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CRITICAL CONSCIOUSNESS, CREDIT AND PRODUCTIVE ASSETS

KEY TO SUSTAINABLE LIVELIHOOD

[Women's mobilisation in Nellore and Anantapur Districts of Andhra Pradesh]

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PART I

FROM TOTAL LITERACY CAMPAIGN, ANTI-ARRACK MOVEMENT TO PODUPULAKSHMI (SAVINGS MOVEMENT) THE NELLORE EXPERIENCE

When an outsider, especially one hailing from North India, hears of the thousands of women's groups involved not only in thrift, savings and micro-enterprises but actively participating in mainstream developmental activities, contesting Panchayat elections, sending their children to school and rotating their savings for production credit and better health-care, she / he is likely to brush it aside as yet another publicity hype. But as one enters Nellore cynicism and scepticism fade away and one cannot but notice the enthusiasm.

Yes, thousands of women have indeed come together in small groups, they save Rupee one a day, pool their savings and rotate it amongst themselves for production and consumption needs. The District Administration has stretched the DWCRA scheme to provide women with working capital, they are busy negotiating with Banks, Rashtriya Mahila Kosh and other sources of credit. Women are proud that their children go to school and have also built good rapport with the schoolteacher. They are involved in watershed development and are currently busy with a health campaign - Arogyadeepam. The District Administration takes pride in the movement and tells outsiders that women made it happen and that they as officials only played a supportive role. Rules, regulations, administrative procedures, programme guidelines were adapted to the emerging needs.

** What set this unique process in motion?

** Will it all fade away when the initial enthusiasm wears off?

** Is it sustainable, even after some or all the dynamic district officials are transferred?

** Is the process replicable?

This essay tries to capture the process through which one campaign led to another, resulting in the emergence of women's groups as the nodal point for convergence of basic services at the village level. This document relies on interviews with the key actors, group leaders and members of Podupulakshmi (savings) groups in twenty-seven villages of Nellore district.

It is often said that it is better to err on the side of being positive than to err on the negative side. This narrative captures the enthusiasm of the key actors and follows a chronological order. It also explores alternative approaches and analyses problems inherent in documenting a process that is still new, where the initial excitement and spontaneity is still visible. This document will, hopefully, enable us to appreciate the need for long-term strategic planning in order to consolidate the gains and move forward. It is also a reminder that in the absence of strategic planning to sustain the initial euphoria - the Nellore story will also become yet another tombstone commemorating an innovation that died a silent death after initial enthusiasm faded away.

How did one mass movement for literacy lead to anti-arrack and then to Podupulakshmi and now Arogyadeepam?

"When the Total Literacy Campaign was launched in Nellore in 1991-92, it attracted the poor. Middle-class and upper middle-class families in rural and urban areas were not involved in a big way because most of them are literate. For the first time we had a programme which involved the poorest of the poor and those who were bypassed by the educational process. Women participated in very large numbers. Women's participation on such a large scale was unprecedented. Maybe, Nellore was ready for such a movement, maybe we were at the right place at the right time. Such historic moments come very rarely.

"The officials in turn recognised the power of the movement and it got tremendous administrative and political support. Shall we say, all the stars favoured Nellore! The TLC style of functioning broke many administrative barriers. District officials and government functionaries went into the villages and mingled with the ordinary people. This shattered the wall between the administration and the people. The administration was shaken out of its lethargy.

"In Dubagunta Village, Nellore District Ramanamma led a movement against liquor in her village. The lesson on alcoholism in the primer was just a small spark that ignited the minds of rural women. The anti-liquor movement (1992) spread like wild fire, and the rest is history. Government declared a ban on arrack in April 1993. In 1994, the entire state of Andhra Pradesh was brought under prohibition.

"When women succeeded in banning liquor, there was a lot of euphoria. At this point, in one village, Leguntapadu, some district officials were attending a meeting where women were recounting their plight and the havoc liquor had wreaked in the lives of the poor. They also shared that after prohibition the quality of life of many families had improved. The Project Director (DRDA) asked if it would be possible for women to save one rupee a day. One woman walked up to him and placed a rupee coin in his hands. Many more followed. He asked why the money was being placed in his hands. Can women form themselves in groups and pool their savings and manage it themselves? The Savings movement was born in Leguntapadu village in Kovur Mandal. Over 2 lakh women joined together in small thrift groups and today the women in the district have saved Rupees 6 crore!

"The press played a very important role. Eenadu, a popular Telugu language newspaper started a page in the paper called Vasundhara. Stories of women's thrift groups and their role in the liquor movement were highlighted.

"In addition to the savings of women, DWCRA¹ revolving funds played an important role. Women were encouraged to take up any economic activity they choose. Vegetable and fruit vending, fishponds, leasing land, Guava garden, taking contract on Tamarind trees etc. were chosen by women. Women took up multiple activities in the same group. In addition to the revolving fund, women also started rotating their own savings for productive activities, emergency consumption needs like health, marriages, child's education, etc.²

¹ DWCRA - Development of Women and Children in Rural Areas, a government scheme for women under the Ministry of Rural Development, Government of India.

² Discussion with Ms Ramalakshmi, Director DWCRA, Mr Chandramouli, UNICEF, Mr Tucker, Director UNDP Project and Ms Swarnakumari, APO-Khammam District;

Looking back:

Since the early 1940s the nascent communist movement and the nationalist movement highlighted issues of bondedness to moneylenders and rich landowners in Andhra and Telengana regions of Andhra Pradesh. Political consciousness among ordinary people is therefore high. Nellore was then part of Madras Presidency and was not only the rice bowl of the region but was also a cultural centre. Many folk songs deal with the plight of the poor who have to take loans leading to mortgaging their lives. Therefore, it is not surprising that the Total Literacy Campaign resulted in innumerable folk songs not only on literacy but also on alcoholism, development, poverty and powerlessness of the poor.

Total Literacy Campaigns were started in many districts, but the texture of the movement in Nellore surpassed all expectations. The result was most unexpected! Who would have imagined an anti-arrack movement, savings movement and now a health campaign?

The key administrators who were involved since the launching of TLC described the process and the role of the government:³

"The Total Literacy Campaign and later the anti-arrack movement changed our perceptions. Here was a small-micro-level movement that started in a few pockets of one district and snowballed into a mass movement, forcing the government to change its policy. The administration learnt a lot.

"Women became confident and aware. They discovered the strength of being organised and started articulating their problems and their concerns. Their self perception transformed and so did the perception of the society and government functionaries. Women were no longer seen as being powerless, but they emerged as a powerful group that forced the government to change its policy. A bond developed among women who had worked in the anti-arrack movement. Those who worked as animators, trainers, instructors in TLC were very much part of the anti-arrack movement. Given such a milieu, the idea of savings clicked.

"The district administration gave the saving and thrift movement the initial impetus. Government functionaries working at all levels were motivated to play a facilitating role. Orientation meetings and discussions were organised to educate women about the mechanism of saving as a group and revolving it for credit of group members.

"During the TLC and anti-arrack movement, women came together in large numbers, worked together and dispersed. There was a strong bond. We cannot describe these collectives as women's groups. With savings, small groups of women (ranging from 14 to 30) came together and formed themselves into a group with formal membership, regular meetings and a common agenda. Women decided on the optimum size of a group. When more women wanted to join, they encouraged them to start another group. This provided them with a group identity and the groups became cohesive. These groups are called **Podupulakshmi**.

Hyderabad, 17 August, 1995.

³ Meeting with Mr K Raju, DM Kurnool (Former District Magistrate of Nellore), Mr Satish Chandra, Joint Collector, Kurnool, Mr Sambashiva Rao, Director Sericulture (Former District Magistrate of Nellore), GOAP, Mr L Premchandra Reddy, Social Organiser, UNDP Project, Kurnool and Ms B V Bharti, Social Organiser, UNDP Project, Kurnool; Kurnool, 17 August, 1995.

"This process (starting from TLC to Podupulakshmi) has empowered women so much that they are a force to reckon with in Nellore.

Who is a Podupulakshmi?⁴
She is

- An agricultural labourer in the field;
- A fruit, vegetable, fish vendor in the street;
- A stone crusher in the quarry;
- A basket maker working under a tree;
- A petty shop keeper in a bunk;
- A brick maker working in the sun;
- A construction worker;
- A farmer working in the fields
- A manager of milch cattle at home;
- A weaver;
- A potter; and
- A provider of her family.

She is a woman like you and me
She is a worker

"The potential and the power of the movement was recognised, subsequently DRDA programmes was extended to women's groups. They were recognised as a vehicle for mainstream rural development - not just women's development. DWCRA revolving fund provided the initial capital to set up micro-enterprises. Podupulakshmi groups with good track record benefited from the DWCRA programme and reached a level of maturity that is evident for all to see. In the initial phase the savings were used for emergency consumption needs gradually they started using it for small enterprises.

"In the beginning women took credit for traditional activities such as vegetable, fruit and fish vending, dairy (milch cattle), rearing ram-lambs, etc. GOI guidelines for DWCRA were rather rigid. We took a decision to mould the guidelines to suit the needs of women and extended support to activity identified by women. Today DWCRA funds are given to groups who have been rotating their savings successfully for at least eight months to one year. It is a loan and not a subsidy. It is made available to groups with a view to facilitate a self-sustaining livelihood. Women's income has definitely gone up and there is a visible impact on social indicators like women's status, health and education.

⁴ Source: DRDA report on Podupulakshmi, April 1995

"This is social mobilisation. We are convinced that poverty eradication should start with social mobilisation. This alone can trigger sustainable processes for livelihood. Through social mobilisation the poor understand why they are poor and how they can break out of the vicious circle of poverty. They begin to demand and access services.

"Groups have to come together organically, they cannot be created artificially. Women are the best judges of the optimum size of a group. We learnt that scattered groups cannot make an impact, therefore we concentrated on saturating the district with thousands of groups, linked together through mandal level networks.

Who were the facilitators and supporters?

- Literacy guides and volunteers
- DWCRA group / Podupulakshmi leaders
- Aanganwadi workers
- Teachers of primary schools
- Village Development Officers (VDOs)
- Village Administrative Officers (VAOs)
- Sarpanch
- Mandal officers
- Elected representatives
- Voluntary organisations⁵

The organic nature of a process that started with the literacy campaign and culminated in women's coming together in groups to enhance their access to credit and productive assets was recognised by district officials - yet, the implications of a people-centred approach to development administration for the overall administrative climate has not been explored. Innumerable experiences in different parts of the country have clearly demonstrated the value of an approach that is rooted in the experiential reality of people, but government invariably fails to draw systemic lessons and overhaul development administration.

Snapshots from the field:

On the formation of Podupulakshmi groups:

Udayagiri is a predominantly Muslim area. The Sarpanch initially resisted the idea of a savings group in his village. Gradually Gouseunnisab (now a group organiser) convinced the Sarpanch. It took almost a whole year, but now the Sarpanch is a great support.

In most other villages it was natural for the women who were active in Total Literacy Campaign and the anti-arrack movement to take on the responsibility for initiating savings groups. The government did not offer any incentives to form groups. The primary criteria was that a group of women should be willing to come together to save and rotate their savings for mutual benefit. There was little distinction between urban and rural areas.

⁵ Source: A report on thrift and credit programme - Podupulakshmi; DRDA Nellore District, Govt. of Andhra Pradesh, April, 1995

Gaining self-confidence and a sense of self-worth:

The Ratnagiri Colony of Atmakur Mandal is a good example of what changes in self perception can do. After the TLC campaign dalit women and men refused to work for low wages. Mastanamma, who emerged as the leader, sparked off a movement against arrack. As they gained confidence they refused to continue practising degrading social customs. As a result rich Kamma landlords harassed them. They left Apparaopalem village in June 1994. The government resettled them in Ratnagiri colony. Once resettled, the community felt helpless and vulnerable. They did not wish to continue to live on government doles. Podupulakshmi was born in Ratnagiri with Mastanamma galvanising the entire community. Today they are a self-confident community, notwithstanding the economic hardship resettlement brings. Mastanamma said in one of the meetings:

*"Literacy campaign made us aware,
Anti-arrack movement gave us confidence; and
Podupulakshmi empowered us."*⁶

Choice of livelihood:

There are 27 Podupulakshmi groups in Leguntapadu village in Kovur Mandal with a total saving of Rupees 8 lakh. They are involved in embroidery and painting of saris, patch work, weaving etc. The seven groups in Veguru Kandriga village of Kovur Mandal have revolved their savings of Rupees 2 lakh and taken contracts for maintaining the water tank purchased milch cattle with loan from a bank and women are free to choose their occupation.⁷ Vegetable and fruit vending, selling toiletry and decorative items, saris and trinkets out of a tin box, setting up a kiosk in the village, running a ration shop, leasing land for agriculture, leasing a fish pond, weaving bamboo baskets for local sales - women are utilising any opportunity for employment and income. They produce what they can sell in their own area and are not dependent on external market.

Podupulakshmi groups at a glance ⁸	
Number of revenue mandals	46
Number of women organised in groups	2,04,000
Number of groups formed	6,600
Amount saved by the groups up to March 1995	Rs 6 crores
Contribution from IRDP / DWCRA up to March 1995	Rs 3.75 crore
Total amount available with the groups	Rs 9.75 crore

⁶ Meeting of Podupulakshmi group members, Ratnagiri Colony and Apparaopalem, Atmakur Mandal, Nellore, 22 August, 1995

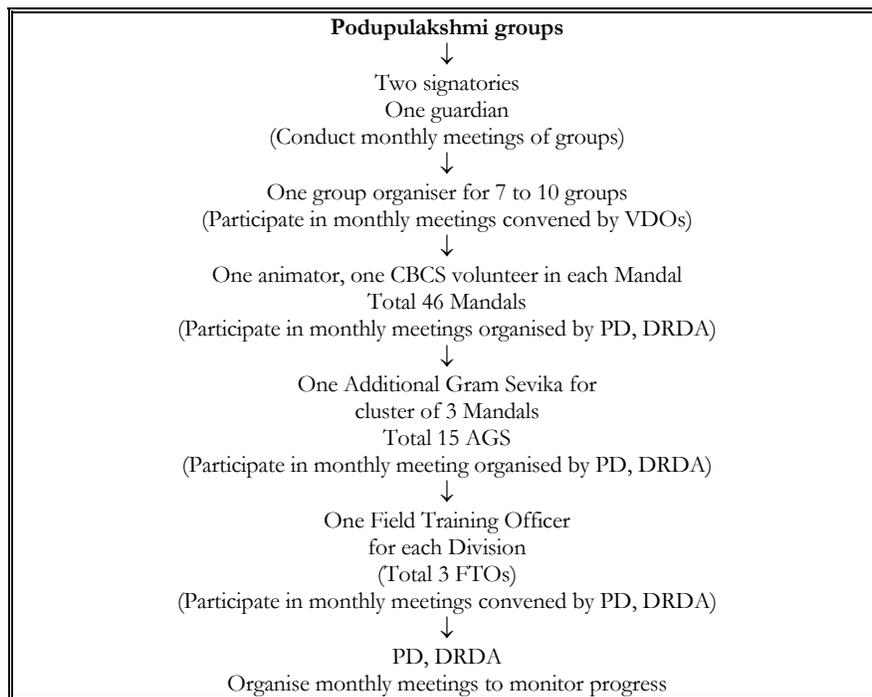
⁷ Meeting with Podupulakshmi members in Leguntapadu Village and with group organisers in Veguru Kandriga town (a semi urban area), Kovur Mandal on 23 August, 1995.

⁸ Source: Project Director, DRDA, Nellore District

Organisation and support:⁹

Each group organiser is in charge of ten groups. She is selected for her leadership qualities and her ability to reach out to women. One group leader, Panchalamma, had been elected as a Sarpanch and another is a Mandal Praja Member. Monthly meeting of group organisers are held where a wide range of issues are discussed, for example:

- Having identified sanitation as a major problem and the women asked Project Director-DRDA whether some funds would be available. He suggested Jawahar Rozgar Yojana funds could be available if the community can pitch in a matching amount. After some discussion the women agreed and said they would discuss this proposal in the groups.
- Health was a major issue - this is evident from the loans taken by women. It emerged that many women went through hysterectomy operations. They wondered whether the private doctors were prescribing hysterectomy even when it was not needed. The average saving of each group in the mandal is around Rs 10,000/- and significant amount is taken as loans for health. How can these issues be addressed?
- Discussions then turned to why men do not volunteer for vasectomy and why women alone have to undergo the pain of sterilisation operations.
- A few women said that each MLA and MP have the facility to recommend two villages and 12 villages respectively for electrification and water connection. Can this "power" be extended to Podupulakshmi groups?



⁹ Meeting of Group Organisers, Buchireddypalem Mandal, 22 August, 1995

In the monthly review meeting of Village Development Officers, Assistant Gram Sevikas, Animators and Convergence of Basic Services (A government scheme) volunteers administrative and financial modalities were discussed, namely:

- *All Podupulakshmi groups must be weaned away from the "guardian" (a government functionary who may also be a signatory in the initial phase);*
- *"Lending power" should not be delegated to the group leader and all decisions must be taken as a group. This alone can prevent misuse of funds. The message should be that the group alone is supreme and leaders do not have any special powers.*
- *Problem of accessing bank credit and unwillingness of banks to lend to the groups.*
- *There is no need to deposit the savings in a bank. The emphasis should be on rotating the savings for the benefit of the group. Periodic deposit in the bank is necessary to keep a record of the funds, but groups should not place their funds in long-term fixed deposits (which earn little interest) - even though bankers are eager to mobilise fixed deposits.*

Emergence of Podupulakshmi groups as a nodal point for development:

Podupulakshmi groups have become the nodal points for dissemination of information on health, education, water, sanitation, public distribution of grains, small family norm, JRY etc. Whenever a government worker wants to establish contact with the village he or she contact Podupulakshmi groups and they assist the administration identify beneficiaries for IRDP programmes. This has increased the bargaining power of women in their families and are being "consulted" by men in the families.¹⁰

Almost all the children of Podupulakshmi members go to school have been immunised and are aware of essential hygiene practices. Maintenance of muster rolls, undertaking JRY jobs, placement of a bore well or a hand pump, location of a PDS shop - Podupulakshmi members are involved in all these decisions. Therefore, for all practical purposes there is effective convergence.¹¹

In almost all the meetings members of Podupulakshmi "reported" on the number of women who had undergone sterilisation operations. There were discussions on how some of them motivated their husbands to undergo operations. It was evident that "small family norm" was propagated as a part of Podupulakshmi and the district administration expected information on sterilisation. However, it was quite evident that there was no coercion; nor was there any evidence of incentive or disincentive. It was also evident that sterilisation acceptors did not get any preferential treatment or any special privileges.

Accessing credit from banks:

Most group leaders complained that banks did not readily give them credit. They cited examples where the bank demanded a fixed deposit but later refused them loan. They said: "Banks are really meant for the rich, they do not want to give loans to the poor despite the fact that women have mobilised over Rs 6 crore as savings. Many bank managers are rude to women and make them wait long hours before they grant an audience."¹²

¹⁰ Monthly review meeting of VDOs, AGS, Animator, CBCS Volunteers, Nellore, 24 August, 1995

¹¹ Source: Discussion with group organisers in Indukurpettai Mandal, Nellore, 23 August, 1995

¹² Meeting of group organisers in Indurpettai Mandal. Meharunissah, a group leader talked about their efforts to set up Training-cum-production centre. They could not secure bank loan for the purpose and have thus approached DRDA.

Some women talked about the number of trips they had to make to the bank, the attitude of the bankers, the demands of middlemen etc. It was evident that hidden transaction costs effectively pushed the interest rates up to almost three times the bank's official interest rate.

Objectives of Podupulakshmi¹³

- To inculcate the habit of savings among rural women and provide a working capital base for micro-enterprises and self-employment;
- To ensure that the savings due to ban on liquor are properly channelled;
- To build moral trust and confidence between the bankers and the rural poor and encourage savings activity in the segment of population who generally find it difficult to secure loans;
- To develop group activity so that various welfare and development programmes can be implemented in a better way with the participation of women's groups;
- To achieve women and child welfare programme goals by actively involving these women groups in Universal Immunisation Programme, Universal Elementary Education, Small Family Norm etc.

Podupulakshmi is seen as **the main** vehicle for improving the quality of life of the rural poor.

Arogyadeepam - a campaign for People's Health in People's Hands:

During groups discussions on "women's ailments", it emerged that as women gain greater self-confidence they begin to value themselves, they become more articulate. Women who had accepted abdominal pain, discharge, discomfort, etc. as being a "curse all women have to bear" are slowly breaking this silence. While analysing the kind of loans taken by women it became evident that as income levels go up and women have control over their earning, they actively seek medical help. Approximately 40% of consumption loans taken by women were spent on health - many women had taken loans of Rupees 2000/- to 4000/- for hysterectomy operations. The worrying aspect was that in the absence of reliable primary health care facilities and government hospitals, women go to private practitioners. The enormity of this issue was recognised and the district administration initiated a campaign called Arogyadeepam. This campaign has been planned in stages, namely:

- | | |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stage One: | Formation of the Grama Arogya Dalam, initiating Kalajathas on water borne diseases, malaria, TB etc.; on the reasons for high MMR and IMR; skills of the traditional dai (TBA); immunisation; nutrition etc. |
| Stage Two | Identification of a group of men and women who would be willing to undertake a village health survey; |
| Stage Three | Training of the group to canvass the questionnaire; |
| Stage Four | Household surveys, with special care taken to ensure women are not left out; |
| Stage five | Compilation of survey results of a village; |
| Stage Six | Compilation of information on water sources, status of wells etc. |

¹³ Source: Financing Podupulakshmi Groups; DRDA Nellore, Government of Andhra Pradesh, April 1995.

- Stage Seven Organising a Grama Arogya Utsavam (Village Health Festival) in order to share the survey results with the people and think about the solutions;
- Stage Eight Formation of Village Health Committee;
- Stage Nine Identifying four levels of intervention:
 Problems that can be solved at the village level - i.e. that which is in the hands of the people;
 Problems that can be solved with the support of Mandal level officials, doctors etc. - that which the people can easily access and monitor;
 Problems the district administration would have to handle; and
 Problems that are beyond the purview of the district administration;
- Stage Ten Working towards a district health plan.

Some preliminary outcomes of Arogyadeepam

- Decision to propagate the use of un-polished rice (for Riboflavin), Amla (gooseberry), green vegetables and popularize kitchen gardens;
- Recognising the enormity of women's health problems, especially those connected with the reproductive tract, the district administration is planning a survey on women's health;
- In some villages discussion on women's health led to women questioning why they alone should shoulder the burden of sterilisation and why men should not be motivated to take the responsibility and go in for vasectomy;
- The district administration has taken a decision to organise health camps in schools;
- Two volunteers (at least one woman) in the 18 to 35 age group from each village to participate in a 15 days training programme on preventive health to be organised in Ramachandra Reddy People's Hospital, Nellore.¹⁴
- The campaign has produced 15 booklets for neo-literate on a wide range of subjects.¹⁵

This campaign is still at a planning stage in August 1995 - it remains to be seen if this will receive the same kind of attention as the savings movement.

¹⁴ Dr M V Ramanaiya (District President of Jana Arogya Vaidhya) has been one of the main architects of the Health campaign along with the DM, Dr Premchand (who is also a medical doctor). Dr Ramachandra Reddy People's Hospital is a well-known institution in Nellore.

¹⁵ For example: Anatomy and Physiology; Puberty (for adolescents); Water borne diseases, Delivery, female problems and women's rights; Family Planing services and information on contraceptives etc.

Lessons from Nellore:¹⁶

At this stage we can draw some preliminary lessons from the Nellore experience. There is always a danger of interpreting these lessons as a conclusive statement on Nellore - therefore it is important to state at the outset that time alone will tell whether this process will be carried forward or it will fade away.

- What was possible in other areas in four to five years was done in Nellore in two years. This was because TLC and Anti-Arrack movement created the environment. The women were ready and the district administration recognised the potential of women's mobilisation.
- One senior official said - "Respecting the ability of ordinary women and men to plan for their own development is the starting point. We have much to learn from the people."
- Nellore has shown that government can initiate a large scale programme that is based on social mobilisation - provided there is administrative will to do so. Willingness to transcend departmental boundaries and work as one entity was a great help.
- Podupulakshmi emerged as the umbrella for economic and social welfare programmes. It is not a special "women's scheme" but an integral part of the development strategy.
- Formation of women's groups across the district followed an organic process - i.e., stronger / older groups encouraged women in to form groups in neighbouring villages. There was no "target". Absence of a dynamic planning process created space for spontaneity but issues of surrounding "rate of expansion" and "quality of expansion" was not debated.
- Identifying natural leaders and enabling them to become group organisers emerged as an effective strategy for selecting group organisers.
- Over the years it became evident that sustainability of the management structure would be assured when the groups contribute money to pay for the salary of group organisers. They are also accountable to the women they serve and do not see themselves as government functionaries - a major problem faced by many government programmes for women.
- Periodic meetings at the block and district levels created a sense of common identity. However, the other side of the picture was that groups set up by some NGOs remained aloof because of the notion of territoriality and ownership. Therefore the district administration became rather apprehensive about the involvement of NGOs.
- Women's groups were taken on par with voluntary organisations, especially for accessing resources from GOI scheme - Rashtriya Mahila Kosh. This emerged as a important issue for advocacy in recent discussions with GOI officials.
- Podupulakshmi groups provided a good fora for women to gain confidence. It also changed the perception of the community, especially on women's role in the family and society. Articulate and aware women successfully contested Panchayat elections and they also take active interest in development programmes.

¹⁶ Source: Discussions with Dr Premchand, District Magistrate, Nellore and Mr V N Vishnu, Project Director, DRDA, Nellore; Director DWCRA, GOAP, Mr Chandramouli (Former PD, DRDA, Anantapur) and other district officials; Nellore, 22 August, 1995

- Analysis of loans taken by women revealed that as women gain confidence and have control over their earning, they reach out to health care services. However given the state of primary health care and government hospitals, private doctors exploit the poor. The Arogyadeepam campaign for "People's Health in People's Hands" was a product of this realisation. The main objective of the campaign is to create greater awareness about health issues and also put pressure on the health care system to respond.
- The ability of the district administration to anticipate trends and plan for it is the key to sustaining development processes based on social mobilisation. Podupulakshmi led to a health campaign and there are signs of a budding environment movement.

During field visits it was interesting to note that the presence of senior officials did not seem to inhibit the women animators from speaking out openly. They were articulate, very self-assured and able to discuss the functioning of different development programmes. In almost all the villages visited, women were in the lead. Men were pleased to have secured loans for agricultural activities, for raw materials, for fishing nets etc. Some men saw themselves as being a part of Podupulakshmi, even though their wives or daughters were the actual members of the group.

The officials in Hyderabad and Nellore seemed to have learnt some important lessons from their experience. What was interesting in the district was the belief that this was a movement and not a "ladies welfare programme" but an effective strategy for rural development.

Issues of concern in the future:

During discussions with senior officials it became evident that a long-term perspective was absent. Most of them seem to be working in a two to three year time-frame and were not confident of sustaining the enthusiasm over time. Therefore they were not working towards any long-term plan. Their attitude could be summed up -

"It has been a wonderful experience and lets all feel good while it lasts. Let's see what tomorrow holds. If the district gets good officials the momentum will be sustained - but in the hands of insensitive administrators, it will wither away. Similarly, it all depends on the political climate in the state - this was possible because of positive support."

Most government-sponsored programmes are vulnerable to the quality of leadership. Programmes flower in a hands of a dynamic officials. An insensitive official can destroy many years of hard work. Political support and non-interference in appointments of key people is also an important factor. Such questions are often brushed aside. However in this case we were compelled to ask some hard questions.

- ** Will the momentum be sustained"
- ** Is the model replicable or was Nellore a unique case?
- ** Can we draw some generic lessons from the Nellore experience and adapt them to other districts in the country?

Specific circumstances that favoured Nellore:

- There was an organic link between literacy campaign, the anti-arrack movement, Podupulakshmi and Arogyadeepam. One movement naturally led to the other. The momentum was built and sustained by women who were very much part of the process since the Total Literacy Campaign.

- There was remarkable continuity in the commitment of the administration. Transfer of officials did not adversely affect the overall understanding and commitment.
- The political leaders in the state extended silent support.
- The literacy campaign broke official barriers and a new work culture (popularly known as "mission mode") was legitimised. As a result, the district administration played a supportive role - i.e., they did not function in a didactic and hierarchical manner.

Generic issues:

- The pace and outreach was carefully balanced. While the administration recognised that saturation of the district was necessary for sustained impact, they did not use targets to "push" the pace. The state government supported this strategy and did not force the pace.
- Natural leaders were identified and appointed as group organisers. Commitment and aptitude was the only criteria for selection. A state government order permitted direct recruitment of key block level functionaries and the recruitment guidelines drafted in the district.
- Standard models were set aside and schemes were tailored to the needs of the programme. The state government took a decision to mould DWCRA to the specific needs of the district, namely:
 - Multiple groups were encouraged in the same village.
 - Multiple activities were permitted in the same group
 - Trading, vegetable vending, leasing land, tamarind trees, fishponds etc. were accepted as DWCRA activities.
 - Skill training was not insisted upon, but women's existing skills were respected.
 - Revolving fund was released in on instalment.
 - The "guardian" (government signatory) of the DWCRA group was withdrawn when a they successfully revolved their own savings and DWCRA revolving fund,
 - A decision was taken to sanction DWCRA revolving fund to groups which had successfully revolved their own savings for six to eight months.
 - DWCRA and Podupulakshmi groups were converted into an effective window for rural development.

A combination of circumstances unique to Nellore combined with a series of administrative decisions led to this unique experience. Nellore has demonstrated that enhancing women's access to credit and productive assets in the larger framework of developing critical consciousness could be the key to sustainable livelihood and ultimately to sustainable development.

It must however be noted that what happened in Nellore was a combination a historic opportunity for women to participate in a mass movement that gave them confidence in collective action and a group of dynamic and committed officials who acknowledged the power of social mobilisation for development. A lot has happened in a very short period - the question remains - will this momentum be sustained?

PART II

ENHANCING WOMEN'S ABILITY TO ACCESS CREDIT, MANAGE FINANCIAL RESOURCES AND GENERATE PRODUCTIVE ASSETS

THE ANANTAPUR EXPERIENCE

Anantapur is a chronic drought-prone area. It falls in the rain shadow zone with very low rainfall of 510 mm per annum. The situation is comparable to many districts of Rajasthan. Life is hard. Water is a major problem, as a result, agricultural work is seasonal. Over the years the government recognised that a beneficiary oriented approach of IRDP, at best, enabled families to meet consumption needs and provided some seasonal employment. It does not improve the asset base for regular production and income.

The government has spent almost Rupees 37 crore on the Drought Prone Area Project. A review done by Government of Andhra Pradesh (GOAP) in 1989 showed that the impact was negligible and assets created were ill maintained and not sustainable.

"The two main reasons attributed to the tardy development were lack of integration between programmes and lack of community participation...and involvement of middle-men, particularly in the execution, leading to corruption and wrong utilisation of resources."¹⁷

Drought Prone Area Project (DPAP), Integrated Rural Development Project (IRDP), DWCRA etc. did not break the vicious circle of poverty. Reflecting on the expansion of DWCRA to an all-encompassing programme to empower the poor, a former District Magistrate of Anantapur said:

"In 1992 we conducted a district poverty line survey in Anantapur. This survey showed that there are 12 lakh destitute families and 13 lakh just above the cut-off level. Technically 1,60,000 could be covered under various schemes. If we continue at the current pace (of implementation of RD schemes), we will only make a small dent, that too in over five decades!.

"We realised that destitute families cannot handle large sums of money, people's capacity to handle funds must be enhanced. A women's group which could barely handle 500 rupees could become comfortable with 18,000 rupees in just 18 months when they come together as a savings group. This is the key - enhancing people's ability to manage financial resources and other productive assets.

"Group savings will enable women break out of the stranglehold of money lenders and give them confidence to manage their own affairs.

"Minimal training is required to enable women to start managing their own funds. We take the support of NGOs in training, group consolidation, monitoring and MIS. Women are encouraged to save for at least 6 to 8 months, and once they build a small corpus, they are encouraged to rotate their savings among themselves. We also make efforts to ensure the groups are not

¹⁷ Development Activity under DPAP, IRDP, DWCRA and TRYSEM in Anantapur District, AP - A study sponsored by Commissioner Rural Development, GOAP; Institute of Resource Development and Social Management, Hyderabad, 1995.

isolated but come together in a network. They are also encouraged to access loans from banks and today 450 groups have been able to get approximately Rs 2 crore and 19 lakhs from banks.

"Government's capacity is also limited. Innumerable schemes for development have not made a difference. Over four decades of development has highlighted the limits of this kind of planning. Let's take the example of Mahila Samridhi Yojana. Women should be able to use their own savings for their development and exercise full control over it. What use is that money in banks if it is not accessible to the poor."

Revamping DWCRA:

By 1992 DWCRA to become the vehicle for empowerment of the poor to manage resources and productive assets¹⁸. The administration decided to promote self-help groups starting with savings and credit. A decision was taken to provide DWCRA revolving fund only to those groups who have successfully rotated their own savings for six to eight months. Older groups facilitated the formation of new groups and each village was encouraged to have as many groups as they wish. The objective was to ensure all poor women become members of a group.

While revamping the programme some essential characteristics were spelt out¹⁹, namely:

- * Women should be able to come together in homogeneous groups - occupation, economic status and /or habitation being the common link.
- * They must develop group synergy and identity and in the process enhance their ability to negotiate with the world outside. This will also usher self-confidence and collective strength.
- * Women must be able to save for a purpose, not necessarily only surplus funds and make a conscious decision to set aside some money.
- * Women should have the full freedom to decide who should get a loan, and for what purpose. If a group decides to give precedence to emergency crisis consumption loan, so be it. This "power" will build their self-esteem.
- * The middleman should be eliminated, a government functionary or a NGO as signatory to withdraw DWCRA funds.
- * The government should not promise anything. No lollipops, incentives or disincentives.
- * The group should be given the decide its own criteria for membership.
- * The government should build a good information system on the groups. Random sampling could be used to generate information. it is not necessary to generate detailed information on all groups.

¹⁸ In 1992 established credit groups were encouraged by the government to form new groups leading to an organic expansion. There are around 6000 groups today out of which 3500 are said to be good.

¹⁹ Discussion with Mr S P Tucker (former DM of Anantapur), Director of UNDP assisted project in Kurnool, Anantapur and Mehbubnagar districts; Hyderabad, 18 August, 1995

- * It is important to take the programme to scale and permit multiple groups in a village. Let women decide how many groups they want. Aggressive and sustained effort to take the programme to every single poor women is the key.
- * Administration should focus on social mobilisation and make a conscious decision to leave the rest to women."

This strategy led to a sudden spurt in the number of groups as is evident in the table below.

Profile of DWCRA 1987 to 1995

Year	Villages	Groups	Women	Funds Rs in lakhs
1987-88	85	100	1817	15.20
1988-89	100	100	1788	5.20
1989-90	141	150	2365	22.80
1990-91	97	100	1539	15.20
1991-92	49	50	685	7.60
1992-93				
DWCRA SCHEME	30	30	464	4.56
SPECIAL DWCRA	269	277	4063	40.63
1993-94				
DWCRA SCHEME	167	180	2741	27.36
FROM IRDP	562	1200	18715	187.15
1994-95				
DWCRA SCHEME		1100	16500	167.20
IRDP		2585	36473	331.57
TOTAL		5872	87150	843.47

Towards convergence of basic services:

The approach to DPAP changed in 1992 and the focus shifted to community based planning for managing the natural resources with special emphasis on rain water harvesting, building reservoirs, check-dams and encouraging the greening of the district. Though the strategy of draught proofing has been implemented since 1975, IRDP and other beneficiary oriented schemes since 1977, the district administration estimated that under the current pace of development it would take six to seven decades before they could catch up with the demand. Therefore they took a decision to move away from conventional strategies and attempted an integrated programme of environmental regeneration and rural development.

With the help of remote sensing techniques approximately 6000 check-dams and percolation tanks were planned with the objective of harvesting every drop of rainwater. Simultaneous efforts for greening the district, enhancing people's access to drinking water, crop planning and empowering communities to take charge of their environment were identified as key elements to a sustainable strategy. DPAP and IRDP were thus seen as two elements of a holistic strategy. The community was mobilised through Ryatu Sangha (agricultural workers groups) and women's groups.²⁰

²⁰ The key elements of the strategy for draught proofing are:

- Adopting PRA (LEARN) approach for community based planning for watershed development.
- Micro watershed approach with small check-dams, percolation tanks with emphasis on community participation in management for water harvesting and ground water recharge.

Total Literacy Campaign was planned with a focus on universal elementary education and with a view to generate enthusiasm for self-development and breaking barriers between the administration and the people. This was inspired by Nellore's experience.

Other innovative projects like fluorosis control, making the district goat-less by promoting sheep and ram-lambs, fodder development, seven milk chilling centres etc. were initiated to enhance employment and income generation options of the poor (especially women) and enable them to move away from unviable occupations.

In addition to the efforts of the Government, the Satya Sai Trust is in the process of completing an extensive programme for reaching drinking water to all the villages. This was executed by L&T, a private company.

NGOs like Rayalaseema Development Trust and MYRADA were also involved and participated in the district development plan, lending their expertise in training, conducting PRA sessions and forming community groups.

The savings and DWCRA movement together formed a orchestrated development plan for the district. DWCRA become the nerve centre of the community mobilisation strategy. It provides a vital link between the people and the administration. It was hoped that women's involvement in development would change the texture of community participation and working towards sustainable livelihood for women would benefit the family with appreciable change in nutrition, health, education, economic and social status. This approach seemed to resonate a global understanding that "development, if not engendered, is endangered"²¹, because a gender sensitive development model widen choices of both men and women. Models that leaves women out or treats them as objects for welfare effectively marginalises the vast majority of the poor - especially women and children.

Group cohesion and group dynamics:

Formation and sustaining of groups has been a major issue for debate among development practitioners. Women's empowerment programmes like Women's Development Programme, Rajasthan and Mahila Samakhya (Karnataka, Andhra Pradesh, Uttar Pradesh, Bihar and Gujarat) had to struggle with sustaining a group over a period of time. Women come together as a group around an issue, but they tend to disperse when the issue dies down and get together again when another issue is taken up. Village level animators (honorary or paid) function as the nodal point for women to come together as a group. Struggle based mobilisation provides a sense of collective identity, but does not necessarily lead to consolidation of the group as an entity.

Women's groups or collectives that come together for an economic activity do not always develop a sense of collective identity as women. They come together for an activity, and that may not create conditions for enhancing

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- Contour bunding with 8 sq. feet bund to improve soil by preventing erosion, water conservation with bunds and trenches serving as continuous mini-percolation tanks.
 - Drop spillways and rock fill dams, water and soil filters.
 - Soil bunding and fodder development on bunds, dribbling of Pongamea, Subabul, Neem and other local species for strengthening the bunds, providing greenery, prevention of soil erosion etc.
 - Introducing improved varieties of groundnut, dry-land horticulture with sweet orange, mango and other local species of fruits and improved variety of mulberry for sericulture.
 - People's nurseries for local species and for communal land plantation and wasteland development.
 - Protecting village eco-systems through de-silting of tanks, reclamation of wastelands, protection of existing hillocks and valleys - through village committees.
 - Planning works during lean seasons in order to provide employment for the landless.
 - Raising 1,000 KM of green belt and regeneration of reserve forests.

²¹ Human Development Report, 1995; UNDP.

self-esteem or self-confidence, not do they feel empowered as a group. Evaluation of DWCRA in many states has shown that group cohesion has been difficult and very little attention has been given to the formation of groups and building group identity.

There are no simple answers to question of group cohesion and group identity, however, in Anantapur these questions were explored, albeit at a very cursory level.

Snapshots from the field:

During the first few years (1987 to 1991) the group in Erukalaripalli village in Kadri Mandal functioned as a loose collective with each member taking her share of the revolving fund and functioning separately. There was no group identity. In 1991, DRDA decided to promote the concept of savings. Once women started savings as a group and took loans for crisis consumption needs they started talking to each other about their problems, their hopes and fears. Till 1991 each member had taken her share of the revolving fund and returned it. But in 1991, after they had been meeting as a savings group for a few months, they decided to withdraw the revolving fund as a group. Since then they have rotated the fund nine times. The group is involved in leaf-plate making. They have hired transport to go to the nearest wholesale market to buy the leaves and sell the finished product.

Gradually they started discussing other issues like violence at home, alcoholism of husbands, need for a school in the village, a road to the village, greening of their neighbourhood and afforestation - they even adopted one physically handicapped girl and educated her!

We asked them how this miracle happened. Nagamma the group leader said -

"Meeting regularly for saving gave us an opportunity to talk to each other as women. We made time for each other and supported each other. Availability of credit during crisis created a bond among us. We came to know each other as women."

Savings activity gave women the space and the opportunity to meet as women, something they had never done in the past. Once their collective identity grew they started taking interest in development issues and decided to access resources for their village. The first group them helped form three other groups in the village.

In Karatupalle Cross a DWCRA and Savings group leader Gangajamma became a victim of factional fights in the village and was framed in a murder case. DWCRA groups in the areas took her case to the authorities and secured her release. As a bangle seller she used to go from village to village selling the idea of savings / DWCRA and the concept of self-help among women. She has helped in the formation of 16 groups in the neighbouring villages.

Similarly Maddivarigondi village group²² spent Rs 50,000 towards the treatment of a young boy in NIMHANS, Bangalore. When he died, they wrote off the loan and built a tomb for him. Their identity as a group goes beyond savings and credit - even though it is that primary activity that keeps the group together.

Members of Yerraguntapalli village adopted a abandoned girl child and are caring for her. They are very conscious about educating every girl. This has almost become a mission among the members.

Building self-confidence and self-esteem:

Maddivarigondi²³ is a small village in Gandlapenta Mandal. Most of the families are agricultural labourers. A DWCRA group formed in 1988-89 were stone cutters working in a hillock near the village. Some vested interests

²² Maddivarigondi village, Kadri Mandal has two groups and has revolved the fund 9 times. they also have savings of Rs 20,000/-.

tried to prevent the DW CRA group from cutting stone and even threatened to disband the group. Women continued with difficulty. In 1992 a second DW CRA group was formed. They joined together and discussed the cause of harassment and how they could stop illegal mining of stone. They met the District Magistrate and informed him of the harassment. They also sought the help of the police who took action against the illegal miners when the DM instructed them to ensure the safety of DW CRA groups. The two groups have now legally leased the hillock for stone cutting. This success gave them confidence and they approached the administration for drinking water. They managed to get the support of the administration for fixing a motor to pump water to their hamlet, lay pipes and construct a water tank in the hillock. This cost approximately Rs 1.5 lakhs. The two DW CRA groups mobilised the village community to contribute labour (Shramdanam). As a result the women have not only become self-confident but the attitude of the village community towards them changed. Now the two DW CRA groups have established good rapport with the administration, as a result, they have become the key link between the village and the administration - a status they never imagined when they formed themselves into a DW CRA group.

Choice of livelihood:

In most cases women chose the occupation they were already involved in. For example, women vending fish, vegetables and fruits took loans to augment that activities, adding a push cart for purchase from wholesale market. As a result women are not dependent on external agencies for marketing or training.

Some groups chose one activity, and soon realised they had made a mistake. They thus moved from one activity to another. The group in Kurukunta Village moved from date palm weaving to bamboo and Kardikonda village [Gooti Mandal] group shifted from ram-lambs rearing to stone cutting. Some others diversified. The group in Waddipalli village (helped by Rayalaseema Development Trust) started with ram-lambs (which they got through IRDP loan), then added milch animals and Giriraja Chicks. Growing fodder in bunds have enabled them to provide fodder for milch cattle and ram-lambs

Women also take up multiple activities in the same group. Few women purchased ram-lambs, others are involved in vegetable / fruit vending, some weaving with bamboo and others with palms. There is no hard and fast rule about homogeneity of occupation.

During the field visit to Atmakur village²⁴ women came forward and displayed their passbooks with pride. They informed that they had rotated the DW CRA revolving fund 22 times since 1988! Women are involved in different occupations like leaf-plate making, Cumbly (blanket) weaving, vegetable vending, petty shop for odds and ends etc.

Over the years all the members have acquired basic literacy. During an unscheduled visit the cleanliness of the village (especially disposal of garbage and wastewater) was striking. Children (including girls) were playing. When we asked how many went to school, all of them raised their hands. Many of them were proud that their mothers were DW CRA members.

Learning to manage their savings:

Savings groups were encouraged in 1992. Women saved approximately 20 to 30 Rupees a month and rotated their savings. In the early stages women took loans for consumption, emergencies, health etc. Later they took loan for productive activities.

In Gooti (Mandal HQ in Anantapur District) women got DW CRA revolving fund after one year when they saved around Rs 9000. This fund was taken as loans for working capital for their work as stone cutters. They decided that they will charge an interest of Rs 2/- per month for Rs 100/- (24% per annum), and that DW CRA funds will not be used for emergency consumption credit - for which their own savings would be available.

²³ Success stories of DW CRA in Anantapur District, DRDA, Anantapur, April 1995.

²⁴ In Atmakur village three groups came up in 1987, 1993 and 1994. The first group revolved their fund 22 times, while the other two have revolved their fund 3 times each. They reported a monthly income of Rs 400 to 450 per member, per month.

Building productive assets:²⁵

In 1987-88 15 women from Mayatoor village came together to form a DWCRA group. Being agricultural labourers with no productive assets, they decided to extract Sisal Fibre from Agave. The group as working capital used the revolving fund of Rs 15,000. In 1991 they started pooling their savings and rotating it among themselves. In two years they had a bank balance of Rs 48,000/-. They used this money to lease land for vegetable cultivation, mulberry plantation and ragi crops. The entire family was involved in agriculture and within another two years they were able to put aside Rs 48,000/- (being the amount the landlord asked to sell the land). In 1994 they purchased the land. Their desire to acquire productive assets in order to ensure regular income was realised.

Today all the children of the group members go to school. DWCRA members have learnt to read and write - they now sign their names and maintain their books. They have tried to convince their husbands to stop consuming liquor, and incidence of domestic violence has come down. Many of them have decided to undergo sterilisation operations as they are now confident of the survival of their children. In many ways, the women now call the shots and their access to the administration has enabled them to access development resources.

Acquiring productive assets like land and credit has improved their quality of life and also enhanced their socio-economic status. In most of the villages women not only displayed their pass-books with great pride but those who had acquired house and/or land in their names proudly announced that they were the owners. Wherever there was a check-dam or a bund, women made it a point to mention it as a community asset.

The three groups in the Bathalapalli village²⁶ are involved in a wide range of activities. A joint meeting of the three groups started with a non-religious prayer for "Gyana, Shakti and Shanti" (Knowledge, power and peace). Three other savings and thrift groups also joined the meeting - and they came with their passbooks to inform PD, DRDA that they have successfully rotated their savings and wanted DWCRA revolving fund. Members of one DWCRA group had acquired land pattas in their name for housing and had taken Rs 1.8 lakhs as loan towards construction of their houses. Lakshamma (leader of one group) announced that they do not tolerate wife beating and they support each other when any woman is beaten. They have forced the men to stop drinking illicit liquor. They oldest group has rotated the revolving fund 25 times and have also a fixed deposit of Rs 30,000/- in the bank.

As we walked into Gotlur village in Dharmavaram Mandala²⁷ women dragged us to see a mini-truck (tempo) they had acquired. They use it to go to the wholesale market. They informed us that they rent it out and one of the DWCRA groups members husband is employed as the driver. This investment fetches the group Rs 3000 per month. They deposit Rs 1500 in the group account and distribute the remaining among the members. Pointing out to a young woman with a child in her arms they said that she had to be transported to the hospital as she developed some complications.

Discussing the kind of consumption loans women take from their savings - it emerged that two women of one group took loans for hysterectomy operation. PD, DWCRA them asked them about the common ailments women face, to which one of them said that they have now started talking about women's problems and are eager to seek medical help. Two women said they had taken loan for the delivery of their daughter-in-law, something unheard off in the region!

²⁵ Success stories of DWCRA in Anantapur District, DRDA, Anantapur, April, 1995.

²⁶ There are three groups in Bathalapalli village in Bathalapalli Mandal set up in 1988, 1989 and 1993. Multiple activities taken up by group members has yielded Rs 1000/- to 1500/- per month per member.

²⁷ There are two DWCRA groups and a few savings group who are waiting to become DWCRA groups. Most of the women are vegetable / fruit vendors who sell their products in the neighbouring town. They reported an average monthly income of Rs 1200/- per month.

A group of silk weavers in Maddalapalle used their affiliation with DW CRA to enhance their assets. In addition to the DW CRA revolving fund they took a loan of Rs 55,000/- from Syndicate bank to construct looms where groups members could work. This also provided the working capital for securing raw materials. Before their involvement in DW CRA their income from weaving was inadequate because they had to depend on middlemen for raw materials. They have to sell their products to him. DW CRA enables them to get away from the clutches of middlemen and gave them confidence to access institutional credit. They now earn Rs 900/- per member, per month. Building productive assets was the key.

Women's groups in semi-urban areas:²⁸

As we approached Mudigubba, a mandal HQ town²⁹, we saw two distinct tents, each vying with each other to get the attention of the District and State Government Officials. They were fiercely competitive! As we settled down, many hands started waving pass-books, asking PD, DRDA to recognise them as DW CRA groups because they have rotated their savings for over one year! Men were crowding around while the women spoke - with occasional sounds of approval. There are six DW CRA group and the mandal HQ town wants six more.

The discussion then moved towards what women do with their savings - pat came the reply that they take loans for every thing from marriages, illness, death, children's schooling in private institutions, health (operations including hysterectomy) and recently one group decided to distribute the accumulated savings for luxury goods and asset building! Women were wearing good clothes, children looked healthy and were delightfully naughty.

We then walked to the production units where women had rented a piece of land on the roadside as their work place. Some displayed their push-carts used for vending, while others displayed their stock of bamboo used for basket and "Chandrika" weaving (used in sericulture). Most of the members had pucca houses and possession of TV and Two-in-one given to the group was a status symbol for the group leaders.

Sanitation facilities in semi-urban areas were a major issue, and they are searching for a solution because community facilities are not viable. Individual latrines in urban slums are a problem.

The wire-mesh unit reported a turnover of Rs 77,000! One woman said that they used to be afraid of handling Rs 500/- but now they can easily absorb thousands of rupees. The bamboo basket unit had a turnover of 1,22,000/-. This group had graduated from grass to bamboo, which requires heavy investments in raw material. They also employ young men in their unit.

²⁸ One of the interesting revelations during the field visits was that there was little difference in strategy between rural and urban areas. Savings and DW CRA were common to all and they were all part of the same network.

²⁹ Mudigubba a semi-urban Mandal HQ has six DW CRA groups and another four savings groups waiting in the wings. The average monthly income per member ranges from Rs 750/- to Rs 2000/-. Two groups have taken loans from the bank in addition to DRDA subsidy. The oldest group was set up in 1988 and the youngest in 1993. Group members are involved in multiple activities like wire-mesh making, bamboo basket weaving, pottery, flower / fruit vending and stone cutting.

Is there an appreciable change in quality of life?

The direct outcome of savings groups and the DWCRA programme:

- Women's access to credit (both formal and informal) has effectively snapped their dependence on moneylenders and landlords.
- Heightened awareness and collective savings mobilisation has reduced transaction costs for credit, thus encouraging them to access resources for self-employment and purchase of productive assets.
- The district administration, in turn, has become more sensitive to consumption and micro-production credit needs of poor. This has prompted them to now think about a DWCRA Mahila Bank.
- DWCRA and savings groups are effective self-help groups. Small size of each group, familiarity with each other and promise of continued future support is responsible for almost 100% repayment. This has encouraged the district administration to convince banks that loaning to women's groups makes business sense.
- Almost all the children of DWCRA members are in formal schools (many in private schools) - a major achievement in a poverty-stricken drought prone region. Immunisation of children is almost 100%. Nutrition awareness, kitchen gardens and clean sanitary practices are evident.
- Women have not only decided to limit the number of children but are also asking why they alone should undergo sterilisation operations. As a result, few men have come forward.
- Domestic violence, alcoholism and village conflicts are discussed openly. In most of the villages visited women talked with confidence, were articulate and seemed to enjoy a good social status. Most of them said that their attitude of their family members and their community had changes after their involvement with DWCRA / Savings.
- Awareness about health has encouraged women to seek medical attention to gynaecological ailments (abdominal pain, discharge, backache, reproductive tract infections etc.). As government health services are not in a position to respond (because of pre-occupation with Maternal and Child Health / Family Planning to the exclusion of all other health needs) women have started going to private doctors. Health expenditures of families have thus gone up. There is also widespread suspicion that private doctors prescribe expensive drugs and perform unnecessary operations. The groups are ready to receive health education that would enable them to make informed choices.
- Many group members and leaders have successfully contested Panchayat elections. The confidence they acquired through savings group has given them a head start in the Panchayats.
- DPAP has educated the community about soil conservation, ground water regeneration through bunds / check dams, greening of the district etc. However, women's direct involvement in DPAP was not visible³⁰.

³⁰ Discussions during group meetings in the villages centered around perceptible changes in the lives of women. Except for a passing reference to DPAP, there were no focused discussions on draught. This could be one of the reasons for lack of visibility of DWCRA's linkages with DPAP.

LESSONS FROM ANANTAPUR:

Unlike Nellore, there were no mass movements like anti-arrack or TLC to prepare the ground for social mobilisation for development. The starting point was DWCRA and DPAP. It is indeed remarkable that since 1990-91, when the District Administration decided to change their strategy, DWCRA and Savings have picked up and had almost become a widespread movement.

How was this accomplished?

- Like Nellore, a group of highly motivated and dynamic officials, namely District Magistrate, Director of DRDA and DPAP and a supportive state government (Commissioner, Rural Development and Director, DWCRA) - was the key.
- A campaign mode was adopted to propagate savings and DWCRA.
- District officials toured the villages ceaselessly. During field visits rapport between senior officials and rural women was evident. Most of the officials (especially PD, DRDA and APOs) knew most of the group leaders by name. There was remarkable familiarity and women talked without inhibition.
- Existing guidelines for DWCRA were revised to mould it to the needs of the district and officials were given a free hand to shape the programme (as spelt out earlier in this chapter). An important change was a decision to approve revolving fund to groups that successfully rotated their own savings for eight to ten months.
- Every government functionary was motivated, cajoled or ordered (depending on the aptitude of the concerned functionary) to take active interest in women's mobilisation.
- Highly motivated women were directly recruited as mobilisers. Government revised recruitment rules to ensure committed and motivated women are recruited.
- DPAP was initiated through PRA exercises where the village community was given an opportunity to understand the strategy and how it will increase availability of water. These workshops were also used to educate the community about the importance of ground water regeneration, soil erosion and need for afforestation.
- Women who had gained confidence through DWCRA were actively encouraged to contest Panchayat elections - and many of them were elected. This gave them direct access to information on development schemes and resources. Participating and winning elections was an empowering experience.
- Where available, NGOs were involved in the programme. They provided tremendous support in training of group leaders and animators.
- Groups formed by NGOs seemed to identify themselves with the NGO rather than the district wide movement. The relationship of such groups with the District Administration was mediated by the NGO. As a result, women are not confident to directly negotiate with state institutions. In a few cases, the passbooks were also maintained by the NGO.

This has raised the question of whether NGOs can step aside after they play a catalytic role. In many parts of the country NGOs continue to mediate between people's organisations and the state, and retain a

strong territorial identity. In the context of Anantapur, it would be important to debate the role of NGOs and arrive a shared understanding about their niche in such a movement.

As it stands today, indications are reliable and assured access to credit though savings groups at the village level could result in sustainable livelihood. With strong and articulate women's groups in every village convergence of social and economic development inputs could ultimately become a reality - provided the process is strengthened and sustained over the next five to ten years. As the movement has been catalysed by dynamic leaders, a debate on leadership and administrative needs to be initiated among development administrators. It remains to be seen whether the spirit behind the movement has been institutionalised to such an extent that it can withstand change in the commitment and quality of leadership.

PART III

LEARNING FROM EXPERIENCES TOWARDS SUSTAINABILITY

In a long and dreary graveyard of development programmes in India there are a whole range of gravestones commemorating innovations that could not be sustained and were allowed to die a slow death. As the priorities of the government, donor agencies and non-governmental organisations changed and leaders moved away - experience of older innovations or pilot programmes were lost. Financial crunch, reluctance to modify institutional mechanisms in keeping with emerging needs and lack of administrative and political will to learn from past experiences have contributed to the current state of affairs.

Like fleeting fashions, development programmes have gone through waves with old ideas being abandoned when a new crop catches everyone's fancy. New incumbents distance themselves from their predecessors tucking away past experiences in dusty files. New "innovations" steal the limelight and some old ideas (not the lessons of past experiences) are rediscovered under a new name. Every new government looks for a catchy slogan, but is at a loss to describe how their approach to poverty-alleviation is different from others.

Since the mid-seventies development practitioners, especially those who have been involved in women's issues have been witness to innumerable innovations that took off with a bang. Fascinating projects and highly successful programmes seem to do well for about five years. With time we stopped hearing about them. Looking back over the last two decades many development professionals became cynical about the sustainability of innovative approaches to women's development and community participation. Recently a highly respected person with over three decades of involvement in the development sector asked if we can show one established (that which is at least five years old!) programme or project where the community has been "empowered" to participate. He said, do not show me new initiatives, but one that has been around for some time.

IRDP and innumerable rural development programmes and poverty alleviation schemes of the government do not seem to have broken the vicious cycle of poverty, deprivation and powerlessness. The poor continue to be assetless and powerless.

Organisations and programmes working with women focused on creating exclusive spaces for women to come together and articulate their needs. Gradually women's collectives were involved in different developmental projects like health, income generation, education etc. Some people argued that exclusive spaces and programmes were needed to enhance women's participation in development. Their definition of "women's issues" went beyond domestic violence and maternal and child health to questions of control over productive assets, water, education, sanitation, electrification, employment, wages etc. were all accepted as women's issues.

Over the years there was a gradual realisation that women's negotiating power within the family and society depends on their ability to enter "mainstream" spaces. As a result, some programmes and organisations encouraged women to get into unconventional occupations and focused on enhancing their skill. During the same time the government and donor agencies also realised that social sector services like health, education, water and sanitation etc. would be better utilised by women. Therefore they started encouraging women's involvement in different sectors - in many cases adding to the burden of women without addressing male responsibility. We were thus witness to a sudden spurt of activity of involving women in development - the WID era.

DWCRA, STEP, TRYSEM, WDP, Mahila Samakhya, Rashtriya Mahila Kosh, CSSM, CSWB programmes, the list is long. Government programmes for women in different sectors like education, rural development, health (safe

motherhood) and the like were introduced. The approaches range from service delivery to women's empowerment. Like other development schemes, they got trapped in sectoral boxes. Today each department of the government wants their own captive women's group - Mahila Swasthya Sangh, Mahila Mandal, Mahila Sangha, DWCRA group etc. Women of the same village move from one group to another. Similarly women's organisations working among the poor in rural and urban areas are forced to work in sectoral compartments as funds are made available under different sectors.

This trend has been a major cause for concern among development practitioners across the country. On the one hand service oriented strategies seem perpetuate dependence and on the other hand empowerment and awareness programmes go up to one point and after that they seem to gradually lose dynamism and creative energy. The need for organising beneficiaries had led to each department wanting its own exclusive women's group. Synergy and convergence have remained theoretical goals - with little strategic planning for effective implementation.

Swinging between optimism and despair:

Sporadic successes and followed by despair has become a common phenomenon. Like the modern homosapiens, the development sector also goes through cycles of hopelessness and optimism. With economic liberalisation and structural adjustment policies the attention of "development wallahs" has shifted to "safety net for the poor". As a vast majority of the poor are in the danger of being sucked into the quick sand of poverty and deprivation (an offshoot of the new economic policies), safety net is being offered as the proverbial branch that will pull them out.

Today self-help groups with an accent on savings, credit and mobilising productive assets is seen as an effective strategy for empowerment of women and ensuring sustainable livelihood - the only safety net within the control of poor women. It remains to be seen whether this strategy has the potential of drawing upon past experiences in women's development and community mobilisation to make a paradigm shift in the way development is "administered".

Lessons from Andhra Pradesh:

Nellore, Anantapur, Kurnool, Mehbubnagar and Nalgonda - five districts are now part of the "Podupulakshmi wave". Indications are that more districts would follow. Similar network exists among voluntary organisations working in Karimnagar, Warangal (Co-operative Development Foundation, erstwhile Samakhya³¹), West Godavari and Krishna (Centre for Rural Reconstruction and Social Action). There has been renewed interest in understanding what made it tick in Andhra Pradesh on such a large scale.

People's access to funds for income generating activities or to credit would be meaningless without awareness and self-confidence. Credit, productive assets and skill cannot be used to the benefit of the poor unless they are aware, confident and powerful as a collective to resist the landlords, money lenders, unscrupulous middlemen, functionaries of programmes etc. On the other hand, awareness, education and strong sense of self-worth could enable the poor, especially women to articulate their needs and demand what is within their reach. A state of heightened consciousness in the absence of means to access productive resources could lead to social unrest and frustration. Each aspect of development is inextricably linked to the other.

It has been widely accepted that the poor's (especially women's) access to institutional credit is almost negligible. When they do have access, transaction costs (including bribes, repeated trips to the bank, documentation, collateral etc.) is very high. The smaller the loan amount, the greater the transaction costs -thus making institutional credit unviable for poor households and women who seek small loans. Most poor people's interaction with banks and other financial institutions is bad, apprehension of loss of dignity keeps the poor (especially women) away from formal institutions. It is evident that collective strength, self-confidence, awareness and ability to negotiate formal

³¹ CDF is currently working in five clusters spread over two districts, with 11,536 members as of March 31, 1994.

institutions are a necessary pre-conditions for the poor to access institutional credit. Without that they will become victims of middlemen.

Strategic lessons:

Drawing upon the experience of government supported and non-government initiatives, some preliminary lessons can be drawn from Nellore and Anantapur, namely³²:

- Developing critical consciousness through mass campaigns like the anti-liquor movement or literacy campaign creates a climate for women's mobilisation. Heightened awareness, confidence to access information and realisation of collective strength propels change from within - women are no longer satisfied to remain passive recipients of welfare. Having experiences the power of collective strength, they begin to appreciate the need for women's groups as a necessary precondition to bargain from a position of strength.
- Women were encouraged to come together in groups, pool their savings and make an effort to rotate it amongst themselves for emergency consumption credit. Membership usually comprises of poor women from the same neighbourhood and familiarity with each other. Women were given the chance to decide the optimum size of their group, with an accent on close-knit relationship and familiarity.
- The modus operandi is monthly meetings of members to collect savings (varying from Rs 5 to Rs 50 per member, per month). In most cases equal contribution of members is the norm. Once the savings have reached a critical amount, groups members take short-term loans. They charge an interest of Rs 2 to 5 for Rs 100 per month (24% interest per annum). This is much lower than the interest charged by moneylenders. It has been estimated that interest rates of moneylenders, shopkeepers and landlords range from 36% to 120%. The interest rates charged by the group may vary with time - as the groups become more confident about its own sustainability, the interest rates may come down.
- Each group works out its own norms and priority for lending. The norms may be on the quantum of loan (being a multiple of the savings of a member), consumption, crisis and production loans, and the financial situation of the member (assessment of need).
- In many areas additional financial resources from DWCRA, IRDP, Banks and RMK is made available by the government or the voluntary organisation. The norms for lending for such funds may vary from those set for loaning member's own savings. Accessing institutional credit is one of the major attraction. It has been observed that institutional credit (DWCRA, IRDP, Bank and other RFI) becomes available when a group has successfully rotates its own savings.
- Some groups work towards creating common assets like land, truck / tempo, looms, water pump etc. These assets in turn improve their credit worthiness, enabling them to access institutional credit with collateral.
- Most of the groups keep a minimum amount of funds in the bank, ensuring continuous rotation of resources. However, they keep a small amount for emergency credit to members (an in some cases to other women in the village). This enabled women to break out of the clutches of moneylenders, especially during domestic crisis.

³² In this section the author had drawn upon background notes made available by Mr Vijay Mahajan (Hyderabad) and from unpublished (available for limited circulation) World Bank report on "Financial Services of the Rural Poor and Women in India: Access and Sustainability; Price Waterhouse, March 1995.

Spin-off of this process?

- *** Orientation and training organised by the government or the voluntary organisations enhances women's ability to maintain books, familiarisation with government department, development schemes and formal credit institutions. This is an empowering experience for women whose consciousness is normally limited to their immediate environment. Widening their horizon enhances self-confidence and alters their own self-image. The perception of the village community also changes.³³
- *** Visible changes is in the areas of nutrition and health. With greater confidence and a positive self-image women recognise that they have been indifferent to nutrition and have been neglecting their own health. They become acutely aware of the impact of repeated pregnancies and abortions on their health, the extent of their ignorance about safe contraception (apart from sterilisation), refusal of men to take responsibility for their sexuality etc. The HIV/AIDS pandemic has also frighten many women. They start articulating their health needs. Similarly, they also become conscious about the health of their children, problem of infant mortality and effect of malnutrition.

Issues of concern:

- In the initial stages of large-scale social mobilisation the initiative rests with women. They decide the terms of collective functioning. However, government's desire to access more financial resources and institutionalise the groups under a official sponsored scheme could lead to strict norms and straight-jacket rules concerning saving, lending and choice of activities.³⁴
- Once the initial euphoria and enthusiasm wears off and government transfers the officials, the new lot may not appreciate women's role in moulding the programme. They may see it as yet another government scheme that needs to be controlled from above. This will effectively shift the initiative from the community to the officials.
- As of now the groups have a loose identity. The group leaders and animators provide the link. It remains to be seen if the groups could come together in block level and district level federations to augment their collective bargaining power.
- In order to sustain the movement, women's skills to handle larger sums of money, plan economic activities and forge market linkages would be important. Women's literacy and numeracy skill would have to be addresses and their access to information, new ideas and similar movements in other parts of the country needs to be planned for. As of now there is no provision for systematic training, continuing education or skill upgrading.
- With growing awareness and control over earnings women will reach out to health care facilities. Poor women have little access to institutional health services, as a result many of them seek out private doctors - where unethical practices for profit subject them to unnecessary medication and operations. Support

³³ This was evident in the number of women members who decided to contest Panchayat elections (not just from the reserved quota). An altered self-image brings a desire for education and knowledge, not just literacy for themselves but schooling for their children. In Nellore and Anantapur we met many women who have started asking questions about larger political and developmental issues that affect them.

³⁴ This is of particular importance in Nellore and Anantapur where some officials are now talking about ways and means to "put women's savings to greater use". There is some talk of starting a Mahila Bank that would harness the savings of women, mobilise additional resources from financial institutions for institutionalised credit. This would leave women powerless to control their own savings leading to a gradual dissipation of the movement

systems built for savings, credit and institutional finance could not (understandably) respond to the health needs and in many cases the concerned officials were embarrassed to listen to gynaecological problems.

- The value of primary education for children is recognised - but the poor quality of education in primary schools are prompting some of them to opt for private schools. This is creating a divide among the children - with some going to private schools and others to government schools. The gender dimension of this divide needs to be explored.

Do SHGs and Podupulakshmi lead to empowerment?³⁵

Empowerment has become an important issue among poor women. To understand what empowerment means to them, it may be worthwhile to dwell into what development or progress means to poor women.

A group of rural women had come together for a training programme of group leaders who would in-turn facilitate the formation of a women's group in their villages. Talking about the purpose of the workshop, one of the trainers asked - "is there something you yearn for?" After some thought, one landless woman answered - "I want to live in dignity, I do not want to be reduced to a state of helplessness where there is no respect for me as a human being. Yes, that's what I want, I want to live in dignity." This statement left many speechless and forced the group to talk about the essence of development.

To grapple with the essence of what development means to ordinary people, they decided to play a game. They imagined some divine power had given them ten boons and they were supposed to prepare their list in one hour. Barely half an hour later, this is what they asked¹:

- To live in dignity (freedom from humiliation).
- Meet basic needs like clean water, fuel, food for subsistence (two meals a day), livelihood and roof over their head.
- Justice, a society where right and wrong is recognised.
- Equity between men / women and between people.
- Self-sufficiency, not to be dependent for essentials on the outside world.
- Clean environment.
- Good health.
- Society where every child experiences childhood and where our children can go to school.
- A government which is within the reach of the people.
- Have a say in decisions which affect our life.
- Freedom from violence, tension, conflict and war.
- Leisure.
- Mobility - to move outside our immediate environment.

On the top of their list was dignity. Daily struggle for water, fuel, minor forest produce, fodder, wages etcetera, income, in addition to endless household chores, violence in the hands of a drunken husband, fear of abuse and taunts of being a parasite, strips ordinary citizens of this country of their dignity. The assetless are made to cringe even for basic necessities that should be theirs by right. Women face the added indignity of physical abuse and rape. Their contribution to the family's survival is not recognised and they are seen as "parasites". At every stage in their life they are forced to fight with their back against the wall. "Is there no value for a woman's life" they asked.³⁶

³⁵ Source: Srilatha Batliwala, Renuka Mishra and Vimala Ramachandran, Integrating a gender perspective in mainstream programmes - towards a conceptual framework and operational plan, UNICEF, September, 1994.

³⁶ Source: Field notes of Vimala Ramachandran: Meeting in Manikpur Block of Banda District, Uttar Pradesh; 1988;

If this is what "development" means to the poor, what would be their understanding of empowerment? Can a comprehensive "definition" of empowerment capture the vulnerability and powerlessness of the poor?

Key elements of empowering process:³⁷

- * Access to and control over material, financial and intellectual resources;
- * Sustainable livelihood;
- * Ability to cushion themselves from uncertainties of natural and man-made disasters that rob them of productive assets and forced migration;
- * Self-confidence and enhanced self-esteem alongside a significant change in the attitudes of the community;
- * Legitimacy and mobility for entering non-traditional spaces and playing new roles, and enabling men to share traditionally restricted roles;
- * Spaces and support systems to sustain the process of their empowerment and the transformation of society as a whole;
- * Re-negotiate gender relations within the family, community, and society at large.

Empowerment does not "happen" automatically. Opportunity to come together as women could trigger a process of self-reflection and mutual support. If this is not supported and encouraged, if institutional mechanisms for meaningful education are not created, and if women's changed consciousness is not affirmed and supported, empowerment may never happen. It may be a flicker of consciousness that dies quickly. Simultaneously, if mainstream institutions and programmes continue to be dominated by insensitive and hostile service providers, this consciousness could lead to frustration, hostility and polarisation³⁸. This could ultimately undermine the transformatory potential of social mobilisation.

Self-Help Groups and Podupulakshmi focus on financial, intellectual and material resources, they have the potential to create an alternative space and support system to enable women to access resources. Women gain access to non-traditional spaces (in work) and to male dominated institutions of finance and banking. Unfortunately, there is no system to enable women to reflect on existing gender relations in their family, society and mainstream institutions and on their lives as women. There is also no system to enable service providers to understand and appreciate the gender dimensions of inequality.

A recent survey of attitudes of bankers revealed that "a large majority believed that the rural poor women are either not getting adequate credit or not getting it for appropriate purposes.....they did not think the rural poor and

³⁷ In writing this sections the author has drawn upon discussions with Ms Srilatha Batliwala, the SPARC, Bombay team, Ms Renuka Mishra and Ms Lakshmi Krishnamurty.

³⁸ This was evident in Rajasthan after the rape of a Sathin. This incident is symptomatic of the inherent contradictions of government sponsored awareness programmes. Rather than support her quest for justice, the response of the administration and its unwillingness to even admit she was raped, pitted the programme, the Department of Women and Child Development and the National Commission for Women against the Police, the District Administration and the Home Department - a clear divide along gender lines.

women had much potential as savers and also thought of them as slightly undesirable clients for banks"³⁹ Similar attitudes prevail among service providers (both government and private).

The initial reaction of Junior Engineers involved in drinking water programmes was to laugh at the idea of women as mechanics⁴⁰. Even when women were trained as mechanics, unequal wages were paid to men and women⁴¹. Doctors at PHCs and CHCs concerned with CSSM and MCH/FP are not inclined to listen to gynaecological problems of women and confine themselves to their narrow task of maternal health, child health and family planning. The Police see complaints of rape and sexual harassment in a perspective of "sexual history" of women. Examples of gender insensitivity can be cited across the board and formal institutions (government or non-government) are essentially patriarchal in letter and spirit.

Towards a new paradigm:

Given this reality, can we draw some lessons from Nellore, Anantapur and a whole range of non-governmental initiative with self-help groups? Can developing critical consciousness be a part of a larger strategy to enhance women's access to credit and productive assets?

The challenge before development practitioners is to work towards a strategy that draws upon the wealth of experience of different sectoral programmes and move towards genuine synergy and convergence - **not just of services but of approaches** whereby the social mobilisation goes hand in hand with appropriate institutional structures, gender sensitive administrators and service providers who understand the predicament of the poor, the asset-less and the disempowered.

"Development professionals have more power to change the world for the better than is normally realised. To grasp and use that power requires questioning conventional concepts and realities, exploring and embracing a new paradigm, adopting a new professionalism, empowering the poor to analyse and express their reality, and then putting that reality first...

Professionals, whether in NGOs, government departments, training institutes and universities or donor agencies, have been slow to see that the fine words of "partnership", "ownership" and "empowerment" by and for the poor, demand institutional change "by us". Participation "by them" will not be sustainable or strong unless we too are participatory. "Ownership" by them means non-ownership by us. Empowerment for them means disempowerment for us. In consequence, management cultures, styles of personal interaction and procedures all have to change"⁴²

The basic objective of "development" - as articulated by the poor should be the overriding goal of all: donors, organisational heads, field functionaries, supervisors, office staff, finance, administration and support personnel. If the primary objective is to give poor women access to credit for the livelihood or emergency consumption needs, and to prevent them from getting trapped in the vicious circle of debt, then the mechanisms for making this work should start from an appreciation of their existential reality. While designing programmes NGOs or governments cannot expect to take existing banking or administrative procedures as the take off point. Eligibility criteria and rules cannot be sealed in straitjacket norms without any decision-making powers at the functional level. **At the same time, poor women cannot be expected to understand and appreciate reasons of state. It is the state**

³⁹ The World Bank Report, op cit.; page 171.

⁴⁰ Experience of Mahila Samakhya Programme in Banda District, Uttar Pradesh.

⁴¹ Source: Evaluation of SWACH programme in Rajasthan, UNICEF

⁴² Robert Chambers: Poverty and livelihoods: whose reality really counts? Environment and Urbanisation: Volume 7, Number 1, April 1995.

that should appreciate the existential reality of the poor and create enabling conditions for their participation.⁴³

⁴³ Adapted from Vimala Ramachandran: Engendering development: lessons from some efforts to address gender concerns in mainstream programmes and institutions in India; Unpublished monograph, March 1995