, education, agricultural, animal husbandry, watershed management, social forestry, entrepreneurship development and appropriate technology. These specialists were provided training in their respective areas. In addition to that the members of SHGs, leaders at SHG, VO, MMS levels are trained, group level training, group leaders training, bookkeeping, asset management, SHG members training, exposure visits, veterinary training, asset checking training, health worker, activists training, MMS leaders training and CRP training etc. The below-mentioned Table No.-8 would give a picture of the human capital (trained people) particulars of the selected VOs:

**Particulars of training programmes in the selected VOs**

Sl No	Training type	<i>Ushodaya Gramabhivruddi samstha MAHANANDI VO - 1</i>	<i>Surya Gramabhivruddi samstha TOGARCHEDU VO - 2</i>	<i>Seva Gramabhivruddi samstha VUYVALAWADA VO - 3</i>
		No. of members	No. of members	No. of members
1	Group level training	210	180	569
2	Group leaders training	40	34	88
3	Bookkeeping	40	8	12
4	Asset management	3	9	16
5	Exposure visits	----	150	350
6	Veterinary training	01	2	25
7	Asset checking training	----	9	65
8	Health worker	01	1	3
9	Activists Training	2	4	36
10	MMS leaders Training	1	1	5
11	CRP Training	03	4	42

**Table No: 8**

In Mahanandi village the number of CRPs is three only because the forest is the income-generating source for the local people and the Banana cultivation gives the poor opportunities to find work. Telugu Ganga project are the sources of water for cultivation paddy, Banana plantations, the temple economy (the business that is being done at different levels around the temple is creating ample work opportunities to the local women SHG members that is why they are not preferring to as CRPs to distant places to generate income. There is lot of adjustment problems associated with the CRPs that who would cook for the family members, look after the old, children and the cattle, and the other household activities or domestic responsibilities are really needs a lot of discussions participatory decision making, shared and delegated domestic responsibilities at the individual household level. Hence, for a woman to go as a CRP means a lot. Of course, very good remuneration is paid to the CRPs when compared to their regular earnings. In addition it needs lot of motivation to serve the unknown poor women by staying few months with them and sharing the personal story to motivate them and organize them in the SHG mode of operation. It needs lot of soft skills operational, strategic and sustaining and service

delivery skills to mobilize the poor and apart from all these capabilities the CRP need to be motivated by love for the poor. Then only they can manage to make adjustments at home and facilitate the process of social mobilization with their distilled practical wisdom acquired for the past 10 years of their active struggle against the poverty at the place and the community they were assigned to.

In the case of Thogartchedu village of Panyam Mandal there is only one person that goes as a CRP to distant places. She is the president, belongs to Barbers community, have improved her articulation skills nicely, and been the leader for the past ten years grasped the collectivist ethos well and she also went to Bihar as a CRP along with other CRPs from her mandal. This village is rightly situated on the bank of Kunderu, a tributary of Krishna River. The land in this village surroundings is a black soil and very fertile. Hence these people cultivate both paddy and commercial crops of various sorts. The poor women in this village find agricultural labor work regularly. Another reason why all of these village SHG members do not want to goes CRPs from this village is that the VO had succeeded in giving the loans to most of the members SHGs to help the members the buffaloes. For example total loan amount of Rs.30,50,068/- was given to purchase 317 buffaloes and were taken by the members of the SHGs. Therefore women have sufficient work at their hands. Whereas 42 CRPs are going from the village of Uyyalavada of Orvakal mandal because of multiple reasons-here the poor do not have lands in their hands, massive hill slopes surround the village. They cultivate rain fed crops; the daily wages is surprisingly low in this village per woman Rs20/- per day. Majority of the lands are in the hands of upper caste elite and the middle class people. Poor aspire for purchasing the buffaloes but they are facing the difficulty of finding fodder, hence they with draw that idea, in this kind of situation the poor are forced to look for alternative ways of income generation. If CRPs goes to the other districts of the AP then their remuneration will be Rs150/- per day. If she goes to other states her remuneration per day will be Rs.500/- per day. When they go to other states as CRPs their earning is 25 times larger than the coolie they get from her village. Social guidance through the project slowly brought about noteworthy changes in grassroots people's institutions in the project.

Remarkable change occurred in terms of the mandal level network organizations of poor women managing independently and confidently money and materials by entering into contracts and with the government agencies. Some of them generate profits and use it to extend social security to the widows, the aged and the disabled women in their neighborhood. With the consistent facilitation, many groups are marching aged to attain perfection in their functioning. Notable milestones in regard to social organization endeavors in the project are: Homogeneous groups are promoted, regular group meetings on a standard day are encouraged at monthly interval, leadership is rotated for wider capacity building, responsibilities are shared among members to

infuse confidence and negotiation skills, group norms are introduced gradually as problems/situations arise than as imposition from top.

It helps groups decide independently the norms and own them. This extends to both group management norms and credit management norms in the groups. Community Volunteers (CVs) facilitative role is on a declining scale as group progresses to ensure sustainability and independent functioning. The SAPAP project has developed books for bookkeeping activity which are simple, easy to manage by anyone capable of reading and writing. Books maintained by project trained local bookkeepers in village itself. Instead of just leaders being trained at manual level done in early stages, the project decentralized training and currently group level training is offered for all leaders and members to develop local capacities.

Their expertise becomes their income-generating source. And aspiring to become a CRP becomes negotiations, rights, networking and learning and adaptation, motivating remuneration's, CRPs enriching experiences, joys of being a CRP and worries and insecurities, team work, thought provoking situations, conflict resolution experiences, situational wisdom, common sense, leadership and so on. The friends of these CRPs who do not dare to go as CRPs ponder the questions like “why they only? Why not we also? These CRPs becomes the mentors CRP aspirants naturally in more informal way. Presently 600 women members from Orvakal Mandal are going to other places of Andhra Pradesh as CRPs. Yet another group providing services to the group members were the village activists (VAs). These specialists were provided training in their respective areas.

They were trained in the areas such as 1). Health, 2). Education, 3). Agricultural, 4). Animal husbandry, 5). Watershed management, 6). Social forestry, 7). Entrepreneurship development and 8). Appropriate technology. Group Level Member, SHG Leadership Training, Book-Keeping, Auditing, MMS executive committee and organization building, VO organization building, executive committee, formation of VO, on live stock, health activist (LHA), Community Resource Person, VO Accountants, Bridge Course Teachers, Child Care Activists loan sanctioning committee, asset grounding committee, loan recovery committee, dairy committee, shanthi (*peace*) committee, *vidya* (*education*) committee, and need-based committees will assist the Executive committees of the VOs and MMSs respectively. It was envisaged that in the long run the groups-SHG, VOs and MMSs – themselves would pay them. The following Table No-9 gives the basic details of the human capital available to run the collective ethos facilitated by the SAPAP in the study area.

## Human Capital particulars of Women Collectives the selected Mandals

Sl.No	DESIGNATION	NUMBER OF MEMBERS TRAINED		
		MAHANANDI	PANYAM	ORVAKAL
1	SHG Leaders	850	866	978
2	Community Co-ordinators	04	05	3
3	Accountants	06	10	20
4	Health activists	09	10	35
5	Veterinary activists	11	10	15
6	RBC teachers	1	05	30
7	Child care activists	---	09	15
8	Village Bookkeepers	142	148	300
9	Mandal Bookkeepers	03	03	3
10	MTCs	1	01	2
11	CRPs	40	200	600
12	MRPs	10	12	20
	Total	1045	1096	1998

Table No: 9

## Moral Capital

The human capability to realize and retain the power of moral values in day-to-day life situations can be called as moral capital. The attitudes, aspirations and all other core human capabilities of any individuals are directly or indirectly influenced and regulated by the moral compass of that person. Moral capital can be converted into trust, lasting relationships and needed motivation at the individual, group level and network level. It can also be converted into attitudinal, structural and aspirational capital. For example development efforts have to deal with the equality, injustice and all forms of humiliation and unwanted exploitation. That means the core issues of development lies in lodging the moral values in the human relationships practically. Moral capital is the core issue of life. The health, economic transaction, preferences, perspectives/attitudes, ideologies, doctrines and norms, the changing terms of recognition, participation, empowerment, grassroots, consensus, production, aspirations and social enterprise are framed in socio-economic interaction in the thick of morality, a cultural capacity of the individuals. The social well being, responsible behavior, freedom, and voice are in one

way or the other are underscored by the moral capital of the poor, neighborhood or the community they live in. In the absence of moral values trust diminishes. As a result the cooperative, productive and managerial skills are mere nonsense that leads to deep human deprivation. When corruption creeps into productive skills, selfishness rule the co-operative skills and the deception dominates the managerial skills then the poor becomes the poorest, and the elite becomes insecure and threatened. As a result entire society is engulfed in fear, suffering and mutual exploitation. For example: An accountant at MMS, Orvakal had stolen money of the poor women by deliberately doing the wrong calculations. These poor illiterate women were not good in doing numerical calculations on a large scale. His fellow resource person was at the Mandal level identified the false attitude of the accountant and showed how much money is missing, then the Project officer filed a case against him in the local police station and he was punished for that. But he was offered the same job with all necessary precautions<sup>196</sup> and moral commitment that is needed to serve the organizations of the poor women. The trust on him was naturally diminished; of course the responsibilities were also changed.... The Executive Committee, MMS, members allowed him to serve the Network. After 5-6 years he joined with a key women leader of the Network and started an NGO separately. She used to serve as a resource person at the SMELC for which the MMS, Orvakal used to pay her remuneration but now she is no more offers her services in the training undertaken by the women collectives associated. The news spread throughout the state.

Human flourishing is directly proportional to the enlargement of the moral capacity of people. Immorality and sexual perversion of people lead them to suffer AIDS epidemic, which is a devastating human experience. Injustice, inequality and exploitation resulted in chronic poverty. Laziness, selfishness leads people search for short cuts for material prosperity and results in brutality and violence. False notions of truth and reality lead to multiple moralities. For example some believe that “human sacrifice” is a moral obligation, a sacred practice to appease the goddess on a special occasion but it is crime from the human rights point of view and a social evil for some. For some Caste-based social hierarchy is “sacred belief” received from Vedas for some it is social evil. Practicing untouchability is a matter of purity for some but it is a form of harassment and violation of human rights and deprivation for some others. The laws of logic are essential for some, but for some others it is not applicable to understand and interpret the beliefs and corresponding behavior.

For example, at Gadivemula Mandal, this was one of the seven SAPAP mandals. It is observed that the CC has immoral relations with the woman accountant of the MMS, Gadivemula. He has been there since the

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<sup>196</sup> The project officer says: “we have beaten him but we have not beaten his stomach, we took a disciplinary action against him but not expelled him from his position”.

initial days of SAPAP project. He joined the NGDO, MERIBA as a Community Volunteer...by the time the project comes to end he showed remarkable improvement almost all the *capacity categories*<sup>197</sup> but the EC MMS has suspended him from his position for some time for his immoral relations with the accountant in the office. It was a topic of every day discussion. Whether MMS will forgive and take him back for his immoral behavior or lose him for that the news spread throughout the district. And it went to the notice of higher authorities. He has strong contacts with thousands of members of MMS, worked hard, and served well with all his rich experience for the past 12 years of the learning and adaptation. Everybody needs him, it is so hard to have a person of such capacity which evolved gradually over a long years. Finally, after lot of negotiations, requests, and discussions with the higher officials the MMS forgave him and took him back. In fact the MMS is not paying him salary, but the IKP<sup>198</sup> project is paying him salary. Human capacities and moral values (particularly forgiveness) mattered indeed.<sup>199</sup>

Poor people display a remarkable capacity to adjust to extraordinarily difficult circumstances and it is incorrect to characterize their poverty as deriving from some unchangeable, inherited attribute. The ideas about caste, fate, rebirth, caste-duty, sacred social hierarchies and related taboos are all fallacies for some but for the poor these are the beliefs that inculcate the attitudes of inequality and fuels the unjust behavior that keep fellow human beings in deprived situation. These multiple moralities are sometimes very confusing to ordinary citizen as well as poor and the poorest, and researcher asserts that the subjective moralities are devastating too. Hence, the ordinary poor are oscillating between the Truth and falsity, Hypocrisy and honesty, facts and fallacies, and loyalty and exit. The objective, well-defined universal moral code is the irreducible minimum for the human well-being and reduces poverty.

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<sup>197</sup> Adapting, operational, strategic, sustaining, intellectual and service delivery capabilities

<sup>198</sup> Indira Kranthi Padham is a World Bank funded project working towards empowering women to overcome all social, economic, cultural and psychological barriers through self-managed institutions for the poor. SERP implements this Project in 865 mandals in Andhra Pradesh

<sup>199</sup> This incident happened during the field stay in the of the researcher, It is the forgiveness that unlock the possibilities builds the relationships and sustains the human capacity categories and give space to change his /her attitude to build the trust again and renounce the negative attitude.

Social guidance and an institutional credit line have created a space for the poor to realize, collaborate and enlarge their core human capabilities. Human beings are moral beings. Development is to do with the moral values. The common sense, common good, well-being and world peace are all moral responsibilities of the individual, groups, networks and societies. The productive, cooperative and managerial skills for that matter the core human capabilities—adapting, operational, strategic, sustaining, service delivery and intellectual capacities are effectively and efficiently facilitated, nurtured and sustained in the enabling moral environment only.

Appadurai says that strengthening the capacity to aspire, conceived as a cultural capacity especially among the poor, the future-oriented logic of development could find a natural ally, and the poor could find the resources required to contest and alter the conditions of their own poverty. He goes on to argue that the capacity to aspire can only strengthen the poor as partners in the battle against poverty. This is only way that the words like participation, empowerment, and grass roots can be rescued from the tyranny of the cliché<sup>200</sup>.The researcher disagrees with Appadurai for his above-mentioned propositions. It is not true that the capacity to aspire only can strengthen the poor as partners in the battle against poverty. In fact, poor have aspirations as well as all other latent capabilities but all these hidden potentialities are suppressed through the generations.

Their greatest handicap is that they are small holders. They have no assets. They have no power. It is through the process of moral guidance that one can empower them. It is a process of engaging the local communities to identify and harness their latent potential but there are structural, critical, social, economic and cultural barriers to exercise their ‘voice’ and ‘exit’ options. They do not require charity, but they need access to resources and services for which they are entitled, and a level playing field. What one has to do? One has to simply help them to organize themselves because individually they cannot do anything. This is where the individual and collective moral responsibility starts operating in making the systems more viable. Common good, mutual help, voluntary service, responsible well-being<sup>201</sup> are all obligations to the needy which in fact,

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<sup>200</sup> Appadurai, A. 2004 “The capacity to aspire: Culture and the Terms of Recognition” in Rao,V., and M.Walton, eds. 2004. *Culture and public action: A cross-disciplinary dialogue on development policy*. Stanford: Stanford University Press, p82

<sup>201</sup> From his experience Robert Chambers has distilled certain words and concepts, more moral and metaphysical than practical and developmental, words such as: commitment, disempowerment, doubt, fulfillment, fun, generosity, responsibility, self-critical awareness, sharing, and trust (Chambers 1997b:1748).Chambers creates the idea of “responsible well-being” as an overarching end to which all else- livelihood security, human capabilities, equity and sustainability – contributes, and to which the powerful and the weal your have perhaps the most to contribute (ibid:1749. emphasis in original): Responsible well-being recognizes obligations to others, both those alive and future generations, and to their

are all the moral connections which need to be thoroughly search for the common grounds that matter in the dialogue between the social mobilizer or development facilitator and the perishing poor individuals

For example in the study area the SAPAP project had facilitated the formation the top priorities in the process of accessing credit as soon as possible are the health, education and income generating activities (IGA). The consumption needs can be met by the internal lending out of the accumulated thrift at the group level. But the Dalits give least priority to the educational needs of their children. Their nutritional values are very low and their health behavior is miserable. They are deeply entrenched in the debts and suffer debt-bondage; they are heavy laden under the ladder of caste stratification and the associated social stigmas. Their grown up daughters and sons become the victims of the debt-bondage and due exploitation in these faction-ridden and feudalistic rural setting. For the Dalits the top priority is to get rid from the debts. The next top priority is survival that 3-meal a day. Then only the Dalits are aspiring for the small income generating activities. Then at the fourth level the poor are thinking of the educational needs of their children because for them the children are the assets and income generating sources. So there are practical adjustment problems with respect to the capacity development of the Dalits in the process of social mobilization

In the case of homogeneous groups an individual member have to first get the credibility with her group members, then as a group it has to win the credibility with the VO and as a VO it should get credibility with the MMS level. This is how the morality, group ethics, collective ethos, best practices place the members in a desperate need to training and behave themselves in a more amicable, trustworthy and diligent way. Poor's realization of the urgency of the mutual need, dependency, peoples skills, moral capital and collective action and aspire for change and keeping positive attitudes is the key factor in laying the solid ground, which eventually enhances the core human capabilities and generates various forms of the capital. In the heterogeneous groups too it all depends on the member's relationship with her group, her group relationship with the VO and the VO relationship with the MMS. But actually what happens is that the member's relationship with her group leader, her group leader's relationship with the VO president and the VO President relationship and persuasive capacity with the MMS president matters and this is the most critical process that is emerging in the SAPAP mandals in the study area. As a result new power structures are emerging along with the attached vested interests and loyalties among the women collectives.

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quality of life. In general, the word responsible has moral force in proportion to wealth and power... Responsible well-being refers thus to doing as well as being: it is "by" as well as "for" the objective of development then becomes *responsible well-being by all and for all*.

It is noted that SAPAP has strongly emphasized on the personal and collective responsibilities to promote the personal and collective wellbeing. It has chosen to inculcate the feelings moral responsibility to help others among the members of the women collectives. If the members and the urgency for the high moral capital at the individual, group and VO and MMS levels is the crucial for the sustainable three-tier women collectives. This is where the social guidance and facilitation skills desperately needed. If this core capital is not facilitated properly then the strengths of the groups becomes prey to individual vices and selfish motives. It is to do with the individual's capacity to realize and practice the power of moral values. Therefore social guidance in other words is the moral guidance. Without social guidance the process of social mobilization fails to fulfill its purpose of organizing the poor for common good and collective-well being. Therefore, social or moral guidance is the fulcrum around which the processes of social mobilization and capacity development revolve. The focus of social mobilization is to organize poor women for collective well-being. The focus of capacity development is to enhance valuable human capabilities. The focus of social/ moral guidance is to make people think reasonably, to feel responsibly and to act morally. The SAPAP induced moral compass includes the social guidance rapport, trust, critical reflection, personal, mutual, collective responsibility, making the Govt. NGOs, INGO, and multilateral agencies to take up responsibility. Social guidance is to do with the exemplary character, role model, demonstrating the power of love for the poor and perishing. Social guidance means action, not just telling the people to do that and to do this. The core philosophy of social guidance is that to set an example, solve the problem, and help the poor in such a way that they feel self confident, living a life that is practical, simple and accessible person. Be a member of and with them.

The good news of social mobilization strategy is social/moral guidance. The method of social guidance is to demonstrate the social values or moral values in the inter-personal relationships. The irreducible minimum of the social guidance is this: 'survival of the fittest attitude'-the attitude that breaks the bondage and restores the required strength is to know "yo It is observed in the fieldwork that poor women's situation in the SAPAP project area in Kurnool was really hopeless due to the devastating effects of factions, frequent famines, feudalism, debt-bondage. They are helpless due to multiple factors- inequality, injustice, caste taboos, and belief in fate, social hierarchy, rebirth, pessimism and powerlessness. They suffer '*vicious mental-trap*' and gender humiliation and domestic violence, multiple responsibilities, heavy workload and giving birth to many children etc. They are seriously being questioned. The poor women in a series of group discussions, exposure trips, training programmes facilitated by the partnering NGDOs and the project staff realizes the depths of exploitation and helplessness. The strategy of social mobilization was used to organize the poor through social guidance. But when women are approached with an attitude of concern, listening compassionately, talking with them kindly, when trust and credibility is established with these poor families and asking the women members to get organize into groups to do thrift they responded positively.

In this complex process of social guidance the management, cooperative and productive capabilities of SHGs, VOs and MMSs are enhanced over a period of past ten years of constant learning and change. Struggle for power and control in public spaces and the self-esteem of the poor women are enlarged. There are gradual shifts in loan taking behavior. In the initial stage loans for consumption needs, loans for contingencies, loans for erecting *pucca* houses, asset creation, the loan and for livelihoods etc. Portfolios of opportunities are created and possibilities for survival increased.

Active learning and adaptation, operational and strategic and sustaining and service delivery capabilities enlarged over long period of past ten years. As a result a culture of conflict, introspection, negotiation, dialogue between traditions and aspirations, talking and listening, sharing and caring, group support came into operation within these collective spaces facilitated in the SAPAP project area. They started to deal with the social evils and age-old traditions that suppressed them and lobby the Govt. departments to do justice. The exploitative practice of *ghasam*<sup>202</sup> and child labor is gradually vanishing. School dropouts and child labor are brought into the *Bhavitha* schools; men are redeemed from the *ghasam* and debt-bondage. These changes resulted in unsettling the power relations and traditional agrarian structures. The power of collective ethos, self-esteem and individual choices is breaking the traditional power structures and giving way to human freedom and dignity. The strong inner desire for freedom and self-respect of the poor women when rightly motivated through social guidance generates the commitment, stability and willingness to work collectively towards the common good and social well-being.

ur self, help yourself and love yourself, then know your neighbor, help your neighbor and love your neighbor” because you need them, and they need you, as well. It is mutual need in fact that ties the relationships. Responsibility felt, shared and discharged with the distilled wisdom of social/moral guidance. To help him-self or her-self one needs to help the needy, why it is like that? People play the organic role in fulfilling their personal, mutual and collective needs. Hence it is in the group-based phenomena the personal, mutual and collective needs can be identified and addressed. Therefore whatever you want others to do for you, do also to them. The principles of poverty reduction, capacity development, motivation, development, leadership, conflict

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<sup>202</sup> Ghasam is similar to the debt-bondage, extremely low pay for the labor services offered throughout the year, early in the morning he goes to the field and late in the night he comes back home, generally this agreement is due to the advance or loan taken by the poor from his landlord or Kapu (higher caste elite people are called as Kapus) and the person who strikes this agreement with the landlord is called *ghasagadu*- is harassed, abused in various forms in most of the cases.

resolution, and sustainability are grounded in the love<sup>203</sup>. It is noted that this kind of attitude only fitted to the poor women's day-to-day life situations to overcome the obstacles that hinder them. Not only the adults needs this but also the children are rightly tuned when their expressive needs are exposed this kind of the wholistic care that means the social, emotional, physical, moral, economic and educational needs are taken care duly. For example

“They need to create a viable environment they started the Bhavita School (Residential Bridge Course to mainstream the child labor into regular academic circles). The project staff sent to villages identified the school drops out and child labors and brought them to our school. The next day they escaped from our school, then immediately the project staff went back to their parents. We found them there in their houses, talked to their parents and brought them back to Bhavita School again. They ran away from the school again. Then the project staff sat and started thinking--- why these boys and girls were not staying in the Bhavita School? Started group discussion--- then the project staff realized that they find love at home with their parents they were not able to forget their homes. What the project staff is doing to them is new to them and they play with their friends and they were habituated to enjoy the work in the agricultural fields. Bhavita School appeared like a jail for them, they did not realize the value of it. So the project staff has to make them forget their homes, then the project staff changed the strategy.

The project staff stopped giving them education, the project staff started playing, dancing and singing providing high quality food, giving colorful clothes etc., but not read or memorizes the books. Then third time the project staff went back to their parents talked to them and convinced them finally managed to bring the boys and girls (who were child labors) back to Bhavita School. Then they stopped teaching those classes and giving routine academic inputs. They started to behave according to their mindsets - they purchased cricket kit, facilitated rope game, ring game, appointed PETs for kho-kho game, volley ball, foot ball games etc., and dance, songs etc were promoted to make them happy. Then coming to meals, they put ghee, daal, gongoora pickle and serve them like their mothers,

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<sup>203</sup> Social wisdom in the SAPAP context is that to inculcate an attitude of help-herself or love-herself and love-her fellow poor women as herself and this is the way to get rid of poverty, exploitation and powerlessness. In other words self-help, mutual help, helping the needy poor woman together as a group is the way that was discovered to save poor from the clutches of poverty, unnecessary suffering and humiliation. The core of the collective ethos clings to this message and making the poor to believe this truth is advocated as means to set them free from poverty, slavery and all sorts of exploitation and self-destruction.

decorating their hair with colorful ribbons, decorating their hands with 'gorintaku' (colors), celebrating the festivals etc. After 2 or 3 months even though they tell them to go to their homes they resist going back homes. Then they started giving them education with love.

The enabling environment should be saturated with love for the intended group of people then only it would yield expected results. Without providing this kind of enabling environment if somebody aspires to run the child labor school, they would bring them to Residential Bridge Course (RBC) and keep them for some time somehow and leave them. After assigned time then that boy or girl would go back and become child labor again because in that type of situation the fund is given, the target is fixed, RBC is conducted but the ultimate goal is missed. But they did not do that way. They provided the enabling environment while their stay with us. Once they were mainstreamed into the Govt. Residential schools and other social welfare schools, through out these 7 years the project staff have been continuously monitoring their performance, doing follow-up work for example the project give education up to 4<sup>th</sup> standard and send them for entrance examination for AP Residential school, they got through, once they came to 9<sup>th</sup> class, their parents started trying to bring them back homes and arrange marriages for them, already one girl was taken back home by her parents and they arranged her marriage, once they come to know that they immediately brought all the children back to Bhavita school and arranged teachers for them to offer 10<sup>th</sup> class level education and they passed the examination.

Then they did not send them home but they admitted them in ANM courses and supplied the necessary support as a result they completed that course successfully. After that they arranged a 3-month training trip to Johnkhade in Maharashtra, under the mentorship of Dr. Arora, the recipient of Magsase Award. Dr. Arora said: "I have seen many participants from national and international level but these students displayed amazing learning capacity and they were very sharp and brilliant ones" - he commended children. So they have that much skill/capacities with in them. How they behave with them while they try to bring those capacities outside is the most crucial aspect in developing/enhancing their capacities. If they do their job more mechanically the results too would be more mechanical. Doing our job with wholehearted involvement is different from mechanical involvement. The people who work in the social mobilization process should work with heart

but not with lips. That is why they achieved good results. Love is prevailed in our relationships.”- Ratnamma, President, MMS, Orvakal Mandal, Kurnool District.

Basically the capacity to aspire is a cultural capacity, which is a part of a set of human capabilities. In operationalizing the aspirations or translating the aspirations into reality they need the service delivery capacity along with all other capacity categories need to be motivated and saturated, find stimulus and draw strength and nurtured by the “moral capacity”. Moral Capital by virtue, practically takes the full responsibility and breaks the bondage, delivers the slaves, redeems the victims and unleashes the human capabilities at every stage of women’s struggle for power and control.

Therefore it is asserted that it is not enough to strengthen the capacity to aspire of the poor alone to make the poor women active partners in the battle against the poverty. The attack against poverty is an attack against the mind-sets of the poor. The poor were suffering and entangled in “*vicious mental-trap*”(fear, pessimism, inferiority, self-humiliation, harmful habits, irresponsible behavior, and fallacious beliefs. see chapter-3). Therefore, the prime responsibility is that poor should be delivered from power of these traps through the processes of social mobilization, social guidance and capacity development. The “moral capacity” is the acid test of all the aspirations (including all other forms of Capital). Self-Governance, self-mobilization, and self-articulation and self-development for all these aspects of human behavior to get operationalised, the moral capacity plays the vital role to give meaning, substance, authority and sustainability. It is not the unequal distribution of resources, nor does the lack of literacy that causes the poverty, but the actual roots and strength of poverty is ignoring the moral capacity of the individuals in the society (poor as well as the elite). The moral capital of a person directs him to hold strong beliefs of what are right and wrong and tries to make other people behave according to them. It carries a system of principles concerning right and wrong behavior that is accepted by a particular group of people. The moral capacity is a form of human capability to realize, retain and exercise actively to break the yoke of slavery and injustice on the one hand, and to propagate and operationalise the freedom and human dignity on the other hand. Moral capacity is the most ignored human capability, which deserves the ultimate attention and must become supreme priority in poverty alleviation because one’s moral capital makes the trust possible and the trust makes the credibility possible and the credibility makes the social capital possible and the social capital makes the human capital possible and the human capital makes all other forms of capital possible. Development starts with individual good, common good and well-being and collective well-being and moral well-being. Development is weaved effectively and efficiently in the moral fabric of the

members of the sanghams. Sustainability of the women collectives is anchored with the moral core of the respective members and groups and networks.

The capability of keeping the set of principles that have moral behavioral implications such as to be virtuous, ethical behavior, good conduct, truthful saying, noble personality, honest answer, exemplary life, respectable nature, humble mind, a kind word, humanitarian response, compassionate look, sympathetic attitude, generous giving, unselfish intentions, open handed, civic-minded, public spirited, beneficent, progressive ideology, impartial treatment, unbiased attitude, righteousness, honorability, integrity, character, correctness, trustworthiness, good will, holiness is called moral capacity. These principles are relating to right and wrong and the way people should behave. Wisdom, truth, character and peace are all defined and deeply rooted in the moral capital of people.

It is noted that through strengthening the capacity to keep moral values, conceived as a cultural capacity especially among the poor, the morality-oriented logic of development could find a natural ally, and the poor could find the resources required to contest and alter the conditions of their own poverty. It is argued that the “moral capacity” can only strengthen the poor as partners in the battle against poverty. This is only way that the words like social mobilization, social guidance, participation, empowerment, grass roots, and capacity development can be rescued from the tyranny of the cliché.

### **Attitudinal Capital**

The capacity to keep up a set of positive attitudes in the interpersonal relationships and towards the world around by an individual or groups or networks or societies at large is called attitudinal capital of individual. An attitude is the reflection of our true selves. Its roots are inward, but its fruit is outward. It is our best friend or our worst enemy. It is more honest and more consistent than our words. It is a future outlook based on past experiences. It draws people to us – or repels them. It is never content until it is expressed; it is the librarian of our past, speaker of our present and the prophet of our future. One’s attitude determines his/her action. His/her action determines his/her accomplishment. It is one’s attitude, not one’s aptitude that determines one’s attitude. One’s happiness depends not upon things around, but on attitude.

The pro-poor context-specific initiatives by the SAPAP project staff -need-based gifts, personal sacrifices, family attitudes, living testimonies, survival strategies, sustaining capacities and setting the phase, spreading the messages, saturating aspirations, satisfied emotions, winning the hearts first and make the poor to buy into the vision, realization of the collective power through the symbolic interpretation of the natural setting. Love generates love, concern generates concern and friendship generates the partnership and so on...internalization of the collectivist ethos is converted into credible skills whereas attitudes are converted into end products in the course of time in the group-based phenomena. Social values are converted into social skills and influence the productive capacities, managerial capacities and cooperative capacities, the inner flame of capacity development. Over the period of past ten years of active experimentation and learning the Project staff<sup>204</sup>, and the active leaders from the ground have learned that attitudes are contagious-For example, teaching the illiterate women about the foundational truths of the self-help, mutual- help and group-help (Ex-group taking a positive decision to help a needy woman) and network-help (Ex.- a network designing a programme to the helpless widows) attitudes etc. How people carry their own internalized set of attitudes to the collective spaces have dialogue and undergo a period of inner conflict because of convincing, overcoming practical new collectivist attitudes that leads to a time of introspection, an act of comparison, pushing needs and pulling opportunities and successful stories, illuminating experiences enabling environment and established patterns active learning and adapting new attitudes and change their values.

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<sup>204</sup> Mrs. B.Vijaya Bharathi, the Project Officer, UNDP funded SAPAP in Kurnool, continues her association with ORVAKAL MANDALA PODUPULAXMI IKYA SANGHAM, (Mandal network, at Orvakal, Kurnool dt) as an active learner and volunteers her time to attend to various systemic challenges. She continues her experimentation of the processes of social mobilization, capacity development and capital formation through social guidance at the individual, group, and network levels. Even though Sri. K.Raju IAS, Ex National Project Coordinator, UNDP funded SAPAP,India and the present chief Commissioner of Department of Rural Development of GOAP suggested her to look after all other UNDP-SAPAP mandals (Midthuru, Gadivemula,Panyam, Mahanandi,Peapully, Dhone and Orvakal are called SAPAP mandals) in Kurnool. But she was not positive to that instruction because she believes in vertical focus rather than the horizontal focus. She adapted orvakal mandal (even though she used to monitor the project work in three mandals- Orvakal, Gadivemula and Panyam during the project tenure) continues her vertical focus not interested in embracing as suggested by Higher Govt.Official. . She says for experimentation and learning one has to focus vertically (to spend quality time and to pay keen attention and make oneself available to the capacity needs) on a mandal rather spreading oneself thin to many other mandal networks horizontally. She is highly self-motivated and committed development practitioner interested in developing an example or model for the nation to follow in its efforts to alleviate poverty. (Already the UNDP-SAPAP model is scaled up at a national level with the funds from World Bank)

Every change in human attitude (whether it is positive or negative) must come through internal understanding and acceptance. One can reshape and remold oneself by altering one's attitude. A positive mental attitude is rooted in clear, calm, and honest self-confidence. Success or failure in any sort of work is caused by the mental attitude than by the mental capacities. People create their environment – mental, emotional and physical by the attitude they develop. People are either the masters or the victims of their attitudes. It is a matter of personal choice. Attitude is the criterion for success. But one can't buy an attitude. Attitudes are not for sale. The set of attitudes that constitute the individual's or group's or federation's or society's capability of maintaining the right or wrong attitudes that influence the other capacity categories positively or negatively is called as attitudinal capital. For example: right / positive attitudes: self-esteem, love, faith, forgiveness, hope, acceptance and friendship, approval, fairness and encouragement. And for example the denial, procrastination, fear, irresponsibility, criticism, hostility, ridicule, shame, unforgiveness, petty jealousy, and disease of me or I (a desire to hog all the credit) etc. can be the negative attitudes.

The songs of freedom, equality, dignity, self-worth, benefits of collective actions, rules of the game, short stories and skits are all sung, told and performed to expose how the negative attitudes are hindering the poor from taking the fruits of development, and what are the set of attitudes that need to be adapted is the common phenomena that one can observe in the group-based phenomena not only that it is interesting that the negative human attitudes are ascribed to different animals and telling that how these animals spoil the relations within and among the groups. Familiar animals and familiar attitudes and how these attitudes catalyze or spoil the formation of trust, cooperation and social capital and utilizing the opportunities created through the groups and networks. It is all about symbolic expressions and exchanges of meanings to initiate the dialogue between the negative attitudes and positive attitudes, change and resistance, tradition and aspiration, humiliation and dignity, individualistic selfishness and collectivist welfare norms. It is interesting to note the relations' between symbolism, nature, and finding the meaning in the collective spaces.

For example-*Lion*: resembles hegemony, some members filled with high degree of anger. They dominate others and demand that every member should listen to her or otherwise the sangham would not be there onwards. *Rabbit*: resembles cowardice- some members are very timid. When the discussions become hot debate then they withdraw from the meeting. They get up and leave the meeting place. *Frog*: Some members are like frog's repetition of the same sound. They tell the same story all the time. *Tortoise*: resembles keeping the personal thoughts and ideas to herself. In the similar way some members attend the group meetings but their minds are absent, and they think about the things related their house. But keep dull eyes in the meetings. *Peacock*: It attracts all the people with its colorful feathers and its way of dancing. In the similar ways some members tries to win attention of all other members by their catchy words and colorful dresses but they do not

participate in the meetings honestly. *Giraffe*: resembles proudness. Giraffe always looks up. In the same way some members think that they know more than the others do. They are wise in their own eyes. With this attitude they look down on the other members of the sangham. *Monkey*: Some members make noise and disturb others while the meeting of the sangham is going on with their acts of silliness which includes the behaviour of pinching other, laughing, going out and coming in, pulling the braided hair of other women, etc. The meetings are disturbed due to these kinds of women members. *Cat*: resembles low-spiritedness. Some members always tell their problems with distressed voice but never pay attention to other members' problems. *Elephant*: Resembles 'stubbornness'- Sometimes all of a sudden elephant would come from the forest and stand across the road. Due to that the traffic is disturbed. Until the elephant crosses the road on its own nobody can do anything. In the similar lines some members' behave like this. They become a hindrance to the decisions taken by the sangham without any reason they exhibit their stubbornness. The works of the sangham will be ceased due to that kind of behavior. *King Cobra- Naa paga Pannendellu*-means my hatred lasts for twelve years. Some members do not straight away tell their opinions. They have hidden agendas. When these hidden goals are not fulfilled, they burn with the feelings of revenge. They develop hatredness toward the sangham. They wait for the chance to do harm to the sangham *Vusaravelli*-a species of chameleon- it changes colors depending on the situations. In the similar way some members change their opinions, decisions and do not follow the norms of the sangham from time to time depending on the situations. They possess an attitude of opportunism.

It is noted that the SAPAP project staff have wisely and symbolically (from natural world around) have made a deliberate choice to narrate the negative attitudes not to accuse the individuals by their names in the group meetings but to make them understand the illiterate woman how different people are led by negative attitudes and spoil the personal and group and network level relationships and become unwanted hindrances in the process of overcoming the poverty. They found it useful to teach the lessons drawn from the everyday life situations, citing illustrations from the animal world, universe, trees, birds, creatures, and motivating and encouraging to women members to think and realize the ways of self-reliant life which are found extremely effective teaching methods. Here the different human natures are compared with a range of animals, birds and trees to illustrate the insights drawn on a range of topics and making the poor women realize the importance of core aspects of self-help.

There are various types of attitudes that the poor women carries into the meetings of the sangham For example they say '*Asama Sangham*' (*Unequal Group*) in these sanghams women members represents rich, poor, different castes different religions, differences due to kinship ties. secondly '*pekata sangham*' (*Playing Cards Group*): there will be lot of competition among the members and mutual cooperation will not be found in this kind of sanghams. Thirdly, '*santha sangham*' (*Market Group*): mutual understanding, attachment and affection

will not be found among the members of this sangham. It is like a market where business matters. Thrift and credit is their sole business. There ends the matter. Fourthly, '*bus stand sangham*' (Bus stand Group) members will have different goals, they have different destinations, they will not be stable in the sangham, there will not be unity among them instead they would leave the sangham soon. *Guddi-sangham (Blind Group)*: In this kind of sangham members do not know what is happening in the sangham because there is no transparency. Hence it is called a Blind sangham. But all the members of the sangham should know the things of the sangham. *Matladaleni-sangham (Dumb Group)*: The members do not speak or converse with other members on various issues of the sangham. In fact, all the members must discuss on agenda set forth in the meetings of the sanghams. Hence it is called as Sangham that do not speak. *Maatavinani-Sangham (Deaf group)*: here every member speaks but nobody listens to nobody, hence it is too difficult to make collective decisions. And fifthly, *theneteegala-sangham (Honey bees Group)* unity, thrift, mutual trust, sharing the responsibilities, fighting for their own rights together can be seen among the members of this sangham which resembles the Honey Bees. If *heart organ* of human body ceases to function then the man dies. Hearts purifies the blood and pumps it to all parts of the body in the similar lines, meetings are as crucial as heart for the healthy functioning of the sanghams. The transparency and democracy will grow due to the repeated meeting. If the meetings do not take place then the members' will scattered and there will not be unity among the members.

Then coming to the leadership attitudes: *Marrichettu leaders*, an Indian Fig tree or Banyan tree grows with plenty of branches but under its shade even grass also will not born and grown. In the similar lines some leaders flourish by exploiting all the opportunities but not allow other members to utilize the opportunities and grow. *Arati chettu leaders*: a Banana tree grows and allows the young shoots to grow along with it. Once it bear the bunch of fruits then the farmer would cut it, but by that time the shoots are mature like mother tree and fill the gap. In the similar lines some leaders they grow by utilizing the opportunities and they allow the members too to flourish by utilizing those opportunities as well. This shows the democratic leadership. Leadership rotation is an indicator of good sangham.

Developing the visual aids in these lines became the intellectual capital now converted into the financial capital. These teaching aids are pictures of various social situations that women come across in her personal, family and group, and network and in the broader community levels are painted, printed and produced number of sets of laminated charts as for the need. These are supplied to all the VOs, CRPs, trainees that come to SMELC, visitors to the SHGs, VOs, and MMS, Mahila Banks are charging fee for the time, knowledge and shared experiences of the poor women members of the respective sanghams. This collected money will go to the respective sanghams.

## **Attitude - based capacity determinism**

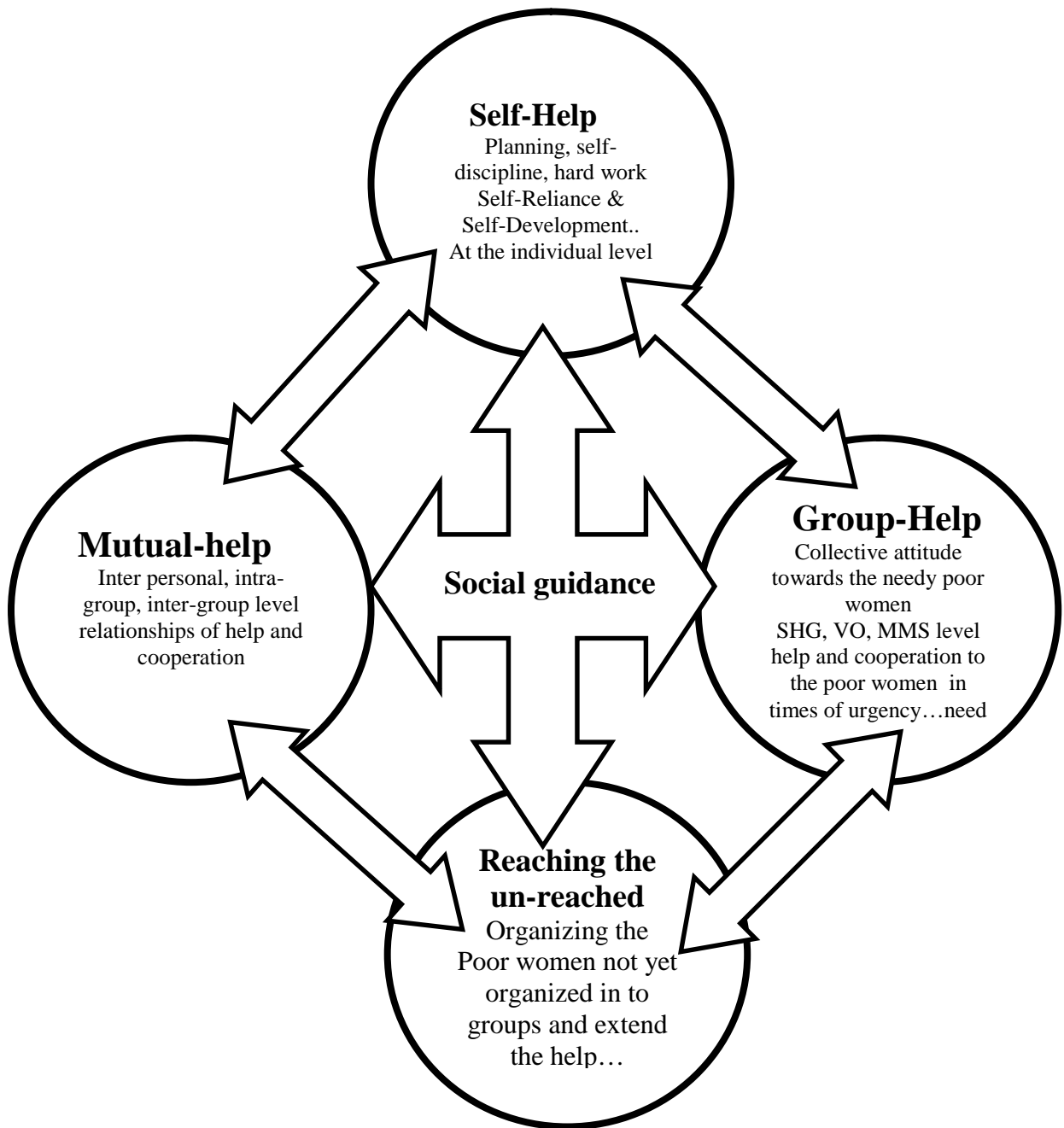
Capacities are embedded in social relationships. Social relations are framed in the lines of attitudes. Attitudes break the relationships and make the relationships. The capacity to create good attitudes and maintain those in web of social relations is the core soft skill that ignites the development process in real sense. Capabilities are embodied in the social structures. The interpersonal relations, increasing interactions facilitates both the capacities and attitudes. Attitudes play the central role in enlarging the capacities or denying the capacities

Capacity development has to deal with the set of attitudes that resist or catalyze the process. For example denial, procrastination, fear, irresponsibility, unforgiveness, critical spirit denies the attempts and events and changes that needs to be facilitated for increasing the existing capabilities and cultivating the new capacities. In the long run the human capacity categories are denied, buried and unexplored and results in grave deprivation and helpless and hopeless situation. Attitudes are often compounded and are contagious. It is interesting that there is only one thing more contagious than a good attitude – and that is a bad attitude. Attitudes are subjective people always project on the outside how they feel on the inside. Attitude is really about how a member thinks and acts. Identifying a wrong one can be difficult: an inability to admit wrongdoing, failing to forgive, petty jealousy, the disease of me, a desire to hog all the credit etc. Most bad attitudes are the result of selfishness. Bad attitudes must be addressed. They always cause dissension, resentment, combativeness and a division on a team. And they will never go away on their own if that are left unaddressed. Attitudes makes all the difference, one bad attitude can ruin the entire group.

There is no question of transferring the capacities systematic attempt has to be made to develop the capacities. So it is an evolutionary process. It is not revolutionary process but it is only evolutionary. It is a process through which capacities are enhanced one by one. Process oriented approach to enlarge the capacities is facilitated. The paradigm of '*self-help attitude*' is emerged in the SAPAP context as mutual help at the second level and at the third level group help and at the fourth level inclusive help that organizes the poor and poorest to pass on the same collectivist ethos to overcome the social, economic and other forms of obstacles in enhancing the capacities of the poor and poorest. SAPAP has chosen social mobilization and inclusiveness as methods of addressing poverty alleviation. (*Please see the Flow Chart No-16.p233a*)

The SAPAP project officers, PDs and staff of NGDOs- confessed that they become great by doing small things in a great way....for example. Finding a kind word, an encouraging thought, a courageous act, a friendly smile, a cheerful greeting and a thoughtful favor etc, has lifted the spirits and increased the effectiveness. Interestingly enough, the time they spend by doing those simple little things for poor and poorest it created a

# SELF-HELP PARADIGM IN THE SAPAP STUDY AREA CONTEXT



Flow Chart No-16

space for enhancing the positive attitudes like: acceptance, friendship, encouragement, love, hope, fairness, forgiveness, faith, self-esteem etc. After taking the first step she became highly motivated, and herself-image improved dramatically, her confidence started to soar, her personality blossomed. She became more assertive. She started setting bigger goals; her optimism rose; she became more positive. The results started speaking for themselves. She was conscientious, absolutely dependable and a very hard worker. She developed other capabilities as a direct result of using what she already had.

They willingly share information with those who ask. They become mentors without thinking in terms of mentoring, only doing the right thing, fitting in, being helpful, and making their fellow members, SHG, VO and MMS better ones. Most people, who fail in their dream, fail not from lack of ability but from lack of commitment. Commitment produces consistent, enthusiastic effort that inevitably produces greater and greater rewards. Motivation gives her “want to” Training gives you the “how to” and the combination produces the necessary creative ideas to be more effective in realizing your dream. Commitment, discipline, and responsibility keep you going when the going gets tough. If you have made a commitment to do something and encounter difficulty, look for a solution to the problem, and will generally find what you are looking for. Developing capacities is a social cultural process and attitudes are manifested in the social cultural intercourse or behavior of the individuals. The capacity to resist the new attitude or the capability to adapt new attitudes matters in the development opportunities intended for the poor. All the capacity categories are socially embedded. Capacity categories at various levels they are socially and culturally owned shaped and enhanced.

When attitudes go up, so does the potential of the group and agency. Talent, experience and willingness to practice etc., several things are not contagious. But one can be sure of one thing: attitude is catching. When someone in the SHG is teachable and her humility is rewarded by improvement, others are more likely to display similar characteristics. When a leader is upbeat in the face of discouraging circumstances, others admire that quality and want to be like her. When a group member displays a strong work ethics and begins to have a positive impact, others imitate her. Their fellow group members inspire women. People have a tendency to adopt the attitudes of those they spend time with – to pick up on their mind-set, beliefs and approaches to challenges.

The capacities of an individual, group or federation and their exploiting the development opportunities depend on their attitudinal capital. Personality is the total physical, intellectual and emotional structure of an individual, including abilities, aspirations and attitudes. Where as if the positive attitudes like: acceptance, friendship, encouragement, love, hope, fairness, forgiveness, faith, self-esteem etc., are facilitated and practiced within the groups or federations, social structure then the enlargement of the existing capacities and any other

capacity categories (adopting, operational, strategic, sustaining, intellectual and service delivery) will take place by the series of events, changes that these positive attitudes initiate the increasing human interaction in the group-based social phenomena which ultimately results in the formation of trust, character and the development of the specific capacities that are aimed and perpetuates to alleviate the human deprivation and achieve the comprehensive development in a given social-political, religious, economic, cultural context. It is impossible to increase the capabilities of an individual, group, or societies without developing the set of positive attitudes within and among the respective ones. The researcher calls this phenomenon as “*Capability – Attitude Continuum*” or it can also be called as “*attitudes-based capacity determinism*”

### **Institutional Capital**

Institutional capacity can be defined as the capacity to facilitate processes and rules that govern socio-economic and political organization at the member; group and network level at large is called institutional capital. For example SHGs, VOS and MMS institutional capital consists of the credit rules, thrift rules, fixing the interest rates, committees’ asset grounding, peace, loan sanctioning, loan recovery, education committees and the rules of operation etc

In the project area context project do not set the norms for the sanghams of the poor, rather the project officers pose questions like – ‘what will happen if you do not pay the thrift regularly? What happens when giving loans to the members’ stops? What happens when there is no proper repayment mechanism or recovery mechanism delayed?’ These questions would initiate group level interaction and discussion about their questions. In addition to that the project gives training to the facilitators by supplying the set of questions to initiate and promote SHG level discussion. In that process people they themselves set the required norms. In that process norms may change from group to group. If there are 200 SHGs there is every possibility for the difference in the norms from each other. Commonality may not be there because the members as for their convenience and common set norms good of the respective sangham. So the norms are derived out of intensive discussions at the group level themselves but the facilitation’s points are given and the questions are framed in such a way that members will discuss and come to a conclusion and set their own norms and rules for the operational sustenance.

“Kattubatlu lenitchota Kalahalu thappavu”<sup>205</sup>

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<sup>205</sup> “Kattubatlu leni chota Kalahalu thappavu” is the new statement getting popular these days and in all the districts of Andhra Pradesh across the states India as the UNDP SAPAP model of three-tier federation model of women SHGs is

“Which means that in the absence of norms conflicts are unavoidable” For example- women members of various groups confess that they did face such kind of situations that some of the higher caste people when they could articulate things well as a result they are asked to take up the leadership roles at the federation level. Experiences proved that women from upper castes who serve in network level leadership roles are dominating the entire scene. So taking this kind of experience into consideration the project have carefully have carefully nurtured and also facilitated the norms-setting process. They introduced certain norms to avoid the potential conflicts and threats that the executive committee (EC) the representation should be in proportion to the caste composition of the members of respective network. They could nullify the dominance of the higher caste people. This is how they have played a very crucial role in introducing certain norms, rules and regulations, which are internalized by the federations.

There will be a collective desire that they want to run their group in an orderly and exemplary way. To develop their group they set their own norms. By believing and following the norms there will be discipline within the group. The group meetings will takes place on a regular basis. The members’ attendance will be more. The monthly collection members’ thrift will be done in order. The repayments will also take place as for the conditions. Leadership rotation will be done there. Every group member will speaks and expresses her opinion on a one by one in the group meeting. There will be less degree of misunderstandings instead there will be greater degree of mutual confidence and unity. They charge fines for the mistakes done by the members. The group will be sustainable. The group’s fund will be safe. Everybody will get equal opportunities. Development will be seen quickly.

The range of rules covers: a group should confirm to the following rules and processes to be effective, vibrant and dynamic for its stability and sustainability. Group must be compact and members by and large exhibit homogeneity in social and economic context confirming to eligibility criteria. There should be high level of motivation of all members and group has internalized the essential concepts of self-help and mutual help as building blocks of the group. Effective participation of all members and decisions must be taken democratically on consensual basis after in depth discussions in the group meetings. Evolve and introduce appropriate savings, products for regular and special savings should be used for internal lending for consumption and production

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scaled up on a large scale at a national level as the World Bank is funding the Governments of Rajasthan, Bihar. In Uttar Pradesh Rajiv Gandhi Foundation took the lead in promoting this model particularly in the Constituency of Rahul Gandhi, the son of Rajiv Gandhi, the former Prime Minister of India

needs. Group should be able to screen the loan requests and approve loans based on the individual needs. Collateral consists of mutual confidence and trust. Enforce repayment of loans through peer pressure and group dynamics. Ability should be there to scan environment for diversifying their activities with a view to increasing income levels with or without the support of extension agents/ social animators. Group must be able to access the required non-financial services. Participate in social issues of mutual interest like literacy, health care, family planning, immunization, enrolment of children in schools, participation in community works and other social events. Group should be able to resolve conflicts through active leadership and mutual discussions. Meetings should be regular with full attendance and defaults managed through appropriate punitive measures like levy of fines for late attendance or absence without prior information. Record and accounts maintenance is up to date and good etc.

### **Intellectual Capital**

The ability to think logically, rationally and scholarly about the social, economic, cultural political situations of the members and setting objectives and developing appropriate policies, evaluating outcomes, impacts and results can be called as intellectual capital. Capacity to undertake research, diagnosing needs and priorities of the members of SHGs, VOs, MMS at the network level is called Intellectual Capital. It might create and promote opportunities for the poor and poorest to help them meet their aspirations.

It is common in the project area the practice of child marriages, their husband dies due to factionist operation in the initial years of the SAPAP the girls became young widows. For example, a survey was conducted about with respect to the prevalence of widows and deserted women. A meeting was organised with all the identified widows and deserted women. Collector, Kurnool District was invited to the meeting. Members were encouraged to share their problems with the Collector in Orvakal mandal then everybody shared their suffering and day to day problem. In 1997- Collector Rajendra Thivari- out of the emergence fund-group sharing-collector heart was moved- 200 houses under *Indira Aavasa Yojana* scheme was granted. The grant to each and every widow was 25000/- with 100% subsidy. But there are much conditionality associated to that grant. Govt rules are many conditionalities the beneficiaries should have own piece of land which has *patta* in her own name, first foundation/base level should be laid, then the bill would be released after that erection of the walls, the bill will be released, and the third level bill would be released after the slab laid. Hence it is decided to give loans to 200 members to build their houses with an understanding that the once the government release the bills in its own time these widows might pay the loans back. The asset creation for the widows it is collectively decided to levy less interest and be greater flexibility in loan repayment schedules. That is how the widow supporting

mechanism evolved. This shows the intellectual capacity and the moral capacity as well. The programme is called *Jeevana Jyothi* and it is presently supporting 292 single women families

Intellectual capital varies from MMS to MMS, VO to VO depending on the local situation and the facilitators and the background of the Executive members of the MMS or VO. For example an INGO called Tred Turner Foundation (TTF) came forward to give grants to the UNDP Mandals in Kurnool District. MMS, Mahanandi was given Rs. 11,92,500/-, MMS, Panyam Rs.11,92,500 and the Orvakal Rs.42,00,000/-. Panyam and Mahanandi mandals used that money lended to VO members as for the MCPs forwarded from its members. Whereas, the MMS, Orvakal have understood the values and confidence that land as an asset can create among the poor. Hence the executive committee have decided to use this grant exclusively for creating the land as asset for the poor women. Therefore, MMS orvakal have designed a new programme called *Bhoomi* (Land) for its members. This special grant loans would be given only to purchase the lands for the poor and poorest. Announcement was made in the MMS network meeting and VO network meetings. As a result the 182 Hectors of Land was purchased for 98 landless members. Asset creation was done for the poor- beneficiaries. MMS extended the required technical cooperation (visting the lands that the members want to purchase, verifying the legal base of the lands, estimating the reasonable cost of the lands then sanctioning the loan with the conditions instalments 5 years duration the member has to pay the monthly interest then facilitating the registration of the lands on the members names and keeping the registration forms of the lands with the MMS only till all the loan instalments are made, etc. Total TTF turn over Rs.67 lakhs till now poor women land holdings costs now one crore rupees.

Another example-the members of SHGs Thammaraju Pally were very poor. As the road was surrounded by the trees and was made on the hill slopes, before these women were organized into sanghams their men used to rob the Lorries, busses and the people that travel by the *Ghat* road that passes through their village. The villagers choose to rob the passengers as their means of survival. One Christian pastor started visiting this village on a regular basis and was preaching the Gospel of Jesus Christ. Gradually one by one started believing his message and stopped to rob the passengers that go by the road. A church also was built in this village and some people started attending the church meetings regularly. In addition to that the NGDO, MERIBA started visiting this village to facilitate the SHGs as part of the SAPAP project. As a result women in this village were organized into *podupu lakshmi sanghams* (self help groups). Women started accessing the credit in small way for their consumption needs through their groups. Village organization also came into existence in 1997. As a result the incidence of robberies decreased gradually. The villagers started to depend on the nearby hill to find work as the stonecutters. They need to purchase the food grains, all the groceries as they get money paid for their daily work; MMS Panyam created a special programme of food security activity for these stonecutters

prepared the micro-provident plan and then has suggested the Project Director, IKP to conduct the food security programme in the village. MMS, Panyam lobbied to take up that activity in for stonecutters in Thammarajupally village. Their wives are the members of the SHGs; finally they could succeed to purchase food materials, which are sufficient enough for the coming six months. In the mean time the stonecutters would work and earn money and pay loan back in installments to our VOs. All these programmes are done in collaboration with the respective Government Agencies for the benefit of the poor and the poorest families.

### **Structural capital:**

The structural capital in the SAPAP context can be defined as the organizational and legal structures that emerged over the past 10 years, which provide the structural framework for women activity, are including the programmes and policy infrastructure of those women collectives. SAPAP starts from an understanding of the importance of dealing with micro-level constraints faces by the poor for effective implementation of poverty alleviation strategies. In order to reduce poverty in the region, two major issues were addressed. On the one hand there was a need for a supportive macro policy framework. Through its work on the policy front, SAPAP strived to advocate for such a framework.

The UNDP SAPAP pro-poor policy framework generated a three-tier federation of women collectives SHG, VOs and MMS, Mahila Mandal Samakya, the federation of VOs at mandal level, is currently registered under the APMACS Act. MMS is a social intermediary, and take up the responsibility for advocacy and capacity development of VOs. MMS is facilitate linkages for SHGs and VOs with Banks and other financial institutions without getting involved in financial intermediation. The objectives of MMS being primarily social, a more appropriate legal form would be a public society. The other activities of MMS may include: Work on various social issues, which are context specific. Provide social risk management services. Take up advocacy on macro issues of development at mandal/district level. Monitor the performance of member VOs and grading of VOs and manage the human resources. It facilitates the networking and promotion of VOs, market linkages and business development services through livelihood promotion and linkages with Government programmes. For example the MMS initiated programmes like: *RCL (Rice Credit Line)* to address the food needs of the members' families *ammavodi* to address the needs of the pre-school children of the members, *guppedu biyyam* to address the old women who starve and suffer due to lack of care, *jeevana jyothi* to address the needs of the widow members, *mahila bank* to address the financial needs of the women, *velugu subproject, palavelli* to address the dairy needs of women, *yuvaata-bhavita* to address the educational and employment needs of the grown up children of the members, *auxiliary nursing mid-wife (ANM)*, *general nursing mid-wife (GNM)* to create employment opportunities for the grown up girls of the members *multi-lab technician, bhavitha* to address the

educational needs of the children of the members that suffer as child labor and school drop-outs, and *bhoomi* aims to create land assets to the members- are created and implemented by these women collectives over the past 12 years in the study area.

In the beginning, NGOs as intermediary organizations are not set up by, controlled by or directly accountable to beneficiary groups, which are often legally, registered organizations with professionally paid staff, and exist to further the interests of external constituencies. In the flow of development assistance from donors to intended beneficiaries, these intermediary organizations perform a range of support roles, most often providing community development services such as credit, health care or agricultural extension etc. But there is a great shift from Community-Based Organization (CBOs) to intermediary organizations to that these CBOs are now performing a range of support roles, most often providing community development services such as credit, health care or agricultural extension and a range of supportive roles are now played by the MMSs (mandal level networks of the village level networks of the Women SHGs) in the project area. The selected 3VOs: Ushodaya Gramabhivruddi samstha, Mahanandi village and Mandal, Surya Gramabhivruddi samstha, Togarchedu village of Panyam Mandal and Seva gramabhivruddi samstha, Vuyyalawada village of Orvakal Mandal are registered under the MACS, 1995 Act to the Government of Andhra Pradesh. 24<sup>th</sup> Aug 1998, 20<sup>th</sup> Feb, 1999 And August 1997 respectively.

Village Organizations an inclusive type of organization created and controlled by local poor women for their own benefit. These can be traditional organizations or more recently formed groups designed to help members' self-help groups, village organizations and *mandal mahila samakyas*, savings and credit groups and village development committees meet their basic needs and further their common interests. Linkage with government departments like DRDA, IKP, IAY, BANKS, SC CORPORATION, BASIX, PRIMARY HEALTH CENTER, DPEP, GRAM PANCHAYAT, AP DAIRY, APRLP, DEEPAM PATHAKAM, RATION SHOPS (P.D.S), POLICE, ITDA, DWMA, NAOP, Panchayat Elections, Child Labor Rehabilitation

These community based poor women organizations are first level network organizations consisting the SHGs as their members. The Government of Andhra Pradesh is implementing many of its schemes through the Community Based Organizations MMS, VOs in that process the SHGs are accessing the increased loan amounts on the one hand and on the other hand are having direct stake in the Government programmes to some extent. It generates a socio-political process undertaken by an organized group of people to improve the social, economic, cultural and/or environmental situation of their community. VOs are learning to take initiatives, negotiate, mobilize local resources, diagnose problems, plan, evaluate and organize more effectively, acquiring greater control over the local development process in the respective villages at different capacity levels.

## Aspirational Capital

Aspirational capital can be defined as an individual's or group's or network organization's mission, vision, and overarching plans, hopes, goals, targets, which collectively articulate its common sense of purpose and direction and the expressive wants, needs, expectations, calculations together constitute the aspirational capital. Arjun Appadurai says that

“...Strengthening the capacity to aspire, conceived as a cultural capacity especially among the poor, the future-oriented logic of development could find natural ally, and the poor could find the resources required to contest and alter the conditions of their own poverty. He goes on to argue that the capacity to aspire can only strengthen the poor as partners in the battle against poverty. This is only way that the words like participation, empowerment and grassroots can be rescued from the tyranny of the cliché” (Rao and Walton 2004).

The researcher disagrees with Appadurai for his above-mentioned propositions. It is not true that the capacity to aspire only can strengthen the poor as partners in the battle against poverty. Aspirations can be positive or negative, but they can be either good or bad. It does mean the mutual value judgments are unavoidable here, because a development thinker or a researcher ponders the implications of these aspirations over the poor. Aspirations are not power neutral. They have roots in the culture, social fabric and personal passions. Capacity to aspire – yes, it is agreed that humans do have this aspirational capacity. But the question is that what sort of aspirations? Where do these aspirations lead? What will be the implications in socio-economic and political spheres of the poor? The researcher argues that capacity to aspire may not guarantee the intended change rather it may cause more harm to the poor some times. The moral substance is the acid test of the aspirations to decide whether these aspirations are development-prone or resistant. Aspirations convey the futurity; what sort of future these aspirations will unlock to the poor matters. The capacity to exercise moral values apart from the consequences is the substance that brings the enabling environment for the aspirations, norms, values and attitudes to get motivated and saturated furtherance of development opportunities for the poor.

A woman from Uyyalawada took a big loan and took an old lorry as her son was insisting that it would be a good idea that he had been working as a driver for another lorry but he aspires to have his own lorry. He was keeping on insisting her to go for it. Finally she discussed with her husband and approached her group members then they forwarded the MCP to the VO and the VO forwarded it to the MMS network meeting and the Mahila Bank sanctioned the required amount to enable her purchase the second hand Lorry (used one). Then they started to supply the Granite stones to the near by city Kurnool as their village hills are suitable for cutting

various types of stones. But they were slowly started in landing troubles of repairing, no profit, he hired driver; he wanted to manage the Lorry as a owner. Finally they sold their house to pay the loans back, but still the her son did not want to leave that lorry. Then she started to work as a CRP and started earning and supporting her family and her son also they are living in a rented house. Still she has debts to clear. Whatever the money she is earning it would go for clearing debts and investing into the lorry thing. She does not have the capacity to manage her son, her love for a disobedient son made her houseless and landed her in debts in her sun setting years.( she is in her fifties).

Elisamma, (53) from abbipuram village, came from poorest background showed remarkable leadership qualities, at the group level and VO level and MMS level in the past 10 years of her participation in the SHGs. She wanted to construct a nice house for her and her husband. So she took loan of 70, 000/- from the MMS and added it to her personal savings finally finished constructing her house. Then in fact her husband was not working but he simply sits at house and always scolds her for going here and there not spending quality time at home. She has no form of income generation except the Rs.1000 /- honorarium for services as President to the MMS Mahanandi. She understood that she should not have gone for building a house beyond her loan repayment capacity. She aspired for a good house to live in because she has been the President of the MMS since its inception, she is recognized for her commitment to fellow poor women, is appreciated for sincerity, hard work, leadership qualities and courage. She thought that she would build a good house as for her reputation being the President of MMS who represents 5000 women in Mahanandi Mandal. Create a good social image, enlarges self-esteem rather produces no income prospects so that the poor woman utterly fail to make the repayment schedules on time without any peer pressure and loosing balance. But she failed to realize that it would be a *dead capital*<sup>206</sup> buried in the name of a good house, it will not come back. She does not have other sources of income to repay the loan. All her time goes for serving the MMS related activities. One year was over but she had been failing to make the loan repayment schedules. Then finally she decided to sell the house and pay the loan back as the interest was also increasing month by month. Her aspirations led her to land in debts and peer pressure and hopeless condition, she had to withdraw her aspiration and start thinking to rearrange her aspirations as for her capacity. Now she is living in a small hut.

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<sup>206</sup> The intention of the usage '*dead capital*' by the researcher is to explain...the financial investments that is going to produce no income permanently for example investing large money in constructing a new house will yield no money back to the poor, then the poor starts to sink in debts due the burial of the capital in the name of nice house.

A woman from Nivedika -A, Group Mahanandi Village, offered a goat sacrifice to her 'god' first year one goat, second year two goats and third year offering five goats as a sacrifice to please god in the festival occasion. She invites all the relatives to that venue to offer them the grand ceremonial meal, hiring a truck, paying the fee, breaking the 101 coconuts and doing that year by year, year five goats where are these religious aspirations leading these poor Dhobi woman? Her aspirations are killing the offspring of the goats, goats are purchased to generate income by rearing carefully but here in this case it is for her religious beliefs, but how does she repay the loan? It is out of the money she earns from washing the cloths of others as she hails from *Dhobi* (washerwoman) community. Aspirations do have implications!! What sort of aspirations? Do matters in the process of capital formation

.Basically the capacity to aspire is a cultural capacity, which is a part of a set of human capabilities. In operationalizing the aspirations or translating the aspirations into reality they need social guidance, informal institutional support and an institutional credit line. In fact, when these three aspects come into the reach of the poor then the direction, substance and practicality of aspirations change and will be loaded in their aspirations. The capability to aspire is strengthened and sustained through these three basic resources.

In fact, poor women do have aspirations as well as all other latent capabilities but all these hidden potentialities are suppressed through the generations. Their greatest handicap is that they are small holders. They have no assets. They have no power. It is through the process of social guidance that one can empower them. It is a process of engaging the local communities to identify and harness their latent potential but there are structural, critical, social, economic and cultural barriers to exercise their 'voice' and 'exit' options. They do not require charity, but they need access to resources and services for which they are entitled, and a level playing field. What do you do? You simply help them to organize themselves because individually they cannot do anything. This is where the individual and collective moral responsibility starts operating in making the systems more viable. Common good, mutual help, voluntary service to the needy are all the moral connections which need to be thoroughly search for the common grounds that matter in the dialogue between the social mobilizer or development facilitator and the perishing poor.

Therefore the researcher asserts that it is not enough to strengthen the capacity to aspire of the poor alone to make the poor women active partners in the battle against the poverty. The attack against poverty is an attack against the mind-sets of the poor. The poor are suffering and are entangled in "*vicious-mental trap*" (fear, pessimism, inferiority, self-humiliation, harmful habits, irresponsible behavior, and progress-resistant beliefs). Therefore, the prime responsibility is that poor should be delivered from the power of the "*vicious mental-trap*" through the processes of social mobilization and capacity development.

Secondly, Aspirations, cultural capacities have roots in social thick as well as personal passions (sometimes), can be either positive or negative, value judgments are unavoidable here in the context of aspirations because aspirations are not power neutral. The question here is that what sort of aspirations they are? Where do these aspirations lead? What will be the implications of these aspirations in the actual real life situations? The researcher argues that capacity to aspire cannot always yield positive results; sometimes they can even restrain the development process. Aspirations imply the futurity- then what sort of future is going to be unlocked matters here. The “moral capacity” is the acid test of all the aspirations (including all other forms of Capital). Self-Governance, self-mobilization, and self-articulation and self-development for all these aspects of human behavior to get operationalized, the moral capacity plays the vital role to give meaning, substance, authority and sustainability. It is not the unequal distribution of resources, nor does the lack of literacy that causes the poverty, but the actual roots and strength of poverty is in ignoring the moral capacity of the individuals in the society (poor as well as the elite). The moral capital of a person directs him to hold strong beliefs of what are right and wrong and tries to make other people behave according to them. It carries a system of principles concerning right and wrong behavior that is accepted by a particular group of people. The moral capacity is a form of human capability to realize, retain and exercise actively to break the yoke of slavery and injustice on the one hand, and to propagate and operationalize the freedom and human dignity on the other hand. Moral capacity is the most ignored human capability, which deserves the supreme priority in poverty alleviation.

### **Capability – based Aspirationalism**

The poor women collectives – SHGs the poorest is given top priority to share her needs and encouraged asking for loan. That is one of the group norms they have been set by themselves. Then comes the time to decide what the need that she wants money for is, how she is going to spend it? And how many installments that she is going to make repayment. All the family members – mainly her husband and herself and her in-laws and grown up children are asked to sit while preparing the micro-credit-plan (MCP)... then comes the mapping of the capabilities of that particular family of that woman who is asking for loan. What to do with the capabilities, which capability is more promising in income generation point of view pin pointing the capability and identify the required equipment, arrangements, resources to finalize the amount of money required needs the facilitator and the loan sanctioning and asset grounding committees to process the idea of utilizing the opportunity.

The opportunity is given to the poor women to access money, but her capabilities that matters apart from their consumption needs to decide how much amount of loan she deserves and her track record of connecting her capabilities into production and the resulting income generation creates the self-confidence as well as the trust among her group members. When a poor women identify her own capability and aspire for

change, improvement in her or her family's productive behavior, potential income generating activity that is determined by an already existing capability which attract and convince her family, group members to ask for loan and approve it respectively. These are the kinds of situations where the individual's capability shapes the range of aspirations. Even though the access to finances are made easy for the poor and poorest the existing enabling environment gives the needed freedom and opportunities to exercise their decision making power, still some of the poor and some of the poorest are stumbling a lot in overcoming their poverty and unwanted suffering. For example- In the Uyyalavada village situation fines<sup>207</sup> are charged against the Dalits when their buffaloes enter the agricultural lands of the elite. Due to that fear the SCs and other communities who do not have lands access even to dry grass. In addition to that the fear of shame and fines and calling for a meeting to interrogate us at Panchayath building are really making our aspirations to go for milch animal to have a sure way of income generation in our village suppressed. Lack of community level fodder field caused them not to go for milch animal, which is a promising income-generating plan, dairy activity in these villages.

Whereas some other woman are asking loans for improving their occupations for example:- A Dhobi (washer-men community) is asking loan for opening a laundry shop, they are given 50% subsidy loan through DRDA to purchase the tools and the required things to upgrade their occupation. In addition they are also going for goats rearing. And a tub maker is purchasing donkeys and bullock carts to carry the bamboo material from the nearby forest as the quantity of loans are increasingly accessed by the tub makers to increase their income. Collective desires are leading to create collective assets for example: all the members of a *podupu lakshmi sangham* in Midthur mandal decided to purchase 6 acres of land to be their collective property apart from the resistance from their family members, mocking neighbors and discouraging situations and cultivating that land and repaying the loan installments collectively to their village organizations, which sanctioned them the required loan to purchase that piece of land. The poor women once were agricultural coolies (nalka collecting-tobacco collecting women in the fields) now leasing the lands for cultivation doing business emerging as partners able to equal earnings, engaging the labor and organizing the entire income generation activity as they were enabled to

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<sup>207</sup> Women collectives have shaken the foundations of the local power structures. The upper caste elite and the backward caste elite are waiting keenly to find fault and attack on these poor women entrepreneurs. Majority of the village lands is in the hands of upper caste elite and the backward caste elite. There has been a significant change in the power relations of agriculture in the SAPAP mandals. The lands of the higher caste people are now leased to the Dalits or left barren because the Dalits are not available as chief labor as before, the traditional practice of *ghasam* is no more existing; the coolie rates also are drastically increased. Due to all these factors the narrow-minded elite are looking for the chance to punish the poor. For example they also increased land leasing rates

access the required credit line through their *podupu lakshmi sanghams*. Now women are demanding the *Kapus* (local reddiees are called as *Kapus*) to increase their daily wages and negotiating for their rights. Their wages are increased a bit once it was Rs.15 /-per day but recently it was increased to Rs.20/- in Uyyalavada village of Orvakal Mandal.

Here comes the role of the embedded capabilities or individual capabilities of which the individual wants to benefit by pouring money in multiple doses to create an enabling environment (purchase required tools, equipment, creating assets and undergoing the needed training on a specific capability, guidance etc.,) to upgrade that capability to plan, dream and achieve expected results. Therefore, the recruitment is done by the very capability but not by the aspirations, hence, the determining factor is capability that regulates the attitudes, aspirations and interpersonal relationships and the very behavior and the core relational ends. In this kind of situation a set of capabilities that support the core capability are also enhanced along with the central capability. In fact, mutual enlargement takes place between the core capability and aspirations in an enabling group-based phenomenon. When personal capabilities determine the course, series and range of personal aspirations the researcher calls this phenomenon as “*Capability-based Aspirationalism*.”

### **Aspirational Determinism**

In the group based phenomena the poor women while experiencing the power of social values that are shared in the network of relationships and get exposed to the role models that overcame the social stigmas that impart inferiority, religions dogmas that replace the independent thinking, cultural constraints that justify the injustice and inequality which results in suffering and deprivation and oppressive, powerful elite politicians, adamant bankers, blood sucking money lenders and emerge as the center of attraction, motivation, courage, confidence and break through for the present and future poor individuals who wants to know that underlying truth and enabled factors behind the victorious trajectories of these handful of women neighbors and leaders who serve as role models for the rest to get inspired and follow the foot prints whatever.... Then comes with the bubbling thoughts of forward looking, lost in day dreaming, fixed vision, burning ideas, consuming the money, time, energies to enlarge the required capacities, willingly adapting the required attitudes and working hard, the driving passion, for example in the project area the SAPAP staff confesses that the project aspired to reduce the caste barriers in the inter personal relations among women. Even from the project side also cutting edge well defined attempts and examples an attitude of “aspirational determinism” can be found in the SAPAP project area. Hence the husbands are always moving around the Village Network Assistant to request him.“

Karrenna<sup>208</sup> please send my wife also as a CRP. If not in this batch, please do not forget to keep her name in the list of next batch of CRPs. No problems I will take care my children and household affairs.”

Then Karrenna, the Village Network assistant would say:

“No Maddanna, I cannot send her until she undergoes the CRP training, even though she has the experience of 10 years of being a member in the SHG she need to be get trained in the do’s and don’ts of a CRP. And there are many other things to learn before a person wants to go as CRP. It is because she cannot tell all the SHG norms, sanctions, qualities of a good SHG etc fluently or articulates well, she does not sing songs; tell her to learn all these things before she aspires to go as CRP. Then I will think of it.... Why don’t you send her first for CRP training that is going on at our SMELC?”

Here the motivating factor is financial incentives of going as a CRP. Then a woman to get qualified she should have the expertise of ability to training SHG members, SHG leaders, facilitate the VO, and train the Executive members of the VO, thrift management, credit management, and facilitating the norms of the SHG, sanctions for irregularity, etc, motivational songs, ability to articulate her own personal story of transformation etc. and cite examples at SHG, VO and MMS level operations of common good motivates the members to improve the skills and approaches to learning and change. It includes technical know-how, whether or not embodied in patents, and the skills of the workforce and knowledge, ability to labor, good health, self-esteem, bargaining power, autonomy, and control over decisions; Once it is all informed then she would translate this human capital into financial capital in the framework of CRP.

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<sup>208</sup> Karrenna(27) is the Village Network assistant of Seva Gramabhivruddhi Samstha, Regd. No 474/97. His actual name is Karunakar. He has been working since the inception of the UNDP-SAPAP VO model in Uyyalavada village. He keeps good track record, all the villagers, women and men, even elite also like him because of his patience, hard work, and sincerity and 10 long years of trustworthiness. Even though his salary is low he delights to work for this VO network because of the great satisfaction it gives. 1.32 crore is the annual turnover of this VO. He is the accountant of this VO. Many poor women confess that Karrenna brought light into their lives, he patiently tells all the details of how to write our books. Even though he comes from a SC caste background and attends church all the members of the SHGs and VO nobody shows any discrimination on caste or religion lines. And all are after him. Ratnamma The Ex-President, MMS, Orvakal says, “Karrenna is the collector of Vuyyalavada Village, never underestimate that man. Yes. I am telling you the fact...she smiles”

Unsettling the traditions, restructuring the relations, behavioral change, active learning, improved performance, stimulating results, sustained improvements determines all the spheres of life this courageous aspirations that occupy minds, when expressed in words, acts and behavior, relationships and coupled with commitment can be called as “*aspirational determinism*” which has consequences in the community. For example the women members who came to leadership positions once they were illiterate later they started to learn Telugu reading, writing and some of them making a further move. Now they are learning Hindi reading and writing because they aspire to go as CRPs to north India to share their experiences of how they struggled with poverty and the all other constraints to development and how they could overcome poverty through collective action. An expert in Hindi teaching is hired at SMELC to teach the women CRPs and leaders who aspire to earn good remuneration by going as CRPs to other Hindi speaking states. Learning Hindi, going to Bihar, Rajasthan, and other parts of AP and INDIA as CRPs, earning very good remuneration in less time, is now became the new level of aspirational capital that have corresponding adjustments at the individual, family, group, VO and MMS levels.

For example the Surya Gramabhivruddi samstha, the village Organisation in Thogartchedu set a vision at the VO level-- to see that every group member get Haryana buffaloes, to construct their own building for VO office, to get land and house for the land less and house less members, to lift 80% of the remaining poor above the poverty line by 2015, to accumulate the more funds for the VO, to purchase buffaloes which are the early stage of their pregnancy and giving those to their members. Etc and the vision of Ushodaya gramaikya sangham--to construct our own VO office building, to construct *dhaba*<sup>209</sup> through VO, to participate in the auction of the temple related matters, to lease the lands of the temple, to promote the handicrafts and connect them to related departments, to create self employment, to build houses to the horseless members, to make special financial arrangements or create fund to meet the health and education needs of the children of the poor, to appoint special committees for loan sanctioning, loan collections, main streaming the child labor and asset grounding on and on ... all this reflect the common good and well being at the same time the vision or aspirations at the individual level also brings considerable changes to improve the quality of life. An example of how the aspirational determinism can bring in the enhanced human capabilities can be seen below.

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<sup>209</sup> Dhaba is a hotel which is built on the road side to facilitate the easy access for the food for the travelers, tourists and pilgrims

“ At the time of her marriage her brother gave one buffalo and her sister gave one buffalo as a gift to her to make their livelihood. Once she comes into sangham the number of buffalos increased to 30 over a period of past ten years, she constructed a big house, leased a half-acre to grow fodder. During daytime my husband herds the cattle and I bring the required fodder for my cattle daytime. In the evening I am busy with the people that come to my home for milk and curd. I am known for supplying the pure milk. All the Govt. officials and many people come to my door to purchase milk, curd and ghee. I do not go anywhere to sell my milk people in Mahanandi knows where to find pure milk and pure curd. And good quality butter milk. If the meetings happen in the evening time or night times I will not attend the meetings, my group members knows that I am busy with my milk customers. They never give me any trouble because I make loan repayment schedules promptly”. Malakshmi, Nivedika-A group, Mahanandi

Another example, executive committee (EC), VO, Thogartchedu aspired to take 3 acres land for three years which has a bore-well facility and brought the fodder from Chennai (Madras) and planted the seeds of fodder. As the VO is ready to supply the fodder to all the members who purchased buffaloes for a feasible rates as for the need the number of taking big loans in Thogarchedu to buy buffaloes has been remarkably increased. Total 317 loans were taken that worth Rs30, 50,068/- to purchase the buffaloes till now. The number SHG members are 203 total groups are 17 but they in vested huge loan amount on buffalos they also established automated computerised Milktesting center and centralised Dairy activity at the VO office. The VO supplies fodder, the Thana or horse-gram and the charges for these two things.

### **Physical Capital:**

Physical capital constitutes housing; buildings and land, and improvements to these; land and other physical items that maintain or increase in value, such as gold jewelry; and physical items that decrease in value, including consumer durable such as household appliances, shoes, clothing, and vehicles; and productive assets, including fixed-enterprise assets etc.

In the complex process of social guidance the management, cooperative and productive capabilities of SHGs, VOs and MMSs are enhanced over a period of past ten years of constant learning and change. Struggle for power and control in public spaces and the self-esteem of the poor women are enlarged. There are gradual shifts in loan taking behavior. In the initial stage loans for consumption needs, loans for contingencies, loans for

erecting *pucca* houses, asset creation, the loan and for livelihoods etc. Portfolios of opportunities are created and possibilities for survival increased.

Land came into the hands of some poor, for example MMS, Orvakal had purchased land worth of 40 lakhs of rupees and given to all the SC members of SC in the village of Meedivemula. In fact, it was not the fund given by the Govt. agency but it came from an INGO but that amount was utilized for purchasing the land for the landless today all the SC members in that village have one or two three acres of land in their hands the Reddys of the village migrated to the cities and their lands were purchased by MMS and given to the SC women in the respective village they have slanted mango trees in those lands and various rain fed crops. So when the education, capital and land is accessed by the poor and down trodden people in the social mobilization process the poor have started thinking that they are no more inferior to the upper caste people or elite. Gradually, self-confidence and independent thinking in this process are replacing the weak minds, dependent mentality in the study area.

In the network meeting they decided to have a large office and training building. While constructing the MMS building all of the women who were self-motivated came and worked. This gave them considerably savings in their labor costs. The total worth of the building was 14 lakhs. Most of the amount was taken out of the interest of the UNDP seed capital and they also used some of their own money from the Mahila Bank and slowly recovered it from the interests of the seed capital. This was done with group consensus to have own building.

MMS, Panyam succeeded in setting up computerised milk-testing centres in two villages of Panyam Mandal. Computer courses are offered at SMELC to the college dropouts who were the children of the members of the Podupulakshmi Sangham of Orvakal. They constructed a building of 2 crore worth for both SMELC and for MMS office. Out of 27 villages in Orvakal mandal, 14 village organizations (VOs) have their own office buildings. In three locations, buildings are under construction. In other places VOs have rented offices. In Panyam mandal, the MMS has its own office and training building. The VOs are conducting its network meetings in local Panchayat offices and School buildings. In other places they have rented houses for office and meeting purposes. Women have their own MMS office building at Bukkapuram village in Mahanandi Mandal. In this mandal actual mandal head quarter is situated in Thimmapuram, but the MMS office is situated at Bukkapuram and the name of the mandal as Mahanandi. Then coming to the VO offices, in this mandal they do not maintain VO offices as such but the books are kept with the VO president or treasurer or secretary's residence.

Thrift as an entry strategy has created a base for the poor women to get organized to talk about their personal, social, political and economic issues are all discussed and debated at length among the poor and illiterate. Once their aspirations were nullified but now revived. Once their health, nutrition, social, emotional, security and educational needs are challenged and damaged severely by the devastating power of poverty but now these things are on the agenda for discussion and deliberate action for the members of the sanghams. In fact, a little advancement in any form of capital will have implications on other form of capital. If a moral capital increases in an individual then her attitudinal capital, social capital, and aspirational capital will be virtually enlarged. If moral capital depletes at the individual, SHG, VO and MMS then the trust diminishes and the cost of communication, transaction and all other operational costs rapidly increases. In the same way all other capital forms will be broken and dissolved gradually.

### **Cultural capital**

Throughout his discussion of cultural capital, Bourdieu favors ‘a nurture’ rather than ‘a nature’ argument. He states that the ability and talent of an individual is primarily determined by the time and cultural capital invested in them by their parents. Similarly, Bourdieu argues that "the scholastic yield from educational action depends on the cultural capital previously invested by the family" and "the initial accumulation of cultural capital, the precondition for the fast, easy accumulation of every kind of useful cultural capital, starts at the outset, without delay, without wasted time, only for the offspring of families endowed with strong cultural capital."<sup>210</sup> But in the SAPAP context cultural capital represents the collection of non-economic forces such as set of values, norms, attitudes, aspirations, practices, beliefs, behavior patterns, and skills cooperative, productive, and managerial – (thrift, credit, tongue, SHG, VOs, MMS, ZMS,) Mahila management, converted the poor and poorest women into their religion of poverty alleviation, a conversion from passive sufferers of suppressive norm to active practitioners of collectivist ethos. This handful of missionaries proclaimed the gospel of collective wellbeing, moral responsibility through the processes of social mobilization, capacity development and capital formation. They preached the power of collective action, their strategy consists of going door to door, greet them politely, ask them a set of questions of concern, listen to them patiently and willingly, told the poor that NGOs are there for them, love them, they were with them in their tears and fears.

SAPAP staff developed positive personal relationships with men, women, and children and with the village community at large. Created trust and then shared with them the message of collective action and invite them to respond to the message and then organize them in to sanghams. Then the process of conversion starts. It

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<sup>210</sup> Bourdieu, Pierre (1986), ‘The Forms of Capital’, in Richardson, John G., ed., *Handbook of Theory and Research for the Sociology of Education*, New York: Greenwood.

is a progressive interactive process that has consequences in the community. Conversion is thus not a single event but an evolving process in which the values, norms, attitudes and the totality of behavior is transformed. It is a crisis and process element which results in a radical change, a transformation, a turning around ...a conscious act, not passively experienced and it takes the mind-set(s) of the individual, groups, and networks and societies to transform their world-view. The process of social mobilization involves stages of conversion<sup>211</sup> from unavoidable dependence to self-help, self-help selfishness to mutual-help, and conditional mutual-help to voluntary group-help and ultimately to collectivist ethos of collective moral responsibility as a strategy to overcome poverty. Taking personal responsibility to help others is the actual meaning perceived. Even the international development community is undergoing the process of conversion from *'top-down approach to bottom –up approach'*<sup>212</sup> as the sole means of alleviating poverty.

They made development as a poor people religion. They established the congregations (groups, networks) of love yourself and love neighbor and they helped them stop bad habits, enabled them to deal with the evil within them and evil within the community, they taught the protestant work ethics and they preached *love*. They taught love, compassion and mercy, moral values and made them morally sensitive. They said this is

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<sup>211</sup> With its emphasis on personal responsibility and equity, the work of Chambers is imbued with a high moral seriousness, despite his disclaimer that this model is empirical and inductive. For better or worse, Chambers is making personal conversion as the basis for development, a quasi-religious experience (Henkel and Stirrat 2001). For this reason the values that he stresses relate much more to the work of “moral” economists, such as Amartya Sen (1999) and moral philosophers, such as Martha Nussbaum (2000) and those who wrote about development ethics, authors such as David Crocker (1991) and Mozzafar Quzilbash (1996). Cited here from David D.Gow (2002) “Anthropology and Development: Evil Twin or Moral Narrative?” in *Human Organization*, Vol.61, No 4, p.307

<sup>212</sup> Conversion from economy or market centered to people centered, sectoral or segmented to integrated or holistic, linear or rational to multi-faceted or cyclical, mechanistic or physical to systemic or environmental, command or control management to participatory or empowering or enabling, government or donor driven to people or community focused, centralized to decentralized, homogenizing or uniformity to pluralistic or diversity, male dominated to gender balanced, generating exclusion to fostering inclusion, direct, specific to comprehensive, indirect, environmental insensitivity to environmental balance, short-term perspective to long-term perspective, project approach to programmatic approach, capacity substitution to capacity enhancement, imitation to innovation or adaptation, efficiency to equity, large scale to small scale, exchange to reciprocity, tradition – averse to tradition – friendly, a historical to cross – generational, teaching to learning, top down to bottom up or two way, clients or customers to partners or citizens, competition to cooperation, self interest to common good, individual focus to community or relational focus.(UNDP,2000)

the development they talk about, the redemption that they proclaim, save money, save time, save relationships, save the poor and poorest, save the village, save communities from poverty, exploitation, injustice, inequality, oppressive cultural norms, debt-bondage, domestic violence, suppressions, and caste –based taboos, inhuman practices of untouchability and gender discrimination, factions and famine and feudalistic attitudes.

The poor heard their words, songs, saw them perform role-plays, listened carefully to the short stories they tell ...in their hearts they are filled with joy, aha!! This is the kind of message that they have been looking for with our *hidden waiting*<sup>213</sup> hence, social guidance is to do with the exemplary character, role model, demonstrating the power of love/social concern for these poor and perishing. Taking the initiative, challenging the mind-sets, facilitating the positive attitudes and trial and error method, localisms, situational wisdom, lot of experimentation, innovation, taking the support of the law and order, committed bureaucrats, understanding the local cultural ethos and making the people help understand with the seal of Govt. and funded from UNDP and convince their minds, establish the trust and win their hearts and then encourage them to follow. Finally cultural capital represents their world-view, newly formed set of attitudes set of best practices, newly adopted beliefs and the corresponding behavioral pattern, the set of adjustment problems they face, the collective efforts to pull the stronghold of local power structures, emerging *amma*<sup>214</sup>, *akka*<sup>215</sup>, *anna*<sup>216</sup>, *chelli*<sup>217</sup> big-family obligations, shared language and all that constitutes the collectivist ethos can be called as *collectivist cultural capital*.

### **Rightful Capital**

The capacity to realize, negotiate and restore rights and entitlements which include capacity to realize powerlessness, social exclusion, discrimination, human deprivation and the structural reasons, which are usually

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<sup>213</sup> The poor and the poorest are waiting through the generations/centuries; they are perishing in the darkness under the power of poverty and manifested evil in the society. They feel utter helplessness and hopelessness in themselves but desperately searching and waiting for the ways and people (fiendlike) who will redeem, save, comfort and show the way to freedom and dignity.

<sup>214</sup> An individual SHG member treats the MMS like the house of Mother or treated as mother

<sup>215</sup> An individual SHG member treats the VO as her elder sister

<sup>216</sup> CCs, VNA, bookkeepers who are men are treated as elder brothers to the members

<sup>217</sup> SHG is treated as members' younger sister

sustained by socio-cultural and politico-legal institutions can be termed as “*rightful capital*” of the respective individuals or groups or networks or at the broader societies. The rightful capital enables the members or groups or networks to cultivate broader view of the customary law, religious law, statutory law, and constitutional law in social, cultural, legal and administrative frameworks in which people's claims are processed by authorities in the different arenas of negotiation. Rights are the intangible dimensions of the development. Rights are opportunities. Rightful capital creates a space for the women collectives to negotiate for the opportunities and access to their entitlements, the provisions such as: health, security, freedom, welfare, development, education, faith, collaboration, networking, advocacy etc.

Outside the participatory women collectives poor women do not have the opportunity to decide to deliver her from the captivity, clutches and the causes of poverty because the local cultural traditions such as astrology, soothsaying, rituals, and dogma have replaced independent thinking. People believe current suffering is from past misdeeds and they have a moral obligation to live out the punishment. Culture and social stratification are intertwined; culture is ideological, and all the ways that people are categorized, ranked, discriminated against, dominated, and controlled-class, caste, sub-caste, patron-client, faction, gender, religion, skin, tone, language, birth place are entrenched in the culture, and maintained and justified by it. At the bottom of the resulting hierarchy is a very large powerless, dependent, unaware, debt-ridden underclass whose illiteracy, poor health, traditions, addictions, superstitions, fear, passivity, and internal divisions reinforce the dynamics of stratification. This feedback of the consequences and symptoms of oppression and exploitation makes the powerful more so, and the poor and powerless the poorest.

Even though the international multi-lateral agencies, donor agencies, INGOs and the local governments and NGOs remembers, reminds and advocates the rights of the poor...Poor peoples’ rights once violated, buried and forgotten. For the poor individual it was a faded dream, impractical tone and unfulfilled and embarrassing quest. But in the SHG-VO-MMS based social phenomena poor women’s agency and voice facilitated the process of resurrection and realization of their rights, privileges and responsibilities. In addition, the essentials of thrift, investment, hard work, education, organization, discipline, mutual support, easy access to finances, an awareness about the political, cultural, social, educational, land and legal rights as promised by the constitution, exposure to the success stories, enabling environment and the various supportive G.Os and Acts of the Govt. etc., have created the space for dialogue between the traditions and the aspirations.

A part from the UNDP facilitation package – to protect the poor women from domestic violence, dependency, blind loyalty to the upper caste, bonded labor, child labor, child marriages, unhealthy habits, pessimistic attitudes, atrocities against the Dalits, economic exploitation; the notion that says women is inferior

to women, various forms of unsociability and redemption from the money-lenders. It promoted the 7 – steps to poverty reduction: identification of the poor, organization of the poor, building their capacities, access to the credit, creating the livelihoods, addressing the social issues, and safety nets. In For example, in the Village called Thogarchedu of Panyam mandal situation the poor women’s access to institutional credit line could not erase the fear of the upper caste Reddys among both men and women. In fact, the Dalit women started coming into the sanghams in 1998. Since then they started doing regular savings as for the group norms and accessing the credit as well. But over the years the Dalit women still continue to fear the upper caste Reddys and the upper caste hegemony and exploitation perpetuated. It has structural reasons: For the last 12 years lot of economic empowerment took place among the upper caste women who came into the SAPAP initiated sanghams/groups. The reddy women have been occupied the leadership positions at the village organization (VO) level since its formation. The leadership rotation is not taking place at the VO level and SHG level at all. In other words the institutional credit line could not erase the fear of the upper caste Reddys. Dalit women started coming into the sanghams in 1998. Since then they started doing regular savings as for the group norms and accessing the credit as well. But over the years the Dalit women still continue to fear the Reddys. The upper caste hegemony and exploitation perpetuated. It has historical and cultural reasons too... an evolving self-confidence, an increasing interaction, an enlarging trust, an enthusing mind, assured justice, persuasive spirits, promising strategies, an established agency, an overcoming voice, a basket full of percolating facts and passionate hearts realize, negotiate, articulate, agitate, aspire for prosperity-loaded, freedom-guaranteed, dignity-oriented, justice-intended rights are claimed and restored. Empirical references, exposure visits, spontaneous reactions, rolling tears of gratitude that speaks the language of the painful past, struggles of the present and arousing aspirations, once feared to dream, now dared to dream that is the difference visible in the SAPAP study area.

For example in the Thogarchedu village situation of Panyam mandal...Dalits should not walk before the Reddys wearing the footwear; At the time of Dalit marriages in the village the Dalits are forced to cover the entire street with the sidewalls so that Reddys might not see the dalits sitting even on their own costs. If they greet or not greet also the Reddys used to beat the Dalits even the *Boyas*, Muslims, and *Dhobi* (washer men community) and barbers and other backward castes were ill-treated in Thogarchedu village. For example a man from *vaddera* community was killed by Reddys with axes and knives and the dead body was thrown into the Kundu River by the murderers. His wife preserved her husband’s blood to show as proof to police but was of no use. Later his two brothers were also were killed by the Reddys of this village. After few years to that event these Reddys in this village burnt entire SC colony.

When the Dalit woman goes to the *bahirbhoomi*<sup>218</sup> the reddy goes and catch her and rape her. Particularly the SC mala women have to go in different place for *bahirbhoomi* which is much convenient for the local reddy to attack these women. In that line an SC virgin girl was raped and after few days that grown up girl died, a *golla* (shepherd community) woman was raped and she was also died due to psychological pain and her husband and her children suffered a lot. Another example Pullanna belongs to the SC Mala community. One day he was sleeping with his wife on a cot reddy came and took Pullanna's wife from him forcefully and raped her. Ratnama is Pullanna's wife she is the member of SHG named as Sreelakshmi group. Nobody questioned it and everybody was threatened indeed. Nobody is there to complaint to the police. There are numerous rapes happen to women in the silence of darkness. Every day was a day of fear, threat, pain, suffering and humiliation. The hens, cocks, goats, are snatched by the Reddys.

These Reddys cultivate the lands of the others without consent of the owners. Dalits have to plough the lands of the Reddys, without asking for wages against their labour. Reddys demand money from the BCs and Dalits, if they do not have money at the point of contact they will fix a time frame to earn or sell their belongings or some other means they will have to bring the demanded money or otherwise, Reddys would beat the Dalits severely. By doing so they earned lakhs of rupees, illegal, whatever they fix the rates is final. Reddys in this village can be classified into three categories: (1). Individual Reddys that use the Dalits as free labour for the personal accumulation of the assets. (2). Individual Reddys who are money lenders behave ruthlessly toward the borrower if he fails to repay. Then these money lenders grab their lands and belongings and push them into vicious debt-bondage. (3). A group of Reddys that do individual as well as gang rapes, pursue the Dalit and backward women forcefully and keeping immoral relations with them, beating the women who do not agree to have immoral relations, beating men to bring money, collecting *mamullu*<sup>219</sup> from all the castes of the village

Lal saheb<sup>220</sup>, a Muslim *talary*<sup>221</sup> says that in the past he used to get Rs. 60/- per month it was too tough for him to feed all his children. One day he decided to sell his wife's *pusthe/ tali* (made of gold) and start a small

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<sup>218</sup> *Bahirbhoomi* is a place where people go leave human waste. In villages generally there are caste wise and gender-wise separate places to leave nature's call. In Thogarchdu village the place where SC-mala women use as their *bahirbhoomi* is more exposed to the Reddys to commit rapes and immoral relations. Whereas SC-madiga women uses a separate place which is not easily exposed and accessed by Reddys

<sup>219</sup> Mamullu-the Reddys in Thogarchedu village collect money unofficially and forcefully from the poor and powerless .

<sup>220</sup> Lal saheb's wife Rasul Bi is member of Jyothsna Podupulakshmi Group of Thogarchedu village.

bunk in the center of the village to make his livelihood and succeeded in doing so. Since then Pratap Reddy' 6 sons who are known for drinking, play *esphate* game (playing cards), robberies, atrocities, raping the Dalit women and known for their violent behavior used to visit this bunk and ask 5 or 10 rupees in times of need. Knowing that they are problem creators this Talari used to give money whenever they demand money. One day this *thalary* decided not to give the money because his small savings are going to these Reddys as a result his family suffered. This time the *thalary* rejected to give money when the Reddys came again and demanded for the money. Then immediately his bunk was thrown away from that place and beaten that man. Then this Talari approached the *Munsif/gramareddy*<sup>222</sup> to do justice for him. But the Munsif suggested keeping his bunk in a different place. Since then he stopped his small business due to lack of security from Reddys.

One night while Lakshmiah<sup>223</sup> was sleeping on the terrace he heard a person's wife and children were crying as the Reddys were beating her husband the reason was he did not gave the demanded money to them. But the neighbors kept silent. But there was one man by name Lakshmaiah has been witnessing the criminal behavior of these 6 Reddys. He could not compromise with their exploitation and harassment. So he mobilized all the SCs and spoke to them about the need for collective action and fights for the freedom from these Reddys and motivated his community to negotiate for their rights together. He says:

“How long should we suffer like this? If we are divided these Reddys will take our wives, money, lives and keep our children as bonded labor for no reason.”

Lakshmana used to move with the communist party during his student days and he says that he does not fear people or death. So all the Dalits were united for the first time in the history of this village and called for a village council meeting and asked the *gramareddy* about the injustice and atrocities happening to Dalits and other poor. As a result the *gramareddy* rebuked the culprits and told them not to continue that evil behavior. Then Lakshmaiah warned them that they should not enter the SC colony/houses after 10 pm, they should not

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<sup>221</sup> Talari is the village panchayat assistant.

<sup>222</sup> In the past there used to be a *gramareddy/ police patel* who used to exercise village level power almost equal to Sub-Inspector of police, his letter of testifying and documentation about the village level affairs are considered as official.

<sup>223</sup> Lakshmana is the son of Shanthamma, who was a member of *Nagamani podupulakshmi group*, and his wife is a member of *Sonia podupulakshmi group*. These two groups are members of Surya gramabhivruddhi Samstha, a Village Organisation of Thogarchedu village of Panyam Mandal.

demand for money and beat and intimidate the Dalits and others to fulfill their selfish motives. Since then the Reddys are waiting for the time to take revenge against Lakshmaih.

One day the Kundu River flooded, water locked the entire village and there was no way to escape from the village during the rainy season. So the Reddys thought that it was right time to kill and throw Lakshmaiah into the Kundu River. Reddys men four in number came and attacked Lakshmana in the midnight. While they were beating him severely his community people approached and pleaded the reddys not to kill him and leave him alone. Then the Reddys left Lakshmaiah and started beating surrounded neighbours. In the mean time Lakshmaih escaped from Reddys and hidden himself in a neighbour's house. The Kundu River continued to lock the village with the floodwater another two days. Lakshmaiah's community people were hiding him and cared for him collectively by shifting Lakshmaih from house to house during the midnights to hide him from the Reddys as they were searching for him to kill. Finally, on the third day the water level came down and the bridge was visible and the Lakshmaih managed to escape from the Reddys and was admitted in the hospital. Immediately he reported to the police about his situation right from the hospital.

The District level Dalit leaders and State level Dalit leaders were also informed about the situation and the threat from the Reddys in Thogarchedu village. As a result a case was suited against those Reddys based on the SC & ST atrocities Act. The MRPS state leaders District level Dalit leaders and hundreds of Dalits from different villages were brought to Thogarchedu from neighbouring villages and mandals and conducted a rally condemning the upper caste hegemony and exploitation, suppression and attempted murder on Lakshmaiah. Conducted a meeting in the centre of the village sang songs of self-respect and collective power condemning the brutal attack on Lakshmaiah, the police department was also present there. The Dalit leaders instructed the local Dalits to get united and revoke the oppression caused by the Reddys. MRPS flag was planted in the centre of the village.

#### **Dandora, Dalit Samakya/network approach:**

Dalit Samakya/network undertook the rallies and the processions, carrying the flags, singing the songs of revoking the hegemony and promoting the feelings of equality and human dignity and the power of collective action among the Dalits created the feelings of Dalit solidarity. Dalits realized the need for unity, harmony, and mutual help and pressed hot buttons to place themselves on the level playing field. It secured police protection, lobbied the Government to punish the culprits, which ultimately installed a fear of the imprisonment, fines and raised their awareness levels of the Law and order. This approach educated and demonstrated all the caste people of the village about the constitutional safeguards for the SCs and STs- Government Act 1956 Civil

Rights Acts, 1989, SC and ST atrocities Act 1995, which enables the SCs and other minorities in a pragmatic way.

After this incident again Reddys committed two crimes against a Dalit woman and a Muslim man. These Reddys have beaten Ramakka, a Dalit woman, in the center of the village member of Jyotsna group for rejecting to have immoral relations with them falsely accused her that she involved in debauchery at Nandyal lodge. In fact she is the first leader of the Jyotsna group. Then Lakshmaiah stood on her behalf and registered an FIR in the Panyam Police station against the culprits. The culprits were sent to sub-jail. And as they were waiting for the court judgment in the mean time the reddys who are considered a bit better when compared to these culprits persuaded Ramakka and Lakshmaiah to withdraw their complaint and compromise with the culprits. Finally these poor dalits withdrew their complaint against the reddys

.In 2006 they have beaten Bhasha, husband of Ghoshya Begam, who is a member of Jyotsna group of Thogarchedu village. One day while Bhasha was sleeping with his wife, a Reddy was looking into the bedroom. As Bhasha noticed it, he condemned him that it was not good mannerism on his part. As a result few days later Reddys have beaten Basha severely. Then Basha and his wife as victims approached Lakshmaiah for help. Then Lakshmaiah responded immediately and approached the police station and succeeded in registering the cases against the culprits. Now they are attending the courts for their turn to trial. Lakshmaiah emerged as the village level leader, and then the state level MRPS leader recognized his leadership capacity and urged him to be the leader at the Panyam mandal level. These are the events or conditions caused Lakshmaiah to seek out leadership development. This development was initially a self-determined phenomenon apart from the discouragement and compromising peer groups and older people's attitude of his community. He is highly self-motivated in assisting the victims to fight for issues of social justice for themselves. He applies the rights-based approach as a tool to alter the social, political, economic and culturally justified oppressive norms and situations at his village level. His leadership potential made the difference at his village level positively.

He became fully obsessed with the thoughts of fighting the injustice and oppression that worsens the situation of the poor. He stopped working to earn bread for his family also. As the State level *Madiga Reservation Porata Samithi (MRPS)* leadership pursues him to take up the leadership responsibility at the Panyam mandal level. As a result he accepted and volunteering that responsibility also even though he is not paid for his leadership efforts by the state level leadership of MRPS movement in Andhra Pradesh. But the village level elite and immoral Reddys try to isolate and recondition this man to the previous norms of exploitation and hegemonic ill-treatment. But Lakshmaiah says that he is ready to die for the cause of real freedom and social justice to Dalits, backward castes, Muslim minorities, and other victims of his village rather

suffer every day due to the inhuman treatment of the upper caste Reddys. His uncompromising attitude for social justice has a major impact both on the upper and lower caste people of Thogarchedu village of Panyam mandal.

Both men and women of *Dandora* (SC-Madigas) Sangham, *Mala mahanadu*, Muslims minorities, backward castes and Dalit women have realized the need for mutual help and cooperation to tackle the injustice and negotiating for their rights. Dalit women's access to institutional credit line enabled them to save their husbands from depending on the moneylenders and upper caste people. There has been realization and collective consensus emerging that the economic independence alone cannot guarantee the Dalits or Muslims or BCs the needed freedom from the individual and group attacks of the Reddys and the prevailing oppressive norms. In that process of realization the need for collective action, mutual cooperation and courage attempts to negotiate for their right to live is irreducible minimum for the survival is the wisdom that grips the victims and the poor. As a result the Dalits Madigas, Malas, Muslim minorities, and other backward castes are forming their caste-based associations and coming together to help each other. This in fact, constituting the critical mass to challenge and unsettle the power differentials at Togarchedu village level and creating an enabling collective space for the formation and perpetuation of not only the '*rightful capital*' but also various other forms of capital at the village level. The self-determined leadership, the state level and district level caste networks, the institutional credit line through the three-tier women collectives along with the rights-based approach to lobby the relevant Government agencies to initiate the punitive measure against the culprits enabled the poor Dalits and backward classes to break the vicious cycle of blind, irrational and suppressive loyalties.

The emerging process of inner-conflict between exploiting elite and perishing poor, this inner conflict becomes a conscious collective conflict of choosing between fear and courage, vices and virtues, negativity and positivism, optimism and pessimism, disappointment and hope, doubt and trust, ignorance and education, foolishness and wisdom, darkness and light, good practices and bad practices, lies and truth, kindness and indifference, facts and fallacies, shackles of tradition and promises of modernity, uncompromised brutality and caring acts of mercy, compassion and hatred, disunity and unity, enmity and friendship, forcefulness and voluntarism, oppression and freedom, cheating and honesty, hypocrisy and sincerity, devastating factions and forgiving actions, irresponsibility and responsibility, avoiding the risks and taking the risks, superstition and rational belief, irrelevance and relevance, suffering and comfort, affliction and consolation, sensuality and spirituality, stupidity and intellectuality, habitual idleness or carelessness and diligence ... tradition and aspiration, good and evil ...constitute the ongoing inner struggle to choose, exercise the freedom of choice and improve the quality of life can be called as the '*culture of inner-conflict*'.

After these changes happened in Thogarchedu village Lal Saheb, the *thalari* Muslim man encouraged his wife to ask for loan in her *podupulakshmi sangham* (SHG). She succeeded in bringing the required loan amount. With that money Lal Saheb started a hotel, which is located at the road point of Thogarchedu Metta situated at a half-kilometer distance from the Thogarchedu on the way to Chapirevula and Nandyal. Lal Saheb said:

“...Recently a Reddy came to hotel and took the newspaper and was reading in a standing posture. It was breakfast time, many people from various caste backgrounds were having their breakfast. A young man from Boya caste background while eating offered him seat next to him and asked to sit.

Then that reddy responded:

“How can I sit?... there is no difference between older or younger, lower caste and higher caste, you are having your own freedom and not caring for the caste superiority...all this is happening because of this hotel. If this hotel be removed from this place then the problem would be solved”

Then the Hotel owner Lal Saheb replied:

“Why are you speaking in an unjust way Reddy? Are you not sitting in the bus side by side with lower caste people? Do you know with whom (with which caste background) are you sharing the seat in the bus? Don’t you respect when a government official with SC caste background visit our village by giving him a chair? In the similar lines why do not you give due respect to the fellow neighbour who is sitting in a hotel like this? If you do not want to sit with the SCs or BCs you can leave the place. But it is not considered as good manners to speak adamantly and force the SCs or BCs to treat you as superior human being and fear you. If you are capable enough and have guts said to these SCs or BCs to stand up when you come to this hotel...I will see that also?”

Reddy was silent and left the hotel after hearing these words from Lal Saheb and did not visit the hotel for the next two months. After that he started coming to the hotel again. Lal Saheb says...

“That means there is pollution in his heart but it did not work anything for him. If his domination were not opposed ... if his words do have voice and power then our hotel would have been destroyed and removed from its place as it happened in the past. Consequently

we would have suffered poverty and fear under the upper caste hegemony. We are eating our own food...what is this injustice? Why is this hegemony and domination?.. . How long are we to tolerate this humiliation and harassment? Thank God for the courageous leadership of Lakshmaiah we are able to raise our voice against the inhuman treatment of Reddys in our village ... things are changing slowly and positively. But there is a great threat from the reddys to the life of Lakshmaiah but he does not care that. He is a self-determined man brought hope to the poor and challenged the power dynamics of the village.”

In thogarchedu village there over the past 12 years of social mobilization 203 women out of 607 women were organized into the 17 SHGs. The village level federation that is called Surya Gramabhivruddhi Samstha, Thogarchedu VO was facilitated on 22<sup>nd</sup> February 1999 opened a Bank account no. 01190072905 at SBI Nandyal Branch. Since then leadership rotation did not happen in the executive committee of this village organization. For example Thulisamma comes from Reddy caste background, have 10 acres of land, acquired 10<sup>th</sup> standard education, serving as secretary on the executive committee of VO village serves on loan sanctioning committee, dairy committee, loan recovery committee and also serves as the VO accountant, and assist as bookkeeper to the 5 SHGs, accessed loan 29 times more than 3 lakh rupees during the past 12 years. Now she is aspiring to contest for the President of the MMS, Panyam mandal.

In Thogarchedu Reddy men also come and participate in the important meetings, regulate the operations indirectly. The norm is that men should not attend or dominate the women groups. Hence various forms of fear and feelings of inferiority still perpetuate among poor and poorest women belong to Dalit and Muslim. There when the members suffer the atrocities committed by the reddys they are not able to fight back because the reddy women occupy the key leadership position in the VO level. Hence the VO in Thogarchedu failed to deal with the issues rapes, atrocities, upper caste hegemony and visible oppression on the women that belong to Dalits and minorities. Even the local community coordinator (CC) confesses that he attempted to facilitate the leadership rotation many times at the VO level and urged the leadership at the mandal level federation/network to cooperate but it was a failure. It seems there are vested interests operating strongly both at the VO and MMS level. As a result the women collectives limited their operations to the thrift and credit and the economic empowerment.

In the cases of Ramakka, Ratnamma, even the MMS, Panyam has not taken any measure to protect the rights of its members of this village. It infers that if the VO leadership plays the crucial role in negotiating for the rights of its members at the Village level. The members are approaching for help for protection of their rights. Here Dalits' access to credit, economic empowerment couldn't retaliate the upper caste hegemony. The

*self-determined rights-based leadership approach* from the Dalits is serving as a ray of hope for the Dalits and all other backward castes and Muslim of the village. The Dalits and other minorities have used their right to vote in the panchayat elections for the first time in 2006.

Where as in the case of Uyyalavada village context the previous elections were won by the surpanch that was supported by the women sanghams. The elite kapus (reddies) who aspire for power focused on the women groups because women SHGs have played strategic role in electing the surpanch from Telugu Desam party candidate. But this time the Congress party has been making significant promises and attracting the poor farmers and won the assembly elections at the state level with great majority and also established Government at the center (national level). Keeping this in mind local Reddys were aggressive. The village level congress party leaders also aimed to win the elections. As they go house-to-house campaign then they also came to Rama subbamma's house and asked her vote to cost for the surpanch candidate that represents Congress party. Then she said that she would do accordingly. Knowing that she was the key person (secretary to the Village organization that played key role in the last elections the main leader and doubting that she would not cost her vote in their favor warned her saying:

“Yeme Lanja? ....Gudda kovvekkinda? Kovvu theestha... voteyyakapothe nee... anthu chustha?!” which means... “What are you adulterous woman? Is there fat increased in your sex organ?? I'll remove that fat!!.... If you do not cast your vote to our surpanch candidate! .... I will see your end!!”

Ramasubamma Replied:

“Ye reddy??...Kastha maatalu jagratthaga ranee.... nenemaini ninnu thappuga matladana...cheppu?....neevemi cheyyagalavu nannu? Nee bedirimpulaki nenu bhayapadanani thelusuko!?” which means... “Hey Reddy?? ... Guard your mouth and let the words proceed little carefully...did I speak any wrong word with you? Tell me??...You can't do anything to me...you should know that I don't feel threatened at your warnings!!”

Then she approached the VO executive committee shared her encounter with the local elite and the conversation she had with him. Then the VO committee decided to teach him a lesson and the women collectives took it seriously and felt that it was not the problem of Rama Subbamma but it was the problem of all the members of the Seva Gramabhivruddhi samstha, and encouraged her to be bold and support the Telugu Desam surpanch candidate by assisting him in the election campaign, going house-to-house canvassing to all the women member houses and requesting them to cast their vote to their nominee and 6 women also contested for

the panchat ward members finally all of them won the elections. Ramasubbamma told that this time the VO has decided not to expose outwardly and support a particular surpanch publicly so that they can maintain cool relations with everybody of the villagers. But after ramasubbamma's bad experience with the local elite upper caste hegemony, the VO has collectively decided to revoke it and teach the upper caste elite a lesson through demonstration of their collective action to protect their member from potential harassment and danger. The VO Executive committee met the candidate that is contesting for surpanch position on behalf of the Telugudesam party and expressed their support to him and requested him to donate 500 sq.yards of land construct an office for their village organization (VO). He agreed to that proposal, as all the members were willing to cast their votes to him. As a result he won the election and became the surpanch of Uyyalavada village and donated them the promised piece of land for their office purpose.

Some remain poor and some become rich even though their rights are restored accesses to finances are made easy and established agency, voice and enabling environment – why? A space is created in which poor people relate with each other in every day conversations the social values: identity, social acceptance, freedom, solidarity, trust, tolerance, responsibility, friendship and love operate in the context of interpersonal relationships of groups, communities and societies. These values pre-occupy people far more than economic values. The difference is this - the poor who are constantly deliberating their relationships with others, weighing the values that are important to them and assessing the relationships in the light of those values and actively trying to enlarge their adapting, operating, strategic, sustaining, intellectual and service delivery capacities are able to increase their social and human and physical capital. An increasing realization is taking place among the poor in the group-based phenomena that a change in attitudes, values, norms and beliefs is an irreducible minimum to avail the development benefits in the context of pro-poor policy perspective, nurturing the potentialities within the poor. The poor and the poorest are waging active struggle for power and control in social, cultural, political, economic and intellectual spaces and the corresponding dialogue among the poor, poorest, rights and elite/richest. The researcher wants to call this complex phenomenon as “poor-poorest-rights-riches complex”<sup>224</sup>.

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<sup>224</sup> A poor woman becomes poorest out-side the group-based phenomena and whereas the same poor woman becomes the rich and pulls the strongholds of the power structures that suppress her and questions the status quo of the richest in this SAPAP facilitated four-tier social phenomena context. This kind of complex situation is termed as “*poor-poorest-rights-riches*”

Rights are intangible dimensions of development. In the group based (SHG-VO-MMS-ZMS phenomena) the rights are emerging as development opportunities that play the supportive role in the process of enlarging the social enterprise at the individual, group and federation level. Here the institutional capital and the rightful capital are mutually contributing and influencing under the light of the ethical considerations of the facilitators and the participants. The rights are the assets of the poor must be realized should be explored the set of opportunities to feel the “*self-development paradigm*”<sup>225</sup> (a set of attitudes self-esteem, self-confidence, self-commitment and self-reliance, self-motivation, and self-help). A right brings the poor women into the premises of promises and conditionalities. All the rights and entitlements of the poor matters for the capacity development process initiated through social mobilization strategy in the SAPAP context. The capacity to realize and behave on terms with the institutional obligations, responsibilities, the corresponding advancements and the promised power of the rights can be called as the rightful capital of an individual or group or the network.

### **Financial Capital**

It includes both cash holdings of individuals, SHGs, VOs and MMSs, and net trade credit extended to members. Cash, savings, loans and gifts, regular remittances or pensions, and other financial instruments together constitute the financial capital. To facilitate the formation of financial capital, a strong emphasis was placed on training and skill development, SHG members were trained on, conducting meetings, sanctions for non-attendance, election and rotation of group leaders, division of responsibilities for handling of cash, decision making on lending, micro- credit planning, income generating programmes, maintenance of records book keeping, seed capital formation etc. In the same way training of VO leaders took place through the form of monthly meeting of MMS, Mandal level women’s connections and exposure visits. VO leaders were trained on groups formation, conflict resolution within SHGs, bookkeeping and Government programmes. In this process social Capital was formed. Each and every women member who was organized in to the SHGs is not alone she has social relations (horizontal - with her group members and other members of other groups) and vertical -VO EC members and book keepers, CCs, Village network assistant, village activists, and the MBKs and EC members of the MMS and board of directors of Mahila Bank etc. Save a rupee per day is their slogan after nine years this rupee 1, 24, 40,669/- these savings attracted Rs.3, 14, 82,440/- from external resources.-Mahanandi

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<sup>225</sup> A set of attitudes that determines a person’s positive performance, which in turn can be translated into various forms capital. Self-development paradigm is the philosophy embedded in the process of social mobilization. These core human attitudes are nurtured in the three-tier women collectives through stronger interpersonal relationships.

Mandal Podupulakshmi ikya Sangham, Mahanandi. Save a rupee per day is their slogan after nine years this rupee 1, 16, 15,019/-(Savings +interest) these savings attracted Rs. 4, 68, 36,852/-from external resources. - Panyam Mandal Podupulakshmi ikya Sangham, Panyam. Save a rupee per day is their slogan. After 11years the total thrift accumulated was 1, 11, 00,000/- and with an interest 55, 00,000/- that is 1, 66, 00,000/-. These savings attracted Rs. 9, 60, 00,000/-from external resources. - Orvakal Mandal Podupulakshmi Ikya Sangham, Panyam. In fact, SAPAP strategy- capital formation- comprised of several interventions. Each SHG was encouraged to start their own small savings and lend this amount to members with interest. In addition, seed capital was injected by the project into individual SHGs and later into VOs and MMS to increase the capital base of the SHGs. Rules were evolved on SHG lending to members, VO lending to SHGs, and MMS lending to VOs. The groups at different levels were also encouraged to avail loans from other government programmes and NGOs like BASIX.

The sanctioning amount for the loan proposals will be done on the network leaders meeting only. After that people have to get their loan proposal for the next network leaders meeting only. They have 25 VOs in our MMS. 70 network leaders represent these 25 village organizations that bring the MCPs of different SHGs of the respective VOs. All the MCPs (Micro-credit-plans) of all the 20 VO will be presented in the network leaders meeting. Then they have loan sanctioning committee (7members) will sit and see the total demand of the proposals came and what is the total amount that is at hand with the LSC (loan sanction committee). Then before the 70 network leaders only the loan amounts will be sanctioned. There will be heated debates and discussions now and then but finally they will come to conclusion and pass the resolutions but not anywhere. Only it takes place within or among the network leaders meeting.

Once the loans are sanctioned by the loan sanctioning committee before the network leaders no amount, for example every Rs.1000/- will be sanctioned privately or informally. Hence, till now they do not face any kind of pressure or forms of lobbying in sanctioning the loans. It is done on the lines of collective action and common good. Conscious attempts by members to increase group fund through pooling of savings, interest, penalty, and repayments through regular rotation of the capital. No individual priorities or biases are practiced or allowed to exercise. An act of collective response to the SHGs or VOs needs. And the other thing that they do in the network leaders meeting is to review the monthly work progress of CCs because they would be allotted responsibility over a cluster of villages. Community Coordinators (CCs) has freedom to work as the need arises or he/she feels the need to go to a particular village in his cluster area. So whatever he does during the total month at the office, and at his cluster level, he would report before the network leaders meeting when the concerned villages' network leaders will also be there and confirms it or question it. Thirdly the respective network leaders of the VOs so that the MMS leaders will note it down, the need, the VO etc. Then MMS leaders

will act on it later in coordination with that particular cluster level CC or the EC, VO of the respective village. And fourthly, collection of old dues in respective village organizations, detailed discussions if needed will take place. The following Table No-10 gives clues regarding the process of capital formation in the study area.

#### Accumulation of Financial Capital of the selected MMSs

Sl.No	Financial Resouces Accumulated	Mahanandi Mandala Podupulakshmi Ikya Sangham Rs.	Panyam Mandala Podupulakshmi Ikya Sangham Rs	Orvakal Mandala Podupulakshmi Ikya Sangham Rs.
1.	Total savings + Total interest	1,24,40,669	1,16,00,000	1,66,00,000
2.	UNDP seed capital	28,50,000	30,64,400	30,00,000
3.	UNDP SAPAP	8,42,240	7,00,000	19, 00,000
4.	DWACRA	22,23,000	16,88,570	42, 00,000
5.	Mhila bank	7,60,000	24,15,900	2,28,00,000
6.	TTF	11,92,500	11,92,500	42,00,000
7.	CIF	49,68,700	44,14,882	47, 00,000
8.	Matching Grant	-	-	29,00,000
9	Janma Bhoomi	-	-	16,00,000
10.	CCF	-	-	29,00,000
11.	Banks	1,81,01,000	3,18,90,300	4,95, 00,000
12.	SC corporation	5,45,000	2,70,300	11, 00,000
13.	BASIX		12,00,000	42, 00,000
14.	DWMA Watershed		-	47,00,000
	<b>Total</b>	<b>4,39,23,109</b>	<b>5,84,36,852</b>	<b>1,24,30,000</b>

**Table No-10**

For example a woman is not paying the dues in that case mandal EC will go and meet her at her residence and see the actual situation and tries to estimate the real picture so that the committee will take a

decision whether to give her more time, or to sanction some more loan (in case of genuine need and urgency) or if it is identified and proved as a cunning case they do not want to clear the dues due to some false notions then EC VO and EC MMs will plans the course of action to deal it thoroughly because it will teach others as an example of what can if the EC, VO is not in a position to collect the old dues then the EC, MMS will get into the picture. A member gets the loan from other members, from the group internal lending, from the VO, From the Mahila Bank, from Government schemes. One can see the particulars of human capital in selected SAPAP Mandals: Mahanandi, Panyam, and Orvakal.

As Mr. Vijay Mahajan of BASIX, one of the pioneers of India's microcredit movement, has noted, "microcredit pales into insignificance as a 'solution' for poverty alleviation and promotion of livelihoods"<sup>226</sup> This is because the poverty alleviation and sustained increases in income-generating capabilities have to do with accumulation of assets – physical, financial or human. And Microcredit is far too small and far too narrow (in terms of the risks it seeks to mitigate) to aid significantly in that process. This is why Mr. Mahajan wants a strategy that targets what he calls "livelihood finance" that will aid the process of asset accumulation, in which provision of financial services broadly defined (including insurance) forms integral part.

".....in the context of generating employment, sustainable livelihoods and the fight against poverty, microcredit is a palliative and not a panacea that multilateral agencies, international development NGOs and donor governments would make it seem. For sustained growth and poverty alleviation the answers are still old-fashioned- asset accumulation and employment generation. Even main stream development finance is slowly coming to grips with this relative ineffectiveness of microcredit-led strategies, and to that extent micro credit is yesterday's story."<sup>227</sup>

The roots of poverty are not actually grounded in the lack of financial capital alone but virtually it is strongly rooted in the non-financial forces or forms of capital. Inequality, exclusion, injustice, exploitation and various forms of inhuman practices perpetuate due to lack of human, social, moral, aspirational, attitudinal and rightful capital forms. Poverty is a socio-cultural phenomenon; once a person tries to deal with it through dumping unlimited financial capital is palliative but not panacea. Neither "microcredit" nor "livelihood finance" can buy social values, collectivist ethos, transfer human capabilities and gratify the emotional needs of poor

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<sup>226</sup> Economic and Political Weekly, October 8, 2005

<sup>227</sup> *Microcredit, NGOs and Poverty alleviation* by Mritunjyot Mohanty published in The Hindu, Dated November 15, 2005

human beings practically. Even though a poor woman is given livelihood finance without deal with these non-economic forces it will become a prey to these social evils. It cannot even facilitate the process of internalizing a set of positive attitudes within them indeed. Attitudes, norms and values are the by-products of the beliefs that people hold. Human beliefs and behavior goes together. Beliefs are more costly than human life itself because people live for their beliefs and die for their beliefs. One has to understand their religion so that he/she would understand how their beliefs hinder or catalyze their passions, ideologies, and their values rule people, and even when economic interests prevail, they need to be justified by the values kept by them. The reasons why some poor women members are better than others even though equal access to the line of credit is facilitated lies in cultural values that powerfully shape their political, economic and social performance. But the good news is that a set of new beliefs, values, norms and attitudes that enable the poor to overcome poverty can be facilitated in the group-based phenomena. Value formation is an interactive process, and the ‘*culture of talking and listening*’<sup>228</sup> can play a significant part in making these interactions possible.

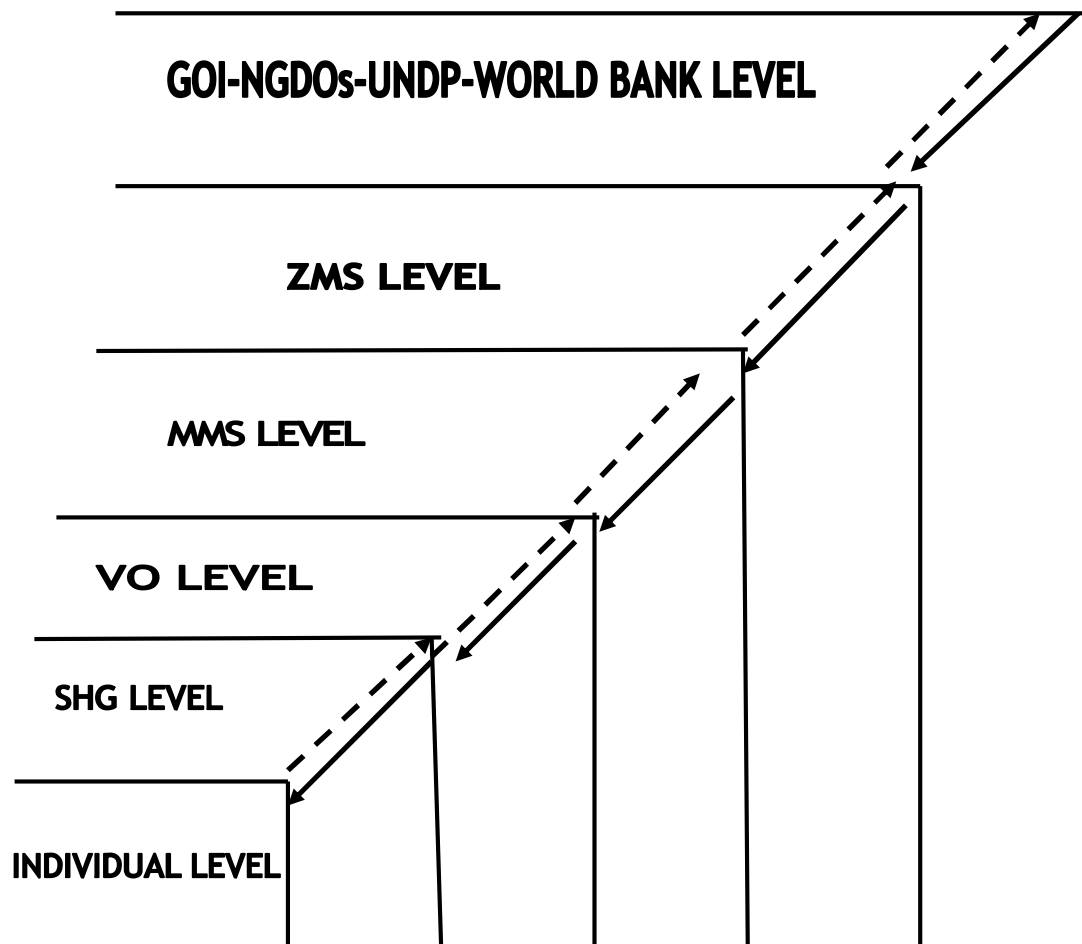
## Capacity Levels

The SAPAP project has provided the necessary inputs for social mobilization, skill development and capital formation to the poor people for organizing themselves through a group approach on the principles of self help and mutual help, homogeneity, democracy, equity and through the entry point of small savings and credit. Capacities have personal, social, cultural, political, economical, psychological and moral dimensions. It needs to be and should be treated from a systemic perspective. Capacities can be suppressed or eroded and at the same time capacities can be facilitated and unleashed. But transferring capacities from one individual to another or SHG to SHG or VO to SHG or MMS to VO is humanly impossible. But the capacity level varies from individual to SHG, SHG to VO, and VO to MMS and MMS to ZMS, and from ZMS to NGDOS, GOAP, GOI World Bank and the broader society levels. Capacity development and capital formation happens through the increased interaction, mutual contribution and enhancement of capacity needs. It is an upward and downward movement of communication of ideas, resources, attitudes, norms, values both shaping and being shaped by proactive, persuasive and systemic relations through which the existing capacities can be mapped, unleashed, harnessed and enhanced. The capacity needs can be realized and the capacity lack, capacity gap, *capacity levels* (see the Flow Chart No-17. p269a), and the inter relationship among the existing capital forms and capacity categories. More creative thinking is needed. Capacity development process is about a change in attitudes,

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<sup>228</sup> Amartya Sen 2004. How does Culture Matters?-, In *Culture and Public Action :A Cross-disciplinary Dialogue on development policy*, ed. V.Rao and M.Walton. Stanford. Stanford University Press.

# Capacity Levels Framework



*SHG – Self Help Group*

*VO – Village Organization (Village level network of SHGs)*

*MMS – Mandal Mahila Samakya (Mandal level women network of VOs)*

*ZMS – Zilla Mahila Samakya (District Level women Network of MMS)*

*GOI – Government of India, NGDO – Non-Governmental Development Organisations*

**Flow-Chart No-17**

This Capacity Level Framework is modeled after “Capacity Development: Conceptual Framework developed by Joe Bolger.

Source: Capacity Development: Why, what and how by Joe Bolger, CIDA, and consultant: Capacity Development Occasional Series, CIDA policy branch Vol.1. No: 1, May 2000.

power relations, and control. Capacity development is a process whereby people, organizations and society as a whole identifies, unleash, strengthens, creates, enhance and maintain or sustain capability categories over time.

### **Individual level**

On various attitudes of the members of a *sangham* the mind-sets and attitudes of the poor women are exposed in the group-based phenomena. And in the socio-economic aspects of human transactions and increased interaction the attitudes are prone to change. Poverty and suffering that these poor women undergo make them to think seriously and reflect and adapt the new attitudes with pleasure. For example a troubling question like- “Who will take care when you are old?” then the comforting answer that generates a positive inclination towards the Sangham is - sangham can answer this question”. The facilitators say an example- Ants with their foresight accumulate grain and preserve it for future. But as human beings who will live for 100 years (if it is assumed) people need more foresight or future plan than ants do. There is a saying in Telugu: “*dubara Vaddu-podupu muddu*” this saying means quit lavish expenditure and thrift is admirable. There is a popular saying: “*kutchamma kudabedithe matchamma maayamtchesindata*”. This means that a woman called kuchamma saved money, but a witch called matchamma makes that saved money disappear. In this context the meaning of this saying is that the members whose families do have the unhealthy habits like playing cards, adulterers, smokers, alcoholics, sickness and women with many children etc., will fail to do thrift.

“*pedarali jeevitham kashtala kadalilantidi- ontariga odduku tchratam Kashtam*” which means the life of a poor woman is like an ocean of difficulties she cannot cross it alone. It is easy for the poor women if they gather together as sangham to cross that ocean of difficulties. “*balavanthamaina pamu chaliceemal chethachkki chavade sumathi*” which means a strong snakes when fall into the hands of collectives of ants then it would die. In the similar lines poverty can be chased out when the entire poor are get organized. Then coming to self-reliance: they say that Sun shines on its own. Light comes from the Sun. It makes the world enjoy its light, whereas the Moon is visible when the sunshine sheds on it. In the similar lines people whose life is self-reliant can show the survival way to others too. But who depend on others will become helpless when they do not get help from others. A mother teaches her son how to walk. It doesn’t mean that once the child is grown up should ride on the mother’s shoulders. In the similar way the sangham should achieve the self-sustainability as soon as it can.

### **SHG level**

SHG is the building block of the women collectives. Once a poor woman comes into a sangham/SHG she finds her relational ends are met because of the commonalities and collective ethos. Her emotional needs are gratified,

gets exposed to co-operative skills of her fellow women – greeting, smiling, caring, patient listening, sharing treating her nicely. She receives development information, members opens their silent conflicts, attention of other fellow members. Awareness levels member's control over labor, resources, reproduction, body, decision making process, reducing caste barriers, improve communication, cleanliness, self-confidence, group consensus, increasing exposure, new meanings, new attitudes, new values, norms, new habits and reorientation boldness, stability, self-respect, collective action, collective learning, support, available loans, counseling, training, group discussion, collective action leads to internalization of the shared values takes place. As a result formation of various forms of capital at the individual-SHG-VO-MMS-ZMS levels takes place

### **Village Organisation Level**

VO is a formal network of all the SHGs in a village through acquiring a legal status by getting registered under the MACS Act, 1995 or Registration of Societies Act, 1860. All members of the SHGs in the village constitute the General Body of the VO. It mainly functions through an Executive Committee and a Representative General Body, which meets regularly at an appointed fixed date, time and place. Normally, they meet once in a month. Apart from reviewing the performance of SHGs in the village and the services rendered by the activists and specialists like CHA (Community Health Activists), LSHA (Live Stock Health Activists), EA (Education Activists), bookkeepers, auditors etc., the VO also take initiatives in forming the new groups, accessing government programs and services for members and arrange training for activists and SHG members/leaders periodically. It is also contemplated that the VO would act as a financial intermediary for SHGs and the banks. In fact, the VO will be the nerve center of all the SHGs and their members in the village and serve as a platform to express and exchange their ideas, unity, strength and solidarity for taking up common issues/works for social and economic development of poor families and their concerns in the process of development. The General Body of the VO that is all the members of the SHGs in the village would meet once in a half-year to discuss about the progress of SHGs and other pre-fixed agenda items. Truly, the Village Organization is developed as effective democratic peoples' organization for serving the cause of the poor both socially and economically.

While the SHGs is still a well-accepted unit basically to address the problems of the poor, the federation of the SHGs at the village level has several distinctive advantages as a CBO for the purpose the important characteristics of the VO and its advantages are VO is a legal entity and a federation of SHGs in the village. Mainly, it acts as an intermediary between the SHGs and developmental agencies and other organizations, for achieving the goals. Its area of operations covers the entire village (all poor families) and developed into a viable unit which is maintaining its own office and paying the village network assistant (VNA)/ an accountant to

the VO and also provide essential services like health, education, veterinary etc., in a limited way. The SHGs and their members treat it as a nerve center for addressing all the common problems of the poor in the village and also serve as a good platform to express ideas and exchange information. It serves as a wider canvas to throw leadership qualities and managerial talent, which leads to good governance of the “people’s organizations” and provide better counseling to the individual members. VO disciplines the groups and their members with a commanding voice and with an extra peer pressure. The VO also tackles serious cases of loan defaults reported by the SHGs competently.

A good micro credit plan (MCP) serves as an optimum unit for planning the developmental activities for the poor considering their social, economic and others factors. For example, it can be integrated later with the SAP – Service Area Plan of the financing branch indication the infrastructural needs also can be prepared for the entire village and the same can be used also for taking up income generating activities/micro enterprises on a cluster basis as per the resource availability. It serves as a village unit as an entry point for various social and financial services by the outside organizations/agencies is more convenient and feasible. VO provides ample scope for minimizing the cost of servicing the poor for any outside organization and more so for the financing bank in view of the possible consolidation of small accounts of SHGs through the system of VO. Transaction cost for the SHGs/members will be reduced considerably because the services are rendered through the VO since the loan transactions are conducted at the village itself. The expenditure in respect of unwarranted visits to bank, stamp duty, documentation is minimized. It is acting as a balancing center for all the SHGs in the village for managing their financial resources. Ample scope exists for addressing common problems especially the Social and Community problems in an effective and forceful fashion. Being a federal body, it can use the strengths of different SHGs to its advantage for extending services to the poor people and at the same time it can absorb the weaknesses of SHGs to a great extent. Although a federation of SHGs the VO is very nearer to the people as it is situated in the village itself. Thus, the financing bank/Governmental agencies and others would continue to have closer links with the SHGs/Poor people as hitherto through the system of VO in a more effective fashion.

The following Table No-11 gives the few insights regarding the variations in the capacities at different levels of women collectives facilitated by the SAPAP project in the study area.

## Different Capacity Levels of the Women Members

Sl.No	Level Of Capacity	Functional aspects	Implications
1	- UNDP, WORLD BANK - GOAP, - NGDOs	- Catalyst & Facilitators	- Positive change in the SAPAP S area - Hire Govt. officials outside their jobs - Pro-poor policy implementation - Design & Support the pro-poor policy
2,	ZMS	- Political support - Lobbying at the District level - Government administration - Strategic support to the MMS - Raise awareness about specific issues	- Support to the MMSs - Leadership development - Equipping the MMS leaders to function well - Scale up activities and create synergy - Advocacy and lobbying - Create critical mass action leading to improvements
3.	MMS	- Micro Finance Functions - Audit of V.Os - OU between project and MMS	- Capacity Building of VOs - Support to VOs - Monitoring of CCs work - Coordinate support and funds from donors, and Govt. agencies
4.	V.O.	- Arrange Credit to the SHG - Book Keeping - Coverage POP & Poor into SHG	- Social Action - Coverage POP & Poor - Micro- Credit Plan(MCP) - Involvement in village development activities. - Motivate and generate solidarity with the women who confront seemingly overwhelming problems at the local level
5.	SHG	- Savings and Credit - Self Mobilisation - Membership in V.O.	- Linkage Development - Book Keeping
6.	Individual	- Household - at workplace	- Consumption needs - Children Education - Income generating activities - Health needs

**Table No-11**

## **Mandal Mahila Samakya (MMS) level**

Similarly, the MMS serves as a network of all the Village Organizations at the Mandal Level. It mainly functions through the General Body and an executive committee whose members are drawn from VOs/SHGs as per bylaws, which provides for a balanced representation. The main functions attended by the MMS are designing and execution of training programs for SHG members/leaders, VO Committee members, field functionaries, bookkeepers etc., apart from identifying and executing the action plan on various common issues pertaining to the poor people in the village. It also establishes close links with Government agencies and other development partners that is NGDOs/VAs. The MMS could act as a channel for routing the funds/grants by the Govt. agencies to the poor people through the VOs and SHGs. The MMS would provide audit service to all the VOs and SHGs. Finally, the MMS would monitor the progress of all SHGs (VO-wise) and provide consolidated progress statements periodically to the Project Office at the district and state levels. The General Body of MMS consists of the representatives of all the SHGs and the VOs would meet once in 6 months to discuss about the progress of SHGs/VOs and other pre-fixed agenda issues relating to further development. In fact, the MMS is an effective body to take-up the relevant macro issues concerning social, economic and political development of the poor people in the mandal apart from providing supportive role for capacity building and audit services.

At this level a range of operations are taken up – reasoning, research, identifying the needy, planning, implementing, team work, group singing, organizational frames, shared responsibility, willing partnerships, satisfaction, gratified emotional needs, evolving ideas of quality life, debate about the rights, greeting mannerisms, health rules, delighted moral obligations, managing conflict, improved knowledge base, character formation, improved income/cash flow, satisfied emotional needs and mutual support, collective action, fellow women's attempts to change their situation, extra efforts to learn and improve the living conditions, by initiation, by seeking some examples around them etc. At SHG Level operational aspects there are certain limitations for the members to address various issues. The ideas, resources, support, size of the credit accessibility, increase cooperation and the voice and exit options, and the capacity to create critical mass action leading to policy change and other improvements increases from the individual to SHG, SHG to VO, VO to MMS, MMS to ZMS, ZMS to the broader NGDO, GOAP, UNDP and WORLD BANK levels. A fund flows down to the individual women from the higher group/network levels. In response to that interest and principal amount are going back to the group/network levels in the form of repayments. Ideas and innovations are generated at the grassroots which are recognized and replicated elsewhere. For example the MMS has the capability to make the capacity to motivate and generate solidarity with the women who confront seemingly overwhelming problems at the local level policies to impact the child labor, *ghasam*, unsociability, rehabilitating the widows, meetings, exposure –trips, training, domestic violence, child marriages, factions casteism, hunger,

corruption feudalism and the social values visible forms of social discriminations all these things a single SHG cannot address in a village.

It is in the SAPAP strategy of social mobilization through social guidance the poor women individuals, are organized into groups, networks, and agencies to address their social, emotional and economic and human development needs through the increased systemic interactions and collective action. Capacity development and capital formation happens through an increased interaction, mutual contribution and enhancement of capacity needs. It is an upward, horizontal and downward movement of communication of ideas, resources, attitudes, norms, values both shaping and being shaped by pro-active, persuasive and systemic relations through which the existing capacities can be mapped, unleashed, harnessed and enhanced. The process of *capital formation* involves both the economic and non-economic forces.

It has both hard and soft dimensions. There are various dimensions of capital: social, moral, attitudinal, rightful, aspirational, intellectual, institutional, structural, human, rightful, financial, physical and cultural capital etc. All these forms of capital are inter-related and closely knitted, mutually edifying and influencing. One cannot isolate a particular form of capital and interpret it without looking at the inputs from other forms of capital. Hence understanding the process of the capital formation is crucial in interpreting the web of relationships in a socio-cultural setting. Capital formation will not happen in vacuum on its own. But it happens in the context of the relationships among individuals within groups, among groups and networks. The social, moral and economic aspects of human interaction shape the process of capital formation. Moral values serve as the core substance for motivation, attitudes, aspirations, symbolic exchange, coordination, and structures and best practices and improved performances that serve inter-relational ends. One form of capital can be converted into other forms of capital.

## Summary and Conclusion

The present study-“*Organizations, processes and changing power relations: a study of UNDP aided project area in Kurnool District AP*” comes under the sub-field of anthropology of development. The South Asia Poverty Alleviation Programme (SAPAP) project was the result of political commitment expressed by the Heads of Governments and States of the region at the sixth South Asian Association for Regional Cooperation (SAARC) Summit back in 1991. The UNDP came forward to extend the required development assistance and launched the South Asia Poverty Alleviation Programme (SAPAP) with a radical conceptual framework for poverty alleviation through social mobilisation and empowerment in cooperation with national Governments and local credible development NGOs as implementing agencies in the region. Its purposes were to: (a) enhance the national capacities for integration of growth and poverty alleviation policies; (b) demonstrate the feasibility of functioning of social mobilization mechanisms in each of the participating countries; and (c) enhance the national capacities for participatory monitoring of poverty programmes.

SAPAP was started in November 1994 in the state of Andhra Pradesh in three drought-prone districts: Mahaboobnagar, Kurnool and Ananthapoor with focus on enabling the voiceless to build their own participatory organizations for poverty alleviation. The project attempted to alleviate poverty by handing over the organization and management of the developmental affairs to the village community. The objective was empowerment of the disadvantaged sections, especially women and the landless through the triad of social organization, skill development and capital formation. The project used thrift as an entry point. Programs are largely implemented through local NGOs and grassroots people’s institutions. The poor women in the 7 SAPAP mandals in Kurnool were organized at three levels, hamlet /sub-hamlet level through small homogenous self help group (SHGs), village level through village level organisation (VOs) and the mandal level through the Mahila Mandal Samakyas (MMSs). Hence the researcher have selected Kurnool district for the present study, particularly the Orvakal, Panyam and Mahanandi mandals because of the geographical proximity, and the experimentation nature. Orvakal is adapted by a project officer even though NGO HERSELF was there in the initial stage of project implementation, later it was requested to adapt a mandal of its own because the project officer lives in Kurnool and Orvakal is nearer to Kurnool, and she wanted to focus on it intensively. MERIBA, a senior NGO has already been working in Panyam mandal. HERSELF had adapted Mahanandi mandal. The researcher has chosen one village from each mandal.

The researcher attempted to capture the women's own perception of what change has happened and through what processes. Being the passive victims of poverty and oppression do all women are actively trying to change their situation each and every day seriously? How far the mutual support, skill building, leadership development and easy access to finance expanding women's ability to changed their situation? How the expanding social capital (access to social support from friends) independent economic resource and access to leadership position within these local self-governing institutions influence their cultural and political identity? How the deeply entrenched caste attitudes are changing due to the women's exposure to these, self-help, self administered and self managed local institutions or women collectives? What are the capacities that are up graded? What are the new capacities developed? How these upgraded and newly developed capacities are expanding their opportunities to overcome their poverty, powerlessness, and injustice and inequality in their local socio-cultural context? How the power relations are restructured due to personal transformation leading to greater awareness of women of their strategic gender and other interests, as well as enhanced control over resources, their lives and public decision-making process?

### **Research objectives**

1. To understand the processes called social mobilization, capacity development and capital formation
2. To delineate how SAPAP project staff and the NGDOs actually facilitated these processes among the poor women in the study area?
3. To know how the group-based phenomena shape and influence the attitudes, aspirations and capabilities and agency of the poor women?
4. To analyze the changing power relations and the process of capital formation due to enhanced capacities of the women collectives' in the study area.

Committed and experienced NGDOs –like MERIBA, WCUSS and HERSELF were already working in these selected mandals. In addition to that the Chief Minister of Andhra Pradesh and the Prime Minister of India were elected from neighboring mandals- Panyam, and Nandyal of Kurnool District. It also narrates the divine coincidences in the historical context of SHG movement in India mutually aided cooperative societies act, 1995. Social Mobilization process in the SAPAP project area in Kurnool District can be divided under: Reconnaissance Phase, Sensitization Phase, Institution Development Phase and Consolidation phase. Capital formation resulted with the formation of women-owned organisations- SHGs, networks such as Village organizations, and Mandal Mahila Samakyas and Zilla Mahila Samakya.

In the SAPAP project period the grassroots community volunteers, bookkeepers, barefoot professionals were given top priority because these are the people that are always available to the local poor women in times of need and advice. In the long run they became the mandal level coordinators and are doing well now. Their adapting, strategic, sustaining and service delivery and intellectual capacities are developed considerably. They emerged as human capital. NGDOs have long-standing service credibility and grassroots experience with the poor in their operational area. This in fact saved their time and straight away took the concept and philosophy of the SAPAP to the poor women, where as in the areas where NGDO did not operate it took time to develop rapport and establish trust and positive relationships. NGDOs played a key role in mobilizing the grassroots community volunteers, barefoot professional and committed young men who are really motivated by the supportive role and exemplary work of the NGDOs in their communities. SAPAP did not attract people by dumping money. It achieved success by showing personal care, giving social guidance and required motivation, helping the poor, educating them on the ways how they have been exploited, and raising the awareness about the need for thrift, voluntary action, mutual help, and collective action.

The facilitation of the SHGs, VOs and MMS were taken place through the NGOs and UNDP project staff with a clear-cut understanding, dialogue and need-based perception by the local poor women themselves. What are the reasons for problems of the poor women?, How to overcome the hindrances? All these aspects were discussed on repeated informal interactions by the project staff and NGO personnel. Then, the need for thrift, unity, poor people's organizations and collective action to meet the challenges faced by the poor women in everyday life are realized and articulated well enough. The SHGs, VOs village level federations and MMS were formed as the poor women realize the need for village level federation and proper representation from all the SHGs of a village to increase voice and power of the poor women collectives to exercise the 'exit' etc. The SAPAP's approach was to facilitate the poor women's organizations and to make them realize the reasons for their poverty and suffering to raise their awareness levels of the need for their collective action and mutual cooperation in their personal and collective struggle against the poverty and suffering.

It is all about the facilitators, the sets of questions and positive attitudes that they carry with them that unlock, unleash the hidden human capabilities among the poor. Repeated visits, increased interaction and their ability to create a feeling of trust and legitimacy create the meaning, direction and purpose among the poor. The partnering NGDOs and the SAPAP staff confessed the capacity to create the trust (service delivery capacity) and identifying himself with the poor women finding a kind word, a friendly smile, a cheerful greeting, an encouraging thought, a courageous act, and a thoughtful favor and the ability to create the trust etc increased their effectiveness in their work with women collectives. It worked wonders. Then the poor started sharing their

pain and sufferings, telling the reasons (sometimes accurate) and solutions also, they say that they just played the supportive role and started learning from poor many lessons.

The poor stumble in improving their economic conditions even though their access to finances is made so easy because the decisions they take may fail due to multiple reasons. The size of the family, demand in the market, high expenditure of the family, lot of health problems, lack of recognition and suffer with social stigma. No habit of taking loans, the fear of failure, small amounts of loans are taken ultimately the lack of self-confidence is the underlying reason that fails them to go for big loans and take risqué. If the decision and actual implementation is done properly but still lack the technical knowledge like insuring the crop, life, vehicle, assets, sheep, (it is surprised to know that the goats, donkeys are not allowed to insure those animals to the respective government-insuring agency). Then fail in coping with contingencies etc., push them in a helpless condition and get depressed.

The project is specifically targeted at women and as a consequence women now comprise 100% of the members. With this clear focus on gender, the advances in women's empowerment have been considerable. Though illiterate, the awareness of the women is high. The self-help groups are throwing up a new group of women leaders who are showing extraordinary leadership and management skills. Women's self-confidence and self-respect has increased. The greatest benefit seen by women has been the opportunity to save, providing them with a sense of security and access to consumption and emergency loans which has to a large extent released women from subservience to the money lender and given them back their dignity and self-respect. Women proudly say that they can now decide what wage they will work from. So women are gradually gaining control over various aspects of their lives. Women feel that they have gained more credibility with men and have made some gains in status within the family and they ascribed this to their capacity to contribute more to the family income. Some women even acknowledge some change in gender roles with men taking on household tasks and preparing meals when the women are out at meetings. They have also experienced less interference by men in women's affairs since they have been members of groups. Women have become more confident in interacting with men, particularly officials.

Thrift as an entry strategy has created a base for the poor women to get organized to talk about their personal, social, political and economic issues are all discussed and debated at length among the poor and illiterate. Once their aspirations were nullified but now revived. Once their health, nutrition, social, emotional, security and educational needs are challenged and damaged severely by the devastating power of poverty but now these things are on the agenda for discussion and deliberate action for the members of the sanghams.

In the initial stage the relationships were really problematic women used to tell us that they are willing to pay but not willing to attend the group meetings due to practical problems at home. For example in those days, ten years before women's situations in the family and in the society were really miserable. Women used to fear their husbands, parent-in-laws, men and neighbors and even to go to their native place. They were shy and suffer with inferiority complex because of their attendance at the SHG meetings leaving their kids with in-laws, but they were not able to control etc. Some were beaten by their husbands due to their regularity in attending the meeting even though they were warned severely, not to attend the group meetings, still some women were attending the meetings secretly and feeling insecure that her husband might know her participation in group meeting. Some active women used to go and request other members' husbands to allow her for some time to attend the group meetings.

The present study describes the philosophy and processes of social mobilization and capacity development tries to seek the answer for how questions of capability enhancement are taking place in the group based phenomena. The present study uses the capacity development framework to understand the poverty alleviation programme in SAPAP study area. For analytical purpose the capacity development process is divided into five different phases: burial phase, unleashing phase, participation and partnership phase, ownership phase and leadership phase.

### **Burial phase**

This phase narrates how negative attitudes are framed around the past bad experiences. These bad attitudes are contagious and their entire personal lives are ruined. It contributes to fear, inferiority, self-humiliation, addiction to harmful habits, unethical behavior, learning disability, and poverty, vulnerability, isolation, physical weakness, mental sickness in many ways. In the long run, under the influence of these negative attitudes the human capacity categories were denied, buried and unexplored and results in grave deprivation and helpless and hopeless situation

### **Unleashing phase**

SAPAP targeted the mind-sets of the poor, carefully facilitating the positive attitudes among the poor individuals. Its major concern was collective action and capacity development. Majority of the Project fund was going to the project personnel. Bank linkages to these SHGs were not a threat because the main aim of the groups was to raise their 'voice' and 'exit'. Majority of the poor women it is irrelevant, keep poor view of the MMS and VO, they still think that they have to fight the poverty alone, or on their own. Visiting the groups, and

facilitation through social guidance was mandatory, was strictly monitored. Bottom-up approach with officer in the villages and poor in the center was making the need-based choices.

SAPAP staff and the NGDOs used to spend quality time with the sanghams, members giving them the required guidance. The community volunteers, barefoot professionals were recruited from the villages irrespective of their educational background, their zeal, moral responsibility, passion, self motivation was their qualifications to work for the poor. These volunteers were encouraged to attend the training programs. In addition to that they were trained on the site informal training at the same time formal training were also given. The work type was based on the context-specific needs identified, realized by the poor and the poorest. The project officers, staff, barefoot professionals, community volunteers all were poor people conscious. here in this project the local situation, challenges, social issues natural resources, peoples' problem, were given the top priority. The project officer, NGDOs and the community volunteers used to work together like the colleagues, coworkers and team members. Hence the identity, recognition, emotional gratification, enough encouragement pushed them from their own work and freedom, creativity, risk taking, full authority, official support and all the needed inputs are given to the NGOs, CVs and the barefoot professionals who were from the community themselves.

### **Participation and partnering phase**

Clear cut-detailed training norms, rules, food, and payment of the daily wage for the number of days the poor women were away from their work, travel charges were given to them. The training programmes generally took place at the MMS office in their mandal head quarter. The neighboring groups also aspire for the same. SHG, VO, MMS level trainings were very carefully planned and need-based trainings were given. Project officers were really drawn from the rich grassroots working experience and were given 4 mandals as their area of operation. Project officers were very close to the grassroots community volunteers and the poor. Specific work – exclusively – sanghams, facilitating the purpose big picture of the sanghams day and night – social guidance was offered to the context specific needs and it was very effective.

This phase is characterized by patient listening, information dissemination, purpose, direction, collectively defined goals, increasing list of achievements, bargaining, negotiating, networking, sharing and acceptance. Learning humility, discipline, punctuality, cleanliness, moral values, and self-confidence helps the poor women with added courage. At the core of the self-help groups is the collective and voluntary responsibility along with practical reciprocity: "I'll help you if you help me and let us help the needy too; let's face these problems together that none of us can face alone. And let us together help together the helpless and needy too". The participatory poor women's organizations (informal and formal) are bound together by

reciprocity, cooperation and voluntarism. The SAPAP project defined the “self-help” as “as-a-group-let-us-together-help-the-neediest-poor-woman”. Women in the project area say that Self-help-groups (SHGs) are the foundation for the village organizations (VOs). The VOs serve as walls where as the MMS stands as the roof for all the women in that respective mandal. It is found that SHGs are facilitated with the fervor of high moral seriousness of the UNDP SAPAP staff and the selected NGOs in Kurnool District.

### **Ownership phase**

This phase of capacity development is marked by the strategic capacities – communication, collective decision making, enforcing norms, networking and managing partnerships, managerial skills at the individual level and four –tier women collectives - SHG level, VO level ,MMS level and ZMS level. This phase represents women collectives and their personal collective vision and mission. It determines the future course of collective action and direction which is a very useful and important for development of women organisation. The researcher attempted to describe the women’s exercise of the imagination, dreaming of their future setting goals, initiate the dialogue between the tradition and aspirations, the struggle for power and control, the influence of culture and history, the emergence of new values and attitudes.

### **Leadership Phase**

This phase of capacity development process in women collectives is underscored by the honest, inspired and committed voluntary efforts of the poor women that indicate their enlarged sustaining capacities – facilitation, organizational skills, building legitimacy & credibility, conflict resolution and managing change and service delivery capacities – cooperative skills, capability to create feelings of trust, advocacy, training courses, and foster enabling environment for civil society. Their thinking is broadened they accept the responsibilities and take extra pains. Shifting of their thinking from the SHG level to VO level and MMS level to ZMS level takes place. Women’s operational capacities and sustaining capacities and strategic capacities are improved in this phase. A woman enjoys lot of trust, influence, acceptance, friendship of many members of the *sangham*. Personal motivation, commitment and convictions and courage are maintained at this stage. Formation of moral capital, intellectual capital and social capital is the dominant features in this stage.

### **Changing power relations**

Member-owned organizations could facilitate the process of institutionalizing such a change by transferring power to the women. These organizations when they are federated at village level, mandal and even Zilla level increased their participation and ownership levels and resulted in enhances the effectiveness of

service delivery mechanism at grassroots level. It brought about real change in the local communities. SAPAP project has indeed enabled women to push social boundaries in favor of women, thereby expanding women members' (and their girl children's) chances of survival and control over (their) labor, resources, reproduction, body and decision making processes. Its strong focus on working with Dalit women and with a gender and caste perspective, has also contributed to reducing caste barriers against Dalit women to the considerable extent.

### **Women status at the household**

Group participation has brought changes in patterns of decision-making. The dominant role of 'the male' has declined and joint decision-making has gained ground with regard to decisions relating to savings. In the cases of health care and the number of children to have, the dominance of men taking decisions alone has shifted slightly to that of women deciding what to do on their own. The space for joint decision-making has not been enlarged. In fact, the dangerous change is that such space has declined and individual decision-making, either by women alone or men alone, has increased with regard to family planning and the spacing of children. This indicates that group participation is contributing more to individual decision-making than to joint decision-making. This might have strained relationships between wives and husbands on the home front

### **Mobility**

UNDP's support to NGOs and women's groups was not only for micro-credit and income generation but also for empowering women. Two points need to be noted here. Women, on the one hand, had more mobility and could participate freely in public activities related to going to the bank, attending meetings, visiting government officials, going as CRP etc. But when it came to other issues like demanding equal wages for equal work of equal quality, or having complete control of their incomes and assets, there was a lot of work that needed to be done, both by empowering women themselves as well as engendering their men. Highest achievements are made with respect to mobility, breaking of gender division of productive labor, access to their own savings, access to friendship outside their family and access to leadership positions in gram panchayats.

### **Mental spaces**

Poor are giving top priority and attributing and assigning the great responsibility and keep their trust, knowledge asset or economy mental alertness, and ability to interact with the grassroots intelligentsia. Self-motivated, service spirited women leaders, CCs, MBKs, VNA, bookkeepers' matters for the improved initiatives, access, and support for the poor in both homogeneous and mixed groups. The minds of the members are loaded with the feelings of Unity, self-power, self-reliance, full-pledged transparency, democratic decision

making process, good leadership, leader that persevere for good and the best. Capacity to solve the problems, enforcing the norms, conditions, parameters, proper future plans, (planning education, insurance, livelihood-enhancement, food-security, improved health, housing etc.), vision-developing, development (enlarged trust, support, confidence, assets etc.) good qualities of the sangham that keep the sangham more sustainable. Meetings are like breath of the sanghams.

Health rules, delighted moral obligations, managing conflict, improved knowledge base, character formation, improved income/cash flow, satisfied emotional needs and mutual support, collective action, fellow women's attempts to change their situation. Enough opportunities are created to aspire for true change. Many women really succeeded in enlarging their capabilities by overcoming fear, shyness and taking responsibility and investing in self improvement and lot of change in eating, dressing habits, way of communications, quality family relations.

### **Economic spaces**

These upgraded and newly developed capacities are expanding their opportunities to overcome their poverty, powerlessness, and injustice and inequality in their local socio-cultural context. Different employment opportunities are created to her grown –up children by taking big loans and joint-family context, the mental unity, security parental monitoring, mutual understanding, collective decision, work delegation, attending all the work needs on time. Hence, the big family structures are coming up as the loans are accessed in multiple doses. If one venture fails, the other venture succeeds because the children will take up multiple income generating activities such as agriculture, buffaloes, vegetables, hotel, auto etc.

Whereas in the micro – family context they have the tight fight against their poverty; The scope is very less because the number of working people are two or less, hence to generate income, to take new income generation activities it is quite difficult to manage the risk, failure and contingencies. They should have the knowledge of sure way to get income to make the repayment schedules. The members' mental profile consists of the aspirations to come up in life, aiming for good income generating activity, preparing the MCP, expressing the need for big loan, being accepted by the sangham. Taking big loan and creating the intended asset, insuring that asset to the insurance company and working to make the progress toward the goal, saving the money to repay the loan installments and some money to the family consumption. All this gives rise to a complex phenomenon of organized behavior insists enhancement of the managerial, productive and social skills of the individual.

Small scale business, technical level undertaking, dairy activity, auto are succeeding in improving their financial condition when compared to agri-based activities in the rain fed area of the project area. Apart from assets or financial assets the big and small families are able to create educational enlargement of the children of poor is taking place. This is very common to all the poor (both big and small) families. Majority of the poor women aspires to become the member of homogeneous groups, in times of unavailability, location proximity they go for (both lower and higher caste women) mixed groups. Then coming to social justice, voice, accesses to finances and mutual support are less when compared to the homogeneous groups. Even though there are norms, pro-poor policies are there to keep the poor, lower caste members on level playing field.

### **Political spaces**

SHGs as an informal institutions have the less capacity to voice the needs of the communities where as VOs do. The political process picks up momentum with the SHGs being federated into village organizations and also establishing links with local self-governing bodies. The operations of village organization are expanded beyond transacting money to include local concerns about the quality of life of the community. Women collectives were used as lobbyist groups over the politicians, government line departments and the corrupted officials. Concerned not only with the economics, the approach was holistic strengthening the poor people's organizations and the human capital drawn from the local members' families only. The latter perhaps was left to local Development NGOs, CBOs, etc. as far as possible. Because the government has the power and resources, the NGOs have the direct contact and the know-how of working with the poor in the field.

### **Socio-cultural spaces**

The deeply entrenched caste attitudes are changing due to the women's right exposure to these, self-help, self-administered and self-managed women collectives. Poor women is actively trying to change their situation each and every day seriously because of social guidance, informal institutional support and an institutional credit line creates a space of opportunities and chances to aspire and advance a little advancement in any form of capital will have implications on other forms of capital. Moral capital plays the key role in setting the phase for all the social mobilization, social guidance and capacity development and capital formation in fulfilling the relational ends. A member's moral capital is directly proportional to the enlargement of her attitudinal capital, social capital, and aspirational and all other capital forms. If moral capital depletes at the individual, SHG, VO and MMS then the trust diminishes and the cost of communication, transaction and all other operational costs rapidly increase. In the same way all other capital forms will be broken and devolved gradually. Hence the power relations are restructured due to personal transformation leading to greater awareness of women of their strategic gender and other interests, as well as enhanced control over resources,

their lives and public decision-making process. the mutual support, skill building, leadership development and easy access to finance expanding the women's ability to change their situation considerably.

SAPAP has created SHG-VO-MMS collective spaces that facilitated women's personal transformation leading to greater awareness of their strategic gender and other interests, as well as enhanced control over resources, their lives and public decision-making processes. Irrespective of women coming from different caste, class headship, age, physical abilities and religious backgrounds, they are enabled to challenge the power relations in different institutional sites: family, community, work place, local bodies and public spaces.

### **Deliverance from debt-bondage**

As a result, formation of physical assets like building their own house, purchasing land, increased cattle, free from debt-bondage, improved educational standards for her children, improved health, supportive power structures of SHG VOs, MMS. The poor women participatory organizations created spaces to do active struggle to improve their self-confidence, self-esteem, self-management, self-governance and self-administrative skills and yielding practical results and manifested social phenomena altogether constitutes the enabling environment for the poor and the poorest to aspire for change, power, control, dignity and quality life. Hundreds of Child labor was mainstreamed into the schools.

### **Post-SAPAP project period**

World Bank Aided Velugu project was launched in Andhra Pradesh with intention scaling up the SAPAP model and replicates the SAPAP lessons. Later it was called as Indira Kranthi Padham (IKP). Since the inceptions of this project the role of local NGOs were ignored. The fundamental assumption was that the women CBOs that is VOs and MMS that the Project is going to facilitate would take full pledged role of NGOs and serve as intermediary and supportive organizations between the poor and the Government. The community coordinators are recruited from the University graduates – postgraduates. They treat it as their job so they come to office on time and available only in the office hours – hierarchy. Work delegation, bureaucratic attitudes came into operation, red-tapism, and the sometimes, the CC is not really in a position to understand the poor women's situation; he is not in a position to give the needed guidance. The work is based on the officer's needs, project targets, fixed time frames, politician's pressures, and politicized and publicized project coverage.

Actual work starts in the evening hours – but by that time this CC go home and take rest. The poor come home in the evenings, their sangham meetings will happen only in the night timings. Some times their group discussion may prolong and it may continue all through the night also. It takes patience, commitment and real

desire to work for the upliftment of the poor. It needs passion, mutual learning, cooperative skills and flexibility. But the CCs were given work assignments which are to be undertaken by the clerks' office staff of the line departments and the actual focus is missing in here.

The material is same as SAPAP theme, but the methods are different. For example, the material is given in less time, hence, the members are not able to grasp the message and apply it practically. There is enough budgets for training but they are not successful. Project Officers are coming to the mandal level headquarters not because they care for the women collectives, but they are very careful about their job targets, looking for the required statistical data available from the mandal level project staff but not reaching the grassroots. General work pensions, Indiramma Illu (Housing scheme), bank linkage, child labor, fixed time frames, pressure from the project officers, not able to do justice to SHGs for which they are assigned indeed. Results are main; lot of diversification, there is lot of delegation of clerical work from the government officials to the mandal, cluster and village level assistants to the women collectives. It is replacing their actual work. Lot of injustice is done to the poor women by not being able to available to the actual poor women in times of needs.

The poor women and their collectives are here the channels of gathering for audience, the vast coverage but lack of trained and self-motivated staff. But their actual needs, burning problems, struggling areas, survival strategies, supportive mechanism, and hidden threats are not exposed and discussed. If at all they are realized, just simply they are ignored. Concerned with the project goals, checklist, not situation specific, but women collectives like SHGs, VOs and MMS are used as the post boxes for delivering the information and services. Human capital is recruited depending on their academic credentials and irrespective of their grassroots experience. (Not applicable in the SAPAP project area) IKP did not involve the NGOs who have social focus and local sensitivity, added local rapport, it takes time to build the rapport, understand the local social and cultural situations to facilitate the collective action to address the power structures. Its major focus is on creating assets, increasing the access to larger loans, but not develops their capacities, limited to thrift and credit groups. The project personnel along with the NGDOs used to spend most of the time at the doorsteps of the poor, discussing, planning and mapping the portfolio of opportunities for the poor women.

But the truth is that the poor women are organized around the fulcrum of thrift and credit but the capacity development of the poor women is ignored. The project, rules from above, and the designers of the project do Norm-setting. The members out of great satisfaction offer volunteering and sacrificial services the part of shared responsibility is decreasing. Micro-credit is the pivot around which organization takes place; its ability to alleviate poverty/empower is limited. The project staff ignored the core operational values among the members of the SHGs-Unity, Self –Help, transparency, norm-setting, social values, mutual help, pro-poor

policing and democratic decision making in the process of social mobilization. The need for collective action, developing voice, power and control are the missing link because groups are facilitated on the lines of easy access to the finances. The poor are accessing the required amount of money through banks and other possibilities.

Bank linkages became the threat to the group attendance at VO network meeting. And members' view of these VO, MMS is gradually changing and they are losing interest in the VO, MMS, Mahila Bank meetings, and operations because they are finding enough money through Bank-linkages. Bankers now a days do not need the CCs or mandal training coordinators (MTC) or MBKs because the recovery rate and the trusteeship are high between the Bankers and SHGs. Collectivist ethos is gradually eroding in the narrowed space of thrift and credit transactions of the SHGs. Due to lack of close monitoring and social guidance, these SHGs are limiting their focus to the economic activity. The project staffs are away from the members and are busy with other activities but the social guidance and constant visiting and developing their capacities are missing here. Women are isolated in their family and financial management. They are busier now a day. They are not able to fill the gap to experience the fruits of collective action. Capacity development of the poor has the solid ground to fight the battle of poverty rather simply facilitating their access to sufficient money without developing the capabilities. Finally what is happening the women are becoming the rubber stamp to endorse the decisions from the top irrespective of the local contextual needs, post boxes to deliver the services in the respective communities, means to achieve the project objectives with less cost and at good speed.

The capital formation involves both the economic and non-economic forces. It has both hard and soft dimensions. There are various forms of capital: social capital, moral capital, attitudinal capital, rightful capital, aspirational capital, intellectual capital, institutional capital, structural capital, human capital, financial capital, physical capital and cultural capital etc. All these forms of capital are inter-related and closely knitted, mutually edifying and influencing. One cannot isolate a particular form of capital and interpret it without looking at the inputs from other forms of capital. Hence understanding the process of the capital formation is crucial in interpreting the web of relationships in a socio-cultural setting. It will not happen in vacuum on its own. But it happens in the context of the relationships among individuals within groups, among groups and networks. The social, moral and economic aspects of human interaction shape the process of capital formation. Entire process of capital formation needs to be understood from a holistic viewpoint.

One thing, which is learned in this process, was that the poorest and the poor, when they were prioritizing and identifying their potential, which was at three levels – the household level, the group level and the community level. The poor could most effectively be helped by interventions at the household level. Most of

the SAPAP programs are targeted at the household level, which benefited the poorest of the poor. In fact, a micro-credit program alone is not able to pull the poor out of poverty. It has to be a holistic approach. It has to be a group –based approach to deal with the whole community then it only yields positive results. It is obviously very important that through this strategy of social mobilization, the poor are covered 90%. But do not exclude anyone who is willing with the pre-condition that the poor should not be left out.

### **Emerging Fourth Sector**

It is noted that there is a great shift from NGOs as intermediary organizations such as VOs, MMSs and ZMSs which are set up by, controlled by and directly accountable to members. These women collectives which are emerging as fourth sector are now performing a range of support roles, most often providing community development services such as credit, health care or agricultural extension and a range of supportive roles are now played by the ZMS, MMSs, VOs and SHGs in the project area. The UNDP SAPAP pro-poor policy framework generated a three-tier federation of women collectives SHG, VOs and MMS, Mahila Mandal Samakya, the federation of VOs at mandal level, is currently registered under the APMACS Act. MMS is a social intermediary, and take up the responsibility for advocacy and capacity development of VOs. MMS facilitates linkages for VOs with Banks and other financial institutions without getting involved in financial intermediation. The objectives of MMS being primarily social, a more appropriate legal form are a public society. The other activities of MMS include: Work on various social issues, which are context specific. Provide social risk management services. Take up advocacy on macro issues of development at mandal/district level, monitor the performance of member VOs and grading of VOs, and. manage the human resources. The emerging fourth sector due to social mobilization includes the SHGs, VOs, MMSs, ZMS, Balika sanghams informal and formal women's mutual benefit associations and networks are called the fourth sector.

## CASE STUDIES

### Case Study-1

#### **Ramjabi, Vice-President, Seva Gramabhivruddhi Samstha**

Ramjabi is a 42 year-old Muslim woman who is a native of Uyyalavada village in Orvakal mandal. She is member of the Renuka group and vice-president of the Seva Mahila Gramabhivruddhi Samstha, a village organisation (VO), a federation /network of Local SHGs that was formed 10 years ago. Ramjabi, her husband and children used to live in a rented house. When Ramjabi joined the sanghams her family was suffering from hunger and poverty.

She said: “I used to have one meal a day my husband used to go with basket of vegetable to sell and make money. I used to wait for him till 2 pm and cook food with the small money he brings. Our children eat but some time we the parents starve but fed our children due to lack of sufficient food. My children do not have cloths to cover their bodies, they stopped going to schools because we used to suffer due to lack of food, clothes and basic requirements. Both my husband and I were wage labourers and my children were working as servants in the hotel. With fear I used to run away when I see policeman, with fear, I hesitated to take loans, with fear I used to live all the time towards the upper caste elite groups. Always fear used to rule me. I used to fear to take loans because of the fear that if I fail to repay the loan then it will create a bad reputation and I cannot show my face to the sangham, hence in the initial stage of my involvement with sanghams, I used to hesitate to take loans. Once I took 200 rupees by putting my 10 grams of gold in pledge with a Reddy and could not pay the 200/- back and I finally lost my gold due to high interest and unpaid loan.

“When I saw my neighbour is joining the sanghams then I also approached them and asked them about the sanghams and joined the sanghams. In the beginning days of my involvement in sanghams my Telugu language was not that much good because of my family background, we speak Urdu at home. My sangham members taught me good Telugu, my communicative Telugu improved a lot. (My sangham members supported me, gave me small loans in the initial stage and encouraged me to continue in the meetings, showed personal care, gave me opportunities to work, generate income by giving me loans, social guidance by the project staff). I started speaking in their language. I came from Muslim background. My sangham members caught hold of my hand and helped me to walk as for the common understanding and taught me the good practices. But my

sangham members identified me as the poorest one, who eat one meal a day and encouraged me to take loan and use it for the important activities.

“The VO leaders, accountant and the MMS leaders, staff of various departments like, palavelli, jeevana rekha, mahila bank etc., used to encourage me to take loans and work hard so that I would be in a position to repay the loan as for the schedules. That is how I started taking the loans. She was given loan at one time in the sangham. With that money she started a small hotel, even though there are hotels already existing in that village Vuyyalavada. But she saw that good taste and quality is maintained in affordable prices. Then, public started to come to her hotel more when compared to other hotels in the village. She repaid the loan, but took another loan to purchase an auto for her son. This gave her a considerable monthly income. This time her repayments were also good. Next, she took a loan to construct a house. Three small loans, amounting to Rs.5, 400 were taken. Sixteen big loans worth Rs. 3,44,000 were also taken.

“Once I took the loan from the group or sangham I strictly plan my expenditure, sit with all my children and husband and tell them the need to repay the loan so that everybody should do their part. Once we suffered hunger, but now we have other people’s money in our hands so we need to be careful to spend and generate income, reminding the past suffering, teaching the modest behaviour, to use time, money, family members for the productive purposes and spending little for the consumption needs spending more on income generating activities, strictly planning to make the repayment schedules with much care and sincerity, learning from the experiences of others, the group members, identify the family needs that deserve the attention and prioritising the needs, thoughtful investments, seeking the guidance from the group members and from the VO and MMS leaders in times of need matters.

“But now I have control over my children, family relations, our family work collectively towards improving our living conditions, learning in the group, at the work place, from the VO, MMS leaders, project staff, sincere effort to repay the loan as for the schedules improved my confidence within me and trust within the sangham and good will is generated towards me from the members of my sangham and no more fear, now I sit with police and discuss the problems of any member that come across. When the upper caste elite when they discourage me to attend the sangham, VO, MMS meetings on the lines of my religion and traditional beliefs and values, I explain them what I am trying to do by continuing myself in the sanghams, and attending the VO and MMS meetings.”

She says that what she is doing is not bad instead, she is saving money, and learning to behave nicely with the fellow poor and neighbours break the poverty trap and working hard to improve her capabilities to deal with the constraints that block my development. “Hence, I am not going to withdraw myself from the ongoing

struggle against the poverty and the causes of poverty. I tell the same to my religious elders, relatives and all other elite who tries to discourage. I do not feel shy because what I am doing is right. I recognized my poverty. I took a step forward to overcome my fear and poverty. Now, the situation has changed, even the Reddys, Brahmins are willing to send their wives to the meetings, and willing to join them in the sanghams of the poor and poorest.”

The norms setting process was done by the members of the SHG. Sitting in a circular form, choosing the presiding person, charging fines for the late comers, fixing the dates of SHG meetings, singing the prayer song, if somebody is missing, not attending the group meeting they discuss, identify the reasons, devise plan for bringing the member to the group and help her in the possible ways, maintaining the good bookkeepers, keeping the group book safely, looking into the money transaction, how much is distributed in the form of loans to the fellow member, how much is deposited in the bank, how much is recorded in the personal pass books, how much is the individual thrift money what are the group level repayment schedules and knowing and doing all these things carefully... All these things are managed by ourselves, we manage ourselves now a day, but in the beginning our *amma*<sup>229</sup> has told us to do thrift, internal credit to the needy members of the group. In the course of time we started doing these things on our own. Amma used to ask questions and say:

“... How long will you suffer poverty?... and how will you survive on individual struggle with meagre amounts?... if you save money and pool it together within a group.... Collectively you can solve problems to some extent and then overcome poverty...”

“I used to organize meetings, give training, and tell many things the ways and means of overcoming poverty. We used to go together to attend meeting exposure trips hiring Lorries, tractors and come back to village and discuss over the things told in the meetings and come to collective understanding, setting goals at the SHG level, VO level and individual level and strive for those goals. The situation is gradually changing. Now I am earning 10,000 rupees per month, I have constructed a building for my residence, bought 50 grams of gold ornaments. I also go to the poor and poorest women of our village and tell them my story and encourage them to join the sanghams, I go as CRP (community resource person) to other districts of Andhra Pradesh to help the

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<sup>229</sup> For them MMS is like the house of Mother or treated as mother

poor to help themselves by joining the sanghams, and doing thrift and facilitate the norm setting process, resolve conflicts by understanding and careful listening to the group members who were assigned to me”.

“I sing songs; share my past, present and the unforgettable experiences of her overcoming the fear, breaking the bondage, and overcoming the poverty, improving the quality of live, increased self-esteem, self-confidence, self-development in cooperation with her sangham members and leaders. She says that this gives great satisfaction and incentives too. She is paid good remuneration when she goes as the CRP to other places to facilitate the women sanghams, and norm setting, resolve conflicts at the sangham level. Now, I have the courage to take lakhs of rupees as loan and more confidence to repay the loan too. But now I purchased 50 grams of gold ornaments. After I join the sangham power entered in me, now I am born-again/newly born, my sangham gave me a “*new birth*” as a confident person with self-esteem, wherever I go I have the confidence that I can win any situation, comeback home safely. I am also trained for 5 months in learning Hindi language at MMS office. My future is so bright because of my sanghams; even my parents have not comforted me to the extent that the sangham shows on me I am experiencing a new life after I came into the sanghams. The opportunities knocked my door through the sanghams of the poor I did my best to utilize those, now I see new life- everything changed. I know what poverty is, but God pushed away the poverty from my life through these sanghams. Now my living conditions are improved a lot. I have already visited many districts to teach, share the concept of sanghams and my personal experiences due to my exposure to those sanghams. I have enthusiasm to visit neighbouring villages and poor households to tell them what is sangham?, what are the benefits of the sangham? And try my best to help them join the sanghams. I am seeing good days; God’s good eyes are on me.”

She said: “The poor people should learn to have control on everything, when they come in to sanghams, they are given loans with the hope that they will repay the loan. After bringing loan if they spend carelessly as they wish with out proper plan and care then they will surely fail to repay the loan as for the schedule and loose her trust at the group level, loose the face, seat, voice and cooperation and the very conscience pricks too which results in non-attending the sangham meetings and effects the other member of the sangham too, a damage to personal life and damage to the group level operations and individual lives. If the poor learn to self-help, self-manage and manage their family members and increase their capabilities to utilize the opportunities that are created and intended of the poor by the poor then they will really see and undergo the new life that promises the fruits of collective action and self-development.

It is observed that she is having control over her children. She says: “Even though my children are not literate, creating employment or income generating sources for them, making them responsible and facilitating the work ethic, positive attitudes in my husband and making all the family members work hard, save money

increase the avenues for the family in an improved capability at her personal level and the family level which ultimately lead to formation of the multitude of capital forms which results in all round development. Being the vice president of the VO executive committee, member of the board of director of the Mahila Bank, group leader I take all the MCPs to the Mahila Bank at Mandal headquarter, explain the past and current situation of the members who applied for loans through the SHGs and VO, analyzing the urgencies and importance of the loans with respective member SHGs and member etc., and negotiate for the sanction of loans as a representative of the village organisation (VO) and board of director on the other hand.”

“When I attracted all my sangham members with the trust, sincerity and faithfulness and being punctual to the meetings, active in discussing the issue of sangham, it improved the self-confidence that I can also speak boldly at the VO level meeting and mahila bank, MMS level meetings and discussions as well. If I find a default group or sangham, then I approach the members of respective group and listening to the voices of the members and identify the problem creator and help them come out of the false attitudes and facilitate the positive and good attitudes and in so doing learning to resolve the conflicts and see that all the members are treated equally, and given opportunities equally as for the importance and norms of the sangham. I speak strongly and boldly irrespective of what people might think of me. My behaviour, commitments and activities speaks for my character and soundness of treating the issues as for the norms of the sanghams.”

“I have strong desire to serve others, doing to some extent and improve the service delivery capacity by practice care and love and respect. I believe what I am doing is good. Hence, all these things are contributing to improve my self-confidence when we do serve the needs of others I saw the mutual respect, care and emotional attachment are increasing and the strong chords of love are binding the members of the sanghams for ever to survive peacefully. This is how help the poor to help themselves to overcome their poverty takes place, taking care of the needs of the others as well as the personal needs is the core value that sparks me to push myself to give time to others”.

“I am serving on the “Peace Committee” I aspire to press forward, want to create assets for my children; not only for my village but also for the neighbouring villages creating opportunities for others too, to help them overcome poverty. I want to leave behind a legacy as a reminder of me for the future generations. I look to God, to fulfil my aspirations I love all the members of our VO, I pray for them.

She is very creative and composed a song that shows her desires and aspirations along with her experiences with the society around. She sings and explains the essence of the song with her personal story, which is very gratifying to the poor, and makes sense in real life situations.

Chorus: Jeevithamante matalu kade chellemma

Manishi manishini namme rojulu kaavamma

Illu illu thiragalamma pedavarini vethakalamma (2)

Sanghamulo cherchamma samasyale theerchamma (2) !! Jeevith !!

Manathelivini penchamma acharama nerchamma (2)

Velugu bankike povalamma santhakame cheyyamma (2) !! Jeevith !!

Manadhairnamu pentchamma pedarikamu datamma (2)

Pedarikamu datamma peparlke ravalamma (2) !! Jeevith !!

Podupusanghame nantenamma jilla jillake thelisenamma (2)

Rupayaviluvane chellemma kotlakuminchene mayamma (2) !! Jeevith !!

Pedalamante voyamma manalanu durangane nilabettaram (2)

Jeevithamante telusukoni mundadugesthene baguntadamma (2) !! Jeevith !!

“This song is not printed anywhere, I only composed it as I understand the dynamics of the society and how the poor are treated, how to help the young and adult women by bringing them into the sanghams. In her song she narrates the life now a day. In her chorus she is telling her younger sister that life is not mere words, and days are teaching that nobody should be trusted. Instead, one should go house-to-house and search for the poor to help them join in the sanghams and solve their problems. We should learn letters and improve the knowledge; should go to bank of light and put our signature. We should increase self-confidence and overcome poverty and then success stories should be published in newspapers. The thrift society means everybody knows in all the districts the value of a rupee when people do thrift becomes crores of rupees. But the poor were asked to stand away from the elite; these are the things should be learned and take a forward step to improve life.

When the researcher posed her a question: “Why some women are overcoming the poverty and some other are not? Can you explain out of your own observation and experiences?”

In response to that Ramjabi said: “We take all the possible care while we rear our children in the similar way we need to be very careful in selection what are the things that deserve spending money, to what extent, when, etc. If we think that we have children, now they are grown up, then no need to control them, they can bring any kind of problems at any time because we gave them freedom, not exercise control over them, teach them how to use their time, resources and relationships etc. In the similar lines, after taking loan if people spend it extravagant, without any control then we cannot overcome poverty. Because money is available, give little to husband, little money to children, and spend the rest as we wish without any systematic plan of investing into

income generating activity. If money is not used to produce money then there is no use. One should work hard, earn rupee to rupee to overcome poverty. Instead of doing that, if we do control our children, money and thoughts or wishes and follow the rich peoples way of dressing, eating, gold ornaments etc, and finally fail to repay the loans then in no way we overcome the poverty. As we control our children so also we need to control money. For example children take money spends it and comeback to parents and asks for money again. When their knowledge improves, they understand the pains of the parents in managing the family needs and feel responsible for sharing the burden equally. Then the situation becomes easier for parents. In the similar lines the ways of spending money produces money then only the possibilities for overcoming the poverty increases. If poor women do not learn to use money or loan amount in a more wise way, then it will increase pressure on her life and her family will land in troubles. For example: because of friendship one can offer a cup of tea, if you go back to him looking for tea, then he will look other direction and make a move from you. In the similar lines, the group members will see for one time whether I repay the loan money or not, if I fail to repay, then they will tell all possible reasons to avoid me giving loan again. They would say our bank has not given loan to our group because we fail to repay the money back to bank, and even in our VO also the amount is not there to give loan etc. It is not that some women are coming up in life by taking loans and repaying on a series of times and creating assets but some are not because of their fate. No, the actual reason for some not overcoming the poverty is due to lack of control, power and ability to think forward and plan accordingly. For example women sanghams has set a norm that men should not come and join the women sanghams in the similar lines there should be norms and rules of spending money”.

Ramja Bi has been actively grasping the message of the *sangham*, learning, practising and utilizing opportunities that are created for the poor women in the collective spaces for the past 10 years. She has been accessing the loan in and through her *sangham*. Till now she has taken three small loans in times of need and the amount was Rs. 5400. Where as she was enabled to access big loans for sixteen times that constitute a total amount of Rs. 3, 44,000/-. After joining the group a homeless non-local Muslim woman emerged as a proprietor for a good earning hotel she earns Rs.5000/- per month on average, on auto her son earns 5000/- per month. In addition, on cloth business she earns Rs.1000/- and on pan shop Rs.1000/- income is generated. She earns Rs.5000/- per month as she goes as CRP (normally she goes as CRP once a year for three months. Her total income per month is 12000/-. As a result she was empowered to create assets after joining the group: Presently own a house worth of Rs.100000/-. 2. Fixed deposit Rs.5000/-, 3.color Television Rs.7000/- 4.House site worth 80000/-, 5 fridge, mobile and land phone Rs. 10000, and she also accessed the CLDP land under the Indira Prabha Scheme- 2 acres. Her total accumulated asset value at present is 2, 97,000/-.

Her managerial skills at the family and her way of dealing various issues at SHG, VO and MMS level informs her commitment and the ability to create trust, motivation she supplies to her sangham, demonstrates her confidence courage, control and power in relationships. Her ability to monitor the income generate activity (IGA) is less than the time she spends for the others. Giving time to the needs of others, sharing care, love for the needy members of even the other groups.

**Nagarjunamma, Secretary, ZMS, Kurnool District.**

Nagarjunamma hails from Konidedu village of Panyam mandal. Presently she is working as the treasurer of MMS, Panyam and secretary of District Mahila Samakya, Kurnool District. She shares her story that comprises her before and after life experiences of

The researcher attempted to document the Nagarjunamma's narration about her life experiences before she was a member of the Sanghams and after she entered the collective spaces in her own words

"I was housewife and also I used to go to the agricultural work in the fields. The NGO, MERIBA was organizing meetings here and there and telling women and men to start savings. Save one rupee per day. They used to come to villages and sing songs and tell the uses of savings and encourage the village men and women to save money one rupee per day. They used to give people a passbook (savings account book) and write the savings of people and they used to collect money and deposit it in post office. At that time there were no groups in other words we used to save money and give it to the field coordinator of MERIBA and he used to deposit that amount in post office later the project director, MERIBA she organized a meeting in every village of Panyam mandal and told that 30 people or women should join together and form a group. It was for thrift purpose. There should be 2 group leaders and open a bank account in the name of the 2 leaders jointly on behalf of the group. So women were organized into Self-Help-Groups consisting of 30 members in each group.

In those days I do not have much awareness on thrift societies but I have basic understanding that I should do thrift. Nobody came forward to be the leaders. In fact, the role and responsibility of a leader has to write and know how to talk to the bank people and all these things used to bother us. But the Project Director, MERIBA and the NGO staff they used to conduct a series of meeting to educate the group members and they identified the people who were actively participating in the meeting of women and appoint them as group leaders because wherever they go they can articulate their problems and the problems of the group and they will have positive fruits with this intentions the NGO staff the coordinator of that village encouraged this women as the first leader on other as the second leader of the SHG and opened the bank account jointly for them. After few days these women were taken for an exposure town to Tirupathi, Chennai, Mahboobnagar and Nellore. There the women not only were organized into SHGs but also came into VOs as well. She says that why the VO is needed and how to maintain thrift in the SHGs etc. were observed. We also thought that we should also do those things, which are of immense use. After we returned to our homes I assembled all the women who were already organized into SHGs and explained them the benefits of the VO and encouraged them to think about the matter.

But the desire was generated within no time when we were taken to the exposure town to different places. But we in fact do not know how to do it practically because we did not grasp the message and how to practice what they were doing. But I took notes on my observations during my exposure trip to different places. Nellore, Tirupathi etc., Depending on my collected notes on the other day. I reported the Subramanyam, the local MERIBA field coordinator and told him about the exposure trip, her decision to form a village organization due to her exposure and the meeting she organized in her village Konidedu and explaining the thing that she has seen during her exposure trip and encouraged the fellow women to get organized into a village level federation of women collectives that is SHGs as a result, the villagers agreed to her ideas.

The MERIBA Coordinator came to know about her learning, extra efforts that she made like taking the notes while she was visiting different places meeting. Attending the women organizations the way they function etc., and the minutes she recorded once she came back to her village and organized a meeting on the opinion expressed by her village women who are already into SHGs. He was really filled with lot of enthusiasm as she reports and shares her progress with Project Director, MERIBA. Lalitha was a women advocate and she was the PD, MERIBA and was facilitating this SAPAP initiative. MERIBA Coordinator suggested the PD, MERIBA to appoint Nagarjunamma as the leader / president of the village organization.

It was in 1995, in those days leaders of the SHGs used to go home to home to collect the thrift to deposit it in the Bank. Some time that SHGs savings, which were collected by the leader; they spend for their personal purpose without intimating the SHG members. In those days there were no strict norms and supervision. They think that there is nobody who will check, take action against this kind of behaviour and leaders used to behave on their convenience. In the process the MERIBA staff started instructing them to deposit that money in the Bank, and also trained us to lend money internally to their SHG members as for their needs. They organized us into SHG, and facilitated the group level internal lending, appointed the SHG leaders as for the group's majority opinion and opened the joint bank account in the name of the two leaders and took us to the exposure tour so that we might come across some new ideas of doing things. The things that a single SHG cannot do, it can be done by the collective of all SHGs in a village, with this simple convincing logic women were convinced to get organized into the village organizations too. Village organization is a network organization of all the Self Help Group of a particular village. (The partnership between the UNDP and MERIBA was continued till 2000). In 1997 there was again an understanding and consensus among the SHG members of all the villages of mandal to have their own mandal level network of village organizations of that particular mandal. This was facilitated by the MERIBA.

The MERIBA staff asked Nagarjunamma to be the treasurer of the Mandal Network or MMS (Mandal Mahila Samakya). There she told him when you asked me to be the group leader I took that responsibility and after that when you encourage me to be the president of village organization. I agreed to it. But how you are encouraging me to take up the position of treasurer of MMS, which is beyond my capacity. I do not know how to handle that much big responsibility. It increases my burden; in fact I do not know does and don'ts of the position. Then the NGO staff replied No problem, we are there to take care of everything, it will be easier for you, do not worry, but remember people like you who are active, volunteer much time for the service of poor should take up this kind of responsibility. Then the MERIBA staff used to persuade me...

“MERIBA staff is always there to help you and enable you to discharge your responsibilities. If everybody says no to take up this kind of responsibility then tell us how the poor will get inspired and motivated to overcome their poverty ...” - *Subramanyam, social mobiliser, MERIBA, Panyam Mandal.*

Hence, by telling all the convincing reasons and encouraged me to take up this responsibility of treasurers of MMS, Panyam. Even though he is from high caste supplied all this necessary motivation, timely assistance and needed clarifications which resulted in self-confidence, and courage to continue my duties sincerely as a treasurer of MMS. All these MMS meetings and trainings were held in the residence of Mr. Subramanyam, which added to it. And the MERIBA staff used to inoculate the ideas of self management and self-reliance and self-governance during 1997 to 2000 and finally when the UNDP Project period was over it did not take any difference because by that time, MMS Staff, leaders are trained and their capacities developed to run these women organisations and their activities. But whenever guidance and cooperation is needed, the MERIBA and UNDP staff used to give their time and help sustain our organizations.

MERIBA staff used to come to the villages and conduct the cultural programmes, sing songs, play small skits, and tell short stories and conduct kalajathas. Through these activities the NGO staff tries their best to visualize the struggles of the poor in tough times, how they become bonded slaves to the rich landlords, higher caste money lenders and the forms of suppression they undergo due to their debt bondages through their kalajathas, how the poverty, child labour, bonded labour perpetuates and how they remain passive victims throughout their lives is explained. The message of the songs will tell the poor audience about the benefits of collective action, savings, and all that can be done through organizing themselves into SHGs. Songs are different types, some songs describe the benefits of thrift, collective action, internal lending group norms, and some songs tell the passive attitudes of the women, how they continue to suffer poverty. Some songs tell about the multiple responsibilities of the poor women and how their contribution is ignored and how they are ill treated and how their rights are violated at different places and in different situations. Some songs motivate the

poor women to get organize and to wage war against poverty to lead a life of freedom and dignity and respectability in fullness. In fact these songs are illustrative, filled with their daily life experiences and speak about the possible solutions, touch the aspiration capacities of the listening audience and after that the MERIBA staff who is doing these KALAJATHAS are a mixed group of castes and that include male and female and some of them are familiar to the attending, audience and have relationship with the NGO staff. The part activities of the MERIBA the credibility and the reputation it holds among these people on further enquiries the local women (Some in the beginning) who we motivated by the message the MERIBA brings shows their willing and came forward to form into SHGs. That is how the MERIBA staff facilitated the formation the SHGs discriminated her perception about herself before she came into the Groups. What was the kind of feelings, attitudes you had about yourself before coming into the SHGs? What have been the adjustment problems, in the family, in the neighbourhood corresponding changes after you come into the SHGs and VOs and MMS etc?

Before coming into the SHGs, ever going to the place of birth or mother's have, I used to contact my husband, without his presence, I did not dare to go to my mother's residence or village. I used to have some sort of fear even though I know the way and distance and transportation that is needed. Some sort of fear used to hold me back from even to speak with my neighbours. Even I used to fear when I see the bill collectors from the electricity department visit my residence, the reasons were like this, they wore trousers, they are highly educated, if they ask me some questions I may not know the answer, with this kind of feelings in my mind, I used to avoid looking at them and keep busy with house hold works. But my situation changed drastically after I come into the SHGs. There is change in my *kattu*<sup>230</sup>, *bottu*<sup>231</sup> and *thindi*<sup>232</sup> and in all other things. Earlier to the groups I used to take bath once in a week because we live in a village. These people (neighbours and higher caste people) will think otherwise. I mean they will think badly about us (apohalu). We use to hold this 'apohalu'<sup>233</sup>, and fear that is if we do bath everyday People will think that we pretend to be like government employees and Reddys (a rich and high caste people). This fear used to keep us from taking bath every day. Hence we used to have bath once in weekdays. Even to cook delicious food occasionally also the same 'apoha'

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<sup>230</sup> Way of dressing

<sup>231</sup> Way of keeping bindi

<sup>232</sup> Way of cooking/making food and the type of food/ quality of food

<sup>233</sup> False assumptions

or fear used to keep us withdraw that idea. In addition to that utter poverty used to nullify our aspirations to eat quality food.

But after we come into the 'sanghams' or SHGs there has been change bit by bit in our eating habits, dressing habits and in all other spheres of life. To be frank after I came into the 'Sanghams' or SHGs also when I assume the leadership position at the SHG level and when the situation arises for me to speak with the people at a time was also a tough time, I used to fear in that kind of situations also. But bit-by-bit, step-by-step, in the course of time I learned to speak little by little in the SHG. After that I stood before the village organization as the leader of that VO and then used to learn put extra efforts to improve my communication and information base and in that process it so happened for me to speak to hundred of women in training and VO, MMS meetings and in various occasions, Now, I look back and realize that there is lot of change took place in my way of looking at people, things and reason. I am a motivated and inspired person now. Because I am an orphan, my childhood was a painful experience; I do not have brothers and sisters. When brothers and sisters of a family speak and shares their pains and pleasures and when I see movies and see the love of the parents for their children. I used to cry in my heart and feel lonely. After my marriage also I suffered many problems due to my husband. A kind of constant grief used to prevail in my mind always. I used to have a feeling and a hope someday I want to get back to my native place and meet my brothers and sisters. (Whenever I see brother and sisters are speaking together) and spend time with them this turning feeling used to prevail in my mind always after I came into the sanghams/groups that feeling slowly eroded.

The members of the sanghams became my elder sisters, younger sisters. I found the love among these members of the sanghams, which is more than that of blood relations. This is the truth I know. Once I didn't have proper food to eat but now I find considerable improvement in all aspects of my life. Now I speak to many people hold leadership position and find an increasing passion within me about the un-cared poor and poorest women who are suffering like me and want to speak with them with all care and tenderness and encourage them to come into the sanghams/SHGs. In this process I faced some problems. My family income came down. I find that I am not spending quality time at home. I used to do tailoring conduct tuition for the kids. Children at my home, but it ceased due to my frequent outgoing. It used to give me some income.

I used to attend all most all the meetings related to women VO MMS and the related training programmes and came back and inform the SHG members, VO members about the things that I learn. I was encouraged to be clean. So I dress neatly while I go outside. When neighbours observe me going to attend the meetings and training programmes of sanghams they used to think that I am getting paid for what I do. They are not aware that I am doing voluntarily all that I do. But the neighbours and my villagers created some rumours

about me that something is happening outside, she must be getting lot of money, that is why she quit tailoring, tutoring and working for some things etc. But, I did not fear those `apohalu` (rumours) that a woman who never goes outside and meet men and women and work with them collaboratively for the poor because I was already informed by the MERIBA staff that this kind of things happen NGO staff told me that until you have patience, self-confidence and tolerance to bear all the possible baseless rumours, false assumptions that people hold against you. I am totally prepared to face all these things because I am not going to stop serving the poor women like me due to false notions that people keep against me. I ignored all those things.

I faced problems in justifying my stand before my husband. He argues with me saying that these `sanghams` that you always speak about will not feed you, they will use you till your leadership turn is over and your need for them is over after that they will though you then you have to come back to home, hence never ignore or neglect your husband son and family life they are the people that really care for you. But my stand is this, if I am at home I can take care of my husband and my son nicely, but I cannot take care of the poor women and children. Hence, I prefer serving the poor women by sharing the message of collective ethos that is practiced in our sanghams. When my son told me that in my absence he does not have food on time and all other things and urged me not to go for the meetings for months together. But I convince him tenderly by giving the above reason. I used to go to other districts as a community resource person to facilitate women SHGs, VOs and train them and revive the default groups, dead group etc. By so doing the extra income started flowing because I am paid for that work. As a result my household income started increasing.

Once a woman goes to some place as a CRP send by project then she is paid for the respective days of her work. She says that she has developed mentally in her work. She has self-confidence, enough courage that whenever she goes she can survive, because, there is considerable awareness and awakening. She can tell this once her situations was like this even though her parents wrote a letter that they struggle between life and death, please do visit us, etc. In that kind of situations was also she need to convince her husband and take him with her because without her husband she cannot go outside of her village because of some sort of fear grips her from doing that. But the situations are entirely different now after she comes into the SHGs. Now my situation entirely changed. I travel from my village to mandal from mandal to other districts, from our state to other states, even to other country like Sri Lanka. She was one of 20 selected members for the exposure trip to Sri Lanka in 2005. There she saw how the Mahila Bank in Sri Lanka functioning, what are the methods and approaches they use in running their organizations. I can see lot of changes took place over the period of last 10 years not only in my personal life but also in the lives of the members of the SHGs of my village. Their easy access to finances not only in petty amounts but also in thousands of rupees they can access with minimum interest rates. Earlier the husband has to bring money home and the wife has to cook, but now both husband and

wife are bringing money in times of need and urgency the respect within the family, in the neighbourhood, in the village, relatives, increased. Because of the changing venues of the weekly meetings the hosting family will make entire home very clean and respective changes in all other aspects like eating, dressing, housing and way of talking, addressing the people, interacting negotiating, lot of calculations, micro-plans, collecting action, evaluation, monitoring and increasing aspirations of the poor women are awakened.

Before women come into the groups whenever husband fails to meet the financial need of the family he used to request force (if needed) her to go to her mother's place and bring money to meet that need. But after women coming into the groups, men whenever they feel helpless they urge their wives to go and ask for loan in your sangham. Husbands are now after wives for every need that arises in family and ask them to consult their sangham for liable plan and loan to meet that need. Now sanghams has become our mother's place because all our needs are met by sanghams. She says that from her home to SHG leader, from SHG leadership to VO President and accountant from VO President to MMS treasurer, and from MMS Treasurer to ZMS she was unanimously elected as General Secretary to the Zillal Mahila Samakya, Kurnool District. She is very busy keeping her responsibilities at different levels.

CRP means Community Resource Person. As a CRP a poor woman who has been into sanghams goes to other districts where the left out poor who do not come into the SHGs and meet them and mobilise them to form the women Self Help Groups. She says that when we ask the poor women to come into the SHGs, they say that because you are developed so much you are telling us to come into the sanghams. But we are not developed instead we are poor, if at all we come into the groups, also. What benefits will be there? Nobody gives us money freely. If you give money also we need to pay that amount back to the groups. So there is no benefit. Some of them hate even to interact with respect to the SHGs because of their false attitudes and preconceived notions towards the sanghams. Some people do not come into sanghams due to fear that they may fail to save that fixed amount on a monthly basis. Like this there are numerous people who are living outside the sanghams. She asserts that to cast out the poverty from us we need to bring all the poor and poorest women into the groups. This is only way to escape poverty. She says that there are hundreds of thousands of Government employees in our country. But they cannot do this work of bringing the poor and the poorest into sanghams, they certainly fail to do that she says this much assuredly because people who came from the poor background can only understand the problems and reasons that poor people share. For example, my stomach is filled, I never tasted the power of hunger but you are suffering from hunger. Then, I cannot understand you indeed. But the person who comes from the same background who is also suffering hunger can understand your bothering and pain of hunger. That is why the poor must become the CRPs then only with their rich experience they come share how they overcome the poverty. How they aspired for change and how they carefully utilised the opportunities

created by the sanghams and the support they offer etc. In fact, in the initial step when we ask the poor women to come into the sanghams, they outrightly reject to follow our instructions. And some of them will say in reaction to our invitation is this; 'you may be paid thousands of rupees as salary for this kind of work. So write down whatever the report you want and leave the place'

. But Nagarjunamma says that she will not leave the poor that much easily. She will continue to interact with the poor in different levels. She spends time with their kids; old and uncared people try to listen to them patiently with care and tenderness. Ask questions about their welfare, how many survive who provides for them etc., she interacts with the family heads, even they hate and ask her to leave she will not quit that much easily because she keeps an attitude that as if they are her own people, even though they do not understand her and ignore in the initial stage with a hope that they will understand her message after some time. With this intention she pursues them. That is how she and her team will line in their streets, colonies and become closer to the poor and poorest day by day. First we gather children and sing songs and their parents listen to those songs. And we talk to old people and ask about their well being. As CRPs we should not be hasty to talk more authoritatively, if we do that poor people will think that we are Govt. Officers came with a purpose and they will tell and go, but who will pay attention to our problems, struggles and with whom we will share our suffering and sorrows. Hence, she asserts, as a CRP she develops rapport with the children, old people of the poor and the poorest. Then start listening patiently as the poor share their problems. In so doing she creates an awareness among the poor women, men that she belong to the same background, that is why she asks about our problems and then they will accommodate her in their minds as their own. There is a community member who has a heart of concern for them. For example one old woman is sharing that she has three sons. All are married with children, but none of these care for her and her husband. We suffer and struggle a lot then she asks why? We want to share a few words with you. Can you gather a few women, your daughter-in-laws, relatives and other women in the neighbourhood? They do as we request and ask us, "What is a sangham?" What are the benefits that a member of the sangham will avail? continued on the page Government and Non-Government organisations are coming forward with many helpful schemes and programmes to uplift the poor and the poorest. To catch hold of the fronts of those development programmes and to improve our living standards, then we must come into the women self-help groups. If these poor women stay outside the SHGs then they will not be in a position to taste the fruits of the development programmes intended for them instead they would remain in the same condition. By giving all these reasons she will also explain how many ways are available to improve their economic situation by joining the SHGs very clearly. Even though these things were told very clearly they will not hear and understand in the first meeting itself generally. She says that one should not assume that the poor will organise themselves into women collectives or SHGs overnight, even though some women gave them the development information in very lucid terms. But she asserts that persistent sharing about the benefits of the

sanghams in frequent visits, to houses, speak to them at individual level, a small groups level. We as a small team continue to gather people sing songs, tell them the benefits they are going to get once they become the members of the Sangham and clear their doubts and encourage, motivate them till they say yes let us pay once, and try once is the consensus initially they come up with a hope that if are through 10 stones at a target at least one stone will hit the our form & group start saving, train target them how to run their sangham, after some time facilitating the village organization and explain the need for village level network organization to increase the capacity and the opportunities total funds from outside resources and agencies. And offer the training to the executive committee members of the VO and train the bookkeepers and help them realize how much they have lost due to lack of collective action among them and not being in to the sangham. While we interact with the local poor women we will try to identify whether they sing songs or skits or what method will suit the situation to communicate the message effectively to impact the target people positively.

“When poor women take a bold step to save and do thrift and go for meetings, get motivated and aspiring for change and quality life, generally men on the roadside comment on us... “She is healthy dressed like a teacher, going with a hand bag like a bank employee” . . . when we hear those kind of comments passed on us ... It is true that when compared to our previous situation we never used to go outside like this earlier. For example if some stranger comes to our colony we observe him/her very keenly, but after few days we do not care, he/she has been one of old thing nothing new. In the similar lines when people observe some sudden change they will certainly react to it in their own ways to accommodate it. The other thing is never to think otherwise about their passing comments; we should think that they are our brother and sisters who are commenting on us. They do not know what we are doing. In the long run they will certainly know, once they know that what we are doing is nothing but good only then they will repent for their emotional hasty comments and restore back to reality and encourage us indeed. Then we move freely. These are the excuses that the women who are aspiring for membership in SHGs and leadership, in the SHGs and VOs and MMS. Due to these reasons most of the women confess that they are willing to the thrift regularly but not take the group level or VO legal leadership roles. As I told earlier by giving those kinds of clarifications we encourage and facilitate the formation of the self-confidence among the poor women. Then at least one or two individuals are rally convinced about our argument and agree with us saying that of we do something wrong why should we bear kind of understanding is facilitated among the women and train them to become the leaders so that single leader might train 10 more leaders in future to come.

“When we conduct an awareness meeting about the benefits of sanghams some of the audience will keep on talking to each other. Then generally what the people do they sing a song to divert them talking to each other and get their attention. But, some time it does not work. Rather they will think hat oh they are singing a

song and continue to talk with each other. But what I suggest in this after we sing a chorus and a stanza we need to stop singing and explain the meaning of those stanza and words we use in the real life situations then all people will pay their attention and realize that it is time what they are telling the real life situations. If they sing the same song once again it will be good to her indeed. This is how they will think. And finally the message sinks into the minds of the targeted women. Even the curious elders and men will be convinced and impressed positively then they will call their people also to come and sit in the meeting who were already engaged with TV or some other household work. They will say:

“...See, these women came from long distance, visited our colony, and told us many good things. Come and listen to them. What they are telling is good.”

“That is how local people will motivate their people once they are convinced and motivated by the truth that we talk about. A real CRP should be able to succeed in motivating the local people to get organised into sanghams. We generally remember the people who did good things as well as who did bad things to us because we taste the respective consequence. For example the NGO MERIBA laid the good formation for my life how I am building many floors on it.

“There are four reasons why groups get spoils. The first cause is the irresponsible behaviour of the group leaders. Leaders need to take the full responsibility of depositing the thrift and repayment in the bank. To go to the bank to deposit that amount it sometimes costs their one day’s wage which was very difficult to manage this loss at household level. The other reason for some leaders as they are the daughter-in-laws in their joint family they are expected to highly submissive to the instructions of their parents-in-laws. Therefore the leaders postpone discharging their responsibilities as leaders. In the mean time the members would think that their leader is not doing her job and start comparing with other leaders effectiveness in bringing loans for their groups. For some leaders, it is their dominating behaviours that disturb the unity of the SHG. They are proud do not honour the opinions of the members. Secondly, some members do not repay the loans taken as for the proposed instalments because of practical reasons they were not in a position to repay the loan. As a result others also stop repaying the loan instalments. Thirdly, some members who are not in a position to pay the loan instalment do not attend the SHG weekly meeting thinking that they will ask for the repayment of the loan instalments. Fourthly, the money that Government gives grants in the name of DWACRA or any other scheme . . . members pose questions like....why are you not distributing that amount equally to all the members of the group? They have a doubt that big amount would be eaten by some body. Fifthly, in the sangham related meetings members take loans; repay the loans as for the schedules and make decisions. Nobody remembers accurately whatever happened in the past hence whenever proper recording of the minutes and bookkeeping is

missing it leads to confusion and generates doubts, which are mutual.. Any one of the reasons can cause the sanghams to spoil. There is one song that described these reasons, which are responsible for the collapse of the groups. The song reads like this . . . .

Tchude narsamma Tchude Narsamma  
Sanghametla pothundo tchude narasmamma  
Meeting lekapoye okkchotakudamaaye  
Leaderukemo thippalaye illillu thirugudaye  
Paddathento lekapoye snaghamento pagilipoye “ Tchude narsamma”

Dabbu dabbu antaru duranduramguntaru  
Deacre paisalantaru maaficheyamantaru  
Asalemo yekuvaye aalochane thakkuvaye “ Tchude narsamma”

Lekkameeda srardhaledu bukklemorayaledu  
Kamthulemo kattavaya appulemo baruvaya  
Kottavariki appuleka alakalemo yekuvay “ Tchude narsamma”

Varamvaram meetingu katchithanga pettali  
Podupu appulanne meetingulo kattali  
Prativokkaru raavali nirnayalu teheyalee  
Kattubatlu vundali kalacikattugundlec  
Okarikosam vokarantu manam mundukellali “ Tchude narsamma”

The above song in Telugu narrates the reasons that cause groups to default reasons are:Due to lack of continuous meetings, participatory decisions, due to lack of proper repayments, lack of proper bookkeeping, due to false intentions that the DWACRA amount should be wiped out kind of things. Etc., due to lack of proper norms setting, consensus, vision our collective action and attitudes of mutually supporting proper care for the people who joined newly and due to lack of moral responsibility of the member to the fellow member the groups spoil altogether

“The NGO MERIBA field staff who became the community co ordinators (CCs) now are the people who constantly supply the needed motivation and support and guidance and teach us the ways of dealing, speaking with higher officials and face the new challenges, they are there always to assist us in our work they are always behind us. When we go to the villages they join us many times and help us in conflict resolution too. When the CRPs are needed for some unreached mandals of different districts then there are the UNDP SAPAP mandals to supply the human capital. And the CCs play the racial role in encouraging the leaders to take up the challenge and speak to the key leaders at village level and mandal levels and if they hesitate, then CCs will tell them if you do not go then who will go and meet the challenge. Poor women are struggling and they need ways and enabling environment and caring facilitation to unleash their capacities and tap their aspirations to break

their bondages and help them overcome their poverty and ignorance. The amount of trust that the CCS keep in us really makes us win the game, she adds 75% of the moral and inspiration support and commitment is supplied by us only.

“I worked in Kurnool 3 months as CRP and facilitated 76 SHGs. I had been to Nellore as a CRP for Venkatachalam Mandal because there was a minister from that mandal venkataiah Naidu, he wanted his mandal to be the model mandal hence I was send there whenever a CRPs go they go as a team of 4 or 5 people but I took one person with me and stayed at Nellore and succeeded in making that mandal a model one in making all the existing groups to function well, proper repayments, regular meeting proper and book-keeping, etc., The PD, DRDP Guntur visited the Nellore and saw the training to the group members and the leaders training and requested the Nellore Dt. PA, DRDA to send me to Guntur for one month. That is how I had the opportunity to training the SHG leaders and facilitates the new SHG and work as CRP in Guntur Dt. But people from Kataram mandal from Karimagar Dist. Used to call me over phone through PD, Karimnagar, then the PO, UNDP, SAPAP, India, her name Vijaya Bharathi told them over phone, CRP are just to show the model, instill the vision, set the phase for the SHGs and VOs but the management and self-Governance should be facilitated by the local cell and leader only. So she disconnect them to call us a help every time the need arises. Monthly, once we have district level network meeting of all the MMS leaders, for 2 days at Kurnool. We hold the meeting for two days because it takes lot of time for the MMS leaders to come 2 leaders from each mandal. Our president comes from the ST, Chenchu community from Atmakur mandal and I came from an SC community. Recently we had a meeting at collectorate about HIV/AIDS will not come through cooperating eating, socially moving our touching the people affectedly HIV. But it is to create hope in AIDS patients that they have title future to go.

She shares an experience while she was at Tuggali mandal serving as a CRP there once she started singing songs, mobilize women who are already formed into the SHG but never know what is happening to their group at all. She spent 3 months with the local groups. Those were the days the Velugu project launched initially. She Said:

“I identified many problems in those villages. The group’s books were kept with the land lords of that village or with mandal level Govrnment in charge of the SHGs or with the MDO office. But no body knows in which corner which group exists in that village. Whatever the loan, whichever the group gets how big the loan amount maybe it was with these three categories of people. For example you are the member of a specific group in your village. But you never know that you are a member of that group. In your name there will the loan in the bank that also you will never know. This was the scenario in the villages of Tuggali mandal. I had a tough time with the AGS there. We in fact quarreled with each other. (AGS) she uses to facilitate the bank linkages and so

on. Then as a CRP, I started telling the local women about the SHG norms, self governance and was telling that the Government officers will come and go but the groups remain forever, so you need to run SHGs on your own. That is how I used to mobilize the member of the community. To do all these things you need training. Then they came forward for training classes and we trained properly. By the end of the training they know the do's and don'ts of the member of the group they know about the book-keeping, they know about the group norms. They are in a position to ask the Govt. Officials that visit them about their schemes and the books etc. As a result the local Govt. Official's cheating and misbehaviour toward these SHGs was exposed. The micro details and the all the key people that area involved in cheating the poor women were exposed, there was I complained to PD, DRDA, about the situation. But my husband and I were living in that mandal, but that AGS used to threaten us by giving the warnings through the local rich land lords/high caste people who join her in corruption and the cheating that was exposed. It was really a tough time for me in those days the pay for the day was also less indeed that is why many women were not willing to go as CRPS because it is quite risky, they have to leave their families, go to the unknown people, adjust to the local conditions, lot of family problems due to absence of the mother in the family, children, husband in-laws and other responsibilities are all at question mark and imbalanced. Hence many women were not interested to go as CRPs in those days it was in 2002. As for me due to my husband's full co operation and the mandal level responsibility as a CRP to mobilize poor women, facilitate the SHGs, train and develop self confidence, facilitate the Group norm and service the fallen groups, make them sustain, install mutual trust and co operation which is the feel and the supply the needed motivation and commitment which is fore to operationalise the process successfully. I took it as a challenge; low pay did not discourage me as a CRP at mandal level, instead inspired me to meet the challenge at any cost. I believed it working as the CRP, in other wards serving the poor and valuable women in overcoming their poverty and breaking their bandages indeed a great moral responsibility. I have self confidence, feel the great responsibility and I have seen the children these poor women will remember my services for their families with these mixed feelings I could finally accomplished my task. The AGS who made us (Yedpitchi Yedu cheruvula neellu Thagichindi) drink 7 lakes of water( metaphorically speaking) in other words she gave us all the possible troubles to destroy my work and leave the place because once the local women learn the rules of the game, they will know who is wrongly playing the game and finally catch the people who cheat and resist them and negotiate their rights and unsettle the local power imbalances. Now the Tuggali mandal people remember me forever for my services. The same AGS became the district level official. I became the General Secretary of the Zilla Mahila Samakya (ZMS), Kurnool; the same AGS commends my work at Tuggali mandal, she adds the people of Tuggali mandal always remember you for ten generations they are doing well now. Entire district level women meetings and the key messages are communicated through the president and General Secretary of the ZMS. So, with my consent and endorsement the messages spread throughout the district of Kurnool.”

Nagarjunamma spoke on the All India Radio about “the women situation before and after the thrift movement”. Now she aspires to speak on the Television programmes to raise awareness among the poor women. Even though she serves as a Trainer at the Mandal Level and the District level she is not satisfied because she does not want to limit her influence to the mandal level and district level, but she wants lakhs of poor women to get trained over the Television programmes to raise awareness and create hope among the rest of the poor throughout the Andhra Pradesh through the Media channels. She says that she is actually searching for the possibilities to start a TV serial. While her service at the ZMS she was not paid any salary on a monthly basis but her fellow poor women are actively trying to overcome their poverty. But she is losing a lot financially because the talented and capable women are going as CRPs and taking big loans and creating assets and generating the income and overcoming the poverty. But this woman is saying that she is highly satisfied by the reputation and social capital that she is able to get through her sacrificial availability and service to and at the District level Mahila Samakya. She says that she is recently been selected as *state resource person* (SRP) for marketing. She also got the opportunity to serve as the resource person for urban /municipal groups’ facilitation. She says that she had the opportunities to participate in the video conferences with the CEO, SERP as he addresses all the ZMS office bearers. She says that she is exposed to the internal dynamics of the village level, mandal level, district level and state level Government rural development agencies. She also visited Sri Lanaka as a resource person.

### Case Study -3

#### **Ramasubbamma, Secretary, Seva Gramabhivruddi Samstha, Uyyalavada, Orwakal Mandal.**

Ramasubbamma (35) was got married to a rich person from the same caste group at the age of 12. On her marriage day itself, the relatives, friends who attended her wedding told her your husband is not handsome, his nose is not good, there is no hair on his head (bald head), not suitable match, he is aged, not good looking etc. Then, basing on the comments of the relatives and friends she decided not to live with him in her mind. She ran away from him, and came to parents and told them she will not go back to her husband. Even though the village headman and other elite rebuked, beaten and dragged her and thrown her into the bus and gave her hand to her husband, even then, she escaped from her husband and straight away came back to her parents. She says: "In those days I do not have this much knowledge otherwise I should have filed a case against the village headmen and see that he must be punished because of manhandling me and ill-treating me apart from my freedom." She says that her husband also have beaten her and her parents for not binding to marital relationship. Even her parents have beaten her for not willing to live with him. They started speaking evil words of me and spreading rumours against me in the village.

After two years she married another man from her community. As he was handsome, tall and impressive, she expressed her willing to marry him without knowing his background. Once she got married to him, she came to know that he was a drunkard, thief and murderer of four reddys in that area. He lives by doing robberies etc. She says: "he used to drink and beat me every day". She could live with him for six months only. During those six months she conceived a baby girl. Again she ran away from him, not willing to live any more with him, because his lifestyle was not good, drinking all the time, beating severely, doing robberies, hiding from police, lot of tension, uncertainty and hopeless conditions. She says: that she no more wants to go back and live with him, in the meantime she came to know that he was killed by somebody else. She returned to her parent's house and her natal Village. Thereafter her poor parents looked after her and her daughter. Ramasubbamma belongs to a Scheduled Tribe called "*Yerukala*" traditionally known to make brooms. She started helping her family make and sell broomsticks. She also worked as agricultural labour during the rainy season. Then she decided not to marry anybody, better be alone, single, and lead her own life apart from whatever people think of her. She said that she survived by begging and selling broomsticks twelve years ago. Her husband had deserted her and left her a daughter to look after. Her father was dead so she had to take care of her dead sister's two children. After that her grandmother, father, sister passed away; Due to these series of

tragedies, she and her mother and her daughter and her sister's daughter started living together, no house, living under the tree, in the village called Uyyalavada.

Kaljatha was organized in our village in 1996 and the message was to say the poor woman to do the thrift but I ignored it in 1996 they facilitated three women. At that time I did not join the sanghams. After that SAPAP staff Krishna and Subbamma, the social organizers of UNDP Project used to visit our village regularly and meet the poor woman to encourage them to do the thrift. When the message of the sanghams reached her she told her inability to save 30/- rupees per month. By now the SHGs formed Seva Gramabhivruddi Samstha, a village level federation of SHGs in Uyyalavada village of Orvakal Mandal. In 1997 the VO offered to pay savings of one rupee a day for next five months of all those who could not afford to save to be repaid in due course. Then the executive members of the village organization told her that they will pay for three months and encouraged her to join. Finally, she decided to save and join the sangham. I was encouraged to join the local SHG called Velugu Bata. Once she joined the group called 'Velugubata' the group members asked her to take loan because she was the neediest. She took Rs.500 as a loan and purchased cooking utensils and the other groceries for the first time.

Ramasubbamma, whose abode was under a tree and when it used to rain, she would either make a shelter with a tarpaulin or shift to a common shelter for destitutes in the village, joined this pre-SHG group of ten schedule tribe members. The VO also arranged to get them daily wage labour. Ramasubbamma went to Hasanapuram and Kalva for training under SAPAP. Ramasubbamma never believed that by becoming a member of SHG, she could come out of poverty. Training built up her confidence. As she had no roof over her head, Ramasubbamma persuaded her SHG to make housing as an agenda item for securing shelter for all destitute in the village.

She recalls a large meeting to be held in Orvakal in late 1998. The local MLA was to visit their Mandal and the VOs were to meet him in the MMS office. The night before the meeting, the VO of the Village called for a meeting to decide the issues they wanted to present to the local politician. Their Village faced a housing problem in the BC colony. Right next to the Village pond the low-lying huts of the colony would get submerged in the flood water of the pond during the rainy season. A list of 26 beneficiaries was finalized and a unanimous decision taken by the VO to put forward new housing requests on their behalf. The members submitted this list to the MLA and were promised action on the issue. However, months passed without any word from the respective.

It was then that Ramasubbamma and 16 other group members decided to contribute Rs.50 each to hire a truck to the MLA's house. He heard them out again and promised to sanction the land for the houses. The land

did get sanctioned, but to the dismay of the members all of the targeted beneficiaries were not allotted any of the new homes. Not to be dismissed the women gathered again and made the trip to the MLA's house. This time they beseeched him to come and see for himself the pathetic conditions they lived in. Finally the sanctions were made to their names.

The VO distributed a loan of Rs.5, 000 to each member so that they could start building their houses. When the MLA came to distribute the title deed of the house, Ramasubbamma also requested him to lay a brick in the foundation of her new house. The Gram Panchayat sanctioned 24 housing grants. Ramasubbamma was one of them. However, Ramasubbamma could only access the housing grant of Rs. 16,000 if she could show that she had laid the foundations of the house. Her SHG came to her rescue and lent her Rs. 5,000 with the housing subsidy money she could build up only upto ceiling level. Her SHG again came to her rescue and lent her Rs. 10,000.

She remembers how she was not allowed to even enter the ICDS office when she went to submit her form to work in the '*anganwadi*.' "I marched right into the CDPO's office and told him that being an active SHG member I should be considered for the '*anganwadi*' helpers post." That kind of courage, she laughs while she shrugs, she did not know she possessed. But is sure that she became so brave and spirited only after she joined the SHGs. Appreciating her motivation and resolve the CDPO gave her the post. Now, she is assured a salary every month and a job she likes to do. Ramasubbamma is the young helper in the *anganwadi* centre of the BC colony of Uyyalawada Village. She is employed in the ICDS program as a direct result of her active involvement and work within the SHGs.

She does not need to toil and make brooms any more. Her daughter was enrolled in the UNDP run 'Bhavita' School for working girls and has recently been placed within a state welfare residential school. Living alone with her mother she has adopted her deceased sister's daughter and intends to give her the same kind of educational opportunity that her daughter received. Ramasubbamma has also received a larger loan of Rs. 20,000 to buy two milch animals under the dairy scheme and paid back. Rs. 35,000 from the income she generated. Few days later she took a loan amount of Rs. 60,000 to buy six buffaloes. She is fetching 40 litres of milk from these buffaloes every day. She proudly showed the buffaloes and also the milk collection vehicle, which took away the milk from her doorstep, after she had measured the density of the milk.

Women from higher caste background are also coming forward to join the SHGs and they say that they are also poor and have been suffering like any other poor women from lower caste backgrounds. Hence they try their best to convince the VO committee to help them find nearby SHG allow them to join and receive co-operation, mutual support and access to loans. In her observation she says that women from higher caste group

with sound economic background are not coming forward to join the SHGs. She says that higher caste women are not hesitating to sit with the lower caste women in SHG, VO and MMS meetings. In the process they are also coming to the lower caste people's house holds as the SHG meetings are convened in each member's houses on a rotation basis.

“The important suggestions that I give to the poor women who suffer poverty being the members of the SHGs- First of all the poor women who are the members of the SHGs should know the development schemes intended for them and their rights in a very clear manner. Secondly poor women should be trained in the skills needed to make use of intended development schemes and negotiate their rights as well. Thirdly they need investment and facilitators to monitor the work progress and assist them tenderly in times of need. Proper vigilance makes difference altogether.

Ramasubamma says that due to specific reasons many women stumble to overcome poverty even though the required amount of cash in the form of loan is available in their sanghams along with mutual support and care. The major problem encountered in the family context is the unhealthy habits of the spouse. Once the women brings loan amount home her husband grabs it and miss uses it for drinking purpose and playing cards and that results in more poverty and suffering. Due to their husband's bad habits many women are not able to come up in life. For example a woman was given Rs. 10,000 from one VO as a loan but her husband lost that amount in the *esphate* game (playing cards) the same night. Some husbands are alcoholics and some others are suffering with bad habits. Hence, their wives even though they do thrift and learn to observe the best practices in the sanghams, they still stumble to overcome their poverty in the family. Therefore, the bad habits of the husbands are causing the poor women to fail in overcoming their poverty even though they have enough development information at their disposal received the training in the needed skills and the required money to invest in creating the assets to generate the income. When a husband co-operates and has unity of purpose then there is every possibility to overcome the poverty.

“For example, in my own case, before I join the sanghams I never thought of having my own house secure quality education for my children. As for me I used to make “Purakas” (brooms) and go to home to home to sell those and beg and get food for me and for my children. But the situation now is entirely different. After I join the sanghams, I started attending various types of meetings, travelled various places to attend the meetings of different sort. I was exposed to success stories, understandings, started dreaming, aspiring, planning and calculating in myself for my own good house, dress, children's education, food and respect, dignity, independence and decisions and saving money in the banks, wearing ornaments etc. But the previous situation was begging for the used clothes, begging for the previous days left out food etc. But now bargaining,

negotiating for the rights, making own choices started most of the poor women who are the members of the sanghams are in the same process of change. But some of them are still continue to think in the same old thinking lines. Some of them do not change their attitudes, beliefs and hence continue to suffer poverty. Once, they change their beliefs about past and the poverty they suffer which results in the change of attitudes as well. Increasing interaction with fellow poor women, group leaders, VO executive committee and VO accountants and book keeper and community co-ordinators helps to understand the ways and means of overcoming the pessimistic attitudes, damage caused by passivity and the potential danger of chronic poverty. Hence the increasing interaction enhances the awareness levels of the members of the sanghams and updates the development opportunities. For example (ANM training for girls, MLT training for boys, around 50 child labour are main streamed and now we are aspiring for starting our own engineering and medical coaching centre for our children. Now everybody wants to talk to me and invite me to sit with them and enquires me what are the happenings, what news from MMS, VO meeting etc. Even the Ex-MLA also asks me to sit with him and discuss the things. But 10 years ago the situation was not like this. In those days nobody cared for me. But now I became a very important person. Once I was broom-seller, person without house used to live under a tree, move from house to house seasons of rain and winter to sleep during nights. But now I become the secretary of the EC of VO, health worker, Angadi *aaya*, people, not only poor, but also the high caste farmers gives me respect. Now District Collector, PD, DRDA, Deepika Narayan from World Bank came to me and sits in my house and asked me how could I overcome poverty and come up in life.

“The voice of the poor, the claps of the poor hands, women collectives are aspiring for change, start negotiating for their development and capacity needs then their voice is surely heard, their claps are received positively and their needs are given attention. Their cry for justice, claims for the restoring of their rights are knocking the doors of the opportunities. So, she says the sangham is the life of the poor (life breathe of the poor) it is so good, whatever the urgency and whatsoever may be the threats. Once a poor woman becomes a member of the sangham, it will take care all the needs of the poor. I remember once, my father became sick and I do not have even Rs.10/- at that time of desparate need. When my mother was suffering fever I put my “mangala suthram” and requested a Dobi person to give Rs. 50/- at one time and that is how we suffered poverty but now due to support and care of my sangham I am bringing home lakhs of rupees as loan.

“When the opportunity comes to our village to grant housing loans from the government side I was ignored because of chronic poverty, caste and miserable conditions, they did not considered me even as a houseless resident of that village, ignored by government officials, political leaders, gram panchayat administrative machinery etc. Once I become the member of the sangham the first priority was given to me in the sangham. As I had no roof over my head, I persuaded my sangham to make housing as an agenda item for

securing shelter for all destitute in the village. The VO, on the demand of the SHGs, carried out a survey and identified 25 shelterless families and made a demand for housing on their behalf to the Sarpanch of the Panchayat and persuaded the Sarpanch to allocate housing funds received by the Panchayat as housing grants from the State government, to the deserving destitute. The Gram Panchayat sanctioned 24 housing grants. Ramasubbamma was one of them. However, Ramasubbamma could only access the housing grant of Rs. 16,000 if she could show that she had laid the foundations of the house. Her SHG came to her rescue and lent her Rs. 5,000 with the housing subsidy money she could build up only up to ceiling level. Her SHG again came to her rescue and lent her Rs. 10,000 and recommended her candidature to the Panchayat for appointment as Aganwadi (Day Care Centre) caretaker at Rs. 200 p.m. She was also sanctioned a loan of Rs.20,000 for income generating activities with which she bought two milch animals and paid back Rs. 35,000 from the income she generated and borrowed Rs. 60,000 to buy seven buffaloes providing 40 litres of milk every day. She proudly shows the 7 buffaloes to the visitors and own house worth of 50,000/, a steel almarah Rs. 2000 Colour Television Rs. 7000. The milk collection vehicle takes away the milk from her doorstep, after she had measured the density of the milk.

Being a day care centre caretaker, she offered to be trained as a para-health worker and after training arranged medical health camps and gave HIV/AIDs awareness besides immunization and nutrition needs of pregnant women. Once while travelling in a bus, she helped deliver a baby to a woman passenger in distress. After joining the SHG Subbamma understood the importance of education and is now in the forefront of the plan of the VO for construction of an English medium school which she was confident would make more than 5,000 population of the village proficient in English in next ten years enabling them to acquire even education abroad. Although she had to marry her daughter at a young age because there was no male member in her household but she was fully conscious of the evils of early child marriages. However, her son-in-law agreed to her daughter continuing her education after marriage and she is now a qualified practising nurse.

Rama Subbamma says: “Now I am the key leader to take care the poorest on a priority basis and then the poor on the need-based lives of responding. Once I was ignored, teased, harassed, ill-treated, suffered hunger, in sufficient cloths, ate left out food and was a beggar. I suffered feelings of inferiority, fear, loneliness, insecurity, houselessness, uncared, unconsidered being, forgotten person, walking on hill slopes, searching for the broom leaves, to make brooms, to sell and to survive, uncertain meagre income (some give some do not because I go begging food) and unsatisfied personal, family needs. Now I became the Secretary of VO, everybody calls me Subbammakka. Tremendous change occurred in me. This all due to the love and personal care of the social mobilizers and Village accountant his name Karrenna (alias Karunakar). They treated me as their own sister indeed. That human touch has made me to think and make deliberate efforts in that direction.

Ramasubbamma called the SHG her life, which enabled her to access over ten years Rs. 2, 00,000/- who was long ago a beggar and a shelterless woman. Now she has not only one house, she has bought a plot of land for Rs.27, 000/- and was building a spacious house for her daughter and sister's children. In the past government did allocate funds for the rural poor but it never reached them. With the support of the VO not only the money reaches the poor, they have now access even to Collector and the Superintendent of Police. SHG has given the destitute s and the poor status and equal rights. Ramasubbama was most grateful to the SHG council members who reached her and despite her reluctance, did not give up in persuading her to join the group. Now Ramasubbama is acting as community resource person (CRP) persuading destitute and poor to organize. She is also undertaking pension distribution under government programme.

## Case Study-4

### Hussen Bi, President, MMS, Panyam.

“I came from a very poor background. I am from manchalakatta village of Gadivemula Mandal. I have one younger sister and 4 younger brothers. I was married to a man from Nannoor village, Orvakal mandal at the age of 12 years. After my marriage my father expired due to Jaundice disease for which we could not afford proper medical treatment. Due to that my maternal uncle suggested my mother and brothers and my sister to shift their residence base to Panyam village because he lives there. In fact Panyam was the native place of my mother. My husband was a tailor. I gave birth to a baby boy at the age of 15 years and my husband passed away after 3 years. I became a widow at the age of 18 years. So, I came back to my mother’s place with my 3 years old son. By that time my elder brother and his wife also died. They have one son. He is with us now. We were really facing lot of financial, emotional and unbearable problems in our family. In fact, it was very tough time to us. My mother and me are both female, we don’t know anybody, possibility of taking loans from any person is remote. At that time Government sewing centre was started in our village Panyam. Then I joined there and got trained. After that I started tailoring work at my home and earn money. I used to feed my little son and brothers and sister with that money. Hence, I used to work hard rising, early in the morning and sleep late in the night stitch the blouses and train the ladies in tailoring and earn money, taking care of my family needs. One of my brothers was bonded labour too; the other brother was working in an office of a doctor.

“It was in 1995, a madam from MDO Office, Panyam came to me and told me to assemble 30 women members and form a group to start saving 30 rupees per month per head. I told her it is difficult to do that because mobilizing 30 women to do thrift on a regular basis will be a difficult thing. But that madam visited me 3 to 4 times and encouraged to do thrift. Finally I decided to do that and see what happens. I spoke to the neighbouring women who are very close and friendly to me. I succeeded in mobilizing 30 women (including me) with a common purpose to save Rs.30/- per month. In those days I was a tailor. I have my own stitching machine. Due to this work many women in the village used to come to me for stitching their clothes. And also I used to teach tailoring to the teenage girls. In that way I am connected to many families in the village of Panyam.

When I shared an idea to do thrift with the neighbouring women they readily accepted. All the group members suggested me to be the group leader. In those early days of doing thrift we do not have norms to run the group. Only thing that we know is to save Rs. 30/- per month regularly. As a leader I used to go to every

member of my group and collect the thrift money to deposit in a local bank. In fact, it was burdensome work for me. After few months Mr. Subramanyam, the field coordinator of the NGO called MERIBA came to us told us what we are doing was good only. But there was no single group meeting happening. Only leader used to take the total responsibility of collecting the thrift amount from each and every member of the group and deposit it in Bank. The name of our group was '*Rupa sangham*'. But one day the MERIBA staff and UNDP project staff came to me and asked me to assemble all the group members. I did so. Then they suggested all our group members to have a particular day when all the group members can gather together to pay their thrift money so that it will be easier for the group leader to deposit that amount in the bank. Then all our group members agreed to that idea because they are convinced. After that the other 4 groups were also following the same idea that all the members of the each group used to gather on a particular day at the leaders' house at a particular time and give the thrift amount to the leader. This emerged as a regular practice of these 4 groups of our Panyam village because most of our group members were poor. When there is a need in the family for examining health or ration for the family etc. We do not have sufficient or required amount. Due to that we used to give loans to the needy member of the group after that they would give it back to me so that it can be deposited in the bank again.

Then again the MERIBA staff and the UNDP SAPAP project officer came to us and organized a meeting for all the 4 groups that were formed by the local MDO. And they suggested us to have another meeting for the collecting the loan instalments so that it will be easier for us to run the group smoothly. Then all the participant women were agreed to the ideas of the NGO and project staff. In fact, we were encouraged and motivated to do that by these people. They were very kind to us. So, we started having 2 meetings in a month on a regular basis. Then there was an invitation for the group members for a training programme organised at Orvakal. It was organised collaboratively by the NGOs and UNDP project staff. We came to know about norms and rules of the self help groups. Sanctions for the non-attendance and all these things have not emerged in one day or a month; it has been slowly evolving as for the needs and the problems that arise in that process. But that training gave us lot of inputs and instilled us a clean direction and purpose of the SHGs. The training compiled with exposure trips to Hussenapuram and Kalva SHGs and VOs then it really inspired us to have the same model of practices in our group.

“The training programme that held in 1997 at Orvakal we understood the importance of bookkeeping mechanism, importance of mutual support and participatory decision-making in giving the loans to the member of the group considering the urgency and importance of the need. We learned songs. We played games and made new friends it was an unforgettable experience in deed; after the training is over we came back to our village and started having group meetings once in a week that was how we started having 4 meetings in a month. After that we were also organized into village organisation (*Grama Ikya Sangaham*) which is a network

of all the 9 SHGs that we existed in our village by that time. And I was elected as the treasurer of the village organisation, Panyam. And we had a clear picture, which was imparted in that training about the difference between the poor and the poorest. In fact by that time we also had an experience of running our group for 2 years. It was easier for us to identify the poor and the poorest. In that training we were really encouraged a lot to organize the poor and the poorest into the self help groups like us. Finally, we conducted the survey in Panayam village to identify the poor and the poorest women. And after that we started encouraging them to come into the SHGs so that they might find care and comfort and mutual support and timely help possible. That is how we facilitated 24 new SHGs in that year.

“We started giving the training to the newly formed SHGs members and leaders at the VO Office so that they can run their groups on their own. The major difference between the poor and the poorest is this for the poor even though they do not find work for one week or one month they will still have at least 2 meals a day. But for the poorest if he do not go to the work (daily wages) every day there is every chance he may not have food to eat, he has to borrow. I mean if he does not go to work for one day, then he will not have food for the other day. There are many other differences also. I joined one group and my mother joined another group. We used to take petty loans to run our family and repay slowly in instalments. We took loan from our groups and purchased a piece of land near the bus stand on the main road and started a tea canteen for my brothers. Previously they used to work in their maternal uncle’s hotel. But now we have purchased our own land and have our own hotel by taking major loan from SHG and gradually it developed nicely. We paid back the amount that we have taken from the groups. My brothers got married. Now they are on their own (self-reliant). I have also built my own house by taking some loan from the groups, and my brothers added some money and Govt. gave some money to build my house. My son is studying now.

“In fact, I used to fear people (strangers) and not go outside of the house without taking at least one brother with me. But when I came into the groups, it is my (ADRUSTAM) luck that I started gaining courage and self-confidence slowly at different levels and capacities. When people asked me to be the leader of SHG, oh! That was really a big thing for me. In that process people requested me strongly to be the treasurer of the village organization. Again I feared and hesitated a lot to take that responsibility but people’s trust and NGO staff and other elders who encouraged me and gave moral support to me, which generated confidence to take up that responsibility as a VO treasurer. Firstly when I was encouraged to take up the responsibility of the treasurer of village organization I was really not sure about my capability whether I can manage successfully or not. I doubted myself indeed. Secondly, I do not know reading and writing but I was schooled till 4<sup>th</sup> standard but all my time even in the school and at home I used to spend for taking care of my young brothers and sister. In fact, I did not learn anything, but I was promoted to higher-class till 4<sup>th</sup> class. After that I stopped going to school. As a

treasurer I ought to know how to read and write because I need to put my signature on the Bank cheque. I should know how many amounts were written on the check in Telugu for our conformity. My reading skill had to improve. I tried hard to read and write. It took time for me to learn but I managed to learn. Now I can read newspapers. But my writing was worse I can say, in fact that was the time I really faced challenges low self-confidence from my side. The encouragement from group leaders and members and motivation from MERIBA staff made me to take bold steps and try to learn and behave positively. It put me in a place when I couldn't speak any word, but say 'yes'...yes sir... to them, no other go. There was only one way that is to invest time in self-improvement in the form of learning, which later increased my self-confidence due to my improved working knowledge and performance. Let me confess that people who constantly supported my adapting capabilities are the NGO, MERIBA staff indeed. I continued 4 years as a treasurer to VO, Panyam.

“Once I came into the groups, petty loans were always available, smooth running of the family with respect to the basic needs are taken care of. Hence, in that process I started aspiring to redeem my brother from bonded labour work. I explained my idea of clearing the debt to deliver my brother from that debt-bondage and wanted to establish a hotel for him and make money to repay the loan to the group. My group agreed and gave the required loan. With that I managed to redeem my brother and establish a small hotel. I started taking big loans and purchased land and established hotel and encouraged my brother to work hard. We repaid the entire loan and took much bigger loan from our group and build our own house I have a strong desire to help the poor who are suffering due to lack of encouragement, social guidance and access to loan to meet their basic needs. I decided to serve the poorest women at any cost, volunteering the personal time, energies and devising plans and targets and building teamwork to fulfil my desire. Working with the VO committee members, attending the monthly networking meeting at MMS office and working with the community volunteers, village bookkeepers (VBKs) and bank in the village organization (VO) framework is really involves lot of learning and accelerating change within me. The change in me brings a set of adjustment problems, uncertainty, understanding gaps in the family, change priorities as well as social gain, personal satisfaction and very good social reputation and status and credibility and acceptance. Nobody knows what exactly going to happen, but started with one good habit of doing thrift.

“While undergoing various SHG level, VO level leadership training's and me giving the training to the SHG members and SHG leaders in that process of interacting with the NGO Staff and UNDP SAPAP project staff my confidence level and courage level increased. A lot of learning on the one hand and teaching to other women members on the other hand really brought friends, well wishers and co-workers and volunteers. And with all these mixed interactions my reasoning capacity, my learning and organizational capacities are enlarged indeed. On the one hand and planning my time, personal responsibility to my son, mother, brother managing the

income generating activity, and actively volunteering my time and totally involved in mobilizing the poor women into the groups discharging the responsibilities of a treasurer of VO, and the leadership responsibility of the SHG, and giving training and taking training etc., co-coordinating all these things – striking a balance between the responsibility to the family members and to the VO level leadership responsibilities are really moulding me and sharpening my skills of management, building relations with poor women, motivating skills, listening, facilitating skills, adapting self-improvement in the form of learning and conflict resolution skills are naturally increased in the course of time as I was really working hard because I have a strong desire to serve the poor and particularly the poorest and the single widowed women who lost all their hope in life struggling with poverty, sorrow and suffering. This attitude in me keep on generating unquenchable thirst and making me work hard and learn and take extra pains to improve my social, managerial and productive skills indeed.

“In fact when I accept to take up the treasurer position at the VO level, my mother and brothers really objected me not to go for it. Their reasons were firstly that I have already accepted the leadership responsibility at the SHG level, In addition to that I was going for a series of training programmes and mobilizing the poor women to come into the SHGs. It was enough work. Beyond this as a single woman I cannot accomplish it. I cannot travel, organize or do justice to that level of responsibility at the entire village level organization. So they strongly suggested me not go for it. Secondly I am not habituated to do all these things. Then coming to the president of MMS, more objections were raised from family members. Then I replied that people trusted me and requested me to take up this responsibility. In addition to that I myself want to serve poor people. Hence, I have decided to take up that responsibility happily. Another reason for their opposition was that they are not aware what exactly I am involved in. Wherever I go, I go with the executive committee but not alone. The other thing my brothers did not force me to withdraw my idea of accepting that responsibility as a President, MMS. One thing I am their elder sister, they know my character how I have been taking care of their needs, hence, they could not resist me seriously. All these volunteering time, efforts and thinking of myself and of others well being brought one-day higher level of leadership responsibility that is to be the president of the Mandal Mahila Sangam in 2002. Now they know how the things are moving.

She says: “Our samakya succeeded in covering the 95% of poor and the poorest. We covered all the villages of our mandal, we offer training support to the VOs and SHGs. Our MMS supported 2 VOs in setting up of automatic computerized milk collecting centres. We also succeeded extending our support in setting up of milk collective centers in other VOs along with setting up of farm grass plants for cattle. We conducted rallies and Kalajathas for eradication of child labor and now running a bridge school, succeeded in setting up of RTC Bus for a remote village and playing key role in settling women issues. We do distribute the NOAP (National Old age pensions) to VOs from our MMS. We took up of Non-pesticide Management action in 6 villages. And

also recently we took up a food security activity for the stonecutters who are the members of SHGs in a village called Thammaraju Pally. They are very poor. They depend on the daily wages and they do the stone-cutting work. They need to purchase the food grains, all the grossaries as they get money paid for their daily work. We sat with the VO members and discussed their needs and prepared the micro-credit plan (MCP) and then suggested the PD of IKP to conduct the food security programme in the village. So he was kind enough to take up that activity for the stonecutters. Their wives are the members of the SHGs. Hence we purchased food materials that are sufficient enough for the coming six months. In the mean time they will work and earn money and pay loan back in instalment to our VOs. All these programmes are done in collaboration with the respective Government Agencies for the benefit of the poor and the poorest families. We are striving to create and promote opportunities for the poor and poorest to arouse their aspirations. Our committee has seen that all the SHGs find loans in some way whether it happened through bank linkages or through local VO or MMS. It is our mission that somehow they might find the needed money in the form of a loan and get empowered”.

## Case Study-5

### Padmaja, Treasurer, MMS, Mahanandi

“I am Padmaja, the second daughter of Bopanapalle Naganna and Nagarajamma; we are five daughters to our parents. Our native place is Gutti. 10th failed, married at the age of 15. Her husband hails from Badvel from Kaddupha. She gave birth to son at the age of 16, and daughter at the age of 17 years. Her husband does not earn money, do not have any specific profession at that time, but he was trained in photography. Somebody told us that there is no single photographer in Mahanandi village, Kurnool district. Hence, when we heard that information we decided to migrate to find some work related to photography in Mahanandi. It was 9 years after our marriage happened. It was forest zone. There were many tanarish trees, snakes, and forest animals, less traffic and less population. This was in 1989. It was just before the temple we build a small house with asbestos sheets. We had Rs20,000/- worth gold at that time and we sold it and purchased camera at time. The camera was 5,500/- started our photography centre. Within one year we earned 20,000/-. Our parents used to help us a lot. My mother hails from Bethamcherla.

“MDO was the key person, Balabadi, teacher, Anganwadi teacher Kalajatha, Government programme encouraged us to do thrift, MPDO, Kalajatha, Fathima, the local Anganwadi teacher at time. I was contacted by some women. By that time I was already a member of one group that was facilitated by one anganwadi teacher. Later I withdrew from that group and started my own group. After 6 months the NGO called HERSELF came to Mahanandi to organize the poor women in to sanghams to do thrift. Later the project officer Nanji Reddy came to Mahanandi and speaking to women in a meeting. Then I posed him a question: "How long would we do thrift sir?" Then he asked a question in response to that: "how long you want to breath?" then she replied: "Life long! Otherwise how can I survive? In the similar lines you should do thrift as long as you live. They encouraged us to do thrift as the important thing.

We did not get any incentives form government till 1998. In 1998 we got DWACRA 15000/-. Good future, redemption from high interest choosing money lender, the power, the benefit of collective action, we were trained in credit management, thrift management, internal lending, norm-setting, health, delivery, women income generation activity, ANM, participating pulse polio activity, family planning etc. They used to teach us all these things and encourage us to discuss in the groups. VO was facilitated in 1998 in our village. I was the EC member. But first the MMS was formed in 1997. Then the PD, NGO, HERSELF, encouraged me to be the president of the MMS because of my education background and all others accepted that proposed idea.

She accessed the loans through her SHG in multiple doses to cater various needs: 1000/- household consumption, husband's health; 3500/- grinder; 5000/-, 1000/-, 15000/-, 2000/- from group loan, 7000/- from UNDP loan, for camera real purchasing 12000/- educational fees, 15000/- camera business purpose from bank, 18000/- loan form bank, 20000/- to start bunk in the beginning in its place fancy store was started, 20000/- from UNDP seed capital, house construction, 20000/- to add to the house construction. I did sarees business, seasonal business, I used to do business with the plastic dolls imported from Chennai by local dealer out of which I purchase required number of plastic dolls. I also fixed a grinder in Mahanandi through which I used to get number of orders from different people. We were able to purchase the black and white film-cleansing machine (photography related) to speed up the photography services locally. Because my husband used to go to Nandyal every time to develop the photos of the customers which was time consuming and very inconvenient and it increased the expenditure. "Particularly in Mahanandi because of the temple and natural spring which emerged as famous Hindu pilgrims centre this attracts devotees from almost all states of India. The frequency of visitors to this pilgrim centre increases with respect to the various seasons. Firstly, the summer season in which hundreds of marriage ceremonies and the respective rituals takes place in the temple premises. This season gives lot of business opportunities to the local people for example preparing meals for thousands of visitors and marriage attendants gives lot of business to local hotels and it is observed the caste based hotels emerged in the temple area to serve the respective caste people.

"Secondly Shivaratri season which lasts for 10 days attracts thousands of devotees throughout India on a daily basis. Hotels, Brandi shops and forest products like pattudu karralu; a different kind of chains with religious sting gets the maximum business in this area. Thirdly Ugadi season which lasts for 3 days attracts thousands of devotees and visitors which gives plenty of business opportunities to the local people to sell the bamboo products or articles. Fourthly the winter season pirticularly in the month of November, which is known as Kaartheeka Maasam, which is very special month to the devotees of Shiva, gives high degree of business opportunities to the local people. Coconut sellers, hotels, agarabatti sellers, rudrakshamala sellers, different wine shop holders, local tribals (chenchus, erukula and chenchu dasaries) and middle class people concentrate on doing business on forest materials. Pattudu karralu, bamboo articles like chetalu and tubs of different types for different purposes etc.

"Fifthly during and after the Sankranthi season local people get great deal of business opportunities. She thinks there is space to create self-employment for the members of the self help groups or Ushodaya Village Organization of Mahanandi. Those are establishing Isthiraku-making, utilizing tenkaya peeche to make coconut fiber products, rope making, door mats, Thirdly "voodi kaddi making" (Agarbatti, sambrani kaddi or sambrani pullalu). Fourthly, there are one thousand acres fertile land that belongs to the temple is enjoyed by higher caste

elite groups but if this land is accessed by poor women collectives through the lease agreements on legal basis then sufficient employment can be generated to the women collectives of Ushodaya Gramaikya Sangham. This area is famous for cultivating the high yielding commercial crops. But she thinks it takes time to unsettle the power differentials and to release these lands from the grip of the elite groups who are enjoying these lands of temple for minimum financial lease agreements. She also thinks the capacity of an individual, the capacity of a SHG and the capacity of VO is not sufficient to address the existing power structures of these lands so she tells that she has already initiated dialogue at the MMS level because she believes that the capacity level of MMS with the help of government officials is sufficient to deal with these lands of temple and respective temple authorities to facilitate the creation of the sustainable self employment mechanism for poor women members and collectives also.

Her vision is articulated in her own words in these following lines - every poor women should be brought in to the SHGs, all the women who stopped paying loan repayment schedules should be somehow manage to attend the meetings and make all the repayments regularly. She want to see all the VOs run effectively, all the members make the repayment schedules to the concerned banks effectively. She says her experience in telling the members that if some of your group members should know that if one member do not make the repayment to the concerned bank or MMS or SHG for which she is responsible - if you people stop paying instalments because of that you too will lose money because of ever increasing interest as the days are going by. Hence she encourages them to pay the instalments. She reports that till now 8 village organizations are registered under MACS '95 Act. She believes that once this registration process is over they can take another step forward to file a case in the police station and collect the loan amount more authoritatively. If somebody is not paying the instalments even if we gave her sufficient time to make it considering her problems if we notice that the member is deliberately avoiding to make the loan repayment schedules then we (MMS appointed subcommittee to collect loans) will go to the harvesting place along with the local VO members and will sit at that place and demand her to pay the loan back if she reject that our power, voice can be seen in that kind of situations. Our MMS has committees, but we go to the default groups to facilitate the loan repayments and we succeeded in some cases and failed in some other cases because we don't want to behave like a finance corporation which fails to consider the members, or beneficiary's personal situations on moral grounds so we don't want to ill treat the members on their failure to make the repayment schedules, we try to give them enough space to repay the loan by giving them time, some more loans if their situation is reasonable as for the consensus of the members *sangham*, local VO. Then only we try to communicate with her to inform the consequences. ZMS (Zilla Mahila Samakya) district level federation of all the MMS has recently attempted to facilitate the insurance to all the members of the SHGs of the entire district. The Mahanandi VO succeeded in doing it at the VO level.

## Glossary

1. *Abba* : paternal grand father
2. *Avva*: paternal grand mother
3. *Adapting capacities* –learning by doing, adapting new skills, adapting new values, adapting new methods, adapting new attitudes
4. *Akkaya* – polite way of addressing the female. Even father calls his girls child as ‘akaya’ in this district of Kurnool, if one goes to Guntur or Andhra region then it means elder sister.
5. *Apohalu*- false assumptions
6. *Aspirationa capital* – An individual’s or organization’s mission, vision, and overarching plans, hopes, goals, targets, which collectively articulate its common sense of purpose and direction. People’s expressive wants, needs, expectations, calculations together constitute the Aspirational Capital
7. *Attitudinal capital* – the individual’s or group’s or federation’s or society’s capability of maintaining the right or wrong attitudes that influence the other capacity categories positively or negatively is called as attitudinal capital. For Ex: right / positive attitudes: self-esteem, love, faith, forgiveness, hope, acceptance, friendship, approval, fairness and encouragement Negative Attitudes:- denial, procrastination, fear, irresponsibility, criticism, hostility, ridicule, shame, unforgiveness, petty jealousy, disease of ‘me’ or ‘I’ ( a desire to hog all the credit ) etc.
8. *Basix* – it is a Micro-Finance Institution (MFI) that promotes livelihoods in rural areas and It’s headquarter is at Hyderabad.
9. *Bhavitha* – it is a residential educational rehabilitation program designed and implemented by the MMS exclusively for school dropouts and child labor of Orvakal, Panyam and Gadivemula mandals.
10. *Bheegamlu* – keys
11. *Bhoomi* – it is a land-purchasing program designed and implemented by the MMS of Orvakal for its poorest and poor members through the institutional credit.
12. *Capacity development*: a process that entails the sustainable creation, utilization and retention of capacity in order to reduce poverty enhance self-reliance and improve people’s lives. It refers to the ability of countries, organizations and people to manage development on their own in a smooth, efficient and sustainable way. This makes it clear that capacity development is a multi-dimensional concept. It is not just concerned with training and education or organizational strengthening. Equally important are a nation’s resource endowment, public sector context and broader institutional environment (including governance system, as well as economic, social and cultural realities).

13. *Capacity*- It refers to the ability of individuals, communities, institutions, organizations, and social and political systems to use the natural, financial, political, and social and human resources that are available to them for the definition and pursuit of sustainable development.
14. *Civil Society Organizations (CSOs)*: Civil society covers the space between the activities of the state and the market. Organizations within civil society range from church groups to environmental pressure groups to local credit collectives and trade unions.
15. *Community-based approach*-An inclusive partnership strategy that recognizes and builds on the capacities and resources of people of concern, enabling their participation throughout the programme cycle to ensure their protection and sustainable ownership.
16. *Cultural capital* - represents the collection of non-economic forces such as family background, social class, varying investments in and commitments to education, different resources, etc.
17. *Dudlu*: coins, small amounts of money.
18. *Empowerment through process of socioal mobilisation*: Women in the project area are organised this process contributes to local empowerment by changing the nature of relationships among community members and between community-based organizations and external agencies. It is empowering traditionally marginalized groups: dalits and women particularly through creating space for them to participate in community development and decision-making more fully. Also, as members of CBOs learn to take initiatives, negotiate, mobilize local resources, diagnose problems, plan, evaluate and organize more effectively, they will acquire greater control over the local development process.
19. *Financial capital* – It includes both cash holdings of firms, and net trade credit extended to customers. Cash, savings, loans and gifts, regular remittances or pensions, and other financial instruments;
20. *Ghasam* – an informal agreement between the Kapu and the dalit person for finding bread that the labor would work hard rising early in the morning and work late in the night for meager amount of rupees or food. Some time it assumes the debt bondage. This system is the one of the best examples how a dalit man is suppressed and exploited by the upper caste elite.
21. *gramasabha*: village council
22. *Groups with specific needs* -Individuals, families or groups requiring additional support to enable them overcome the challenges they face in accessing and enjoying their rights.
23. *Human capital* – Human knowledge, skills, abilities, approaches to learning and change. It includes technical know-how, whether or not embodied in patents, and the skills of the workforce and knowledge, ability to labor, good health, self-esteem, bargaining power, autonomy, and control over decisions.
24. *Institutions* - *Institutions* are the “rules of the game and the measures for enforcing those rules.” Institutions also refer to the norms and values manifest in less tangible practices like corruption, presence or lack of transparency, and accountability. The rules and norms may be political, economic, or social.

25. *Institutional development* - It refers to strengthening the broad political and economic context within which development processes occur. These include policies, laws, regulations, and judicial practices
26. *Intellectual capital* – the ability to think logically, rationally and scholarly. The ability to engage in negotiation or dialogue, monitoring progress Setting objectives and developing appropriate policies, evaluating outcomes, impacts and results. Capacity to undertake research, diagnosing needs and priorities.
27. *Jalazeevani* – it is water shed program designed and implemented in various villages of Orvakal mandal in collaboration with the district water management agency (DWMA).
28. *Jeji*: maternal grand mother
29. *Jeji nayana*: maternal grand father
30. *Kapu* – local landlords particularly Reddies are called as *Kapu*
31. *Kattu*-the way of dressing, or dressing habit
32. *Mandal* - statutory institutional cluster of 15 to 30 panchayats of local government
33. *Nisshabda viplavam* - silent revolution in the natives' point of view they did not lift a separate banner, conduct rallies and organize boycotts exclusively against the exclusion and discrimination of the down trodden communities. But what they believe is that people have to be increasingly empowered in the process of social mobilization to deal with the discrimination and injustice.
34. *Operational capacities* –planning, financial management, time management, implementing action plans, mobilising and managing resources, implementing appropriate policies
35. *Organisation*- it is a group of individuals bound by some common purpose to achieve objectives. For example, individual courts are organisations, whereas the Judiciary is an institution.
36. *Organisational development* – it refers to strengthening a body of people who work together. It focuses on strengthening an organisation's ability to provide quality and effective goods and services and its capacity to be programmatically and organisationally sustainable.
37. *Palavelli* – dairy activity promoted by the MMs in various villages of Orvakal is named as palavelli.
38. *Panchayat*-statutory institution of local government
39. *Physical capital* – Physical plant, machinery, and public infrastructure, the population of a country itself. Housing; buildings and land, and improvements to these; land and other physical items that maintain or increase in value, such as gold jewelry; and physical items that decrease in value, including consumer durables such as household appliances, shoes, clothing, and vehicles; and productive assets, including fixed-enterprise assets;
40. *Podupu lakshmi sangham*-the SHGs in Kurnool are called as *podupu lakshmi sanghalu*
41. *Pottegadu* – young man, teenage boy
42. *potti*- teenage girl

43. *Revolving fund* – a fund held by the CMC to be used for lending purposes to the VO in a circulatory manner and under policy agreed upon by the VO and the program.
44. *Rightful capital* – The capacity to realize, negotiate and restore rights and entitlements which include capacity to realize powerlessness, social exclusion, discrimination, human deprivation and the structural reasons, which are usually sustained by socio-cultural and politico-legal institutions can be termed as “*rightful capital*” As the rights are loaded with a set of promises that assures the provisions such as: health, security, freedom, welfare, development, education, faith, collaboration, networking, advocacy etc.
45. *Sangham* – this local word is used as a meaning equal to SHG
46. *Sarpanch*- head of the statutory panchayat
47. *Seed capital* – an amount transferred from the program to the Village Organisations (VOs) for the purpose of building capacity to act as financial intermediaries and to help respective VO-members to raise their income. Seed capital is reimbursable to the revolving fund established at the VO-level.
48. *Service delivery capacities* – the intangible dimensions of development - creating a feeling of trust, advocacy, training courses, fostering enabling environment for civil society etc are called service delivery capacities.
49. *Social capital* –it consists of the stock of active connections among people: the trust, mutual understanding, and shared values and behaviours that bind the members of human networks and communities and makes co-operative action possible. It refers to the institutions, relationships, attitudes and values that govern interactions among people in society. Contribute to economic and social development; People’s ability to work together constructively through shared norms, trust, social values, group memberships, relationships of trust, access to wider institutions of society and networks, and freedom from violence.
50. *Social guidance*- In order to forge successful and sustainable linkages with line departments, it is necessary to create new service delivery models based on homegrown good practices. Facilitating the bottom-up approach instead of the previous top down decision-making at the grassroots. People need social guidance to: provision of micro-credit, technical and financial support for building village physical infrastructure, support in the natural resource sectors, small enterprise development, and support to poor communities in the social sectors. Pillars of Social Guidance are: Community organization., activists, a support organization
51. *Social mobilization* – It refers to a process of engaging the local communities to identify and harness their latent potential. Through this process the poor people are enabled to dream and perceive possibilities of change. It brings the poor to the center of the stage. In fact, self-reliance and self-development are embedded in social mobilization philosophy. Social mobilization believes that poor people do not require charity, but they need access to resources and services for which they are entitled, and a level playing field.

52. *Social Safety Nets* -Public sector measures to protect the poor and vulnerable including public work schemes such as National rural Employment guarantee scheme, Indira Life insurance scheme, live stock insurance, unemployment benefits, food securities, etc.
53. *Strategic capacities* – the capabilities such as communication, leadership, decision making, enforcing norms, networking and managing partnerships, etc.
54. *Structural capital* – The organisational and legal structures, which provide the structural framework for human activity, including the programs and policy infrastructure of those entities is called structural capital.
55. *Sukhajeewanam* – it is a health program designed and implemented by the MMS of Orvakal to cater the health needs of its members as well as offer the health related training courses.
56. *Sustaining capacities* –The capabilities such as facilitation, organisational skills, building legitimacy & credibility, conflict resolution, managing change, etc.
57. *Vicious mental-trap* – *The core components that consists of* fear, pessimism, inferiority, self-humiliation, harmful habits, unjust behavior, learning disability, progress-resistant beliefs etc. which are mutually contributing and together prevents the poor in enlarging their capacities and participating in their development.
58. *Yuvatha-bhavatha* – A program designed exclusively for youth of the members’ families of MMS Orvakal to train them in some skills-typing, speaking English, basic computer courses and EMCET coaching etc.

## **ABBREVIATIONS**

AIDS	: Acquired Immunity Deficiency Syndrome
AKRSP	: Aga Khan Rural Support Program
ANM	: Auxiliary Nursing Mid-wife
AP	: Andhra Pradesh
APMACS Act	: Andhra Pradesh Mutually Aided Cooperative Societies Act
APMAS	: Mahila Abivruddhi Society, Andhra Pradesh
ARNOVA	: Association for Research on Non-profit Organizations and Voluntary Action
ARPP	: Action Research Pilot Projects
BC	: Backward Caste
BIRDS	: Bijapur Integrated Rural Development Society
BK	: Bookkeeper
BRAC	: Bangladesh Rural Advancement Committee
CAPART	: Council Advancement of Peoples Action and Rural Technology
CARE	: Cooperative for American Relief Everywhere
CASHE	: Credit and Savings for Household Enterprises
CB	: Capacity Building
CBNRM	: Community Based Natural Resource Management
CC	: Community Coordinator
CCF	: Country Cooperation Fund
CD	: Capacity Development
CDPO	: Child Development Project Officer
CDRA	: Community Development Resource Association

CEDAW	: Convention on the Elimination of all forms of Discrimination against Women
CERD	: Convention on the Elimination of all forms of Racial Discrimination
CHA	: Community Health Activists
CIDA	: Canadian International Development Agency
CIF	: Community Investment Fund
CM	: Chief Minister
CPA	: Community Problem Analysis
CRC	: Convention on the Rights of the Child
CV	: Community Volunteer
DAC	: Development Advancement Committee
DC	: District Collector
DDC	: District Development Committee
DFID	: Department for International Development
DMS	: District Mahila Samakya
DPEP	: District Primary Education Project
DRDA	: District Rural Development Authority
DWCRA	: Development of Women and Children in Rural Areas
EA	: Education Activists
FAO	: Food and Agriculture Organization
GNM	: General Nursing Mid-wife
GOAP	: Government of Andhra Pradesh
GOI	: Government of India
GSO	: Grassroots Support Organization
GTZ	: Deutsche Gesellschaft fur Technische Zusammenarbeit

HDI	: Human Development Indicator
HDR	: Human Development Report
HERSELF	: Help Educate Rural Sick Escalate Labor Formers
IADB	: Inter-American Development Bank
IAP	: Integrated Atoll Program
ICCPR	: International Covenant on Civil and Political Rights
ICDS	: Integrated Child Development Services
ICESCR	: International Covenant on Economic Social and Cultural Rights
IDR	: Institute of Development Research
IDS	: Institute of Development Studies
IDSN	: International Dalit Solidarity Network
IIED	: International Institute for Environment and Development
IIRR	: International Institute for Rural Reconstruction
IKP	: Indira Kranthi Patham
INGO	: International Non Governmental Organization
INTRAC	: International NGO Training and Research Center
IRDPA	: Integrated Rural Development Program
ISACPA	: Independent South Asian Commission on Poverty Alleviation
ISTR	: International Society for Third Sector Research
JBS	: Janashakthi Bank Society
LGP	: Local Governance Program
LHA	: Livestock Health Activist
MACS	: Mutual Aided Cooperated Society
MAVIM	: Mahila Arthik Vikas Mahamandali

MBK	: Master BookKeeper
MCP	: Micro-Credit Plan
MDG	: Millennium Development Goals
MDO	: Mandal Development Officer
MERIBA	: Mission to Encourage Rural Development In Backward Areas
MFI	: Micro Finance Institution
MLA	: Member Legislative Assembly
MMPLIS	: Mahanandi Mandal Podupu Lakshimi Ikya Sangham
MMS	: Mandal Mahila Samakya
MOA	: Memorandum of Agreement
MOU	: Memorandum of Understanding
MPHCP	: Monger Primary Health Care Project
MPTC	: Mandal Parishad Territorial Committee
MRO	: Mandal Revenue Officer
MRP	: Mandal Resource Person
MRPS	: Madiga Reservations Porata Samiti
MSS	: MERIBA Sarvodaya Sangham
MYRADA	: Mysore Resettlement and Development Agency
NABARD	: National Bank for Agriculture and Rural Development
NGDO	: Non Governmental Development Organization
NGO	: Non Governmental Organization
NORAD	: Norwegian Agency for Development Cooperation
NOVOK	: Network of Voluntary Organizations Kurnool
NPM	: New Pesticide Management

NRM	: National Resource Managemet
OECD	: Organization for Economic Cooperation and Development
OMPLIS	: Orvakal Mandal Podupu Lakshmi Ikya Sangham
PAR	: Participatory Action Research
PBA	: Program Based Approach
PD	: Project Director
PDDP	: Participatory District Development Program
PLA	: Participatory Learning and Action
PM	: Prime Minister
PMPLIS	: Panyam Mandal Podupu Lakshimi Ikya angham,
PO	: Project Offier
PPA	: Participatory Poverty Assessment
PPI	: Productive Physical Infrastructure.
PRA	: Participatory Rural Appraisal
PRADAN	: Professional Assistance for Development Action
PRIA	: Participatory Research in Asia
PROGRESS	: Peoples Research Organization for Grassroots Empowerment through Scientific Service
PRSP	: Poverty Reduction Strategy Paper
PVO	: Partner Voluntary Organization Rural Technology
RBA	: Rights Based Approach
RCL	: Rice Credit Line
SAARC	: South Asian Association for Regional Cooperation
SAP	: Structural Adjustment Program

SAPAP	: South Asian Poverty Alleviation Program
SASMON	: South Asia Social Mobilization Network
SC	: Scheduled Caste
SERP	: Society for Alleviation of Poverty
SEWA	: Self-Employment Women Association
SFDP	: Small Farmer Development Program
SHG	: Self-Help Group
SIDA	: Swedish International Development Agency
SMELC	: Social Mobilization Experimentation and Learning Center
SP	: Superintendent of Police
SRP	: State Resource Person
TA	: Technical Assistance
TCDC	: Tioga County Economic Development
TNCWD	: Tamil Nadu Corporation for Development of Women
TOP	: Terms of Partnership
TTF	: Tred Turn Foundation
UNDP	: United Nations Development Programme
UNESCO	: United Nations Educational, Scientific and Cultural Organization
UNFIP	: United Nations Fund for International Partnership
UNICEF	: United Nations Integrated Children's Educational Fund
UNIP	: United National Independence Party
UNOPS	: United Nations Office for Project Services
USAIA	: United States Army Institute of Administration
USAID	: United States Aid for International Development

VDC	: Village Development Committee
VO	: Village Organization
WCDS	: Women and Child Development Society
WCUSS	: Weaker Communities Upliftment Service Society
WDP	: Women Development Program
YMCA	: Young Men's Christian Association

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## Photos



NGDO MERIBA staff is performing a role play/skit in a training programme how the caste stratification hegemony, exploitation and suppression of the upper castes over the lower castes is culturally justified and regulates the people's access to resources. As a part of the facilitation package NGDOs raises the awareness levels of the poor and Dalits about the cultural obstacles to poverty alleviation. Through songs and Skits NGDOs facilitate the understanding of how the people at the bottom of the caste ladder have to suffer the burden of the upper caste peoples as for the stratification and motivate them for collective action and thrift.



As a mandal level network Panyam Mandal Podupu Lakshmi Iky Sangham (PMPLIS) requested to give one-acre land for their office and training center purpose but the Village Panchayat gave half an acre land freely. The MMS also succeeded in constructing their own building worth Rs.13.5 lakh. The president of the PMPLIS contested for ZPTC and won the election and many womembers contested for the ward members of the panchayat election as well.



Mr.K.Raju IAS became the National Project Coordinator (NPC) for the UNDP aided South Asia Poverty Alleviation Programme (SAPAP) in India. Local NGOs communicate the message of thrift and collective action and he used to visit the villages frequently and give enough support from Government side to endorse and explain the Government Acts and the needed cooperation from the poor to secure social well-being for the poor. NGOs: WCUSS, MERIBA HERSELF and BIRDS were the primary social mobilisers as the UNDP has carefully selected the NGO that are having good track record in rural development efforts and long line of cooperative behaviour with the Government development agencies both at the mandal and district level



Mahanandi Mandal Podupu Lakshmi Ikya Sangham (MMPLIS) has secured 15 cents of land from panchayat free of cost and constructed the office cum training center that costed them 10.5 lakh rupees out of its own funds. It has an idea to construct a restaurant near Mahanandi for the pilgrims and to participate in the auction of the temple and secure chappal and coconut auction and lease temple lands to improve its income sources. HERSELF was the Partnering



Child labor, school drop-outs are rehabilitated through the Bhavitha bridge schools started by the MMS of Orvakal, Panyam and Mahanandi mandals of Kurnool district of the SAPAP project area. The social, physical and educational and emotional needs are carefully catered in these women member-owned institutions. Due to deliberate mentorship of the committed teaching staff children at these MMS initiated Bhavitha schools enjoy full freedom and love from their teachers and members and parents as well. MMS orvakal 1000, in Orvakal 400 girls in Panyam, 30 girls in Mahanandi have been mainstreamed into the A.P. Residential and Social Welfare Residential Schools. They will get free and



Surya Gramabhivruddhi Samsta, VO in Thogarchedu village has played a crucial role in taking the 3 acres from the local landlord on lease purpose and arranged a borewell to water the land to help the poor women find fodder for the buffaloes they purchased by taking the loans from it. This fodder grows even after as many times as it is being cut but the only thing is it needs to be watered. The VO has also decided to assist the poor women facilitating the women's access to loans and supply the Thana( horse gram), fodder, dairy center, Thogarchedu village of Panyam mandal, Kurnool MMS , Panyam Came forward to set up and



MMS Orvakal is providing computer education for 100 unemployed youth 5 boys joined for Medical Lab Technician Course and 9 girls for ANM course



While SHGs are formed around economic issue of ththrift and micro-credit, the formation of groups is a political process, This process picks up momentum with the SHGs federated and also establishing links with the Local self-governing bodies and the with the line departments and Banks. The women build 370 standard houses over the past 10 years of social mobilization initiated by the UNDP aided SAPAP project in village of Vuyyalavada of Orvakal Mandal, Kurnool Dt.



MMS orvakal have started Bala Bharathi School in 2007 with 270 children of the members, and aspiring Bhavitha Junior College, Bhavitha Vocational Junior College soon. They already got the permission from the Board of Intermediate Education. Vijaya Bharathi purchased 4 acres of land and donated it to start to the Bala Bharathi School and facilitated the idea of giving quality education in English medium to all the children whose parents are aspiring to secure quality education with English medium for their children. And MMS, Orvakal has purchased 2 acres for the school purpose. Members of 27 Village organizations will participate and contribute their labor for a day on a rotation basis till the building is completed. They are aspiring to complete two-storied building worth 3 crore rupees which is the investment of the members of various SHG as the MMS, Orvakal. Best practices are also cost-effective can serve as a model for generating policies and initiatives elsewhere once suitably adapted to the local conditions. They are a crucial knowledge base to power the social struggle to combat the scourge of poverty.



Two Social Mobilization Experimentation and Learning Centres (SMELC) have been set up in Nepal and Orvakal, Kurnool District of Andhra Pradesh (India). These aim to help bridge micro-macro linkages and facilitate incorporation of lessons learned from SAPAP activities into national strategies for poverty reduction. This opens up a window of opportunity to link up micro level pilot experiences to the higher echelons of decision-making bodies at macro level through action research, training and documentation and strategic communication. It was modeled after the SMELC in Nepal and has a distinguished Advisory Board. A mix of experienced development professionals and local level activists act as resource personnel. It receives advisory inputs from South Asia Poverty Alleviation Program (SAPAP) Regional Support Unit (RSU) in Katmandu and UNOPS Asia Office at Kuala Lumpur. SMELC is a member of South Asia Social Mobilization Network (SASMoN), which is a networking forum for pro-poor policy dialogue and strategic planning, policy research, advocacy, documentation and dissemination of best practices in SAARC countries.