

**Understanding Women's Empowerment: Case
Studies of Women's Collectives in Rural
Telangana, Andhra Pradesh**

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Declaration

I hereby declare that the work embodied in this thesis titled ‘Understanding Women’s Empowerment: Case Studies of Women’s Collectives in Rural Telangana, Andhra Pradesh’, was carried out by me under the supervision of Prof. Sheela Prasad, Center for Regional Studies, University of Hyderabad. No part of this thesis, either in part or full has been submitted to any other University.

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This is to certify that the research work compiled in this thesis titled ‘Understanding Women’s Empowerment: Case Studies of Women’s Collectives in Rural Telangana, Andhra Pradesh’, was carried out by Ms. S. Seethalakshmi, in fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Regional Studies under my supervision. No part of this thesis, either in part or full has been submitted to any other University, to the best of my knowledge.

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Introduction

In the past decade or so, the term ‘Empowerment’ has gained rapid currency in development thinking and practice, particularly with reference to women. The term Women’s Empowerment is widely used by several development agencies ranging from governments, Non Governmental Organization’s (NGOs) and international donor agencies. Despite the wide spread use of the term however, its content and meaning at best remains ambiguous, appearing to mean different things to different people. While the term has no fixed or authoritative definition, it is frequently used to describe a process wherein the powerless or disempowered gain a greater share of control over resources and decision-making. Given the fact that women are the most marginalized and disempowered of the oppressed classes, the term women’s empowerment has come to be associated with their struggle for equality and social justice.

In the Indian development context, the increasing use of the term “Women’s Empowerment”, in recent years appears to have been closely paralleled with redefined notions of practices and strategies to address poor and marginalized women in different contexts. In various parts of the country, Governments and NGO’s have been involved in implementing a range of development projects and programmes, aimed at empowering women. However, there is very little shared clarity both on the content of the term and its strategic implications for women particularly across different caste, class and communities in diverse contexts. Further, there appears to be a popular tendency to use empowerment in a way that edits out the troublesome notions of power and the distribution of power, which in reality shapes the lives of the poor and marginalized, women in various societies.

Different understandings of women’s empowerment also clearly hold a range of implications for development policy and practice. However, there have been very few attempts so far to critically examine the conceptual basis or the emerging visions and strategies for women’s empowerment in order to consolidate the findings for a wider sharing. The few documented case studies in India that have adopted an empowerment based approach to working with women are largely descriptive than being analytical and

many are in the form of evaluation reports that adopt quantitative indicators to measure empowerment. There appear to be very few studies that focus on the qualitative dimensions of women's empowerment.

Andhra Pradesh, in Southern India forms an interesting context for a critical examination of several conceptual issues, practices and policies surrounding women's empowerment. During the past decade, several development programmes and funded projects have been initiated by both Non-Governmental Organizations (NGOs) and government with a stated objective of women's empowerment in their vision documents. Organization of women into village level collectives through 'Self-Help Groups' (SHGs) is a key feature of various empowerment related initiatives. There are also several parallel initiatives where the specificity of the local context appears to be central in informing the nature and forms of different strategies taken up for women's empowerment.

Through a review of secondary literature to capture some of the key theoretical debates and primary field studies carried out in Andhra Pradesh in South India, this research attempts to analyze how empowerment strategies for women are being negotiated in rapidly changing and diverse socio-economic contexts. In seeking to track the relationship between ways of thinking and doing amongst various actors, this research aims at drawing insights from a combination of government and non-governmental initiatives within the State, to reflect both the diversity of approaches and strategies used for empowering women as well the potential of these strategies and their implications for women's lives.

Chapter I - Conceptualizing Empowerment: An Overview of Key Theoretical Perspectives and Ideas

The term 'empowerment' is one of the most loosely-used terms in development discourse, meaning different things to a variety of development actors - governments, non-governmental organisations (NGOs) and international aid agencies. It is therefore important to understand the term more precisely, in order to achieve clarity about its conceptual premises and its strategic implications, especially for women. This is all the more important because throughout the developing world and even in many so-called developed regions, large-scale programs have been launched with the explicit objective of 'empowering' women, and several older women's development projects now call themselves 'women's empowerment' programs. Increasingly, funding of work on women's issues is linked to whether development organizations adopt empowerment as a stated goal, even when there is high lack of clarity in terms of what this implies for methodology and field strategies (Batliwala, 1995).

One of the problems with a concept like "Empowerment" in the development discourse is that there is no coherent body of literature that lends itself directly amenable to understanding the term in great depth. Consequently, one has had to 'read around' and review different streams of literature in order to arrive at a coherent understanding of the term and its implications for women. Review of literature on this exercise has included key theoretical debates and writings on the history of gender policy and planning for development, on community participation and development, writings on power and empowerment, radical political philosophy, adult literacy, social work, grass-roots people's movements, especially women's movements in the Third World and in India and finally an examination of the links between concepts like civil society, social capital and questions of citizenship rights to the idea of empowerment. In addition, key documents related to major international meetings and conferences in the past decade dealing with the theme of women's empowerment have also been reviewed. Given the scope of this research, the attempt in this section is to map out important elements of

what constitutes women's empowerment by drawing upon writings from various fields and in the process setting out a clear conceptual framework of the term itself.

In the past two decades, the development context in India and predominantly rural development has been characterized by a proliferation of professional development organizations (mostly NGOs) involved in a range of cross sectoral projects and programmes. This period is also marked by heavy external inducements from aid agencies, which are routed largely through both government and Non governmental organisations (hence forth NGOs) for various development activities. As against this reality, development projects are expected to perform the "cutting edge" function (Shetty, 1991). The power of the project approach is so overwhelming that attempts at suggesting alternatives such as "process based" or "learning and innovation based" approaches (Korten, 1980) "anti-projects" and "para-projects" (Uphoff, 1980) have either been rejected by mainstream development thinkers and practitioners or incorporated merely as footnotes in project planning manuals. Given the overwhelming legitimacy that the project approach has gained, this research focuses on understanding women's empowerment within the framework of projects and programmes designed and implemented with the specific objective of empowering women, especially in the context of the Southern State of Andhra Pradesh.

1. Empowerment in the context of Gender and Development Programmes: A Review of Gender Policy and Planning Approaches

Throughout the third world, particularly during the decade's 1970s-1990s, there has been a proliferation of policies, programmes and projects designed to incorporate women's needs and requirements in the process of development. The emergence of the "Empowerment Approach " needs to be seen against the background of gender policy and planning approaches in order to fully understand its conceptual underpinnings and its practice in the development context.

While the important role women played in Third World development processes is now widely recognized, the emergence of women as a constituency in development and their changing significance within policy declarations and institutional structures of major development agencies owes much to the pressures created by various social movements, especially the upsurge of women's movements during the above period. Research and writing on women also provided useful insights into the status of women in various parts of the world. Changes within the United Nations, a major player in this field, also provide an illustrative example of the new consciousness about women. The publication of Esther Boserup's book "Women's Role in Economic Development" (Boserup, 1970) marked the beginning of what is considered a watershed in thinking about women in development. The declaration of UN Decade for Women (1976-85) played a crucial role in highlighting the important, but often previously invisible role of women in the economic and social development of their countries and communities, and the plight of women in low-income households in Third World economies. Boserup's study was the first to demonstrate systematically at the global level the sexual division of labor in agrarian economics.

1.1 Women in Development or WID as an approach was used by development agencies in the United States like USAID to bring Boserup's evidence before American policy makers. American liberal feminists also used the term WID to indicate a set of concerns (including legal and administrative changes) to integrate women into economic systems. In countries as diverse as Japan, Zimbabwe and Belize, Ministries of Women's Affairs and WID units were set up adopting this approach (Gordon, 1984). While the WID approach ensured the institutionalization of the recognition that women's experience of development and societal change differed from that of men, the approach was grounded in modernization theory. Modernization, industrialization and growth were uncritically accepted as the basis for development. The WID approach also focused only on the productive aspect of women's work, ignoring the reproductive side of their lives. Further the approach accepted societal structures and did not question the nature or sources of women's subordination. The WID approach, with its underlying rationale that women are an "untapped resource" who can provide an economic contribution to development

gained ground and has had an important influence in popularizing income-generating projects for women in several countries (Moser, 1989)

1.2 Women and Development or WAD approach emerged in the second half of the 1970's, influenced by neo-Marxist ideas. It grew out of the concern with the limitations of modernization theory and the WID assumption that women were inadvertently left out of development processes. Drawing its theoretical base from the dependency theory, WAD advocates argued that women always have been part of development processes, but have experienced it differently from men. They further emphasized that the WID notion of linking women to development is inextricably linked to the maintenance of the economic dependency of the Third World, to the industrialized countries. WAD advocates held that women's contribution in their societies and their labor both within and outside the household is central to the maintenance of those societies. While the WAD approach offered a more critical view of women's position than WID, it assumed implicitly that women's position would improve if international structures become more equitable. By focusing more on the productive dimension of women's work and women's condition within international class inequalities, the WAD approach did not offer insights on the influence of the ideology of patriarchy.

1.3 Gender and Development or GAD emerged in the 1980s as an alternative to WID, with its roots in socialist feminism. This approach sought to bridge the gap of modernization theorists by linking the relations of production to the relations of reproduction, by taking a more holistic view of women's lives. This approach also highlighted the limitations of addressing women in isolation in term of their sex, i.e. their biological differences from men rather than in terms of the social relationship between men and women in which women were systematically subordinated. The GAD approach looked at the totality of social organization, economic and political life in order to provide a more comprehensive understanding. It sought to focus on the social construction of gender inequalities between men and women and the assignment of roles, responsibilities and expectations based on these unequal differences. By focusing on women's contribution both within and outside the household, including non-commodity

production, the GAD approach sought to break and reject the public/private dichotomy legitimized by patriarchy and often used as a mechanism for devaluing women's work. GAD also recognized women as critical agents of change while stressing the need for women to organize themselves for a more effective political voice. While the GAD approach went further than WID and WAD in questioning the underlying assumptions of various structures of patriarchy, the integration of this approach into ongoing development strategies was not easily possible since it demanded a commitment to structural changes and shifts in power imbalances at various levels that posed serious challenges to institutionalized male practices in various development agencies. Consequently, in a number of countries, development policy and planning tended to largely embrace the WID approach (Rathgeber, 1988)

In practice, gender policies adhering to some of the above theoretical positions tend to fall broadly into three kinds – Gender Neutral policies, Gender Specific Policies or Gender Transformative Policies (Kabeer and Subramaniam, 1996). Gender-neutral policies may have a good understanding of the gender division of resources and responsibilities but focus only on meeting the policy objectives effectively. They therefore tend to leave the existing division of resources and responsibilities in tact and concentrate on targeting the appropriate actors to realize pre-determined goals. Gender specific policies are those that target and benefit a specific gender to achieve certain policy goals or meeting gender specific needs accurately without touching the division of resources or responsibilities either. Gender transformative policies recognize the existence of gender specific needs and constraints and seek to transform existing gender relations in a more egalitarian direction.

1.4 An Overview of Gender Planning Frameworks and Methodologies

The development and proliferation of several of the above theoretical frameworks did not necessarily ensure the incorporation of gender into development policy and planning in any easy manner. Each of these frameworks with their merits and limitations had their uses in diverse and complex contexts, governed largely by the ideological orientation of

the users and more importantly the extent of male resistance from predominantly male dominated development institutions. At another level, while the primary concern of much feminist writing has been to highlight the complexities of gender divisions in specific socio-economic contexts, the actual translation of these complexities and insights into methodological tools and appropriate gender aware planning frameworks has been a major challenge. For those involved in planning practice, it has proven remarkably difficult to “graft” gender onto development plans and programmes. Notwithstanding the fact that Gender planning framework has a long way to go before being recognized in its own right as a distinct planning approach, attempts have been made to use insights provided by each of the above theoretical frameworks into methodological tools for use by planners (Masfield, 1994)

1.5 The Harvard Framework or the Gender Roles Framework is a popular, liberal feminist approach based on the sex role theory, developed at the Harvard Institute of International development in collaboration with the WID office of USAID. The framework aims to provide an economic logic for allocation of resources to women based on women’s contribution to production. Equity and economic efficiency thus go hand in hand. The framework has four interrelated components: In asking who does what? The Activity Profile as a tool facilitates data generation on various activities performed by men and women in any context. While this framework sees women as a homogenous category, it is useful to adapt the tool more meaningfully by adding other parameters such as caste, class, age, time allocation for various activities and activity locus etc. The Access and Control Profile –Resources and Benefits helps to list out and identify resources used for carrying out various activities and analyzing who has access and control over their use. The Influencing factors component helps to chart out the factors, which affect the gender differentiation identified in the profiles. Project Cycle Analysis is the final component that helps in examining a project proposal or intervention in the light of gender disaggregated data and social change (Overholt, Anderson et al 1985, Murthy, 1993, Kabeer and Subramanian 1996)

Caroline Moser developed what is known as the Moser framework (Moser, 1989) in an attempt to introduce an empowerment agenda into mainstream planning. The framework rests on the concepts of The Triple Roles of Women, Practical and Strategic Gender Interests and Policy Approaches to low-income Third World women and gender planning. This framework seeks to set up gender planning as an approach in its own right and sees emancipation of women from structures of subordination as its goal aimed at equality, equity and empowerment. Triple Role is a tool that helps to identify and map the gender division of labor. Women in most societies undertake productive, reproductive and community managing activities. While productive work is the production of goods and services for consumption and sale, reproductive work involves care and maintenance of the household and its members. While community work is the collective organizing for management, provision and maintenance of community resources such as water, health care and education, mostly undertaken by women and largely voluntary and freeing nature, community politics is the organizing at the formal political level, mostly undertaken by men involving considerable power, status and money.

Based on Molyneux's (1985) conceptualization of women's interests and needs, Moser makes a further distinction between "women's practical gender needs" and "strategic gender needs" for purposes of planning. Practical gender needs are identified as a response to immediately perceived necessity in a specific context like water, shelter, health care, food and work. While all members of a community may share these needs, they are more likely to be identified or expressed by women, who take on the chief burden of providing these needs on a daily basis. Strategic gender needs are identified as those if addressed will transform relations of subordination between men and women (Moser, 1989). Varying across contexts, these may include issues of legal rights, domestic violence, land rights for women, equal wages and women's control over their bodies (Kannabiran, 1998).

Despite the proliferation of various policies and programmes designed to assist low-income women, there have been no systematic categorization or identification of the extent to which various interventions have responded to the gender needs of women. The

diversity of interventions since the 1950s were formulated, not in isolation but in response to changes at the macro-level economic policy approaches to Third World development. Thus the shift in policy approaches towards women are categorized by Buvinic (1983) as **“welfare”** largely involving relief and aid programmes aimed at vulnerable groups like women seen as dependent on men and passive recipients of largesse, **“equity”** oriented approaches aimed at redistribution of resources and equality for women through legislation and State intervention – the original WID approach was in fact the equity approach, and the **“anti-poverty”** approach that focused on poverty as a problem of development rather than on inequality, with therefore emphasis shifting here to reducing income inequalities.

Moser (1989) added two further classifications to the above categorization of approaches - **“efficiency”** and **“empowerment”** approach. While the shift from equity to anti-poverty has been well documented, the identification of WID as efficiency has passed almost unnoticed, even while it continues to be the predominant approach for those working within a WID framework. In the efficiency approach, the emphasis shifts away from women towards development on the assumption that increased development participation for Third World women is automatically linked to increased equity. Amongst several writers who pointed this out, Maguire (1984) has argued that the shift from equity to efficiency reflects a specific economic recognition of the fact that 50% of the human resources available for development were being wasted or underutilized. A position that led a spectrum of powerful development organizations like the USAID, the World Bank and the Organization for Economic cooperation (OECD) to propose that an increase in women’s economic participation in development links efficiency and equity together. “The experiences of the past ten years tell us that the key issue underlying the women in development concept is ultimately an economic one” (USAID, 1982). “Substantial gains will only be achieved with the contribution of both sexes, for women play a vital role in contributing to the development of their countries. If women do not share fully in the development process, the broad objectives of development will not be attained” (OECD, 1983). The efficiency approach also coincided importantly with the marked deterioration in the World economy, occurring from the mid-1970s, especially in

countries like Latin America and Africa, enabling multi-lateral aid agencies like the World Bank and IMF to initiate structural adjustment policies for achieving economic stabilization. Women in these contexts were therefore seen as equally capable and more reliable than in repaying building loans as workers and showing far more commitment to maintenance of services as community managers (Fernando, 1987; Nimpuno-Parente, 1987). These examples illustrate the fact that the efficiency approach largely meets only the practical gender needs of women, even while relying negatively on the elasticity of women's labor and time which go unpaid and fails to meet their strategic gender needs.

1.6 Emergence of the Empowerment Approach

The empowerment approach as an identified policy approach developed out of dissatisfaction with the original WID as equity, because of its perceived cooption into the anti-poverty and efficiency approaches. The empowerment approach however differs from the equity approach both in terms of its origins, its understanding of structures of women's oppression and the strategies that it proposed to change the position of Third World women. The origins of this approach drew more from a number of emergent feminist movements for women's equal rights and grassroots organizational experiences in several Third World countries, especially Asia, than from the research and writings of western feminists. Research and writings by several women writers (Mazumdar, 1979; Jayawardena, 1986) demonstrate the independent history of Third World feminism as an important force for change, with women's participation in large numbers in nationalist struggles for freedom, working class struggles, peasant rebellions and the formation of several autonomous women's groups and organizations who pushed for change in favor of women. While acknowledging inequality between men and women, the empowerment approach went further in highlighting the multiple forms of oppression experienced by women owing to their multiple caste, class, race, colonial histories and positions and suggesting the use of multiple strategies in challenging these structures of oppression. This approach also questioned the fundamental assumption around the relationship between power and development underlying previous approaches and emphasized more in terms of the capacity of women to increase their own self-reliance and internal

strength. Women's ability to gain control over crucial material and non-material resources was seen as critical for determining their right to make choices in life and influence the direction of change. The empowerment approach also questioned the underlying assumptions in the equity approach that development necessarily helps all and secondly that women want to be integrated into the mainstream of development that is essentially Western-designed, in which they have no choice in defining their priorities (Moser 1989).

The Development Alternatives with Women for a New Era (DAWN), a loose formation of individual women and women's groups set up prior to the 1985 World Conference of Women in Nairobi, made one of the most succinct articulations of the empowerment approach. DAWN's purpose was not only to analyze the conditions of women but to also formulate a vision of an alternative equal society where women's basic needs are recognized as basic rights. Using time as a parameter for change, the approach distinguishes between short-term and long-term strategies to break structures of oppression with national liberation from colonial and neocolonial domination, shifts from export-led strategies in agriculture to greater control over the activities of multinationals being fundamental prerequisites for the process of attaining equality between genders, classes and nations in the long run. Changes in the law, civil codes, systems of property rights, labor codes, control over women's bodies and changes in the social and legal institutions that were essentially patriarchal were sought as part of addressing strategic gender needs of women. It was in suggesting the means to achieve the above needs that the empowerment approach went beyond the previous approaches. Recognizing the limitations of top-down government legislation in potentially addressing the above needs, the approach suggested building solidarity and joint action as well as political mobilization, consciousness raising, popular education as important points of leverage at various levels as to address structures of power (DAWN, 1985). While recognizing the importance of different form of organizations, advocates of this approach sought to transform the more traditional organizations to move towards a greater awareness of feminist issues. The empowerment approach also sought to address strategic gender needs indirectly through practical gender needs, thereby avoiding the more

confrontationist position taken up by the equity approach advocates. In the Indian context, the experiences of groups such as Forum Against Oppression of Women (FAOW) working in Bombay and the Self-Employed Women's Association (SEWA) in Ahmedabad demonstrate the above strategy. "Empowering through self reliance and organization" has been a slow global process, the period especially after the women's decade inspired by this approach, saw the emergence of diverse women's groups, organizations, movements, networks and alliances covering a range of issues from peace and disarmament to specific national and local issues. Even while having different organizational arrangements, a lot of these groups shared a commitment to empower women through rejection of rigid hierarchical structures in favor of more open democratic spaces.

Because of the potentially challenging nature of the empowerment approach, it remained largely unsupported both by national governments and bilateral aid agencies for a long time. This meant that most of the groups and organizations advocating this approach were not funded or under funded and relied largely on the use of voluntary and unpaid women's time and depended for financial support from a few international non-governmental agencies who were prepared to support this approach. Evidence suggests that considerable support came from the governments of countries like Netherlands, Canada, Denmark, Sweden and Norway. The Netherlands perhaps went the furthest in critiquing the WID approach in favor of what it termed an "autonomy" approach (Boesveld et al., 1986)

1.7 Women's Empowerment Framework

To translate some of the ideas proposed in the empowerment approach into practice, the women's Empowerment framework also known as the Longwe framework was developed as a planning tool by Sara Hlubekile Longwe. This framework introduces five different levels of equality as criteria to assess the degree of women's empowerment in social and economic arenas like control, participation, conscientisation, access and welfare. The framework also helps to identify whether the project design ignores or

recognizes women's issues through criteria such as the negative level where there is no mention of women's issues, the neutral level where the project design recognizes women's issues but says that women are not worse off than before and the positive level where the project is concerned with improving the position of women relative to men. Longwe makes a distinction between women's issues, which are concerned with levels of equality and women's concerns that are concerned with their traditional and subordinate sex stereotypes.

1.8 Social Relations Framework

The Social Relations Framework (SRF) evolved through interaction between Southern academics and practitioners and Naila Kabeer at the Institute of Development Studies, IDS, Sussex. The first key element of this framework is recognizing the extent to which development has increased human well being in terms of survival, security, autonomy and human dignity. Production again is not confined to market production but to all those tasks in reproducing human labor and livelihoods. The second is the recognition of unequal social relations, which in turn determine unequal access and relation to resources, claims and responsibilities. The term Social relations is used to describe the different structural relationships that intersect to ascribe positions to individuals in the structure and hierarchy of society. Gender relation is one such relation. Social relations are also seen as resources that groups and individuals have. Poor women often rely on networks of family and friends to manage their workload. This calls for development to look at ways of supporting these relationships to build on solidarity, autonomy and reciprocity rather than reducing them. This framework identifies institutions such as the State, Market, Community and the Family/kinship as the third key element which frame rules for achieving social and economic goals. Gender inequalities are reproduced across all these institutional sites with their specific ideologies that intermesh in complex ways, mutually impacting and in turn impacting on women's lives. All the 4 institutions have five distinct, but interrelated dimensions of social relationships such as rules, resources, people, activities and power. Categorizing policies as gender blind and gender aware depending on their biases towards women is the fourth element in this framework with

the fifth and last being to analyse the causes and effects of key problems while planning in the form of immediate, intermediate and long term levels.

Each of the different policy approaches and planning frameworks described above represented a response to a distinct set of imperatives. It would therefore be misleading to regard them in a chronological sense or as mutually exclusive. In several development agencies and institutions, old approaches persisted even as new ones were attempted. Evidence again suggest though that the welfare and efficiency approaches, even while being opposing approaches, were and continue to be dominant, with others being largely transitional and the empowerment approach yet to be taken seriously by development agencies (Kabeer, 1994). Even while providing rich insights on the complexities of gender inequalities in different contexts, wide-scale confusion still persists regarding the definition and use of these policy approaches, with many institutions of different kinds either unclear about their approach or collapsing different approaches. With welfare and efficiency approaches still being dominant and endorsed by most agencies, there are several challenges in shifting policy towards equity and empowerment approaches. While attempts have been made to translate these insights into practice or planning through practical tools and frameworks, the extent to which they have been actually put to use and the degree to which they have been effective remain inadequately documented.

2. Community Participation and Empowerment: Some Issues

In the context of development projects, a discussion on the concept of “empowerment” must be placed within the larger debate on “Community Participation”, a term again used most commonly by development practitioners and planners. Empowerment over time has come to share much in common with participation in a manner where a lot of ideas, values and meanings that govern participation appear to permeate and govern the former.

The first systematic elaboration of the idea of people’s participation in the development process seems to have appeared in a modern variant of liberal democracy (Midgley et al, 1986). In the post-independence era (1950-65), especially in the context of developing

countries, a lot of these basic ideas were transferred largely in the form of initiation of cooperatives and Community Development and Animation Rurale movements (Gow and VanSant, 1983). The need for the periphery and its populace to have a voice in their own development was strongly affirmed by the emergence of “Dependency” theorists as a forceful indictment of the “modernization” paradigm and its obvious failure to tackle the problems of mass poverty in underdeveloped countries. During the mid-1970s, popular participation acquired a sharp focus in the form of community participation within development projects, based on a realization that the macro impacts of development are rooted in micro efforts at the grassroots. International organizations, both within and outside the UN orbit were quick to endorse this thinking. The World Employment Conference held by the ILO in 1976, the launch of the “Participatory Organisations of the Rural Poor”, programme in 1977, WHO’s “Alma-Ata” declaration in 1978, FAO’s World Conference on Agrarian Reform and Rural Development (WCARRD) in 1979 followed by the “People’s Participation Programme” are some significant landmarks which unequivocally supported the need to incorporate community participation in development projects (Oakley and Marsden, 1984).

The new stress on participation has also been understood in terms of a deeper and more pervasive “paradigmatic shift”, signaling a marked change in pattern of ideas, values, methods and behavior in development thinking and practice. Arguably, “the big shift of the past two decades has been from a professional paradigm centered on things to one centered on people”, (Chambers, 1995). The paradigm of things was dominant in development in the 1950s and 1960s, with emphasis placed on big infrastructure, industrialization and irrigation works, with economists and engineers through their top-down physical and mathematical paradigms determining norms, procedures and styles. Even while economic analysis continues to dominate, the paradigm of people became increasingly influential. This is shown by the burgeoning literature on people and participation (Cernea 1985, 1987; Uphoff 1985, 1988; Chambers 1983, 1989), by the increase in numbers of non-economist social scientists in aid agencies, the development and spread of participatory approaches and methods like PRA (Participatory Rural Appraisal). Social anthropologists and non-governmental organizations, in particular

shifted the balance from the things to people thus shifting the rhetoric of development that favored putting people first, and often, putting poor people first of all.

The disillusionment with failures of previously designed top-down plans and programmes sensitized policy makers, administrators, donor agencies and NGOs to the need to understand the local realities for designing development programmes and projects that respond to local needs and requirements of different people. The need for understanding the local realities of communities and enabling the excluded sections of poor, especially women to have a claim and voice in development saw the gradual but nevertheless visible emergence of concepts like participation and empowerment in development literature (Narayanan, 2003). In the Indian context, significantly from the early 1990s, several streams of approaches and methods under the broad rubric of “participatory approaches” was applied to addressing social sector development planning like primary education and health to large-scale development and management of natural resources in the form of participatory irrigation and watershed management, wasteland development, sustainable agriculture, community forestry management, promotion of thrift and credit societies by involving different sections of the local communities in diverse contexts. Both participation and empowerment came to be seen in a means-end framework where enabling people’s participation increasingly came to be seen as a means for their ultimate empowerment from structures of poverty and oppression. In recent years, the twin concepts have been positioned at the center of both radical and mainstream thinking and practice on development.

Despite its universal appeal amongst a wide array of actors who embraced it, what participation meant in practice to different people has been increasingly elastic, particularly since the term has been largely used in a loose manner with the critical co-ordinates of context, time, scale and authorship being largely left out. Participation thus has come to assume a dynamic definition. FAO sees participation as a basic human right, UNICEF sees it as self-reliance and autonomy, Nyerere viewed it as a political process and a learning experience (Cernes ed., 1985; UNESCO, 1986; Oakley et al, 1991). Cohen

and Uphoff (1980) describe participation not as a single phenomenon but as a rubric with the actual tactics and practices varying, depending on a host of factors.

A decade or so after the value of participation was recognized, the “cloud of rhetoric” surrounding it and the “pseudo participation” that is seen in practice (Uphoff, 1985) has invited sharp criticism even from observers who are generally in favor of people-centered participation. In more recent years, this has led to a serious questioning of the interpretation of participation and a realization that the issue merits closer scrutiny. Firstly it was found that Third World governments in particular use the concept of community participation primarily to reduce their own responsibility for promoting development (Oakley et al, 1991). In the case of newly independent developing countries, using community participation as a tool to extend the control of national governments has been described as “manipulative participation” (Midgley et al, 1986). Making political capital is often a hidden agenda behind promoting community participation (Moser, 1983). The tendency to integrate and assimilate the varying interests of diverse groups as well as the dangers of co-opting local leaders through community participation has also been highlighted. This is particularly true in cases where the communities have been assumed to be homogenous entities with the result that traditional elites (normally men) have taken a disproportionate share of the benefits (Bamberger, 1988). Obtaining data, especially technical information, from the local population in order to lower implementation costs has been seen as an unstated objective in promoting participation (Conyers, 1982). Even while lip service is paid to community participation, the conventional “project cycle driven development” takes over in practice. “Delivering aid efficiently is the overriding priority for donor agencies...participation is secondary and often not congruent with the political and organizational imperative of conventionally managed projects” (Finter-Busch and Wicklin, 1987). A critical review of the experiences of over 40 World Bank projects revealed that almost 50% of them were interested in community participation to recover project costs from the community in the form of labor, cash and maintenance, another 38% had participation as the stated objective to enhance project effectiveness in terms of assessing beneficiary need for demand generation and service utilization, around 20% had capacity building objectives

aimed primarily at post-project construction and maintenance purposes. Only three projects (8%) had empowerment as an objective (Paul, 1987). Participation is often used as a “means” to achieve largely “predetermined economic ends” under the guise of “empowering people” has largely come to be seen by critics as participation for modernization and essentially “instrumental” in nature, eventually benefiting donor agencies and implementing external organizations in the process. An important question posed by Henkal and Stirrat in this context is asking “not how much are people empowered but rather for what?”(2001). The instrumental view of participation does not appear to have changed much despite the renewed interest in participation in the context of Structural Adjustment Programmes (SAP) and the increased proliferation and newfound respectability of NGOs in official aid circles (Shetty, 1991).

2.1 Gender and Community Participation: Some Issues

It has also been pointed out that participatory approaches like PRA tools, often promoted as asocial, ahistorical, universal and neutral technology, often fail to take into account both the complexity and tenacity of local power structures in varying contexts. Often already existing inequalities in the form of class, caste, gender discrimination and social exclusion get reinforced and reproduced through development projects carried out with a stated objective and intention of people’s participation in the process. PRA has also had its gender blind spots. In the process of seeking to establish collective consensus on issues, often power stratifications especially in the form of gender are rendered invisible. In most instances, women from marginalized sections, often lacking confidence to speak in public have been left out of PRA exercises that tended to be quite public events. The focus on “public” issues for planning interventions has again meant that the dynamics and conflicts in the “private sphere”, that impinge on women’s lives often tends to be ignored or glossed over. To a large extent, it can be said that planning processes claiming to use participatory processes tend to keep the public-private dichotomy problematized by feminists, intact and unchallenged with far reaching implications for women. For example studies from Nepal show women’s non-participation in irrigation associations since they got water through their male family members who were members (Cleaver,

2001). A study on a participatory model of indigenous irrigation management in Kenya shows how culturally evolved taboos prevent women from taking part in the communal repair of work on the furrow, thus reinforcing their dependency on male members (Adams, 1997). Similarly, more recent studies in India on the Joint Forest Management (JFM) programme, modeled on a participatory approach showed marginalization of women and poorer sections who gained little from the programme, which in practice replaced older, informal arrangements for resource sharing with more formalized rules and practices imposed through the local representatives, often from more powerful sections, regulating resource access and use (Martin and Lemon, 2001).

While attempts have been made to innovatively apply PRA tools for a gender analysis and for reflecting diversity and the complexity of varying contexts, these have been few and far between. Often, the power of the tool has been placed over the perspective and thinking of the user leading to an otherwise oversimplification of a complex reality in many instances. The challenge evidently is for designing tools that deal both with the private sphere as well as reflect the diversity of any reality or issue and the power relations embedded within the structures (Mosse and Wellbourn, 1999). While participation appears to have “democratized” the language of development, its “mainstreaming” clearly has imposed a price with far reaching implications for its transformatory potential and claims to empowerment of the poor and women. By drawing from the earlier discussion on the analytical distinction made between women’s practical and strategic gender needs, it is useful to critique the need identification process of planners in asking whose priorities, needs are adopted and consequently whose participation and information is relied upon for planning interventions? To what extent then has the “mainstreaming” of participatory planning approaches resulted in “upstreaming” women’s participation in development processes as active agents?

Like the Women in Development (WID) agenda, participation is founded on the assumption that “those who have been excluded should be brought in to the development process. In order to move away from the predominantly instrumental view of participation, participation must be seen as a political process, a “site of conflict”

consisting of diverse interests attempting to both challenge and resist patterns of power and dominance and bringing change. If participation needs to move beyond the façade of good intentions, it is important to distinguish clearly the diversity of form, function and interests so that the dynamics thrown up by this process becomes the focus for struggle and change (White, 1996). It is in the context of the above discussions that one needs to seriously examine the implications of the new found enthusiasm during the 1990's for embracing the empowerment approach by aid agencies, governments and NGOs, at the international level and especially in the Indian context.

3. Power and Empowerment

The period of the sixties and seventies were marked by protest – in the South against the injustices of the international economic order and in the North against class and race privilege in various arenas. Movements for civil rights and black power combined with Third World liberation struggles served to heighten awareness of continuing forms of neocolonialism across the world. The women's movement in various forms also emerged out of the questioning mood prevailing during the time and sought to challenge male domination and hierarchy on several fronts. The upsurge of these movements and their demands also compelled a critical reexamination of strategies and measures for assessing growth-oriented models of development. There was a plea for evaluating development policies through the use of political values and parameters such as freedom and equality. The preoccupation with growth was questioned, while the political essence of progress was emphasized (Kothari, 1988; Mohanty, 1989). With the upsurge of women's movement and other social movements, the pursuit of freedom and justice were redefined and development process was assessed based on such parameters (Omvedt, 1993). The early use of the term empowerment in the sense of power to the marginalized gained legitimacy in this context. An early usage of the term empowerment can also be found in the North American Black radicalism of the 1960s. While the concept is easy to use, it is difficult to define. Because the concept has political, social and psychological components, people in a wide range of disciplines and fields use it. Empowerment is

closely linked to self-esteem and perceived competence that could lead to pro-active behavior and social change (ibid, 1986)

The concept of empowerment has been linked to the rise of populism, calling for return of power to people in the U.S. Some view the growth of new populism as being fostered by empowerment ethos in the form of pro-choice demonstrations. The quest for empowerment is seen to be tied up with the new consumer role in advanced capitalist society where choice is empowering and expansion of educational opportunities has created pressures from below and there is a general cry for devolution of powers to local communities (Riessman, 1986). The community development movement in the UK also echoes elements of similar thinking (Craig et al, 1990). Writing from a radical political philosophy perspective, West (1990) outlines some empowerment principles- groups must maintain constancy in their objectives, generalize the interest of their members, be efficient, develop explicit procedures and engage in networking.

Empowerment is often equated with gaining power and access to resources necessary for a living. Attempts to view empowerment as economic empowerment alone to escape poverty fall largely within the realm of economic objectives promoted by instrumentalist forms of community participation and proponents of the early WID approach. Respecting diversity, local specificity, decentralization of power and promotion of self-reliance are seen as the empowering form of participation suggested by Pearse and Stiefal (1979). Empowerment implies “equitable sharing of power” thereby increasing the political awareness and strength of weaker groups and increasing their influence over the “processes and outcomes of development” (Paul, 1987). Hulme and Turner, using Talcott Parsons’s analysis of “distributive” dimension of power involving a win-lose situation as against the “generative” dimension of power in terms of a positive-sum game situation, suggest that empowerment in practice is a mix of the two dimensions. Empowerment is viewed as “stimulating a process of social change that enables the marginalized groups to exert greater influence in local and national political arenas” (Hulme and Turner, 1990). In what could be termed as an empowerment strategy, Clarke (1991) using the example of grassroots organizations in Bangladesh suggests issues like leadership building, group

organization, alliance building and development of political strategy as key elements of the process. The need for creating conditions where the poor have a real choice in occupation, education, housing, health and social relationships are seen as elements of an empowerment process by Accord, an NGO working with marginalized tribal groups in Southern India (Thekaekara, 1991). The idea of empowerment expresses the interests of the disenfranchised groups of society and represents a confluence of experiences at the grassroots (Shetty, 1991)

The definitions of empowerment used in education, counseling and social work, although developed in industrialized countries, are broadly similar to Freire's concept of "conscientisation", which refers to individuals becoming 'subjects' in their own lives and developing 'critical consciousness' of their circumstances leading to action to change it. This process has been variously called awareness building, adult literacy, consciousness raising, literacy training, non-formal education and had underpinned popular education programmes in many socialist countries in the post liberation phase. Kassam (1989) emphasizes the empowering and liberating potential of literacy from structures of power, giving the poor access to the written knowledge – and knowledge is power. Writers on social group work stress the need for using empowerment in the context of oppression and working to remove inequalities (Ward and Mullender, 1991). In counseling context, McWhirter (1991) defines empowerment as "the process by which those who are powerless a) become aware of power dynamics in their life context and b) develop skills and capacity to gain control over their lives, c) exercise this control without infringing upon the rights of others and d) support the empowerment of others in the community ". She makes a useful distinction between "the situation of empowerment" where all the above conditions are met and an "empowering situation" where one of or more of the conditions is in place or developed. Mcwhirter stresses that empowerment is not about gaining power to dominate others. In the context of 'farmer first and last-based' farmer participatory agricultural research, Thrupp (1987) proposes that legitimizing indigenous knowledge is empowering for resource-poor farmers. The emergence of 'primary environment care' (PEC) in the context of rapid growth of environmentalism has led

authors to postulate that empowerment refers to securing access to natural resources and sustainable management of these resources (Borrini ed., 1991).

The concept of women's empowerment owes a lot to women's movements aimed at equal rights for women. In one of the few definitions of empowerment which has a specific focus on development (Keller and Mbwewe, 1991) empowerment is seen as "A process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist them in challenging and eliminating their own subordination". Women's movements for empowerment ultimately represent a challenge to all patriarchal and hierarchical structures in society. As mentioned in the earlier section here, the contribution of the DAWN group to the discourse on empowerment has been critical. Following the strategy of empowerment through organization, DAWN identifies six prerequisites for empowerment – "resources (finance, knowledge, technology), skills training, and leadership on one side; and democratic process, dialogue, participation in policy and decision-making, and techniques for conflict resolution on the other" (Sen and Grown, 1988).

Srilatha Batliwala, writing on women's empowerment, especially in the South Asian context emphasizes the need to understand empowerment in terms of its root-concept: power. "The most conspicuous feature of the term empowerment is that it contains within it the word *power*. Empowerment is therefore concerned with power and particularly with changing the power relations between individuals and groups in society" (Batliwala, 1995). Power can be defined as the degree of control over material, human and intellectual resources exercised by different sections of society. These resources fall into four broad categories: physical resources (like land, water, forests); human resources (people, their bodies, their labour and skills); intellectual resources (knowledge, information, ideas); and financial resources (money, access to money). The control of one or more of these resources becomes a source of individual and social power. Power is also dynamic and relational, rather than absolute. The extent of power of an individual or group is in turn correlated to how many different kinds of resources they can access and

control. This control confers decision-making power, which is exercised in three basic ways: to make decisions, make others implement one's decisions, and finally, influence others' decisions without any direct intervention - which in one sense is the greatest power of all. Decision-making of these kinds is used to increase access to and control over resources. Different degrees of power are sustained and perpetuated through social divisions such as gender, age, caste, class, ethnicity, race, North-South; and through institutions such as the family, religion, education, media, the law, etc. "Women's empowerment is thus the process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and the gender-based discrimination against women in all the institutions and structures of society"(Batliwala, 1995). Based on a detailed analysis of a number of women's empowerment programmes in the South Asian context ranging from integrated rural development programmes, awareness building programmes to groups involved in research, support and advocacy, Batliwala notes that in some programmes, especially economic interventions, the terms empowerment and development are used synonymously based on the assumption that power comes automatically through economic strength. Economic interventions in themselves, even while making a limited impact on women's lives do not create a space for women to look at other aspects of their lives. In terms of strategies then, a combination of economic interventions along with building confidence and self-esteem, information, analytical skills, ability to identify and tap available social, political and economic influence and opportunities is needed for empowering women in a meaningful manner. A distinction between individual and collective empowerment is also made but both are seen as necessary ingredients in the empowerment process.

The need for a more precise understanding of empowerment is again made by writers like Rowlands (1995), who emphasize the need for exploring the meaning of empowerment in the context of its root concept of power. "Different understandings of what constitutes power lead to a variety of interpretations of empowerment, and hence to a range of implications for development policy and practice. Empowerment terminology makes it possible to analyze power, inequality, and oppression; but to be of value in illuminating

development practice, the concept requires precise and deliberate definitions and use” (ibid; 1995)

The multiple and sometimes misleading interpretations of the term empowerment has led some writers to question whether the concept is increasingly being co-opted as a “development buzzword” like “community participation” and the potential implications following from this trend. Despite the loose and often confusing usage of the terms community participation and empowerment, there appear to be some fundamental differences between them. “In essence, while community participation moved the debate away from the modernization-driven economic paradigm to a more socially conscious view of development , empowerment has pushed the debate further in to the realm of political economy by highlighting the politics of participation” (Shetty, 1991). This observation also ties in with Moser’s classification of the empowerment approach as departing from previous policy approaches to Third World women’s planning in terms of proposing strategies aimed at building self-reliance of women and as an approach grounded in the vision and needs of poor, marginalized women at the grassroots.

The equation of empowerment with participation in a means- end framework continues to be part of mainstream discourse at various levels. For example, the World Summit for Social Development in Copenhagen (1995) had empowerment as a major objective. The Summit declaration, and the programme of action signed by the heads of different government reads “ We affirm that in both economic and social terms, the most productive policies and investments are those which empower people to maximize their capacities, resources and opportunities.... Recognize that empowering people, particularly women, to strengthen their capacities is a main objective of development and its principal resource. Empowerment requires the full participation of people in the formulation, implementation and evaluation of decisions determining the functioning and well-being of our societies” (pages 7 and 23 of the summit declaration). In a critique of this, Mohanty (1995) argues that the definition of empowerment being suggested here assumes that people’s participation and strengthening their capacities can be achieved without addressing the structural constraints that have historically been responsible for

their oppression embedded in economic structures, ideology and political processes. The concept of empowerment only implies formal rather than substantive power and it involves an external upper agency to grant power rather than people below seizing it in the course of struggle. More importantly, the popularization of this concept, if accepted uncritically can have disabling consequences, since it is part of the political philosophy of the new economic globalisation of western capitalism (ibid, 1995).

The concept of empowerment, although much criticised for its loose formulation, has been used to critique WID for the failures of the human capital approach that influenced it to take seriously gender inequalities in household distribution of food or state distribution of education. Analysts using the concept of empowerment were often very close to GAD ideas concerning the definition of gender and the strategies to address inequality, but highlighted analytically and in practice the activism of women and alliances with pro- feminist men. They thus took less account of the structuralism in the GAD framework (which in practice often became a form of WID). Empowerment writers also took issue with the failures of postmodernism to engage directly with issues of material inequalities, rather than just the forms in which these were represented. The concept grew out of feminist movements and a view of the importance of enhancing agency amongst the poorest. However initial attempts to give empowerment conceptual coherence suffered from a number of difficulties. These included how to specify the social context; how to work with changing meanings of empowerment, often linked to agendas very different to those of the women's movement; how to engage with questions of justice; how to define the nature of agency or relate women's interests strategically to the agendas of those in power (Yuval Davis, 1994; Rowlands, 1997; Kabeer, 1999; Morley, 1998; Oomen, 2003 Rai, 2001; Brighouse and Unterhalter, 2002).

In an important paper that takes on the issue of a clearer conceptualization, Kabeer discusses how empowerment might be measured. She distinguishes three different dimensions that need to be examined when looking at women's choices (singly or collectively). Firstly empowerment entails choice with regard to access to resources, secondly it entails agency in decision-making and negotiating power, and thirdly it

comprises achievements of outcomes of value. Kabeer argues that an adequate assessment of empowerment requires triangulation of measurement of all three sources (Kabeer, 1999).

Kabeer's writing about empowerment draws a little on Sen's capability approach (Sen, 1999; Fukuda Parr and Kumar, 2003), which is very useful in thinking about how we can evaluate gender equality in several arenas such as education, health etc. Very briefly the capability approach considers the evaluation of needs to be based on an understanding of human capabilities, that is what each individual has reason to value. This contrasts sharply with the human capital approach, which stresses that the evaluation of provision of needs, especially by the State is about some aggregated benefit to society or future society. While human capital theory has little to say about injustices and inequality in the household, the workplace or the state, the capability approach is centrally concerned with these, but centres its critique not on outlining the structures of inequality (as GAD does), but by positing a strategy based on an ethical notion of valuing freedoms. Governments using the capability approach therefore have an obligation to establish and sustain the conditions for each and every individual, irrespective of gender, ethnicity, race or regional location, to achieve valued outcomes. These may entail acquiring a certain level of educational attainment, but they undoubtedly entail ensuring the freedoms that allow valued outcomes to be articulated and achieved. Thus, for example, failing to ensure conditions where sexual violence in and on the way to school, especially for girl children can be identified and eradicated, would be a failure to ensure freedom for valued outcomes. Similarly, failure to ensure opportunities for a particular group to participate in decision-making about valued outcomes would also be a limitation on freedoms or capabilities. Although Sen's capability approach highlights the importance of diverse social settings where capabilities will be articulated, it emphasises the importance of free forms of discussion and association in articulating capabilities. Sen writes about development as freedom because the freedom to think, talk and act concerning what one values is a meaning of development closer to a concern with human flourishing than narrower notions of a certain level of GDP per capita or a pre-specified level of resource.

However, there are important areas in need of elaboration in the capability approach concerning how the approach articulates with a theory of justice and how some of the indexing problems regarding whether different kinds of capabilities are commensurable can be resolved. It has also been pointed out that in addition the ways that capabilities are understood given the long histories and social structures of inequality in virtually all societies, including complex forms of gender inequality requires much more work at theoretical and empirical levels (Unterhalter, 2003a; Brighouse and Unterhalter, 2002; Unterhalter, 2003b). Lastly the way that the capability approach could be used in processes of institutionalising reform is only beginning to be mapped (Pogge, 2002; Alkire, 2002; Robeyns, 2003). Nonetheless important work and thinking about the capabilities approach in relation to gender equality and education is beginning to be published (Alkire, 2002; Nussbaum, 2000). The extent to which these ideas would be utilised in development assistance planning remains to be seen. The capabilities approach is not without important critics, particularly with regard to its failure to take account of injustices of recognition, not just distribution (Fraser, 1997), its inability to engage with dimensions of group based social mobilisation for democratisation and gender equality (Young, 2000) and its tendency to universalise that may not take sufficient account of particular contexts.

4. Empowerment, Civil Society Building and Social Capital

In the contemporary discourse on development articulated in international agencies, along with the term participation, the term empowerment is often used in close alliance with two other key concepts such as Civil Society building and social capital. It is important to understand the meanings and linkages between the usages of these terms in order to draw out the wider implications for the discourse on empowerment.

The place of civil society in development policy literature is not recent, though it had certainly acquired a new meaning by the late 1990s. While in the pre-1990s context, the idea of civil society was seen as a vehicle of democratic transformation, emphasizing the idea of self-determined citizen seeking efficient and accountable (constitutional) politics,

the post 1990s scenario in many ways de-emphasized the role of State (and also constitutions) and replaced it with 'civil society' (Schuurman 2001; Berger and Neuhaus 2000). The use of the term civil society in the post 1990's period is therefore no longer concerned with making the State accountable to the citizens but instead it is about facilitating the replacement of the existing 'State-spaces' by private actors from within (Kakarala; 2004).

The post 1990s developmental policy literature indicates the emergence of two broad approaches to civil society: one represented by the Nordic countries and the Netherlands through documents such as the Human Development Report (HDR) and the other by the World Bank and the Anglo Saxon countries. While the former is characterized by a broad continuity of the spirit and values of the previous decades with an additional emphasis on developing 'rights based approaches' to poverty reduction (UNDP 2000; GTZ 1999; SIDA 1999, 2002; HIVOS 1996, 2002), the latter approach is characterized by a new kind of thinking that visualizes civil society building as an integral part of 'making globalization work for the poor' (World Bank 2000; DFID 2000). By the later half of the 1990's however, the demarcation between the two approaches appears to have blurred with the emergence of a somewhat ambivalent convergence in ideas (kakarala, 2004). While a majority of the key institutions engaged in development thinking admit that it is difficult to provide a satisfactory definition for the term civil society, there also appears to be a reluctance to engage with the issue of defining civil society. The result of this has the continuation of commonsensical working definitions of the term which has lead to de-emphasising the theoretical complexities and nuances of the concept with the policy documents arguing largely in favor of a practical approach. For example, the World Bank uses the term civil society to refer to the wide array of non-governmental and not for profit organizations that have a presence in public life, expressing the interests and values of their members or others, based on ethical, cultural, political, scientific, religious or philanthropic considerations (World Bank–OED 2003). The term civil society is generally used as if it denotes an undifferentiated social fabric to imply that it means something inherently positive and good. There is hardly any acknowledgement of intercommunity tensions and contestations and thus of the dynamics of power relations

within civil society (Van Wicklin III 2002). The rethorical references to civil society in development policy documents tends to paper over the contestations between civil society and other realms such as the State and the market which exist on the ground by often tending to emphasize the cooperative partnership between these realms. This perspective of civil society is also antithetical to the understanding of liberal-democratic political theory or Marxist theory (Cohen and Arato 1992; Kaviraj and Khilnani 2001). There is hardly any mention of social movements in the World Banks' description of civil society with the emphasis largely being on cooperative partnerships and in this sense the approach to civil society is depoliticizing i.e, viewing civil society as an instrumental middle without taking into account the dynamics of power politics not only within it but also in relation to the State and the market (Harris 2001).

One of the most projected discoveries of developmental studies in the 1990s was the idea of social capital as an important strategy for building civil society, which became immensely popular amongst policy makers and academics alike. While there have been other attempts to conceptualise social capital such as the works of French Sociologist Pierre Bourdieu (1977, 1986) and Coleman (1990), the immense popularity of the term in development discourse is generally attributed to the work of Robert Putnam (1993). Perhaps the work of Putnam acquired celebrity status among the policy think-tanks in development circles, largely because his definition was more amenable to rational choice arguments. He defined social capital as “features of social life – networks, norms and trust – that enabled participants to act together more effectively to pursue shared objectives’. The emphasis on tangible networks and actor participation prompted a series of attempts aimed at quantifying social capital (Norris 2002; Uphoff and Wijayratna 2000;) with also some writings questioning its measurability (Serra 2001). Fukuyama highlights that the ‘economic function’ of social capital as (reducing) the transaction costs associated with formal coordination mechanisms like contracts, hierarchies, bureaucratic rules and the like ‘, andeven in non-hi-tech environments, social capital often leads to greater efficiency than do purely formal co-ordination techniques (Fukuyama 2001). The policy literature of multilateral institutions and their documents present a romantic and often reductionist orientation of social capital in their definitions.

Many of these documents claim an almost unequivocal relationship between building social capital and poverty reduction on the one hand, and democratization on the other. For the World Bank, creating Social Capital is a core strategy for empowering the poor to move out of poverty. Working with and supporting networks of poor people to enhance their potential by linking them to intermediary organizations, broader markets and public institutions etc are seen as important steps in this process of social capital building towards empowering the poor. In an important critique of the concept of Social Capital promoted by World Bank, Harris (2001) attempts to show that the ideas of civil society and social capital are painted as being 'progressive' and they are deceptively attractive. These ideas are attractive because they imply active support for the ideas and needs and the aspirations of the common people. 'Can one possibly be against participation and empowerment?' he asks. But these ideas are deceptive because they are used to veil the nature and the effects of power. They hold out the prospects of democracy (in civil society) without the inconveniences of contestational politics and the conflicts of ideas and interests that are an essential part of democracy.

The new found enthusiasm for creating social capital as a key strategy for civil society building and empowerment has resulted in a new 'architecture' that has evolved in the later part of the 1990s comprising of a number of intricate processes and new institutional formations, the most important being the creation of networks of groups/communities variously referred to as 'user groups', 'stakeholder groups', communities or community based organizations (CBOs) and 'beneficiary groups', such as water user associations, village education committees, self-help groups largely comprising of women formed around micro-credit activity and autonomous organizations which are generally quasi-governmental (i.e. which have governmental patronage and power but are less constrained by rules and procedures) that stand between the State institutions and the user groups. The Non-Governmental organizations (NGOs) form a major part of this architecture with rapidly changing mandates and goals (Kamat, 2002). In terms of processes, both decentralization and participatory development became central to this process. In an insightful analysis on the shifting meanings of these terms against the above background, Kakarala shows that the concepts of decentralization and participation

carry a very different meaning and purpose in current mainstream development theory/policy as compared to their earlier usages, wherein they were associated with catalyzing radical, democratic transformation (Kakarala 2004). Their current usage is rooted in a perspective of the human being as a rational, economic person and this emphasizes the creation of ‘civil society’ that would accommodate individuals as consumers rather than as entitled citizens. The shifting meanings of these terms substantially de-emphasises the ‘citizen-entitlement’ route of empowerment and replaces it with a vision of a ‘new-communitarianism’ (ibid, 2004). The implications of the changing conceptual base of the above terms, as well as the meanings and practices related to the above terms needs to be understood more carefully on ground, in the context of thinking and practices related to women’s empowerment.

6. Towards a Conceptual Framework for understanding Women’s Empowerment

A clear signal that one gets from a review of literature is that no single definition of empowerment can do justice. However, the perspectives that come through from all the above writings provide a basis for building a framework with some key features, based on which thinking and praxis in the form of strategies to empower women can possibly be analysed in various contexts. An attempt is made to articulate these under a set of ten key non-linear, non-hierarchical and mutually reinforcing elements as follows.

- i) **Process:** Empowerment is a process and not an end of project product. It needs to be understood as a dynamic and on-going process though the result of the process may also be termed empowerment. But more specifically, the process and outcome of empowerment should address structures of power at different levels and manifest itself as a redistribution of power between individuals, genders, groups, classes, castes, etc.
- ii) **Context-specificity:** Empowerment needs to be defined within the local social, cultural, economic, political and historical context within which it is occurring.
- iii) **Marginalized Groups:** The empowerment approach is clearly focussed on the marginalized groups such as women, landless poor, socially excluded scheduled castes, minorities etc.

iv) External Agency/Mediation: The process of empowerment (in the context of development programmes or projects) could be induced or stimulated by external forces in the form of government agencies or Non-Governmental organisations working with the poor or women to mediate or catalyse the process of empowerment. The external change agencies play a role in the consciousness raising process of the oppressed, and enabling them to question the dominant ideology, which has subjugated them, and assert their decision-making power.

v) Participatory Approach: A key feature of an empowerment approach is participation both as a means and an end. Participation as an element here is based on the analysis or recognition of socially constructed differences such as gender, caste, class etc and valuing these in the process of identification of problems and needs during the course of planning development interventions and understanding the impact of interventions. The idea of participation here is used in the sense of women taking decisions about matters of public concern and on issues that impinge on their own lives

vi) Collective Process of Change: The process of empowerment must occur collectively. Various examples repeatedly show that the change in one individual does not necessarily lead to a change for all others in the same situation. But if whole groups of women begin to demand change, there is much more. Clearly, when challenging an entire system or ideology, the power of a group is always greater than the power of an individual. The “collective” as a key element is used in the sense of mobilisation of women into groups and the creation of a separate ‘time and space’ for women to collectively and critically re-examine their lives, develop a new consciousness, and organize and act for change.

vii) Rights over Resources: Enabling people to gain control and rights over their key life and livelihood related resources is another critical component of an empowerment approach. This includes tangible/physical resources (like land, water, forests), human resources (social networks, their bodies, their labour and skills) and intangible intellectual resources (especially education including literacy skills, expanding women’s knowledge base, information, capacities, ideas, new skills) to help marginalised people and groups to look at old problems in new ways, analyse their environment and situation, recognise their strengths, and initiate actions which challenge the dominant ideology, transform

institutions and structures, and enable them to gain greater control over resources of various kinds. Empowerment therefore means making informed choices within an expanding framework of information, critical reflection, knowledge and analysis of available options as well as expansion of choices and alternatives valued by different women, based on their subjective locations of caste, class, gender etc.

viii) Practical and Strategic Needs: To borrow Moser classification, the empowerment approach is one that clearly links together both Practical and Strategic Gender Needs of women - that is, addressing women's immediate problems ('condition'), as well as taking the longer route to raising their consciousness about the underlying structural inequalities which have created these problems ('position'). Since empowerment implies redistribution of power at various levels, it is inherently a political process aimed at creating conditions for incremental structural changes from below.

ix) Building Citizenship based Democratic Spaces: Building organizations at the local, regional, national and global levels, through which the poor can become a social, economic, and political force is central to an empowerment approach. This process also includes learning to engage with public institutions and systems (local councils, elected representatives, banks, government departments, etc.) analyzing political structures and systems of governance and how to engage with these and demand rights and democratic accountability. More importantly, this process involves an organized mass movement of the marginalized sections and the development of a political strategy, which challenges and transforms existing power structures and brings long lasting transformative changes social changes. Demanding equitable distribution of resources, values related to social justice and equal rights form an important part of this process

x) Self Reliance and Sustainability: The continuity of processes even in the absence or withdrawal of external agencies catalyzing the processes up to a certain point is an important element in an empowerment approach. This means the presence of self-reliant grassroots organisations, which collectively continue to work together towards their goals and independently plan and control various processes, plan activities etc. Sustainability also needs to be seen in terms of ideas, decisions and resources managed by organisations of poor women.

It is against the backdrop of various theoretical perspectives and policy approaches to empowerment reviewed here that this research attempts to understand the relationship between thinking and practice around women's empowerment in the context of Andhra Pradesh in South India and the implication of these for women's lives.

The central question that this research engages with is “How are ideas and strategies related to women's empowerment operationalized by various mediating organizations (Government and Non-Governmental) in varying contexts? To what extent are these strategies (empowering) catalyzing democratic spaces and women's citizenship rights?”

In seeking to track the relationship between ways of thinking and doing, this research is aimed at subjecting both the content of these empowerment claims by different actors (Government, NGO's, CBO's) and the nature of varying strategies to translate these ideas into practice to critical enquiry. At a related level, this research also attempts to explore the range of implications for development policy and practice arising from different interpretations of women's empowerment. Given that the mobilization of women in rural areas into village-level Women's collectives (such as SHGs and other groups etc) features as a significant strategy in almost all government and NGO interventions in Andhra Pradesh, these collectives as “vehicles for women's empowerment”, form the critical sites for analysis in this research process.

Chapter II - Understanding Women's Empowerment in the Indian Context and in Andhra Pradesh: An Overview of Key Ideas and Approaches

A whole range of factors have influenced thinking and practice on women's empowerment in India. On the one hand, many of the ideas that are linked to policy approaches like welfare, equity, anti-poverty and efficiency (falling largely within WID frame work described here in chapter -1), have also dominated Indian planning aimed at integrating women into development. On the other hand, the upsurge of several movements centered on the question of rights and discrimination of the poor, women, marginalized sections etc from the mainstream development process have compelled a reexamination of the meaning of development. More importantly the demands and issues thrown up by these movements added to the idea of empowerment as the equitable distribution of resources, equal rights and social justice as critical dimensions of a development process. It is against this context that this chapter attempts to understand ideas and practices on empowerment in the Indian context and more particularly in the State of Andhra Pradesh in South India. The focus is broadly on understanding both formal efforts by the State to address women's concerns and empower them through legislation and through various planned development programmes as well as initiatives aimed at empowering women in the process of the emergence and growth of several non governmental organizations (NGOs) during the past two decades.

1. State and Women's Empowerment: Overview of Key Phases and Approaches

A review of planned efforts to address women in development shows a shift in language especially from women's development to empowerment. Efforts to improve the status of women needs to be viewed in the context of several planned programmes and activities aimed at women during the post independence period in India. Poverty alleviation programmes to a large extent provided the structural context within which solutions to women's problems were sought. The first 2 – 3 decades of policy and planning after Independence failed to address or change women's status, especially those of poor sections in rural areas in any significant manner. It was only from the Sixth Five Year

Plan (1980 – 85) that efforts were made to include special programmes for women. Several policy documents, in particular the report of the National Committee on the status of women in India, (GOI 1974), and the Blue Print of Action Points and the National Plan of Action for women (1976), brought pressure on the government to recognize women as active participants in development. The UN declaration of the period 1974-84 as the international decade of women was also a major influence during this time. The chapter on women and development in the Sixth Plan resulted in the introduction of schemes specifically oriented to their needs and the incorporation of special components in various others. The integrated Rural Development Programme (IRDP), TRYSEM and the National Rural Employment Programme (NREP), initiated during this period stipulated that 1/3rd of the beneficiaries should be women. While land reforms hardly considered the significant role of women as farmers and in most cases had not given them joint ownership over distributed land, the Sixth Plan notably first expressed the government's commitment to giving joint titles (*pattas*) to spouses in programmes involving the distribution of land. The Seventh Five year Plan further reiterated and stepped up efforts to meet women's needs in the areas of education, health, employment, industry, science and technology and welfare. Specific strategies were spelt out to operationalize the governments' concern for women's equality, improving their economic status and empowering them with a greater voice in decision making processes. During this period (1985 – 90) the Ministry of Human Resources Development was set up and the Department of women and child Development of this Ministry was entrusted with the task of implementing and coordinating programmes for women's welfare and development. While this Department has the largest number of Schemes for women, the Ministries of Agriculture, Health, family welfare Industry, Commerce and Labour also had special components for women in their programmes. For several Socio – economic schemes, apex organizations like the Khadi and Village Industries Corporation (KVIC), NCDC etc provided funds, training and marketing support along with subsidy support from the government and credit facilities from institutions like NABARD and IDBI. A look at the National Perspective Plan for women shows 27 different schemes, some specifically for women and others, involving both men and women (GOI, 1988). However, several of the above schemes came in for criticism from both women's groups

and other non governmental organization owing to their ineffectiveness in reaching poor women.

1.1 Introduction of DWCRA and the WDP

Admitting the inadequate flow of assistance to women through IRDP for example, the government initiated the Development of Women and Children in Rural areas (DWCRA) scheme in 1982, supported by the central and state governments and the UNICEF. As a pilot project, DWCRA was first introduced in 500 blocks, in 50 districts of different States and has over the years, come to be claimed as one of the most successful programmes aimed at women's economic empowerment by governments in several Indian States. The DWCRA Programme brings together 15 to 20 women in a group through village level organizers with a view to taking up economically viable activities, using their own savings and credit along with a revolving fund as a basis. Although the DWCRA scheme was not entirely successful, it helped in the initiation of several other programmes through village level women's groups (Ramaswamy, 1996). More importantly, the DWCRA Programme was aimed at poor women in rural areas accessing credit facilities from institutions like banks through bank linkages facilitated by government functionaries along with access and information about other development programmes. The DWCRA Programme began as a sub-scheme of the IRDP, following sustained lobbying by women's groups for a greater percentage of lending to women. Following stagnation in funding in the early 1990's, there has been a rapid expansion of the programmes in some states in more recently years. Other large – scale schemes have also been started to channel credit to women through NGO'S and / or self help groups through NABARD, Rashtriya Mahila Kosh (RMK) and the Small Industries Development Bank of India (SIDBI), (Mayoux, 2003).

Another experimental initiative that merits attention here is the Women's Development Programme (WDP), initiated by the Government of Rajasthan, in 1984. In a unique experiment the government, voluntary groups and research institutions came together to strengthen women's organization and involvement in development processes at the grass

roots. The WDP set up by the government of Rajasthan was in recognition of the fact that, despite its attempts to channel resources to women, there appears to have been little change in their condition. *“It also took note of the fact that men had been entrusted with the responsibility for women’s development in the family, government and society far too long”* (Dighe and Jain, 1989). Women empowerment ‘or’ development was understood as bringing about a change in women’s self – image through a collective process at the grass roots level; as providing them a space of their own and greater control over the conditions that determine their life. The WDP was based on the premise that if women’s empowerment had to be achieved speedily and on a large scale, State patronage and legitimacy were needed (Bhaiya et al, 1994). The backbone of the programme were village level workers called ‘Sathins’ and middle – level workers called ‘Prachetas’, who together motivated, encouraged and organized women at grass roots to bring pressure on various delivery systems such as, primary health centres, local schools and ration shops to function more effectively. What the DWCRA and WDP highlighted was the need for organizational strategies to empower women based on an understanding of the *“Specific Social Context in which women find themselves”*. *“If it were not for their specific efforts, the riddle of resources never reaching needy women would not have been resolved at all”* (Jain et al, 1986). The knowledge that women have been denied developmental inputs because they are assetless or have no formal status within the household came to light through these grass roots experiments.

1.2 The Mahila Samakhya Programme

Based on the experiences of the WDP, another innovative programme initiated by the Department of Education, Ministry of HRD, GOI with a stated agenda of “empowering” women was the Mahila Samakhya (MS) Programme in 1989. The MS Programme however evolved differently from WDP in both its structure and content. The programme was first initiated in 10 districts of 3 states and then expanded to five States. The MS Programmes were registered as independent societies in every State. As the MS is neither a State nor a voluntary body, there was space for experimental decentralization and diversity. MS viewed Sanghas (Village level women’s collectives) as the means of

countering powerlessness. Sanghas were instruments that would enable women to plan, implement and direct their own empowerment. The role of the outside ‘Sayogini’s’ (facilitators) was to help women come together, allowing them “time and space” to determine the direction and pace of social change. Unlike most other development plans, the original plan document of MS programme was kept deliberately amorphous and open ended, without any targets or time frames. It was hoped that experiential learning would help fill in the gaps left open by the plan. The demand for information, knowledge and education were seen as a natural outcome of collective reflection and resistance against gender subordination. The recognition and inclusion of women as active agents in the process of development itself did not happen in any easy manner. This process was the result of persistent campaigns led by various women’s groups of different ideological leanings around issues ranging from equal employment opportunities, wages, rights to resources, sustained struggle against various forms of violence against women reproductive choices, safe environment and rights in decision making and space in electoral politics. These campaigns led by several autonomous women’s groups and as part of larger mass-based movements challenged the inadequacy and injustice of development processes for not addressing women’s realities and needs while also challenging the development paradigm of the State. Even the limited number of formal initiatives to address women’s needs tended to fall largely within the framework of “welfare”, “anti-poverty” or “efficiency driven” approaches. The small but important shifts towards ideas of “equity” and “empowerment” appear to have been drawn from feminist principles of justice and equality in the design of programmes like the WDP and Mahila Samakhya (MS). These programmes opened up to the women’s movement in the sense of offering a possibility for a wider outreach to women, while also opening up spaces for several feminists to work within State structures.

1.3 The Emergence of Women’s Studies and Autonomous Women’s Organizations

Apart from the influence of various protests and movements that challenged development policies during the period of the Sixties and Seventies, the emergence of women’s studies, as the academic arm of the women’s movement also contributed to policy

oriented research on the status of women in areas like the economy in the political process, in the education system, and in the media. More importantly, the focus of women's studies shifted towards the concerns and priorities of the non – privileged classes and sections of women (Mazumdar, 1994). The growth of a number of women's organizations, the increasing frequency of conferences both at National and international levels like the first international women's conference on women and development in Nairobi (1985) etc and workshops and the emergence of various women's networks during this period also demonstrated the active, though not entirely cohesive, efforts to strive for women's empowerment. The emergence of Development Alternatives with women for a New Era (DAWN), a network of activists, researchers, and policy makers during this period also critically examined development policies and strategies and offered an alternative approach that is rooted in a vision of feminism again stressing empowerment of women and women's organizations in pushing for positive social change.

1.4 Women and Environment

The Eighth Five year Plan (1992 – 97) once again reiterated the commitment of giving joint land titles to spouses, made during the Sixth Plan. The Eighth Plan directed the State Governments to allot 40 percent of surplus land to women alone (GOI, 1992 quoted in Agarwal, 1995). This policy directive itself came out of the recognition of women's lack of access and ownership of productive resources, which was a major cause of their extreme vulnerability. The period of the 1970's and 80 was also important in terms of bringing the relationship between environmental degradation and its negative impact on rural women into the public domain. Several studies documented the increasing time women spent in collecting fuel wood and carrying head loads through often hilly and dangerous terrains (Agarwal 1989, Dankelman and Davidson 1988). Women's active participation in the Chipko movement in the Himalayan region again highlighted their position both as environmental victims and actors concerned about protecting resources like village forests. The National Forest Policy of 1988 specifically emphasized the involvement of women for achieving policy objectives aimed at the protection and

regeneration of forests through the involvement of local institutions. Significantly though, the 1990 circular of the Ministry of Environment and Forests, which provides the operational guidelines for the Joint Forest Management to State Governments for the involvement of village communities and voluntary agencies in the regeneration of degraded forests, does not even mention women (N0.6.21/89FP). Independent access and entitlements to forest resources through a programme like JFM has particular significance for resource poor women depending on forests for their everyday survival needs. The wide gaps between statements of intent to ensure women's equal participation in development programmes and their actual implementation clearly showed that policy provisions are by themselves not adequate for ensuring women's meaningful participation.

1.5 Community Participation and Participatory Approaches to Development

The period of the eighties and nineties is also important in terms of concepts like 'Community Participation' gaining greater acceptance in contemporary development thinking and policy making in India with again important implications for women's empowerment. India's Community Development Programme reflected the attempts to attain the objectives of an economically viable and socially democratic nation in the country side since 1952. "The village community has always been constructed as the natural unit for organizing development over the last two decades however, the focus on community development and by extension community participation have become even more prominent", (Roy, 2002). One of the consequences of this was the involvement of local communities in a wide range of development programmes covering social sectors like education, health, credit programmes as well as management of natural resources like water, forests and common lands, earlier controlled by the State.

The late 1980's, saw "the rapid spread of a more populist approach to participation in the form of participatory Rural Appraisal (PRA), which originated in the west and was not necessarily rooted in an empowerment framework," (Murthy 2001). One of the significant implications of women's lack of ownership over productive resources like

land was the subsequent impact it had on their membership and participation in institutions designed to manage community resources. Reflecting on his experiences in two villages in India, Mosse (1993) argues that issues such as who participates in the process, who does not, who decides on the purpose of the exercise and the sequence of events and whose perceptions and priorities get reflected and whose get sidelined are often glossed over by PRA Practitioners. He also asserts that PRA methods are often not amenable to women's ways of thinking and are not suited to their heavy workload. As Locke (1999) points out, gender planning within JFM is confined to formal provisions for women's participation in forest management institutions without any serious thought to operationalizing and monitoring their actual involvement. She further adds that, tools and techniques like PRA used for community level dialogue result in information distortion by screening out wider social relations and gender disparities. Examples such as the above and several others have led critics to debunk the notion of rural community as a monolithic and undifferentiated entity in the process of claiming community participation and empowerment of poor. The need for disaggregating the community in terms of class, caste, gender and ethnicity has been emphasized in the process of asking who has gained and who has lost in the process of any development programme.

1.6 Liberalization of the Indian Economy

Two major developments of the 1990's that are likely to have an impact on the lives of Indian Women in the coming years are the globalization of the economy and the localization of political processes (Murthy, 2001). Though the Indian economy started opening up in 1991, its full impact will be seen only in this century. But the available trends indicate that globalization is likely to have different impacts on women and men and equally importantly, on different groups of women. In rural India, where women have traditionally few independent rights to private land, with the increase in privatization of community land, women from landless and marginal households are losing the few rights they did have to common property resources. Their low productive endowment base, as well as their lower access to credit, extension services, inputs and market information, poor employment options and fall in real wages combined with rise

in prices of essential services and the targeting of public distribution systems (PDS), fall in consumption levels clearly show that the bulk of marginalized sections and women in particular have been excluded from the gains, if any of the globalization of agriculture and the economy in general.

The decentralization or localization of political processes, along with reservation for women and marginalized communities, opened up opportunities for women from these sections to take part in political processes, influence the allocation of government and community resources in their favour and protect and promote their human rights (Murthy, 2001). The 73rd constitutional amendment (1993) provides for reservation of one third elected seats at all levels of local bodies, and a third of the offices of leadership in them to women. Through this measure, an estimated one million women could emerge as leaders at the grass roots levels in rural areas alone with 75,000 of them being chairpersons (GOI, 1995). However, the extent to which this legislative measure empowers women in the political sphere remains to be seen. Studies by some writers show that there are several barriers to women from marginalized sections really exercising their powers. These include the harsh economic realities of women's lives, male resistance to women exercising political power, upper caste resistance to dalits occupying public positions, women's lack of knowledge about the functioning of the panchayats and their lack of access to literacy, numeracy and other functional skills (Stephen 2001, Joseph 2001).

At another level, responses to the 73rd amendment have been varied. "Legislation such as the 73rd Amendment buttress the perception of community participation" (Roy, 2002). It conferred constitutional validity to the gram Sabha (Village Assembly) as the foundation of grass roots democracy in India, and contributed to extending the principle of liberal democracy into the country side. The deluge of enthusiasm for 'community participation' has significant implications. It implicitly invokes the understanding that the community is the vertebra of rural society, basing its discourse on the inherent strength of the 'local', the 'traditional' and the indigenous (ibid 2002). "Community participation in state created institutions also weakens the foundation and sustenance of self-evolving popular

movements from below. Through these institutions, the state and the dominant groups co-opt the poor in their domination” (Narayanan, 2003).

1.7 National Policy for Women’s Empowerment

Another significant initiative that appears to reflect the positive initiative of the state for affirmative action in favour of women is the Ninth Five Year Plan (1997 – 2002) document that talks of creating an enabling environment where women can freely exercise their rights both within and outside home as equal partners along with men. The plan further states that this will be realized through the adoption of the ‘National Policy for Empowerment of Women’ (Rajagopal and Mathur, 2000). The National Policy for the empowerment of women 2001, is an attempt to institutionalize the gains of the women’s movements across the country. The objectives and goals of the National Policy include the creation of an enabling environment for women through economic and social policies, active protection of rights, equal access to decision making and social sector needs, strengthening institutional support systems and legal machinery and forging partnerships within civil society. The policy commits itself to elimination of all forms of discrimination against women in the process of empowering them in all spheres. The policy almost reads like a feminist charter, incorporating all the major issues that the women’s movement has been engaging with over the past two and a half decades. In a critique of the policy, Kalpana Kannabiran argues that the agendas and concerns of the women’s movement becoming the center of official concern and policy are not cause for celebration. The implementation of the policy and the operational strategies are areas that are deeply problematic (Kannabiran, 2001). Acknowledging that the new global economy is characterized by an uneven distribution of resources and opportunity, the feminisation of poverty and unsafe working environments, the policy states that women will be empowered to meet and contend these impacts. The policy does not talk about elimination of the negative impacts or challenging its source. The policy does not engage with globalisation in any substantive manner. While the policy draws its substance and perspective from rights based struggles and research over the past three decades in the country, it does not speak of creating mechanisms to affirm and support the non – state

institutional mechanisms that have built legitimacy and credibility through their work. Instead the policy seriously undermines the work of non – state institutions by proposing parallel institutional structures under State authority in the form of National and State councils for implementation of the policy (Ibid, 2001). Given the record of state controlled institutional apparatus which tend to be largely patriarchal, headed often by male bureaucrats, the extent to which the stated objectives of the policy would actually empower women on ground remains a serious question.

2. The role of Non-State Agencies and NGO's in Women's Empowerment

The planned interventions by the state for women's development and empowerment over the last three decades have been complemented and sometimes challenged by competing paradigms for empowering women by a growing number of Non- governmental organisations or NGO's in India. NGO's in general have been distinguished from other organization in the sense that they are voluntary, independent, not-for-profit and not self - serving (Samuel, 2000). Community-based organisations (CBO's) have been defined as *“local, non-formal organisations. (Usually without government or legal recognition) created and controlled by the beneficiaries themselves for their collective benefit”* (Gill, 1999). These are normally ‘membership organizations made up of a group of individuals who have joined together to further their own interests (e.g., women's groups, credit circles youth clubs, cooperatives and farmer associations). In the context of funded activities, CBO's need to be seen more as recipients of project goods and services. In projects promoting participatory development, the CBO's often play the key role of providing an institutional framework for beneficiary participation. The World Bank refers to CBO's more in terms of organisations or groups who might be consulted during the project design stage, or undertake the implementation of community level project components or receive funds to implement sub projects (World Bank, 2002). Seen in the above frame work, one can distinguish CBO's from other NGO's membership based organisations serving their own interests with greater emphases on self development and self management of initiatives originating from below. Kamath (2002) refers to such *“grass roots organisations as representing “one of the Primary sites of resistance to the*

dominant idea of development". This presupposes a contradiction with a Statist approach that encourages or tolerates NGO activities so long as they complement state activities or act as "services-delivery" mechanisms and engaged in "welfare" activities as opposed to social analysis and mobilization which grass roots initiatives often demonstrate.

While classification of NGO's into neat categories is a difficult task since NGO's represent a bewildering variety of ideologies and activities that defy any pattern or classification, some broad categorizations have been made in the terms of objectives, ideologies, sources of funding and areas of operation (Srivastava, 2000). These however do not capture the reality since most NGO's have a mixed bag of all the above features. Based on the above features though, NGO's have been classified as a) NGO's that are fully supported by state and / or foreign funding sources; b) NGO's that are partially supported by state / or aid agencies c) NGO's that are supported by state agencies above d) NGO's that are supported by state and voluntary contributions and e) NGO's that receive no grants – in – aid from any source. Using project orientation as the principal variable, there are NGO's with a welfare orientation, which provide famine or flood relief, child sponsorship etc, second, there are NGO's with a development or modernization orientation aimed at increasing productive capacity and self reliance of the poor by supporting self – help projects, with a largely economic component to provide for the basic needs of the poor. Thirdly, these are NGO's with an empowerment or conscientization orientation that see poverty and inequality as part of the unequal power structure and encourage communities to enter into processes for bringing social change. Such NGO's achieve their project objectives through educational programmes, organizing the poor against issues that are likely to adversely affect them and lobbying for policy change at various levels of the government (Sen, 2000). While there are no exact figures about the actual number of NGO's in India today, it might not be an exaggeration to state that in the past two decades there has been a virtual explosion of NGO's, with increased availability of external funding being one of the critical forces fuelling the rapid expansion of what is today termed as the "Voluntary" or "Third sector" or "shadow State".

Unlike the general understanding of NGO's as working in a broader geographical area, *"the understanding of CBO's has been restricted to its functioning in the revenue village, with a narrow and focused area of operation and whether they have Foreign Contribution Regulatory Act (FCRA) number"* (Roy, 2002). The above understanding does not necessarily convey the organic character of both agencies even while significantly locating people as the "arena" to organize development (ibid, 2002). In reality though, this appears to be the consequence of NGO's, establishing CBO's only in so far as they are expected to sustain the interventions initiated by NGOs. That establishing and/ or strengthening local organizations has a multiple effect is one of the *"key determinants of success"* (Edwards, 1999) in NGO practice is a point internalized by NGO's. Membership organizations like CBO's have been appreciated for the sense of empowerment they generate in local "communities". This concern for empowerment is a *"substantive purposive criteria for NGO legitimacy"* (Atack, 1999) in general, but membership organizations are seen to be particularly effective vehicles for empowerment. Empowerment' informs the ideology of membership organisations as well as the outcome of organizing through processes of self help and self reliance, collective decision making, collective reflection and action and participatory processes.

2.1 The Emergence of Self-Help as a Vehicle for Women's Empowerment

The increasing legitimacy of self help as a vehicle for women's empowerment merits closer examination. The concept of self – help has a history in the women's movement, in particular the women's health movement. In a self – help process, women begin with their own selves – their experience of conflicts and struggles, strengths and weaknesses, and help each other identify individual and collective strategies for empowerment. *"The collective process of sharing infuses a sense of individual and collective strength, helping foster trust and respect for the diversity in the group and the ability to constructively question and critique. To enable such a process to take place, it is crucial that the facilitator creates spaces which are democratic; free from prejudices, non-judgmental, non-competitive and non – hierarchical"*, (Sabala and kanti, 2001). In the context of health, the self – help methodology was first used by the members of the Boston

Women's Health Collective in the United States to explore and gain control over their bodies. Another path breaking work by David Werner through his work, "Where There is No Doctor," also further legitimized the idea of self help in relation to health issues. Self-help as a concept in this context was a highly political and empowering process which sought to challenge norms of shame, privacy and pollution associated with women's bodies, as well as the hierarchy between medical professionals and women. In recent times and more particularly in the past decade or so however, the term self- help appears to have been co-opted by aid agencies, governments, credit cooperatives and multinationals to push efficiency driven economic growth models that effectively use women's time and labor, which go largely unpaid. The promotion of savings and credit self-help groups amongst poor women, without attention to issues of control over credit and income has in particular come in for criticism for diluting the political and other dimensions of this methodology (ibid, 2001). The fact that efforts by women to come together in self – help organizations may have consequences which go well beyond the social and economic benefits, visible on the surface has been adequately demonstrated through the experiences of organizations like SEWA in Gujarat.

2.2 The SEWA Experience

The Self-Employed Women's Association (SEWA) works with the poor and unorganized, self – employed women, primarily in urban areas. It emerged in response to the expressed needs of women workers in the unorganized sector who had largely been ignored by male dominated trade union movements. SEWA was formed to represent the interests of women who were outside the formal employer – employee relationships. This entailed a struggle since the labor department felt that without a recognized employer, there was no need for a union. Drawing its members from home- based workers, petty traders and casual wage labor, SEWA adopted the term "Self-Employed Workers" to counter the labels of 'unorganized' 'informal' 'unprotected' or 'marginal' that were applied to a large section of the workforce, constituted by women. SEWA did not confine itself to economic issues alone but went further into social ones as well. It experimented with a varied mix of activities, ranging from flexible credit systems and the promotion of

income generating activities at one end to training, creation of public awareness, interfacing with mainstream institutions and lobbying at the other. The ambit of SEWA went to include women from a wide range of backgrounds and occupations over the years, including extending into management and control of natural resources like water in the drought prone Banaskantha regions of Gujarat (Sommer, 2001). Further, given that its members had no access to social services, and social security available to formal sector workers, SEWA organized child care and health cooperatives, life insurance, schemes and maternity benefit schemes. SEWA has been adapted by the Labour Ministry as a State wide scheme for agricultural workers (Bhatt, 1989). The SEWA experience points to the critical need for linking a range of issues impinging on different aspects of women's lives in the process of working towards their empowerment. The emergence and experiences of other grassroots organizations of women like the Working Women's Forum (WWF) and the Annapurna Mahila Mandal (AMM) are significant in terms of underlining the need for a clear sense of ideology, direction and strategy to achieve gender – specific goals.

A review of various planned interventions and programmes initiated by the State to empower women over the last 2-3 decades here shows that despite official commitment to women's empowerment, with the exception of programmes like the WDP and Mahila Samakhya, many of the programmes have either not taken off as envisioned or had limited impact on ground. Meanwhile, efforts by various non-State or non-governmental organizations to empower women have also made a limited impact in terms of influencing policies related to women, owing to the limited area of their operation on ground. It is against the back drop of the above processes, where official policy making has at once both opened up empowerment spaces for women and where civil society interventions and resistance struggles continue to assert their demands and ideologies, that strategies for empowering women need to be understood and examined closely. Given the increasing legitimacy that different kinds of non-State organizations like NGO's and CBO's have gained in mediating empowerment projects for women, it is important to understand the meaning of these terms more closely.

SectionII - Understanding Women's Empowerment in Andhra Pradesh:

An Overview of Ideas and Approaches

Andhra Pradesh in South India forms an interesting context for understanding some of the major ideas, approaches and practices related to empowerment of women, especially over the last two decades or so. Andhra Pradesh has gained the reputation of being a leader in terms of various policies and programmes aimed at empowering women, especially in rural areas. In the last decade or so, the growth and spread of the self-help groups (SHGs) comprising largely of women in rural areas promoted by the State as a primary strategy for empowering women as well as to address poverty alleviation has been projected as a nationwide model for other States to follow. This section begins with an overview of Andhra Pradesh and proceeds to understand how ideas, approaches and policies to women's empowerment in the State have been shaped in the context of the broader economic and political processes in the State over the last two decades. Given the scope of this research, this section focuses on some of the key economic and political shifts and developments that have had a significant bearing on processes related to women's empowerment in the State.

1. Overview of Andhra Pradesh

Andhra Pradesh is the fifth largest State in India, in terms of both area and population. Andhra Pradesh consists of three distinct regions: the 'Circars' (literally, the government districts) or the coastal Andhra region consisting of nine districts (Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Guntur, Prakasam and Nellore) and comprising 41.7% of the State population; the 'Rayalaseema' (the land of kings) consisting of four districts (Chittoor, Cuddapah, Anantapur and Kurnool) with 18% of the population; and the 'Telangana' (the land of Telugus) consisting of 10 districts (Mahbubnagar, Ranga Reddy, Hyderabad, Medak, Nizamabad, Adilabad, Karimnagar, Warangal, Khammam and Nalgonda) with 40.5% of the population (Census of India, Andhra Pradesh, 2001). The coastal and Rayalaseema

districts are often jointly referred to as the 'Andhra' in contradistinction to the 'Telengana'. In terms of agro-geological features, socio-cultural parameters and development indicators, all the three regions are very distinct. There are 28,123 villages in Andhra Pradesh, which constitute the State's rural frame. As part of the decentralisation of the administrative system set up in 1986, each district is divided into a number of *Mandals* (intermediate territorial and administrative unit, with a population of about 50,000 to 70,000, between the village and district levels) and *Gram Panchayats* (village councils or the area that falls under a village council).

In 2001, the State's population stood at 75.73 million (Census of India, 2001), which accounts for 7.4% of India's total population. All castes in Andhra Pradesh (except the Brahmins) share the linguistic boundaries of the State, although they have several features in common with other castes similarly placed in the social hierarchy in other States. The distinct character of Andhra Pradesh State politics can be largely attributed to this feature. There is also some difficulty in speaking of a uniform caste structure in Andhra Pradesh, as there are inter-regional and intra-regional variations. For example, the three north coastal districts differ greatly from those of the central and south coastal region. There are also variations between the three regions of the State (Suri, 1996). As such, only the broad outlines of caste structure in the State can be determined. Another problem is that reliable data on the population proportions of various castes are not available. One can speak of only approximate figures (Reddy, 1989) and often the leaders of various castes make exaggerated claims about their caste population. The non-Brahman caste groups, such as the Reddis, Kammas, Kapus and Velamas, whose main occupation has been cultivation, are the most important social groups in the State in terms of numerical strength, land control and access to political power. Andhra Pradesh is one of the main States in India to have a large concentration of the scheduled castes, with about 8% of the total SC population of the country. There are about 59 SCs in the State, taking up approximately 16% of the State's population. Their proportion is more than 14% in 19 districts. More than two-thirds (68%) of the SC population are agricultural labourers and the proportion of SCs living below the poverty line is also very high. Large sections of them are still subjected to social discrimination, especially in rural areas,

although the situation has undergone a great deal of change after Independence. In recent years the term '*dalit*' is preferred to denote these communities. Malas and Madigas are the two foremost scheduled castes, and together they constitute more than 90% of the State's SC population. Andhra Pradesh incorporates about 33 tribes, which form about 7% of the State's population.

Literacy rate in Andhra Pradesh has increased from 44.1% in 1991 to 61.1% in 2001, but it is still lower than the all-India figure of 65.4%. The difference in literacy rate between rural and urban population, tribal and non-tribal people, socially backward castes and the upper castes, and males and females is still very wide. Although the proportion of people living in rural areas has declined from 82.6% in 1961 to 72.9% in 2001, the living standards of the rural people overall remain low, as most of them live in conditions of agrarian overpopulation and limited opportunities for productive work. The data on workforce distribution indicate a high magnitude of dependency on agriculture. Nearly 80% of the total workers in the State are still engaged in agriculture (cultivators and agricultural labourers combined). While the proportion of cultivators among the 'main workers' has declined, the proportion of agricultural labourers has been on the rise. The proportion of agricultural labourers in Andhra Pradesh is the highest among all the States in India and their proportion tends to be even higher in the agriculturally advanced areas of the State.

Poverty remains one of the major challenges to the government in Andhra Pradesh, as elsewhere in the country. The estimates of poverty by Minhas et al., Expert Group, Planning Commission and the World Bank (Hanumantha Rao et al., 1996: 156–7) using State-specific poverty lines, show that poverty in Andhra Pradesh has been declining since 1957–8, although the rate of decline varies from one estimate to another. The latest government figures show that there has been a significant decline in recent years in the prevalence of both urban and rural poverty in Andhra Pradesh: rural poverty had fallen to 11.1% (5.8 million) in 1999–2000 and urban poverty to 26.6% (6.1 million), the combined poverty level being 15.8% (11.9 million) (Government of Andhra Pradesh, 2002). However, the National Sample Survey Organisation's (NSSO) 55th Round on

Employment–Unemployment shows that the rate of poverty decline in Andhra Pradesh was not so high (Sundaram, 2001). There is a controversy regarding the poverty ratios of Andhra Pradesh. The official estimates for rural poverty have been much lower than alternative estimates made by independent researchers. The estimates by Deaton and Dreze, are based on a more realistic poverty line arrived at on the basis of consumer prices computed from the National Sample Survey data (Deaton and Dreze, 2002). Their study shows that the rural poverty line for A.P is more or less similar to all-India. Notwithstanding these differences regarding the levels of poverty, both the official estimates and those from Deaton and Dreze show a significant decline in the incidence of poverty in A.P. between the eighties and the nineties in line with all-India trends. The alternative estimates based on Deaton’s method shows that rural poverty was 20.8 percent while urban poverty was 8 percent in A.P in the year 2004-05. These numbers are closer to those of all-India. In both official and alternative estimates, the rate of reduction was faster in the second period (1999-2005) as compared to the first period (1993- 94 to 1999-00).

2. The Economic Reform Process in the State

When India started to liberalize its economy in 1991, Andhra Pradesh was one of the earliest States to follow suit, albeit in a slow and modest way in the beginning. However, since 1996, the Andhra Pradesh State government became one of the main advocates of the Indian reform process. It was the first State to negotiate an independent loan from the World Bank, the AP Economic Restructuring Programme (APERP), the implementation of which began in 1999. This loan was meant to finance expenditure in neglected social sector areas, but also to support the government in its economic reform policies, including cuts in subsidies, reduction of employment in the civil service, improvement of expenditure management, strengthening revenue mobilization and public enterprise reform. While AP was not the only State implementing such reform policies, the explicit intention of the AP State government to pursue a reform process and its overt attempt to make the economic reform policies part of a larger development and governance project, was what made the reform more prominent and visible (Mooij, 2003). While in several

other States, reforms were implemented by stealth (Jenkins, 1999), the AP State government made an explicit attempt to project itself as a reformer. It is probably partly for that reason that Andhra Pradesh became almost the most sought after State of several international donors who favored the overt commitment to reform that was expressed almost daily by the political leadership of the State during that time such as Mr. Chandrababu Naidu, the Chief Minister and the leader of the Telugu Desam Party (TDP). Andhra Pradesh thus become an important State in the overall reform process. Given the explicitness, a successfully pursued reform process carried an additional weight, and it is probably for that reason that the World Bank and other donors wanted reforms to succeed in AP, or so it seems at least (Mooij 2003; Jenkins 1999).

While the pro-activeness of the State Government and the political leadership were important factors for securing the World Bank loan, analysts also point to a combination of several other reasons for the flow of foreign aid and the entry of the World Bank at the State level. Mr. Subba Rao, the State Finance Secretary during the APERP introduction shares that the shift in donor thinking in terms of greater transparency between the donor and recipient countries and as well as a new acceptance amongst donors that ‘aid is no longer driven by altruism, nor is it conscience money but a vehicle for promoting cooperation between rich and poor countries’, were important factors for the flow of aid to the States. Further, there is an open acceptance amongst donors that they are looking for increasingly expanding markets in poor countries. Subba Rao also attributes a critical role to the bureaucracy in the entire process of bringing in aid and in introducing reforms in the State (Subba Rao as cited in Pappu, R. 2005). Grants from many donors like the Department for International Development (DFID), the bilateral financing arm of the British Government formed an important part of the APERP project and the donors felt that there was a mutuality of their objectives matching with the perceived needs of the State, again an important factor in the reform process. The impetus for reform also came from the Center during the early nineties and provided the context where the State Governments too could approach donors like the World Bank directly.

The explicit attempt to undertake economic reforms in Andhra Pradesh and restructuring of key sectors must also be seen in this context of underdevelopment and backwardness, coupled with rather various populist measures such as subsidized rice and prohibition of liquor which led to a fiscal deficit in the State, which also led the State to resort to external loans to meet revenue expenditures. Since the early 1980s, Andhra Pradesh has been known for its large-scale populism. After an unprecedented defeat of the Congress party in 1983, the then Chief Minister, N.T. Rama Rao, a popular film star-turned-political leader who founded a regional party (the Telugu Desam Party, TDP) that came to power, introduced several populist schemes. The most important one was the so-called 'Rs. 2 per kg' rice scheme, which involved the distribution of 25kg of rice at a subsidized rate to about 70–80% of households. These populist schemes have remained important in AP's political history. When the TDP was defeated in 1989, the reintroduction of the same populist scheme in the form of subsidized rice along with the announcement of a complete ban on sale of liquor in response to the anti-arrack movement led by women became the chief basis for bringing the party back to power in the year 1993.

3. The Anti-Arrack Movement

During the last two decades, one of the most significant events that has perhaps shaped the discourse on women's empowerment in Andhra Pradesh is the Anti-Arrack (arrack is a form of country liquor) movement led by women in Nellore district in the coastal Andhra region of the State and which subsequently spread to some other regions of the State. The context in which this movement began in Nellore district was marked by a combination of socio-economic, political conditions, which made arrack itself a political issue for women. The movement importantly coincided with the adult literacy mission initiated by the Government of Andhra Pradesh. The literacy sessions during the night provided women a forum to meet and discuss their experiences related to alcoholism, violence etc. The sharing sessions and reflection on their own lives provided women the initial impetus to take up a struggle against sale of arrack. One of the earliest villages where women successfully prevented sale of arrack was in Dubugunta, a small coastal village in Nellore district in 1991. Inspired by this experience, women in several other

villages both within and outside the district took up a struggle against arrack, thus forcing the then government to declare a total ban on sale of all forms of liquor in the State. The movement marked an important departure in the history of the women's movement in Andhra Pradesh in terms of demonstrating grass root women's mobilization and collective strength in challenging the State and other patriarchal institutions in the process of addressing their demands.

4. The Evolution and Spread of Thrift and Credit Schemes

Within the development context, the anti-arrack movement signaled a significant shift in terms of organizing women into village-level collectives as part of an overall approach to empowering women, especially in the rural areas. In the aftermath/ wake of the anti-arrack movement, the organization of women in Nellore district into large number of village-level thrift and credit groups (popularly known as "*Podupu Lakshmi*") became a model for the entire State to emulate and scale-up the approach not only for delivering various development programs and schemes but also forming a key strategy to tackle the larger issue of rural poverty in the State.

The anti-arrack movement also marked the introduction of the thrift element in the DWCRA programme. The main strategy of DWCRA was to improve access of poor women to employment, skill training, credit and other supportive services along with other community based convergent services intended to make poor women aware of the various development programmes. The thrift element was not part of the initial DWCRA design but was introduced in the aftermath of the anti-arrack movement around 1993 in an attempt to encourage bonding amongst women. It was with the introduction of the thrift element that DWCRA programme in Andhra Pradesh became a kind of campaign which adopted the popular slogan of 'save a rupee a day', which was called the 'Podupu Lakshmi' (Goddess of Wealth) movement.

The campaign style of implementing DWCRA continued for a fairly long period of time, with targets being set to establish new groups in each district and the performance of the

programme being regularly reviewed by the Chief Minister Mr. Chandra Babu Naidu himself through video conferences etc with the District Collectors. The concept of Self-Help was also introduced in the DWCRA programme during the mid 1990's and with this the growth and spread of thrift and credit based Self-Help groups gained additional momentum all over the State.

5. Self Help as a Strategy for Poverty Alleviation and Women's Empowerment

The idea of self-help as means to tackle both poverty alleviation and for empowering women gained new fillip with the introduction of large, externally supported, State initiated poverty alleviation programmes during the later half of the 1990's. In 1996, the UNDP supported South Asia Poverty Alleviation Programme (SAPAP) was initiated in Andhra Pradesh (AP) as a demonstration programme in social mobilization for poverty reduction in South Asia. Given that poverty levels are higher amongst dalits, and in Telangana and Rayalseema area, 3 districts namely Mahbubnagar, Anantapur and Kurnool were chosen by SAPAP for implementation. The SAPAP strategy for poverty reduction comprised of three pillars: organization of the poor, skill development and capital formation. Amongst the poor, its focus was primarily on women who were organized into groups at three levels: SHGs at hamlet level, Village organizations (VOs) at village level, and Mandal Mahila Samakhyas (MMS) at Mandal level. The skill-building component focused on strengthening managerial & technical skills and social awareness of members and SAPAP staff. To promote capital formation, groups were linked to banks, MFIs like BASICS, DRDA etc., in addition to building capital through internal lending of savings. By the end of the project period, 864 habitations were covered through 500 groups covering 74,000 women members. The groups were formed into 540 VOs and federated into 20 MMS.

The learnings and experiences emerging out of the SAPAP experience were replicated across the State through the World Bank supported District Poverty Initiatives Project (DPIP) also known as '*Velugu*' (meaning light in Telugu) which was introduced in 3 districts during the initial phase and later up-scaled to cover all the districts in the State.

Formation of women SHGs formed a central strategy in this programme for coverage and access to various convergence services by the groups. By early 2000, Andhra Pradesh had gained the status of a leader in the self-help movement. By 2002, for example, Andhra Pradesh had 1,15,000 SHGs, more than half of the total number in the country (Powis, 2003).

6. The Self-Help Discourse and the Reform Agenda

Beginning with organizing women SHGs around thrift and credit, the self-help approach was also replicated in the formation of several other user committees in Andhra Pradesh such as forest management committees, water users committees, watershed development committees etc during the later half of the 1990's. These self help groups and committees in rural areas along with programmes like the Janmabhoomi (bringing government to the door steps of the poor) are seen by many analysts as an attempt by Mr. Chandra Babu Naidu to strengthen his support base in rural areas (Mooij, 2002). *“They mark the introduction of the new form of populism away from universal populism towards targeted populism. The accompanying discourse is also no longer donative (with its emphasis on the charitable government/leader who gives handouts), but focuses on empowerment, self-help and stakeholders”, (ibid, 2002).* Other analysts also see the formation of several of the SHGs and user committees as building ‘new clienalism’ (Kakarala, S, 2004). The creation of a large number of these parallel user committees in the name of decentralisation has also perhaps had potentially damaging consequences for the functioning of elected local bodies such as the panchayats (Manor, 2004).

7. Vision 2020 and a Policy for Women's Empowerment

In 1999, the GOAP brought out a 357 page document called the Vision 2020: Swarnandhra Pradesh (golden Andhra Pradesh). This Vision aimed to unveil the roadmap of the development of Andhra Pradesh in various key sectors over the next 2 decades. The vision document generated wide debate, with many analysts seeing the same as part

of the continuation and reinforcement of the reform agenda initiated in the State during the time (Reddy, N, 2001).

As part of the above vision document, for the first time a separate policy for the empowerment of Women was also brought out. Some of the key strategies for empowering women as part of this document were increasing gender sensitization through training, addressing gender inequalities in education, employment, increasing gender sensitivity in health and preventing atrocities against women. To quote from the document, *“A major aspect of achieving Vision 2020 will be empowering women by building awareness of gender issues and providing them with the education, health and employment opportunities they need to realize their full potential”* (Vision 2020, GOAP, 1999). Even while recognizing women’s empowerment as stemming from multiple inequalities at various levels, the vision laid an over-whelming focus on training, provision of credit etc as the major strategies to address economic empowerment of women.

8. Continuation of the Reform Agenda

The 2004 elections marked the return of the Congress party to power in the State. The large scale failure of reforms, adverse farm policies leading to farmers suicides, the overall neglect of the farm sector by the earlier Telugu Desam Government formed the major campaign issues for the congress party. Perhaps what has been missed out significantly in a large part of the electoral analysis is about why women voters who had voted in large numbers in favor of TDP and Babu and who were seen as forming the key support base and constituency of the TDP failed to vote for the same party or voted for the Congress. Over the last 6 years, the Congress government also appears to be following the reform agenda initiated by the previous TDP government. Many of the earlier policies and programmes continue to be implemented, albeit through a few changes in the overall design and implementation structures.

The ‘Velugu’ programme initiated earlier has been rechristened ‘*Indira Kanthi Patham*’. The Andhra Pradesh Rural Poverty Reduction Project-Indira Kanthi Patham (IKP) is a World Bank funded State-wide poverty reduction project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. The project aims to achieve this by Creating self-managed grassroots’ level institutions of poor, namely women thrift and credit Self-Help Groups (SHGs), Village Organizations (VO) and Mandal Samakhyas (MS), Supporting investments in sub-projects proposed by SHGs, VOs and MS , Building capacities of local institutions such as gram panchayats and line departments as well as achieving convergence of all anti-poverty programs, policies, projects and initiatives at state, district, mandal and village levels. It is implemented by the Society for Elimination of Rural Poverty (SERP).¹ The initial project duration was 2003-2008, with an initial outlay of Rs. 14 billion but this has been further extended for a further period of another 5 years.

To encourage the women SHGs to achieve 100% repayment rate, the Congress Government introduced the “*Pavvala Vaddi*”, scheme involving subsidized interest rates of 3% per annum on bank loans. By 2009, Andhra Pradesh had over 1.2 crore women organized into almost 10 lakh SHG groups. There are SHGs in almost all villages of the State, with women forming the largest numbers (over 90%) of members in the same. Following the popularization of the SHG approach by the government in Andhra Pradesh, several NGOs have also formed women SHG groups to promote savings and credit apart from providing bank linkages and some livelihood promotion activities.

The demand for a separate Telangana has also gained a fresh momentum during the early 2000’s with the announcement a separate political party like TRS by Mr. Chandrasekhar Rao, who broke away from the TDP to spearhead the movement for separate telangana. Underdevelopment of the Telangana region in key sectors like irrigation, education, employment, lack of social, emotional, cultural integration of the people into the mainstream, economic, political and cultural domination of the Andhra and systematic

¹ SERP is a quasi-government registered society established especially for implementation of the World Bank funded poverty alleviation programme initially named as ‘*Velugu*’ (light) by the TDP Government in the year 2000 and later renamed as ‘*Indira Kanthi Patham*’ by the Congress Government in 2004.

marginalization of people in Telanagana etc have been some of the key rallying points for reiterating the demand for creation of a separate State.

To summarize, it can be said that a combination of economic, political and policy process described above have served to shape the discourse on women's empowerment in different ways in the State over the last two decades. What emerges from the preceding analysis is that the overwhelming tilt of reform led policies and political processes has been to frame women's empowerment as a primarily economic issue that can be addressed through economic interventions like provision of thrift and credit through targeted populist programmes like poverty alleviation, making women beneficiaries by forming SHGs of women in watershed, forestry programmes etc. Whether these are challenged, negotiated, subverted? And if so, in what ways by the women who continue to be part a visible part of these programmes is explored further through this research.

It is against the above context that this current research, which was carried out in Mahbubnagar and Karimnagar districts of rural Telanagana region aims to understand how thinking and practices around women's empowerment are played out and negotiated by various actors like NGOs, Government agencies involved in mediating various interventions aimed at women and more importantly the women themselves who are the subjects of the empowerment process.

Chapter III - The Choice of the Research Problem and Research Methodology

One of the most difficult parts of doing research is getting started. While the earliest challenge is to arrive at a “researchable problem”, some related questions confronting the researcher are “how to narrow the research problem down sufficiently to make it workable?” And at a related level, “what methodology would be effective or meaningful in translating the research questions into meaningful research outcomes?” Several issues and concerns implicit in these two questions are framed here and contextualised from the point of view of my own self-location as a researcher and my experiences prior to and through the process of conducting/carrying out this research.

1. The Choice of the Research Problem: a personal Side

Every endeavor/project (academic or otherwise) has a personal side, even if this is rarely articulated, and it takes place in a political, cultural and intellectual context, all of which inform the purpose and outcomes of the project. While not over-emphasizing this subjective/personal element, one nevertheless needs to acknowledge its significance, both in the selection of a research problem as well as its importance in sustaining one’s interest in the research process. The value orientations and interests of an individual researcher as well as her/his socio-historical context and their relevance in choosing a particular area for study/research has been well recognized in several social science disciplines, especially in women’s studies and feminist research. Max Weber, the well-known German Sociologist argued that, “the choice of a problem is always value relevant. There is absolutely no objective, scientific analysis of culture or of social phenomena independent of special and one-sided viewpoints according to which expressly or tacitly, consciously or unconsciously – they are selected, analyzed and organized for expository purposes”, (Weber, 1949, p.72). In challenging conventional notions of “objectivity” and “value neutrality” in mainstream research, a lot of debate and attention in social science research, particularly feminist scholarship has been directed towards questions of “subjectivity”, “researcher’s self-location”, etc and its relevance in

the choice of a research problem. Drawing in and upon the personal experiences of a researcher is a distinguishing feature of feminist research. “Personal experience typically is irrelevant in mainstream research, or is thought to contaminate a project’s objectivity. In feminist research, by contrast, it is relevant and repairs the projects’ pseudo objectivity”, (Reinharz, 1992). Reemphasizing the role of subjectivity in social science research, Nandita Gandhi and Nandita Shah argue, “Is it possible to really eliminate subjectivity? Does it not exist in the choice of subject matter, the method and presentation?” (Gandhi and Shah, 1991). A deliberate and total banishment of subjectivity, they argue in research reduces the research process and writing to a factually correct but badly mechanical process, losing many of its insights and emotions.

The choice of the research problem around “Understanding Women’s Empowerment in Andhra Pradesh through a study of Women’s Collectives in Rural Telangana,” has been guided and shaped by several influences over time. My earlier academic training/grounding in Sociology (at the master’s level) as well as introduction to women’s studies as part of the same provided me some of the most critical theoretical perspectives for engaging with questions of women in development. Being an active member of Anveshi (a Hyderabad-based research center for women’s studies) during the early part of the 1990’s provided both the context and space for further engagement with these questions from a gender perspective and within women’s studies as an academic discipline. Looking back, my journey in and out of mainstream academic research over the past 10-15 years has been fuelled by a constant need to both test and refine theory in the light of field realities and varying contexts. Long periods of work and stay in rural and tribal areas in Andhra Pradesh and closer interactions, especially with women in these areas has meant challenging strongly held theoretical assumptions about development and rural women and calling into question my own self-location as a women researcher from an educated, upper class and caste background. In many ways, this process of rethinking theory through the cultural-historical map of varying contexts and subjects has enabled reformulating theory itself in new ways, avoiding “totalizing discourses” and positions in order to account for and bring in the diversity of experiences, contexts and lived realities of different subjects.

Two important influences that have very definitely determined the choice of this research project must be mentioned here. The first was my M.Phil research project during the period 1994-96 on Women's Role in the Anti-Arrack movement in Nellore district of A.P that provided both a critical starting point and analytical lens for looking at questions of women's empowerment. The context in which this movement began in Nellore district was marked by a combination of socio-economic, political conditions, which made arrack itself a political issue for women. The movement importantly coincided with the adult literacy mission initiated by the Government of Andhra Pradesh, which provided women a forum to meet and discuss their experiences. Inspired by women's experiences of successfully preventing sale of arrack in Dubugunta, a small coastal village in Nellore district in 1991, women in several other villages both within and outside the district took up a struggle against arrack, thus forcing the then government to declare a total ban on sale of all forms of liquor in the State. The movement marked an important departure in the history of the women's movement in Andhra Pradesh in terms of demonstrating grass root women's mobilization and collective strength in challenging the State and other patriarchal institutions in the process of addressing their demands. More significantly, within the development context, this movement signaled a decisive shift in terms of innovative strategies for organizing women into village-level collectives as part of an overall approach to empowering women, especially in the rural context. In the aftermath/wake of the anti-arrack movement, the organization of women in Nellore district into large number of village-level thrift and credit groups (popularly known as "*Podupu Lakshmi*") became a model for the entire State to emulate and scale-up the approach not only for delivering various development programs and schemes but also forming a key strategy to tackle the larger issue of rural poverty in the State.

A second important influence that shaped the choice of this research problem was my experiences of working for over 6 years (1996-2001) with Yakshi, a Hyderabad based NGO (Non-Governmental Organization) and a community-based adivasi people's organization (Girijana Deepika) working in the tribal regions of East Godavari district of A.P. For more than ten years, Yakshi has been working primarily to strengthen and support adivasi people's organizations, in the process of their struggle for self-

determination, gaining control over local resources like land and forests and political autonomy. Quite central to this process was the revival of community-based indigenous forums like “*Gotti*” (an informal community space amongst the native adivasis that faced the threat of complete erosion) where people could interact on a regular basis, communicate ideas, share information, reflect on their own situation and evolve suitable strategies to address their issues. The revival of the *Gotti*, and the experiences of mobilizing both men and women in the villages into this forum threw up several questions, debates and discussions around women’s participation in these spaces, gender relations and the idea of empowerment for all of us involved at different levels – amongst men and women in the villages, activists from the local people’s organization and for a support organization like Yakshi. This process sharply brought in questions of gender relations and patriarchal ideologies in relation to several issues in the area – the adivasis people’s struggle for control over their own resources, questions of self-determination, participation and perspectives on development, political autonomy etc.

While the word ‘*Gotti*’, struck a familiar chord with people in the villages, for different sections of people again, the word triggered different meanings, conjured up different images. Traditionally, according to many, men attended the *Gotti* more often than women and to a large extent also appear to have dominated the forum. In the initial stages of mobilizing people to the *Gotti* therefore, it was difficult to get women to come to the *Gotti*. In some villages, attempts were made to hold the *Gotti* at a place and time convenient for the women to enable greater participation. In some villages where women took part in the *Gotti*, there was reluctance on their part to express their views on several issues in the presence of men. These experiences led to the initiation of an intensive action research and documentation process on gender issues in the area, a series of gender-sensitization processes at various levels and campaigns to highlight gender discriminatory practices in the adivasi community. Several rounds of intensive discussions with women in the villages led to the need for creating an alternative space for the women in the form of “*Women’s Gotti*”, in many villages to enable them to come together and discuss issues of concern to their lives. What was perhaps most central to the process of reviving the *Gotti* was not its revival alone but significantly its redefinition,

expansion and democratization as a forum enabling different sections of the adivasi community to come together to discuss their issues. Given that the revival of Gotti itself came importantly at a time when the tribal society in the area was witnessing rapid transformation on all fronts, the process of mobilizing Women to the Gotti and strengthening this forum was never a smooth process but fraught with several problems and questions. For the women involved, initial concerns were around deciding how often, where and when to meet, deciding their own agenda and issues for discussion, confronting initial resistance and interference from men in the villages, balancing their personal lives and their farming activities and working through their own differences to evolve suitable strategies to address issues affecting their lives and survival as women in the area. An important and related issue during the initial formation of women's Gotti was women's demands for small loans and credit in many villages, given that many of the women were part of other government initiated programmes like the DWCRA and which provided such credit. The challenges for us as a facilitating NGO was to constantly search for creative ways to strengthen the gotti, sustain women's mobilization process and their interest in the forum, supporting them in holding the collective together, providing continuous inputs to build women's awareness and information base, even while responding to their economic demands for interventions to improve their highly vulnerable livelihood base. The challenge at the same time was to balance what we essentially believed was a process-based or learning-based approach to empowerment while also negotiating continuous pressures from external donors oriented towards a project-based approach, demanding identifiable impact indicators in a given time frame. Scaling up our work in the same geographical area without diluting the quality of processes again presented innumerable problems.

My involvement in all the above processes during my six years of work experience with Yakshi was an extremely enriching period. However, experiences in "facilitating empowerment processes" for women also necessitated a need though to rethink the idea of empowerment and several questions and missing links that the actual translation of this idea into concrete practice raised for me. This research project itself is both an extension and product of this critical reflection on many of the issues and questions related to the

process of women's empowerment. At a related level, this research is also prompted by the macro context in Andhra Pradesh, where the idea of organizing women into "Self-Help Groups", (SHGs), savings and thrift, DWCRA etc) had gained rapid momentum during this time and was being seen by many as a primary strategy to empowering women.

2. Framing the Research Problem

In the past two decades or so, the term 'Empowerment' has gained rapid currency in development thinking and practice, particularly with reference to women. While many, ranging from donors, policy makers, non-government organizations (NGO's), development practitioners etc widely and often uncritically use the term, it has been rarely defined. The term has no fixed or authoritative definition, but is frequently used to describe a process wherein the powerless or disempowered gain a greater share of control over resources and decision-making. Given the fact that women are the most marginalized and disempowered of the oppressed classes, the term women's empowerment has come to be associated with their struggle for equality and social justice.

The resurgence of the women's movement worldwide combined with research and scholarship on women brought in new categories into the development field. Gender as an analytical category became central to examining inequalities between men and women and an important basis for gender-sensitive planning and policy making. This process was paralleled by shifts in the use of terms like 'upliftment of women' and 'women's development', and more recently replaced by 'empowerment of women' in the development context. However the often-uncritical use of the term empowerment disguises a problematic concept. Quite central to the understanding of the meaning of empowerment is in the context of its root concept power, itself an often-disputed concept.

Despite its widespread use by many, there are very few definitions of empowerment with a focus on development. The definitions of empowerment used in education, counseling

and social work despite being based on work in the industrialized societies are all broadly similar to Freire's concept of 'Conscientization', which centers on individuals being 'subjects' in their own lives and developing a 'Critical Consciousness'— that is an understanding of their reality and social environment that leads to action to transform it. Feminist interpretations of power lead to a still broader understanding of empowerment, since they go beyond formal and institutional definitions of power and incorporate the idea of 'the personal as political'.

In the context of rural development in India along with the increasing use of the term in recent times, have come redefined notions of practices and strategies to address poor and marginalized women in different contexts. There have been no attempts so far though, to critically examine the conceptual basis or the emerging visions and strategies for women's empowerment, particularly in the broader context and process of rapid globalization. Empowerment in recent times has also come to share much in common with other concepts used by development practitioners such as 'Participation', 'Capacity-building', 'Institutional Development', 'Equity' and 'Sustainability'. There appears to be a strong tendency though to use these concepts in a way that edits out the troublesome notions of power and the distribution of power, which precisely shape the lives of the poor and marginalized women.

For several reasons (described in the previous chapter-II), Andhra Pradesh was an interesting context for a critical examination of several conceptual issues, policies and practices surrounding women's empowerment. As part of the larger liberalization project, ushered in by the Indian government, Andhra Pradesh became the First State in 1997 to undertake a comprehensive Economic Restructuring Programme being supported by the World Bank. The government sees women's empowerment as one of the main strategies to tackle poverty in the State and brought out a 'Policy and Strategy Paper on Women's Empowerment', as part of its larger plan to achieve economic growth in the next twenty years under its 'Vision 2020' policy guidelines.

During the past decade in Andhra Pradesh, several development programmes and externally funded projects have been initiated both by government and Non-Governmental Organizations (NGOs) with a stated objective of women's empowerment in their vision documents. While the specificity of the local context appears to be central in informing the nature and forms of different strategies taken up for women's empowerment, organization of Women into village level collectives through 'Self-Help' or Thrift and Savings Groups was a key feature in these various initiatives.

Through a review of key theoretical debates and primary field studies carried out in Andhra Pradesh in South India, this research was an attempt to analyze how empowerment strategies for women are being negotiated in rapidly changing and diverse socio-economic contexts. In seeking to track the relationship between ways of thinking and doing, this research aimed to subject both the content of these empowerment claims by different actors (Government, NGO's, CBO's) and the nature of varying strategies to translate these ideas into practice to critical enquiry. Given that the mobilization of women in rural areas into village-level Women collectives (such as SHGs and other groups etc) featured as a significant strategy in almost all government and NGO interventions, these collectives as "vehicles for women's empowerment", were the central and most critical sites of analysis in this research process. This research was aimed at making the insights gained as widely available as possible to a variety of individuals, groups and institutions interested in the subject. To this extent, this research process and the findings were envisaged as an instrument of advocacy.

3. Feminist Research and the Need for Interweaving Location and Relevance into Praxis

Conventional research in social sciences has historically been influenced by the prescriptions of the "scientific method". This has meant adherence to the tenets of the physical sciences which privileges objective knowledge over the subjective, the emphasis of knowledge on claiming one absolute truth and the denial of individual differences, the conditions of knowledge production, attributes and worldviews of the producer. The

emergence of well developed critiques within the social science disciplines has over time challenged the validity of “scientific methods”, with their emphasis on objectivity. Over the last three decades, feminist inquirers have raised fundamental challenges to the ways social science has analyzed women, men and social life. From the beginning, issues about method, methodology and epistemology have been intertwined with discussions of how best to correct the partial and distorted accounts in traditional analyses. Feminist researchers have argued that traditional theories have been applied in ways that make it difficult to understand women’s participation in social life, or to understand men’s activities as gendered (vs. as representing ‘the human’). Some have argued that it is not by looking at research methods that one will be able to identify the distinctive features of the best of feminist research (Harding, 1987). It is by asking about the feminist history the kind of questions Thomas Kuhn posed about the history of science that directs one to identify the characteristics that distinguish the most illuminating examples of feminist research. Three such features that Harding suggests are using women’s experiences as a basis for building new empirical and theoretical resources, making women the goal of social sciences in terms of providing for women explanations of the social phenomena that they want and need and thirdly locating the researcher in the same critical plane as the overt subject matter. It is features such as these and not a feminist method which are responsible for producing the best of the new feminist research and scholarship. They can be thought of as methodological features because they show us how to apply the general structure of scientific theory to research on women and gender as well as epistemological ones because they imply theories of knowledge different from the traditional ones (ibid, 1987). Various feminist critiques have also brought to the fore the importance of contextualisation or the rooting, of all knowledge and have also established the indisputable place of differences in the construction of theory. Feminist social scientists have in particular argued for the validity of multiple knowledge’s and feminist epistemologies and have enabled the disciplines to further introspect about their processes of knowledge creation, compelling them to acknowledge their androcentrism, or male centeredness (Maynard, M and Purvis, J. 1994). In addition to being socially constructed, feminists have drawn attention to the fact that all knowledge has historically reflected the dominant ideology, serving the interests of the powerful, largely men.

Women's experiences and perspectives have been excluded from the creation of knowledge. Feminist research has sought to transform knowledge by reinstating within mainstream academic discourse women's experiences and perspectives and in the process reshaping the mainstream rather than getting subsumed within the male character of the mainstream (Hekman 1990).

As processes and effects of globalization and neo-liberalism have become central to the agendas of progressive academics, questions surrounding critical praxis, reflexive activism and relevant theory have acquired renewed momentum and urgency. For at least two decades now feminist theorists from various philosophical locations have reflected on the relationships between decolonization, anti-capitalist critiques, oppositional practices and emancipatory education. Several excellent examples have emerged of the ways in which ethics and the politics of solidarity can be enacted on the ground and across borders (Alexander and Mohanty 1997; Mohanty 2003). These engagements and interventions have clearly established the importance of interweaving theory and praxis in feminist work. At the same time, however, the persistence of the traditional compartmentalization of theory and methodology has often prevented academics from working across borders from engaging more centrally with theory as praxis and from focusing more explicitly on the questions of socio-political relevance in knowledge production (Moss 2002). The terms 'theory', 'praxis' and 'methodology' here are used in the sense used by Pamela Moss who defines "theory" as "a combination of both conceptualizations of phenomena and an explanation of how phenomena work, exist or articulate; " for her praxis is a "politically active way to live in the world" while feminist methodology is "about the approach to research, including the conventional aspects of research – the design, the data collection, the analysis and the circulation of information – and the lesser acknowledged aspects of research – relationships among people involved in the research process, the actual conduct of the research, and process through which the research comes to be undertaken and completed" (ibid, 2002). Peake and Trotz explicitly pose the question of how Third World and the First World women can work together 'in ways that are authorized by dialogue with (Third World subjects) and not just First World audiences' (Peake and Trotz 2001). Reflexive questioning of

ourselves and of the techniques we use must be accompanied by a continued interrogation of how our supposedly improved representational strategies might be constituting new silences. Such an interrogation requires that we tap into the tremendous potential of activism and produce critical analyses based on local feminist praxis (Peake and Trotz, 1999; 2001)

4. Using Grounded Theory as a Methodology

There are different types of qualitative research like ethnography, the phenomenological approach, life histories, conversational analysis and grounded theory approach. Each of these approaches is meaningful in terms of its use in studying various issues and is used varyingly by researchers of different disciplines. One of the major controversies and questions concerning qualitative research pertains to the question of approach such as how much interpretation should there be of the data? Some researchers believe that data should not be analyzed per se but rather the researchers' task is to gather and present that data as honestly as possible without his or her biases intruding upon the data. Other qualitative researchers are concerned with accurate description while doing their analysis and presenting their findings. There are different analytic or interpretative procedures that are used in qualitative research which include techniques for conceptualizing data. This process, called coding varies, based on the experience and training of the researcher (Becker, 1986; Lofland, 1971; Charmaz, 1983; Miles and Huberman, 1994). Other procedures such as non-statistical or theoretical sampling (Glaser and Strauss, 1967; Schatzman and Strauss, 1973) also form part of the qualitative research process. There are still other writers who are concerned with building theory who believe that the development of theoretically informed interpretations is the most powerful way to bring reality to light (Blumer, 1969; Dising, 1971; Glaser, 1978).

The choice of the Grounded theory approach for conducting this research has been guided largely in keeping with feminist research traditions and the subject matter of this study. Given the fact that this research project engages with questions of women's empowerment in the context of rural development, the fundamental premise here is that

‘woman’ is a valid and necessary category of analysis in this research. The use of grounded theory here is aimed at building a theory that is grounded in the realities, experiences, perspectives and subjective positions of women through this research. It is about going into the field and understanding the nature of experiences of various actors as they continually evolve and the active role of persons, especially women, in shaping the world’s they live in. The emphasis here is on process and change, the variability and complexity of experiences in varying contexts.

“A grounded theory is one that is inductively derived from the study of the phenomenon it represents. That is, it is discovered, developed, and provisionally verified through systematic collection and analysis of data pertaining to that phenomenon” (Strauss and Corbin 1990: 23). This means that in grounded theory approach, data collection, analysis and theory stand in reciprocal relationship with each other. The objective therefore then is not to begin with a theory, and then prove it. It is rather about beginning with an area of study and allowing what is relevant to that area to emerge. As a qualitative research approach, grounded theory offers the researcher to interweave her own experiences, feelings and interactions with people and “soft data” with facts and “hard” data. From the viewpoint of this research process, the use of grounded theory was about recognizing and accounting for the varied experiences of actors (both women and men) from multiple positions (varying across caste, class, ethnicity and other factors) and attempting to give a legitimate place to the same in the process of building a theory around empowerment as a process. Theory itself then is derived from experiences analytically entered into by the inquiring researcher, continually subject to revision in the light of that experience, thus reflexive and self-reflexive and accessible to everyone. Theory building here is also not merely to explain the phenomenon but more importantly about using the outcomes to formulate and outline a framework for future action.

The choice of research methodology in this research has been primarily guided by the nature of the research problem under study. My training in sociology and my previous experience of using qualitative methods for data collection and analysis also influenced this choice. The subject matter of the current research around questions of women’s

empowerment necessitated the use of qualitative research approaches that would effectively help uncover and understand the phenomenon in depth and bring out previously unknown aspects in the process of this research. The research also had more to do with ideas, experiences, perceptions, feelings, emotions, interactions and relationships of individuals, organizations and groups of people – all of which largely fall in the realm of the “subjective” that necessitated an approach, suitably sensitive to studying the same. A major component of the qualitative research methodology adopted in the study comprised of field data gathered through various tools such as in-depth interviews, group discussions with women and case studies and narratives using open-ended questionnaires. The coding procedures which were used for analyzing, interpreting and conceptualizing data and building relationships amongst various categories of data collected from the field was another major component of the methodology here. A third major component involved writing up the research findings from the data collected and analyzed that were both pertinent and relevant to the phenomenon under study.

5. The Research Process

This research process can be broadly divided into two distinct phases- the preparatory phase and the phase involving data collection, analysis and writing up the findings. The methodological steps as well as issues and challenges involved in each phase are described here in detail.

i) The preparatory Phase : Bringing the Research Problem into an Institutional Space

As mentioned earlier, the choice of the research problem itself was largely shaped by my experiences of working with an NGO for several years. In the context of my experiences of facilitating empowerment processes for women in the tribal context, a critical reexamination and reflection on these processes necessitated a need to step out of the organizational context of the NGO. This meant a break from “regular responsibilities” of being a paid staff in the organization in order to allow both the time and space required

for serious reflection on the research problem. The decision to bring the research problem into an institutional space of the University was prompted by several factors. Some major considerations here were - bringing in rigor into the process of the research through regular inputs and support from a regular research advisor/supervisor, the need for focused background reading and review of existing literature on the subject as well as access to library facilities and financial support for sustaining the research process that an institution like a university provides. More importantly, the need for feeding the outcomes of this research into academic debates seemed important in a context where there appeared to be a sharp divide between the academic and NGO worlds, with mainstream academic research being seen as far removed from the realities on ground by the latter. Equally important, a space in the University through a formal PhD registration meant the regular guidance and support from a research supervisor throughout the process of conducting the research. The presence of a supervisor “as an anchor and sounding board” is critical in a research situation where the researcher is constantly at the risk of getting “isolated in one’s research problem”, and feels the need to constantly share observations, experiences and findings at every stage of the research process. The choice of both my research supervisor and the Center for Regional Studies, the department (housed in the School of Social sciences), where I registered for this research has had an important bearing on this research. The interdisciplinary nature of the department offered wide scope and space for looking at the nature of questions that I was engaging through this research.

Having a research supervisor, who was both a friend, a co-traveler in the women’s movement, and was also familiar with the context and subject of this research, was of immense help in this research. Our regular interactions, several stimulating discussions and sharing perspectives on field data and secondary literature, the openness to new ideas, inducing the required discipline without imposing it, setting the scope of this study which often ran the risk of becoming unwieldy, the space for sharing personal problems, frustrations and concerns, especially in a non-hierarchical setting were all critical in shaping every stage of this research. In addition, regular sharing of insights from the field

with friends and acquaintances working in the broader arena of the rural development sector also helped in gaining very useful feedback.

ii) Review of Secondary Literature

A review and analysis of available secondary data on different aspects of women's empowerment was carried out in the initial period of the study. This involved reviewing a whole range of secondary literature – academic writings on the subject by various researchers in the form of edited books, journals, newspapers, magazines, official policy documents and evaluation reports and annual reports of government and NGO's wherever relevant. There was not much literature with a focus on theorizing questions of women's empowerment, especially in the development context, that was directly accessible. One had to therefore read around, critically review and analyze through select writings and other key theoretical debates and frameworks on gender and development, questions of participation in development etc to identify gaps in the understanding and clarifying important variables for the study. The initial readings and arguments were consolidated around some broad areas and themes. While one did not want to enter the field with an entire list of concepts and relationships, some of these turned up over and over again in the literature and appeared to be significant. It seemed important then to take these to the field to look for evidence of whether or not they applied to the situation under study and the form that they took in this study. To this extent, a review of existing literature on the subject, combined with my own previous experiences in the field served to enhance theoretical sensitivity around key concepts and ideas that might be potentially relevant to my own study. The first few rounds of fieldwork also helped in directing further reading on fresh areas and topics. Apart from serving the purpose of a secondary source of data and as supplementary validation, the secondary research study helped in stimulating key questions for field research and in guiding a non-statistical, theoretical sampling for carrying out primary research. As an initial step, from a review of secondary literature, an attempt was made to link ideas and practice, in the form of a framework (elaborated in a later section here) with a view to critically reexamining the same and conceptualizing new and relevant categories in the light of findings, which emerged out

of primary field research. In this sense, the fieldwork itself was not constrained by adherence to any previously developed theoretical formulation, but allowed “an emergent understanding on empowerment” grounded in the field realities, situations and contexts that were studied.

iii) Planning Primary Field Research

This included several important steps that are described in detail.

a) Identifying suitable organizations for field research

The review of secondary literature and discussions with several people (including research supervisor), combined with the researchers own previous experiences helped in the identification of different organizations involved in mediating a range of strategies and processes related to women’s empowerment within Andhra Pradesh. The initial idea was to make a comparative study of different interventions and experiences aimed at empowering rural women across the 3 broad regions within the State - Telangana, Rayalaseema and Coastal Andhra. However, the decision to focus on the Telangana region was made, given the time and resources available for this research and more importantly the need to retain focus on the questions central to this research to ensure deeper insights and greater generalization possible from within the same region. The criteria for selection of field sites/organizations to collaborate in the primary field research was made based on the following criteria

- Type of organization (NGO, NGO-CBO collaboration, Government, Semi-Govt collaborating with government)
- Different kinds of strategies/approaches adopted for women’s empowerment.
- Involvement in facilitating women’s empowerment processes for a period of at least 6-8 years, that would lend some of the key processes open to the purposes of this study.

A list of key organizations was drawn up for the region, broadly fitting the above criteria and a copy of the research proposal was sent to these organizations. The initial response was not very encouraging from many organizations. While many did not respond to the research proposal, several others tended to be suspicious about the purpose, especially given their familiarity with my work experience in an NGO and my ideological orientation “as a feminist”. Many appeared to have apprehensions about subjecting their work to a “critical feminist lens” as they saw it. However, some of the organizations responded favorably and sought further clarifications about the research. Based on initial response from some organizations, a preliminary field visit to their work areas was undertaken. This was combined with some discussions with the staff and reading of background documents and reports related to their work. These were then used as a basis for selection of 4 different field sites and institutions –

- Andhra Pradesh Mahila Samata Society (APMSS) - A Semi/quasi-government organization involved in facilitating education and awareness building processes for empowering rural women. APMSS began its work during the early 1990’s primarily in Mahabubnagar and Medak districts in the Telanagana region and gradually scaled up its work to other districts in Andhra Pradesh.
- REEDS (Rural Environment, Education and Development Society) - a Non-Governmental Organisation (NGO) which began its work during the early 1990’s and has been involved in formation of women’s self-help groups (SHGs) for promoting thrift and credit and other development activities in the North-eastern side of Mahabubnagar district. The NGO has been working towards federating the SHGs into village-level organizations of women (VO’s) and also further at the mandal level unit (mandal mahila samakhya’s) towards empowering them.
- District Rural Development Agency (DRDA), Rangareddy district - the apex Government agency involved in the conception, planning and implementation of the DWCRA programme (Development of Women Child in Rural Areas) all over the State, using the SHG approach. The DWCRA aims to empower rural women through a combination of thrift and credit activities, livelihood promotion, awareness building and capacity building processes.

- Swayam Krishi Sangam (SKS) – a Micro-finance Institution involved in extending credit and loan interventions aimed at poverty alleviation and empowerment of women in Medak district of Andhra Pradesh

However, following preliminary field visits to the field sites, 2 of the above organizations – the DRDA intervention in Ranga Reddy district and Swayam Krishi Sangam were replaced by 2 other organizations for various reasons. After initial field visits, the NGO (SKS) was keen to conduct an impact evaluation of their work mandated by their external donors and felt that accommodating a longer period of research study would pose constraints to their regular work. The earlier choice of SKS was replaced by another organization CDF (Cooperative Development Foundation), which has been involved in the formation of Women's thrift and Credit Cooperatives and Dairy cooperatives in Warangal and Karimnagar Districts of A.P. using a cooperative model or principle for organizing women and men in the villages.

Preliminary field visits to Mahbubnagar district, where 2 of the above selected organizations (APMSS and REEDS) were working revealed that women in almost all the villages were also part of SHG's and DWCRA groups organized by the DRDA in the district, which was facilitating different programmes, including a major bilateral supported poverty alleviation initiative, called "*Velugu*" (meaning Light in Telugu) in the district. Therefore, for purposes of comparison within the same geographical area (district) and the need to play for greater control, the choice of studying the DRDA initiatives in Ranga Reddy district was replaced by the same organization in Mahbubnagar district.

All the four Organizations selected for intensive field research were distinct for their thinking and ideas related to women's empowerment as well as their different strategies for empowering rural women ranging from economic interventions of thrift and credit, integrated rural development, formation of women's cooperatives, natural resource management, women's participation in panchayats, awareness building and conscientisation to research, training and capacity building support activities.

b) Criteria for selection of villages for field study

To begin with, initial discussions about the research process and its aims with staff of the organizations combined with a reading of secondary documents (annual reports/progress reports) formed a useful starting point. During the first 2 visits to the field areas of the study organizations (June & July 2002), the focus was on understanding the evolution of their work with women over time in terms of key phases and processes, shifts in perspectives, expansion and growth in activities, organizational arrangements for implementation of various programmes and activities. In addition, preliminary field visits were undertaken to several villages in the work areas. While the choice of villages was not based on any preconceived theoretical framework, it was largely guided by sensitivity to the findings and observations emerging from initial rounds of field visits. Based on observations from these field visits and discussions with women members of various collectives and field staff of the four organizations, selection of specific villages for this study was done using the following criteria.

- ▶ Caste and class composition of the village
- ▶ Age/ number of years in existence of the women's collective (locally known as sanghams, SHGs)
- ▶ Diversity of issues taken up and addressed by the sangham
- ▶ Diversity of activities and interventions involving the women's collectives (such as Natural Resource Management, health, education, awareness building, capacity building processes, thrift and credit, livelihood promotion etc)
- ▶ Membership of sangham women in other groups and committees (DWCRA, SHG, watershed, forestry, Velugu etc)
- ▶ Training and Capacity building, transfer of skills and information to women

Even while using the above criteria for selection of villages in all the case study organizations, the context specificity of each field area and case study required the development of certain additional criteria, which are elaborated further in the subsequent chapter (Chapter IV) covering details of each case study organization. A total number of

20 villages, 4 in REEDS and 8 each in APMSS and CDF work areas were selected for intensive field study. For studying the DRDA-DWCRA programme in Mahbubnagar district, the same 12 villages in REEDS and APMSS were used for data collection, given women's membership in the DWCRA groups apart from their membership in the sanghams/collectives promoted by the above organizations. The socio-economic details and profile of the each of the 20 villages selected for the study are again described in detail in the next chapter IV.

c) Guiding Questions for Data Collection

Relevant questions were identified through several processes that included review of secondary literature (as mentioned earlier), initial discussions with staff of study organisations and preliminary visits to field areas.

Given the centrality of the sangham or the collective to the process of women's empowerment and a nodal point around which all the other interventions facilitated by the study organizations revolved, it formed a major focus of this research. The growth and evolution of the collective over time is placed against the above background of key shifts in perspectives and strategies taken up by the mediating organizations (NGO, GO), in the process of examining the implications for women's empowerment. The research also analyzed empowerment outcomes for women as against the original vision and stated objectives of all the case study organizations.

A checklist of open-ended, key questions was used across all the study villages with the women's groups. Since the idea of process was central to women's empowerment, at the level of the village sanghams, the focus of the key questions was on understanding women's experiences along the following.

- Processes of Sangham formation (key catalytic events and experiences that brought women together)

- ▶ Women's understanding of issues and strategies used in addressing issues (including confronting power structures at different levels)
- ▶ Identification of issues by the women's groups, defining priorities
- ▶ Processes of defining the content and pace of their learning (acquiring new skills, capacities, information) and its use in addressing issues by the Sangha's as well as by the women in their lives
- ▶ Dynamics and interaction of Caste, class and gender identities of women in the sangham
- ▶ Processes of understanding and negotiating power, decision-making and leadership within and outside the sangham
- ▶ Women's understanding of development and participation in development programmes (DWCRA, SHG, Velugu)
- ▶ Participation in electoral politics
- ▶ Women's perceptions on the sangham as a vehicle for empowerment

It is however important to emphasize here that the key guiding questions were not structured in any manner while being posed to the women members in the sanghas. The selection and use of the questions were more in terms of collecting data that is theoretically relevant for this research

d) Tools/methods for data collection

A Theoretical sampling methodology was adopted for the field study based on concepts that are relevant to this research. The aim of using this methodology was to sample events, incidents, and so forth during the course of field work that are indicative of categories, analyzing their meaning and dimensions in an attempt to develop and conceptually relate them. A combination of semi-structured interviews with sangha women, individual case studies and focus group discussions and participant observation methods were used for collection of different kinds of data that best captured the above purpose. Interviews and discussions were also held with the key staff and programme directors or head of the above organizations (government and NGOs).

The study also focused on understanding the structure, role, nature of issues taken up and the sphere of influence of the mandal samakhya (federation of women sanghams) in the process of women's empowerment. This was done through participation in mandal samakhya meetings which took place on a specified day every month in each of the case study organisations. At a second and closely related level, the research also focused on the organizational structure of the project at the district level, role of different staff and extension workers (locally known as Karyakarthas), who form a critical interface between the sangham and the organization. Here, individual discussions were held with the key staff. Traveling with them during their field visits to villages also helped in understanding their role in the villages, relationship with sangham women, nature of engagement with issues etc. My stay with the Karyakarthas in villages, sometimes in their houses as well as participation in staff review meetings at district level also helped in gaining further insights into the changing nature of their roles within the project, their achievements, frustrations, perceptions of the sangham and perspectives on different issues. Collection of secondary data from census records, district handbooks compiled by the Chief Planning Officers (CPO) at the district level etc on key socio-economic indicators (land ownership, caste-class composition, population, literacy, sex ratio indices, etc) for the study villages was another component of the study. For further insights on development programmes aimed at women like DWCRA, SHGs, Velugu etc., discussions were held with key functionaries of the district administration like the Project Director of DRDA in the district and State level.

5) Conducting Field Research: Some Issues and challenges

Fieldwork to different sites was undertaken in such a manner as to make greater interpretation and analysis from data generated possible. A total number of 5-6 field visits were made to each of the women sanghams in all the 20 study villages for intensive study. The field level staff or village and mandal karyakarthas of the study organizations accompanied me on most of these visits. On some instances, the visits were made alone, once familiarity was established with the women in the groups. It was not possible to meet all sangham members during all visits, since women were busy with different

activities at various points of time. A deliberate seasonality dimension was built into the study to enable an in depth understanding of how different issues were taken up by the sangham at different points of time. Field visits were therefore spread over 2 broad time frames - July-October (monsoon season) and January-May (summer season).

Field research was done over an extended period of time in two broad phases during the period 2003-06. In all villages, group discussions with sangham women were conducted along the set of guiding questions mentioned above aimed broadly at understanding some of the key processes related to empowerment. Further questions were probed with each sangha, depending on the nature of the responses and content of the discussions. In addition, some in-depth interviews in the form of case studies were conducted with individual women in the sangham to gain further insights and to illustrate some processes in greater depth. Group discussions were held mostly during the night when women were able to spare more time. Depending on women's time, the discussions lasted roughly for a period of 1-3 hrs during each visit.

Conducting field research was not easy and was fraught with methodological challenges and issues at various levels.

i) The Challenge of Conducting Focus Group Discussions

One of the main challenges was conducting focus group discussions with women members of the sangha's or collectives in all the four study organizations. The purpose of organizing the focus group discussions was to explore women's perceptions and views on some of the key processes such as the formation and evolution of the sangha, the changing role and form of the sangha over time, women's experiences of collectively being able to address issues through the sangha, perceptions of the sangha's success and failure and reasons for the same etc. This necessitated extended discussions with the same group of women, who have been members of the sangha since its formation and journey over a period of time. In practice however, getting the same group of women together for discussions proved to be difficult since many of them were busy with various household

and farm related works or other personal commitments like weddings, celebrations or death of family members in some cases during the time of field visits. To a large extent, the timing of the field visits was fixed in prior consultation with some of the group members and discussions were held during the night when women were relatively free. In most of the study villages, especially in Mahbubnagar district, many households regularly migrate out of the villages in search of work during the summer months seeking some income from alternative livelihood sources. In most cases, women and children also migrated out along with men from the households. In the process of using focus group discussions, one was forced to contend with the larger realities of women's lives and their everyday struggles for survival, work and wages which impinged on the levels of their participation and engagement with the activities of the sangha. Many times, it was a case of finding and losing members of the focus group which in turn posed a methodological challenge. Focus groups discussions are often used as a methodology in social science research to explore a specific set of issues such as people's views and experiences of contraception, drinking, nutrition, mental illness etc. The group is 'focused' in the sense that it involves some kind of collective activity or debating a particular set of questions (Kitzinger,1994). Crucially, focus groups are distinguished from the broader category of group interviews by 'the explicit use of the group interaction' as research data (Merton et al.1990 and Morgan 1988). However, the actual challenges and experiences in using focus group as a method during data collection is rarely acknowledged in most research writings. The experiences during this research compelled a re-examination of using methods like focus group discussions for data collection, their appropriateness and feasibility in certain situations and more importantly the need for an honest account of the limitations in using the method in the field context. Field experiences also called for a certain flexibility and creativity in the use of the method to overcome the limitations. For example, in cases where it was difficult to meet the same members of the group for extended discussions, the purpose of the study and the importance of the presence of all women members in the discussions was shared right at the outset with the group. Based on the time and work schedules of the group members, the date, time and duration of each session were fixed with the group. In some cases, the entire process of data collection was done in two longer sessions since some of the women could not be present

for several group discussions. Perhaps the most positive aspect of the focus group discussions was that it enabled an insight into differences between group participants in terms of their class, caste, and land holding patterns. The group discussions also facilitated a great variety of communication from the participants, tapping into a wide range and form of understanding on several issues. The process also helped in identifying group norms, by providing insights into the operation of group/social processes in the articulation of knowledge and information (for example through the examination of what information is censored or muted within the group).

The group discussions also encouraged open conversation amongst women participants about often private and embarrassing subjects, enabling them to share ideas and experiences and even express their disagreements openly on many occasions. The arguments and conflicts between women and often open questioning amongst themselves on various issues during discussions also served to highlight varying beliefs and underlying assumptions related to the same. These are discussed in greater detail in the more detailed analysis of research findings (see Chapter V). The group discussions in many ways revealed dimensions of women's understanding about their own lives and the larger processes and challenges to their empowerment that often remain untapped by the more conventional one-to-one interview schedule or questionnaire methods.

ii) Conducting In-depth-Interviews: The challenge of individual women versus the collective

A related challenge during data collection was conducting in-depth interviews with individual women members of the sanghas and other groups in order to understand some of the experiences and processes in greater detail. This process brought in the larger dynamics of the individual in relation to the group quite sharply in focus. In some groups, women participants had no problems with some members of the group being chosen for more detailed individual interviews often even prompting and suggesting the names of women who could provide more information. At other times, women were often suspicious of the researchers' motives and intentions in requesting for detailed interviews with

specific members of the group. Further understanding of this dynamics revealed that the apprehensions stemmed from the possibility of the individual women being favored for special benefits like loans or selection for benefits in development schemes as a result of the interviews. Given these experiences, specific efforts were made to clarify to all the women members of the group that the outcomes of the research were not aimed at designing any developmental programmes to benefit specific or individual women in the groups. It was also important to clarify to the women respondents in this research about my academic affiliation to the university and not to any government department or non-governmental organization. While compelling a critical reflection on the methods used for data collection, these experiences more importantly led to a re-examination of my own biases and assumptions as a researcher about the sangha or the collective as a cohesive space where women pursued common interests.

iii) The Researcher-Researched Relationship

Any research claiming to be feminist cannot have the researcher assuming the role of an expert. The central task of a researcher here is to position women as legitimate bearers of knowledge. However, this task could not be accomplished without the research process itself being designed to ensure a high degree of comfort for women respondents to feel at ease. Therefore, the challenge was to use a combination of qualitative research methods like focus group discussions, individual case studies, life histories and participant observation techniques etc in a flexible and non-prescriptive manner even while being alert to the inherent deficiencies of each of these methods. The important challenge was to deal with the implicit hierarchy between the researcher and the researched arising from the authority vested with the interviewer. The hierarchical dimension of the researcher-researched interactions has been discussed in feminist literature. Janet Finch (1984) asserts that the identification of the women with the women interviewer is fundamental to women's comfort in the interview situation. This identification arises out of the fact that both parties share a subordinate structural position by virtue of their gender. However, in most situations, the gender dimension often interlocks with other dimensions of inequality like class, caste, age, education and location of the researcher which again has

a bearing on the research process. For feminist research, the woman-to-woman interaction in a research context is not only a methodological but also a political issue.

One of the key concerns related to the researcher-researched hierarchy arising out of this research was the selection of the place or setting for conducting the group discussions as well as individual interviews with women members of the sangha's. On many occasions, while the facilitating organizations were keen to organize meetings with the women in their offices or in other places decided by them, the need to hold the discussions in the villages where women lived and worked was emphasized. On almost all occasions, the discussions were held in a designated place like the sangha's office or a specific location in the village where the women regularly held their weekly or monthly meetings. In case of individual interviews, the same were held at the respondents' house or a location decided by them where they felt comfortable to interact and talk. A second important concern was to make the interview process as non-directive as possible in order to respect the women respondents as well as encourage free sharing of ideas. Efforts were made to clarify and share the purpose and objectives of the research project at the outset itself to address the implicit hierarchy in the research process. One also tried to ensure that an atmosphere of cordiality and respect for the respondents was created. In individual interviews and group discussions, most of the initial discussions and questions dealt with more general issues such as the objectives and process of sangha's formation, number of members, issues addressed by the sangha, women's perceptions of education, public facilities, livelihood related issues etc. Once a certain level of familiarity and comfort was established, the conversations moved to more personal questions such as sexuality, relationships with male members of the household, reproductive choices etc. On several occasions, women also asked me a great number of questions like why was I not yet married? Why was I traveling alone and working so far away from my home and family? questions about my caste, etc. As a researcher, I realized that it was important for me to invest my own personal identity in the relationship and be as honest in answering these questions to make the interactions as non-hierarchical as possible. In some cases women also had questions and apprehensions about what purposes the data would be used for and it was again important to assure them about the confidentiality of the data collected and

emphasize that it would not be used against the interest of the women. The draft report of the discussions and interviews were shared with most of the sangha's and almost all individual women respondents of the one-to-one interviews, by reading it out to the women. Corrections and changes were made based on feedback from the women and wherever women felt further clarifications were necessary, the same were added. In many cases, women also remarked that *"you really have understood and written about my life there"*, *"for the first time, somebody has taken the effort to understand and write about our problems and experiences. Others should know about what it is to be born and live as women in this society"*. One of the ways to address the researcher-researched relationship was to be accountable to the women respondents and represent their views and experiences as honestly as possible. It was also important to share the findings from the research with them to make the process more transparent and empowering in some ways to the women.

6) Interpreting Data and Writing up Research Findings

Alongside the process of data collection in this research process, the biggest challenge was to interpret the data in a meaningful manner. The initial field visits to the study villages helped in gaining a broad understanding of some of the key processes related to women's empowerment. The data collected at this stage was coded using open coding method and the findings were labeled into broad categories for further analysis and probing during subsequent visits. Another responsibility while analyzing the data was to move beyond simplistic interpretations of the data collected in the form of discussions and interviews. It was important to understand the context and frameworks within which women said what they did or responded in a particular manner to certain questions. In other words, it was important to pay attention to the social and political subtext of women's lives and realities. In representing the reality, the feminist researcher cannot take the position that her interpretation of the facts is the final word. Making a case for dialogue, discussions and debates is important for the reformulation of knowledge in feminist research. As Lather cites Harding and argues that feminism "must run counter to the longing for "one true story". In avoiding totalizing discourses, feminism must see

itself as permanently partial but less false than androcentric, male centered knowledge (Harding, cited in Lather, 1988).

As the field work for this research progressed further and more data was collected, new categories and concepts for organizing data were discovered. Axial coding procedures were used for linking and relating the data collected in new ways and by making connections and comparisons between various categories and sub-categories. These categories were also continually subjected to further reflection and redefinition during the course of this research. For example, concepts such as ‘awards and rewards and sanctions and punishments’ and ‘membership spaces and citizenship spaces’ (which are discussed in greater detail in Chapter V) were used for categorizing and giving meaning to a whole range of women’s experiences in the process of negotiating their empowerment process in multiple settings. The collection and interpretation of data through the discovery of these categories in turn facilitated a more grounded and nuanced understanding of women’s empowerment that was contingent on women’s realities and experiences and that emerged from the study.

The biggest challenge at the end of this research was to write up the findings into a cohesive thesis. The important question here was what part of all the data collected and interpreted must be written up? How much depth does one go when reporting the research findings? How does one compress the findings drawn from the research into the kind of thesis writing required for the purposes here? The findings from the research were written up while attempting to convey the central analytical message and its components, keeping in mind that the readers or audience of the dissertation will be both from the academic sphere as well as practitioners from the development sector. While the initial draft report of the findings from this research were shared with the field based organizations which were selected for this study, the final report took a much longer time to materialize than expected.

One of the clear limitations of this research is the long gap between completion of field work and the draft report in 2006 and the rather long gap of roughly four years it took to

complete the final report The difficulty in getting the final draft out was primarily 'letting go' of the dissertation. Even while accepting that constructing reality in all its completeness is an infinite task, there were nagging questions whether I have managed to get all the relevant details in the dissertation and if I have got them all right? These doubts were stimulated by the almost inevitable discovery of additional details, each time I looked through my field notes. This led to further relocation and rephrasing during rewriting of the draft several times. During the period of the last four years, I had the opportunity to visit the study villages a few times and interact with some members of the the women's groups, staff and heads of the organizations selected collaborating in this research. This enabled the linking of some of the findings emerging emerging from this study to broader developments in the State over the last four years. Eventually, it was important to realize that this dissertation is not the last word on the subject matter of this research but only a small part of the stream of various other theoretical formulations on the subject that have preceded it and will also follow in future. After developing an analytic distance from the dissertation for too long came the realization that it is necessary to prevent one from falling into the trap of aiming for the perfect theses. Letting go of the theses finally has meant allowing oneself to be open to new projects, ideas and new data.

Chapter IV- An Overview of the Case Study Organizations (APMSS, REEDS, CDF and DRDA-DWCRA Programme)

This chapter attempts to provide an overview of the four Organizations/Programs which form the site for the primary field research - the Andhra Pradesh Mahila Samatha Society (hence forth APMSS or the MS project), Rural Environment Education and Development Society (REEDS), Cooperative Development Foundation (CDF) are referred to broadly as case study organizations in this research. The fourth case study in this research is the Development of Women and Child in Rural Areas (DWCRA) which is a State-wide programme implemented by the District Rural Development Agency (DRDA). The DWCRA therefore is referred to as a programme in this research. The selection of the DWCRA programme for the study was made, given that this government initiated programme cuts across all the other three case studies discussed here. That is, women from all the other three case study organizations were participants in the DWCRA programme.

The chapter begins with an overview of Mahabubnagar and Karimnagar districts, where the major part of primary data collection for this research related to all the four case study organizations was carried out. While these districts form the operational area of two of the case study organizations –REEDS and CDF, both the MS and DWCRA have a larger operational area covering other parts of the State. Following the district overview, the organizational visions around women’s empowerment along with programmatic strategies, area of operation and organizational structure etc of each of the four study organizations/programs are described. The focus here has been to primarily understand the link between organizational ideologies and strategies around women’s empowerment and to examine how these have evolved and witnessed shifts over time, in response to changing external contexts and environments. These shifts have been examined in the broad time frames or phases, as perceived by the organizations themselves along with a review of secondary literature such as annual reports, project documents etc., produced by the respective organizations/programme. These have been combined with in-depth interviews and discussions with key representatives or functionaries of these

organizations. The criteria for selection of specific villages for primary research within each of the four organization/programme studied is also described here. Finally, the background data for these 20 selected villages has been consolidated and presented around select socio-economic variables such as population, literacy, sex ratio, caste composition, occupation etc at the end of this chapter.

1. Mahabubnagar District Profile

Mahabubnagar district is located in southern Telangana with a geographical area of 18,432 sq kms and two distinct regions: the plains with low lying scattered hills and the Amrabad and Farhabad Plateau. Mahabubnagar is bounded on the north by Ranga Reddy and Nalgonda districts, on the east by Nalgonda and Guntur districts, on the south by the Krishna and Tungabhadra rivers and on the west by Raichur and Gulbarga districts of Karnataka state. The district is divided into 5 Revenue divisions, 64 mandals, which includes 73 uninhabited villages and 1475 inhabited villages. The district has a population of 3.5 million and ranks third amongst the most populous districts of the Telangana region. The male-female sex ratio is 970 with 954 in the rural areas. The district is ranked 21st in the state in the human development index in 2002-03 with a marginally higher per capita income than Vizianagaram and Srikakulam districts. Per capita income in the district was Rs.7259 in the triennium ending 2001-02; for the state this increased from Rs.7733 to Rs.10083 during the same period. The district lags behind all other districts of the state in terms of some of the critical indicators of human development i.e. education, health and standard of living. According to the 2001 census report, the district has a total literacy rate of 45.53% with 57.87% amongst males and just 32.83% female literacy. The district has a rural literacy rate of merely 41.72%. Total enrolment rate in the district is 110.76 (per 1000 population) at primary school level but the dropout rate is the highest in the state with 62.20 in 2000-01. The number of primary schools in the district increased from 2254 in 1999-2000 to 2495 in 2001-02. With regard to public health services in the district, the number of beds per 1 lakh population is 25.23 in 2000. In the rural areas of the district, only 26.21 percent of the households have electricity facility as against the state average of 36.89 percent.

Agriculture is a major occupation for a large number of the population living in the rural areas of the district. The average annual rainfall in the district is 604mm while the state average is 940mm. Serious fluctuations in rainfall adversely affects the predominantly rainfed agriculture. Inadequate rainfall and overuse of ground water has resulted in depletion of ground water tables. Drought has become a regular feature affecting the agricultural situation in the district. Total area served by surface irrigation declined from 73.6% in 1971 to 19.4% in 2001. During the same period, underground water irrigation increased from 26.4% to 80.6%. The proportion of current fallow was 20.5 in triennium 2000-2003 (Subramanyam and Krishna Rao 2002). Area irrigated has increased but gross cropped area has not increased; area under main food crop i.e. jowar has declined while area under commercial crops has increased; and increase in the yields of crops is also not stable. All these reveal that agriculture sector is in a precarious situation. As a result of these conditions, there has been a spate of suicides in the state in the past seven years. Between 1998- 2004 there were 379 suicides in Mahabubnagar district alone, of which 95% were men. Within the district, the majority of suicides occurred in Mahabubnagar division. An adverse outcome of the agricultural crisis is migration. The district has the highest number of migrants than any other state. Migration is mainly seasonal. Labor from Mahabubnagar, generally known as Palamur labour, has become well-known for out-migration to the areas where irrigation projects are being implemented. The season for out-migration is between June and September. The majority of migrants move out to urban areas like Hyderabad, Mumbai and Visakhapatnam etc.

Weaving is also one of the key livelihood activities in the district. Gadwal in Mahabubnagar is famous for its handlooms. Quite a few primary weavers co-operative societies existed in the district in 1980. But the number of societies declined considerably over the years. In the year 1980-81, the number of societies was 49 as against the state average of 82. In 1985-86 there was a further sharp decline in the number of societies (23), in the district which continued in the year 1990. Similar trend is observed in the membership. Average number of members and societies is much below the state figures.

Industrialization is very low in the district. The number of industries registered is 297 in 1999-2000 as against 13,163 in the state. Similarly, the number of industrial workers (11,063) is also less. A few large and medium scale industries exist in the district.

Given the incidence of high poverty and distress migration, Mahabubnagar was one of the 3 districts chosen for implementation of the South Asia Poverty Alleviation Programme (SAPAP) funded by the UNDP, which was later extended to 5 other districts in the state in the name of Velugu (first phase) and APRPRP (second phase) supported by the World Bank. The district is also one of the 5 initial districts selected for the implementation of the DFID supported Andhra Pradesh Rural Livelihoods Project (APRLP). For the past few years, the Government has also been implementing several other programmes in the district such as watershed development, Neeru-Meeru, Community Forest Management programme, savings and credit programme through DWCRA and SHG's under the DRDA. A major programme introduced in 2005 which is aimed at reducing distress migration by providing wage employment through land development programmes is the introduction of the National Rural Employment Guarantee Scheme in the district.

2. Karimnagar District Profile

Karimnagar District forms a part of the North Telanagana region and is located at a distance of 165 kms from the state capital, extending over an area of 4588.8 square miles or 11823 Sq. Kilometers with a population of 35.01 lakhs. The district has 5 Revenue Divisions, 57 Mandals and 1103 villages, of which 42 are uninhabited. The District is surrounded by Adilabad District on the north, Maharashtra State on the Eastern side, Nizamabad District on the North-West and Medak and Warangal District on the South. As compared to Mahbubnagar, Karimnagar fares better on several of the socio-economic indicators of development. The male-female sex ratio is 1,000 with 1,006 in the rural areas. The total literacy rate for the district is 56%, with 67.86% amongst males and 44.19% female literacy. The literacy rate in the rural areas is about 51%. All the villages in the District are electrified.

Agriculture is the major occupation in the district with the gross cropped area being 4.40 lakh hectares of which 3.18 lakh hectares is irrigated. The main crops raised in the district are Rice, Maize, Greengram, Chillies, Turmeric, Cotton and Groundnut. The district receives a normal rainfall of 968.6 millimeters. The Sri Ram Sagar Project built on river Godavari is a major source of irrigation in the district, serving an ayacut of 5.74 lakh acres in the district covering 33 mandals including partly and fully in the villages. The Manair and Shanigaram projects are also other major sources of irrigation apart from tanks, wells and other minor projects. Around 1,85,286 wells have been energized out of 1,98,567 wells in the District. The district also has some major industries such as Coal mines of Singareni Collieries at Godavarikhani, the N.T.P.C. at Ramagundam, Kesoram Cement Factory and the Nizam Sugar Factory at Muthyampet. Despite this, the district witnesses a high rate of out-migration every year, especially by men to places as far as the middle-east and other countries in search of better employment opportunities.

Case Study-1: Education for Women's Empowerment – Andhra Pradesh Mahila Samata Society – APMSS (Makthal and Utkoor Mandals) Mahabubnagar District

1. The APMSS Project, Vision and Objectives

The Andhra Pradesh Mahila Samata Society (henceforth referred to as the MS project) is part of the Mahila Samakhya project launched by the Government of India, as part of the Women's development Programme (WDP) in 5 States in the early 1990's. The MS project was formally launched in Andhra Pradesh in January 1993 in Mahabubnagar and Medak districts, given poverty and high backwardness on several critical development indicators and especially lowest female literacy rates in these districts.

The MS project saw education as a critical or decisive intervention towards advancing women's empowerment. Its overall goal is to create circumstances to enable women a better understanding of their predicament, to move from a state of disempowerment to a situation where they can determine their own lives, influence their environment, while

simultaneously creating for themselves and their families an educational opportunity, which serves the process of their development.

Within the above framework, some of the specific objectives of the MS project were as follows

a) enhancing the self-image and confidence of women b) creating an environment where women demand knowledge and information thus empowering them to play a positive role in their own development and the development of society. Where this demand is articulated in a structured manner, specific inputs will be designed and introduced to meet women's need c) creating informal structures which respect women's pace and rhythm of learning, given multiple demands of the household and seasonal agricultural pattern d) building mechanisms which enable adolescent girls, working within and outside homes to get an opportunity for formal education e) revitalize the existing educational structure and build mechanisms to ensure that women monitor their own and their children's education.

In the process of pursuing the above vision and objectives, the MS programme emphasizes a shift away from a "targeted approach" to "a process based approach", which is based on internally generated demand and certain inviolable principles at all stages of its implementation like

- ✓ In the initial phase, when women are consolidating their independent time and space, the process is not hurried or short circuited
- ✓ Women participants from the village determine the form, nature, content and timing of all activities
- ✓ The role of project functionaries, officials and other agencies is only facilitative and not directive
- ✓ Education is not to be confused with mere literacy but a process which enables women to question, conceptualize, reflect, act, raise questions and seek answers
- ✓ Educational processes and methodology must be based on respect for women's knowledge, experience and skill.

2. Physical Expansion, Growth in Activities and Organizational Arrangements: Key shifts in perspectives and processes in various phases

▪ Phase –1 (1993-96): Sangham formation :Issues, Strategies and Interventions

The MS project was launched in 1993 in 2 mandals - **Makthal and Utkoor** in the district. The 2 mandals were chosen based on criteria like backwardness and high levels of poverty, absence of NGO's in the area and contiguous mandals, which allow for organic growth and facilitate greater exchange between village groups. One district programme coordinator for overall monitoring and 7 village level coordinators or karyakartha's were selected, with each karyakartha looking after 8-10 villages to cover the entire mandal. The major focus of work during this phase was on understanding the village context, building rapport with women, sharing programme objectives, formation of village-level women sanghams as central to the programme. Initially, Karyakarthas spurned demands for loans through other strategies like helping women identify more immediate issues such as accessing government schemes (ration cards, water, pensions, PHC, bus services etc). Intensive inputs were given to karyakarthas through training programmes on gender issues, basic information on law and district administration aimed at motivating group formation processes with women, conceptual clarity, analytical skills etc. These were translated into strengthening of the sanghams in villages, helping women to identify and articulate their problems and extend their demands to concerned government departments, establishing regularity of meetings both at village and cluster levels and facilitating discussions on issues. Alongside problem identification and demanding accountability of government schemes, efforts were also made to transfer skills to sangham women like training in health issues, repair of hand pumps etc. While the MS programme did not encourage savings and credit, in some villages, savings as an activity emerged out of persistent demands for loans and also led to the idea of women gaining literacy skills in the process. The lack of adequate female instructors, proper teaching and learning materials was addressed through tying up with the Total Literacy Campaign (TLC) for supply of slates, literacy kits etc and the idea of training village

women as instructors was also mooted. While children's education came up as a strong demand, the programme pushed the issue of education for girl children. District teams were trained in literacy and teaching methodologies. These processes led several groups to name themselves as a sangham and some even explored the idea of having their own physical meeting space through sangam huts. Many women sanghas also gradually moved towards taking up issues such as jogini system (a traditional practice of marrying young girls from dalit communities to temple gods), child marriage practices etc. To strengthen linkages between sanghams, cluster meetings and melas were organised to enable women to articulate their concerns in wider spheres. With the announcement of elections during 1994-95, building voter awareness amongst women and their role envisaged in the new Panchayat Raj act was taken up. Some women also contested in the elections.

Given the emphasis on process, the project saw documentation skills as an essential input to the core staff in the district, to facilitate continuous reflection and learning. This documentation process, combined with intensive review meetings at different levels on a regular basis provided the basis for mapping out the stages of growth and areas of achievement, analyzing strategies, identifying bottlenecks and problem areas. A fairly simple matrix of four stages of sangham formation and growth, which was worked out at the end of the first year was continuously used as a parameter for a variety of purposes including working out criteria for defining a group as a sangham, norms and conditions for disbursement of collective funds. Women members of the sangham were encouraged to contribute Rs.2/- per month to the sangham fund.

In July 1995, the programme expanded to 2 more new mandals, Maganur and Narwa. This expansion coincided with the district administration launching the Mahalakshmi Podupu (savings) programme in all the 64 mandals through kalajathas in a big way. With savings as an agenda being popularized in a big way, karyakarthas had some difficulty entering into new villages with a focus on MS strategies. The programme also received slight setbacks with the turnover of both karyakarthas and resource persons. This led to changes in orientation and training strategies to new recruits.

▪ **Phase-2 (1997-2000): Moving Beyond the sphere of sangham**

At the end of the first phase, a conscious decision was taken by the MS programme to participate in larger programmes like the Drought Prone Area Programme (DPAP) initiated watershed programme, Total Literacy Campaign (TLC) and the IEC campaign on Reproductive and child Health (RCH) in the district. This shift in focus from sangham to the larger context was determined by factors such as facilitating women's leadership and empowerment at the community level, linking MS initiatives with larger programmes, giving a fillip to ongoing efforts and upscale work, enabling an interaction with the entire community and creating a challenge both for the sangham and the programme to work with social complexities and realities. While the programme started out with women largely from the poorer SC castes, women from other caste/class also joined the sangham subsequently since the MS was firm on its principle of "one village one sangham concept". Intensive efforts around girl child education through enrolment in Bala Mitra Kendra's (BMKs) and campaign for withdrawal of girl child labor from cotton fields marked this period. Efforts were also made in areas like pedagogy, learning materials, training of instructors and introduction of greater gender sensitivity into curriculum etc

During this period, there was greater emphasis on organizing mandal level meetings as part of a long-term strategy to enable sanghams to work as an autonomous platform and forum. Sanghams were also introduced to the concept of activity planning in order to equip them to function independently in future. Alongside, the DIU was also encouraged to prepare district plans and budgets as well as annual activity plans. The planning process held through a series of workshops at mandal, district and State level also helped to clarify roles and responsibilities of different actors, resources for meeting various needs and training needs at different levels. This period (especially 1997-98) involved the concurrent development of perspectives and capacities of the MS team in order to equip them to take the empowerment process ahead. The Project further expanded to villages in 3 more new mandals - Hanwada, Devarkadra and Koilkonda. During this period, the idea

of federating sanghams into autonomous mandal samakhyas in the older 4 mandals was actively discussed along with the intricacies of an appropriate withdrawal strategy.

Overview of MS Project in Mahabubnagar District (Source: Annual Reports of APMSS 2001-07)

- ▶ Total number of mandals – 7 (Makthal, Utkoor, Maganur, Narwa, Hanwada, Devarkadra, Koilkonda)
- ▶ Total number of villages – 249
- ▶ In 4 out of 7 mandals, village sangams have been federated into mandal-level samakhya's

Major Activities

- ▶ Education –Adult Literacy sessions for sangam women, 56 balamitra kendras (non-formal education centres) which act as bridge schools especially for girls in villages where there is no formal school, 2 Mahila Sikshan Kendras (1- year residential programme) to address needs of adolescent girls.
- ▶ Health - RCH programme in collaboration with government in 131 villages, training village women as health volunteers
- ▶ Natural Resources and Asset Building: Sustainable dryland agriculture project supported by UNDP called “Samata Dharani” in 180 villages, Watershed development (completed in 13 villages of 2 mandals).
- ▶ Governance (Panchayat Raj): Strengthening women's awareness & Participation through trainings, campaigns, melas etc
- ▶ Social and gender issues – Addressing Jogini system, child marriage, violence through training, information, campaigns, melas etc.
- ▶ Programme Management at district level is through a District Implementation Unit (DIU) consisting of core staff of 1 resource person (RP), 4 Junior resource persons (JRPs) responsible for health, education, NRM and Panchayat Raj components and on around 2 Karyakarthas for each of the 7 mandals for coordinating all activities and providing inputs at sangham level.

In response to demands from women for economic programmes, a sustainable dry land agriculture project called “Samata Dharani”, supported by the UNDP was introduced. The project was an attempt to synergize women’s labor and large scale fallow lands to create sustainable livelihood, increased food security and purchasing power for women. Mandal federations of sanghams into samkhyas took place in the 4 older mandals and were registered under the MACS Act with appropriate structures, roles and visions. The Samakhya/federation was seen as being a critical interface and liaison between the village sanghams and the mandal administration and act as a pressure group on various issues.

▪ **Phase-3 (2001 onwards): Decentralized autonomy to the Sangham and Samakhya**

The major focus of work during this period was towards greater decentralization of the sanghams and samakhyas to enable them to function more independently. This has also involved shifts in roles of actors at different levels. The role of the DIU is seen as shifting from being an implementing unit to a resource unit, which plays a facilitating role and provides capacity building inputs, enabling samakhyas to access funds from government departments for independently implementing development projects. The project aims at building required capacities of the federations towards the above needs in areas like financial management, documentation, leadership skills, conflict management etc.

The formation of autonomous samakhyas at mandal level importantly coincides with the launching of Velugu, a major World Bank supported poverty alleviation project in the district by the government. A phase out strategy by the MS project in this context by strengthening the mandal-level Samakhyas to function independently would also likely have important implications.

Case Study –2: Empowerment of Women through Self-Help - Rural Environment Education and Development Society, REEDS, (Kodangal and Bomrasipeta Mandals) Mahabubnagar District

1. About REEDS – Mission, Objectives and Strategies - REEDS is an NGO working in Kodangal and Bomrasipeta mandals of Mahabubnagar district. The organization has been working in these mandals since 1992. Based on the philosophy of sustainable development the organization has focused on a wide range of activities such as management of natural resources (land, water, forest), environmental awareness, promotion of thrift and credit etc amongst the poor. In this process, organization of women into village-level collectives or sanghams has been seen as a primary strategy for their empowerment.

The organizations long-term goal is to build self-reliant villages through building collective leadership amongst women and mobilization and use of local resources towards sustainable development.

2. Major Strategies and Activities

Some of the major activities of the organization, implemented through various projects over time are

- Organising village level CBO networks involving women sanghams (capacity and leadership building)
- Savings and credit in women's sanghams
- Girl Child education (bridge schools)
- Health Awareness – safe drinking water, nutrition, hygiene, maternal health care
- Rural Sanitation and low cost toilets
- Land development – agriculture, improved farming practices like integrated pest management, vermicomposting etc
- Watershed development

- Community Forestry management Programme
- Panchayati Raj
- Sexual health project – focusing on STD's Hiv/AIDS etc

For many of the above programmes, REEDS collaborates with external donors and with local government. The main target groups for the organization have been women, especially from BC, ST and SC communities. REEDS also works with girl children and disabled people from these communities.

3. Key phases in organizational growth, shifts in perspectives and strategies

A look at the organizational growth and its work over the past 15 years or so shows 2 broad phases

1993-98: Phase-1 - REEDS began its work in Kodangal and Bomrasipeta mandals of Mahbubnagar, given high poverty in these areas. The first 2 years of the organizations work was largely spent on carrying out villages surveys in the 2 mandals on several issues like livelihood indicators, education, health problems, water and other social practices like child marriage, dowry, girl child labor, women's status etc. This was also used as an opportunity to build rapport with people and establish familiarity in the villages. In many villages, women were found to be walking long distances to access drinking water since hand pumps in the villages had failed and were lying unrepaired for a long time. The organization helped in getting the hand pumps repaired and in the process gained the confidence of women. The organization organized a training programme at the MPDO office to train local youth (mostly men) from villages in hand pump repairs, since women were initially reluctant to come for these training sessions. Using the village surveys as a basis, the organization selected a few villages to begin its work. Because women were found to be the most marginalized in all aspects of the community, the NGO decided to work with women. Using local facilitators from the area, women were organized into SHG groups or sangams in the villages (1 sangam in every village). The women's sangams were initially organized around the objective of awareness building and education. Awareness on health issues also appears to have been a key area for discussion in the sangams. In 1995, Kodangal and Bommrasipeta mandals

were chosen by the district administration for the implementation of the UNDP supported poverty Alleviation programme called South Asia Poverty Alleviation Programme (SEPAP). REEDS decided to collaborate with the government to achieve wider outreach and scale up its work to cover all villages in both mandals. Under this programme, thrift and credit became a major activity for organizing women into SHGs. The organization recruited several young men and women as staff. The collaboration with the government continued until 1998 when the organization felt its activities were being hijacked by the government as “its success” under the UNDP programme.

1999-2002: Phase-2: Based on what the organization calls its negative experiences of working with the government, the organization decided to discontinue its partnership with UNDP in 1999. The women SHG’s in many villages were divided and shared by the NGO and the government programme. REEDS continued working with the women sangams with thrift and credit becoming a major activity. Through external support, the organization was able to introduce other programmes and projects like organic farming, integrated pest management, watershed, Joint forestry management, sanitation programmes using low-cost technology, awareness building on health and hygiene, HIV/AIDS campaign, bridge schools for adolescent girl children, Panchayati Raj etc. A campaign on preventing girl child labor in cotton farming marked this period. In programmes like watershed development, sanitation and AIDS awareness, the organization has been collaborating with government departments. In both Kodangal and Bomrasipeta mandals, the women SHGs have been federated into mandal-level samakhyas. In 2001, the UNDP programme was phased out and reintroduced in the district under a new World Bank supported poverty alleviation programme called Velugu. The programme has brought in fresh tensions with women SHGs in the villages, especially belonging to dalit communities being targeted under the programme. Further division of SHGs (with some groups deciding to join Velugu) and staff turnover (6 senior male staff) also joining the programme marks a critical period in the organizations history.

4. Overview of REEDS's Work – Physical coverage/working strategy and organizational Structure

In terms of a physical coverage, the organization works in 46 villages (including tribal Thandas or hamlets) in the 2 mandals. For implementation of most of its programmes, the women SHGs are used as a basis in the villages. Depending on the size of the village, there are anywhere between 4-5 smaller SHGs, each consisting of 15 women. While there are exclusive caste-based SHG's consisting of dalit women and separate SHG groups of ST women in Thanda's/hamlets, there are also mixed women's groups. At the village level, the SHG's are federated into a village organization or VO or locally known as "Grama Sangham" with a secretary, a president and a treasurer. As part of the savings and credit activity, women save Rs.30/- per month and avail loans at 24% interest rates. The interest on savings is 12%. All individual members have passbooks. Each group has a bank account in the name of the group leaders. An accountant, paid by the women groups helps in maintaining accounts in every village. The village sanghams meet once a month to discuss loan applications, savings and any other issue in the village. The village organizations are federated into a mandal samakhya at the district level. All the village organizations maintain a certain percentage of their money with the mandal samakhya and borrow money when required. The mandal samkhya has representatives drawn from all village organizations with a president, secretary and treasurer elected every 3 years. Members of the mandal samakhya meet once a month to discuss financial matters, issues and problems from the villages and modalities of accessing any development programmes both by the NGO and government. The organization also tried to work with men SHGs in the villages but had limited success here with many groups closing down soon after being formed.

The organization currently has about 20 staff, (with 6 women) to look after some of its activities. Most of the current programmes like sexual health project (APSACS), Community forestry Management, integrated agriculture, Panchayati Raj, watershed (nearing completion), sanitation programmes are headed by men. Amongst the women staff, 2 are in the administrative section and 4 are positioned as facilitators in field-based

programmes. For programme administration purposes, villages are divided into clusters, with senior staff managing all the programmes in the villages, assisted by field workers. The staff meets once a week to review work progress and planning activities. The head of the organization participates in the weekly meetings. The organization is headed by a male director (chief functionary) and has its head office in Hyderabad and a field office based at Kodangal mandal head quarters. It also has a residential training hall and a resource center in Chetpalli Thanda, Bomrasipeta.

Case Study-3: Economic Empowerment of Women Through Thrift and Credit Cooperatives – Cooperative Development Foundation, CDF, (Huzrabad and Mulkanoor Mandals), Karimnagar district

1. About CDF – Mission, Objectives and Strategies: Cooperative Development Foundation (CDF) popularly known as Sahavikasa, is a voluntary organization (registered as a society) engaged in the promotion of multipurpose cooperative associations amongst rural people. The organization began its work on formation of cooperatives primarily in Warangal and Karimnagar districts of Andhra Pradesh and later extended its work to Medak and Nalgonda districts. CDF was formed in the early seventies when a group of people came together and began working for strengthening cooperatives on the belief that cooperatives were critical instruments for bringing about comprehensive development in rural areas. CDF began its work in 1975 and is a 25-year-old organization.

CDF's mission is to promote an environment in which cooperatives flourish as decentralized, democratic, self-help institutions which effectively harness and foster local resources in consonance with universally accepted principles of cooperation. Towards this mission, the key activities of CDF include

- Facilitating primary agricultural cooperatives (PACs)
- Assisting the formation of rural thrift and credit cooperatives amongst men and women
- Working for an improved legal environment in Andhra Pradesh

- Dissemination of the contents and implications of the MACS Act through out the State
- Dissemination of the implication of parallel and liberal cooperative law in other States where such a law has been enacted.

2. Key phases in CDF's growth, shifts in perspectives and strategies: CDF's history and growth over the past 25 years can be divided broadly into 3 phases.

1975-85: CDF had its origins in efforts made by a group of young politicians in A.P to revive flagging agricultural cooperatives (PACs) in Rajendranagar district near Hyderabad. The group gained inspiration from a visit they made to a PACS in Mulkanoor village in Karimnagar district which proved to be extremely well functioning. Between 1975- 81, the group helped in the formation of the multi- purpose cooperatives association (MCA) along with existing PACs and worked towards reorganization and consolidation of PACS in their district and Karimnagar. A major realization in this process was that the existing cooperative law (1964 law for AP) was a major hindrance to the effective functioning of cooperatives, with political involvement and government interference being high. The key lesson was if cooperatives have to function autonomously and succeed on a large scale, the existing legal framework must change.

1985-95: During the 1980's both CDF and MCA struggled to support cooperatives in the State and lobbied with the government to reform the State cooperatives societies act, with limited success. In 1993, based on experiences with the government in the State, CDF changed its course of action and began the process of drafting a separate parallel law aimed at independent functioning of the cooperatives and keeping out potential political interests.

The exercise of drafting the law and taking it to its final stages of legislation was a relatively smooth process. Most of the political parties were ignorant of the new law and did not realize the potential political implications of the law. Political leadership at the State level (TDP government) was also favorable to the enactment of a more liberal law.

In 1995, CDF succeeded in its goal when the State legislature passed the Mutually Aided Cooperative Societies Act (MACS Act). The first cooperative to convert its registration to the new act was the Mulkanoor Cooperative Rural Bank (MCRB), which inspired CDF's to work with the cooperative movement.

Overview of CDF's Work –Physical coverage

- **Work Areas:** Karimnagar, Warangal, Ranga Reddy, Medak and Nalgonda district.

Thrift and credit cooperatives/Membership

- Total Number of Thrift and credit Societies (TCs): 375 (206 WTCs) and 169 (MTCs) with total membership of 84,000.
- The 375 thrift cooperatives are federated into 36 Associations or ATCs (each association on an average has 10 TCs) with 21 women samiti's and 15 men samiti's
- The 375 TCs are divided into 4 clusters – Narsampet, Warangal, Huzrabad (Karimnagar) and Siddipet (Medak)

Dairy Cooperatives

- There are 67 dairy cooperatives federated into 1 association or ADC with 5000 members

Paddy farmers and seed Growers Association

- There are 3 Paddy Farmers Cooperative's (PFCs) and 4 Paddy Seed Growers Cooperatives (PSGCs) with a total membership of 1500 men
- Total funds mobilized so far is **20 crores**

3. Functional and Administrative Structure of the Cooperatives

CDF has a field office and training center in Warangal for the day to day functioning of activities. For functional purposes, the village level sanghams or cooperatives are federated into samiti's or association. The samiti's are again divided broadly into clusters. For administrative purposes, the field office has some broad divisions.

- TCND- Thrift and Credit Networking Division has 20 staff with 1 manager. This division has development officers who are in charge of a cluster and report to the manager. The clusters have sub-centers looked after by development assistants, who in turn report to the development officer.
- DCND – Dairy Cooperative Networking Division has 3 staff
- CAS- Cooperative Audit Service division has 5 members
- Training and administration division has 6 members
- The advocacy division has 4 staff
- The farmers cooperative division has 2 members

The staff also has their own thrift and credit cooperative. CDF has an office in Hyderabad with a full time secretary, president and treasurer and a governing board of 11 members.

4. Initiation of Women's Thrift Cooperatives (henceforth WTCs) – Promoting Self-management and Economic Empowerment of women

When CDF started its promotional work, it had no specific emphasis on women. The assumption was that women would automatically participate in the cooperatives. While campaigning to promote PACs and legal reform, CDF attempted to encourage women's participation in PACs. However, there was stiff resistance to this idea from men. Women could not become members since they did not own land. CDF then concentrated on promoting separate thrift and credit cooperatives exclusively with women since they lacked access to formal credit, a basic requirement for engaging in mainstream economic activities. The understanding here was that the membership of any cooperative has to be of people with common interests and roles. In February 1990, WTCs were started in Warangal district and 6 months later in Karimnagar. CDF's earlier experiences in formation of thrift and credit groups in association with the government DWCRA programme led to the conviction that as compared to smaller groups, the cooperative as a model with larger number of women was financially more viable. In both the districts again, separate thrift and credit cooperatives were also initiated with men.

Initial experiences of organizing women into cooperatives were not easy. Primarily the women staff members of CDF took on this task. It was difficult to convince women in villages to accept the idea since there were no ready-made examples to show. Persistent visits to an initial group of villages and discussions with women resulted in small groups of women in some villages coming forward to start a cooperative. Once women were ready, there were questions of how much to save, at what interest rates, for what purposes can the money be used etc. Women were encouraged to come up with their own ideas to run the cooperatives while the CDF staff provided further inputs. Women staff of CDF recounted the constant tension they negotiated in the initial years between providing the women with a ready-made financial institution and allowing them to build their own model, which in a sense permeates the relationship between CDF and the cooperatives. In most villages the WTCs started with a small group and gradually grew in size and membership over the years to almost cover the entire villages in many instances. Initial experiences of success in women running their WTCs encouraged women in other villages to start their own cooperatives. As an offshoot of thrift cooperatives, women in 67 cooperatives came together to also start dairy cooperatives in their villages as a key livelihood activity to improve their incomes.

5. Organizational structure and functioning of WTCs (Mahila Podupu Sanghams)

The structure and design of the WTCs popularly known as *Mahila Podupu Sanghams* amongst women are different from that of other cooperatives. However, several aspects of the structure and function evolved over time in the light of women's practical experiences of running the cooperative. The cooperative model requires the involvement of women from all sections of the village community cutting across class and caste division. It also requires that if one village was engaged, all neighboring villages should be roped in, so that a viable association of WTCs could be formed in the radius of 10 kms. WTCs are encouraged to appoint local women who possess literacy skills as their staff who can be trained to keep their own accounts. All women save the same amount of Rs 20/- per month, which is equivalent to one day of women's wage labor in the area. This amount was earlier Rs.10/-. Members are eligible for loans up to 3 times their

savings, with an upper limit of Rs.10, 000/-. Members can save more if they wished to, but the extra savings does not carry any additional loan eligibility with it. For a long time interest charged was a uniform 24% on loans and 12% on savings, with some village groups charging as much as 36% on loans. During 2003, CDF lowered interest rates to 1 and 1.5% to encourage higher access to loans. Interest on savings remains unchanged. New members have to save for 6 months before they can take a loan. There are no restrictions on the purposes for which members take loans, though the general perception is that smaller amounts can be for consumption purposes and larger amounts for agricultural and investment purposes.

Members of the WTC are supposed to meet once a month, but some attend meetings only when they need a loan. If there are more members requiring loans than there are funds, a decision on lending priorities is made at the meeting. Every borrower signs a contract and has a guarantor. Certain articles are used as collateral against a loan. Every member has a passbook in which transactions, interest and bonuses are entered. There is however great emphasis on timely repayment, which is ensured through group pressure. In order to prevent defaulting and preventing “*benami*” loans, CDF introduced the concept of Joint Liability Groups (JLGs), where members of the sangham group are divided into small 5-member groups to increase accountability and responsibility. When one member of the JLG is sanctioned a loan, the other four members stand as guarantors and ensure that the loan is repaid on schedule. The WTCs also have a comprehensive risk management scheme called Debt Relief Assurance Scheme (DRAS), which protects the families of deceased members from any outstanding loans taken during the member’s lifetime, protects the guarantors and the cooperative from loss. Membership in this scheme is voluntary. All the 12 WTCs have a 12 member governing board, with a secretary, supervisor and an accountant. The governing board meets regularly and ensures timely repayment of loans by the 10th of every month. All loan applications come to the board through the JLG and are discussed before being sanctioned. In case of default, members are given time up to 2 months to repay with an imposition of fine ranging from Rs 10/- 30/-. Members who default are not allowed to take any fresh loans until old loans are repaid. Defaulters over a period of time are expelled from the cooperative. In all the

villages, the WTCs have their own office (rented or own), for conducting meetings and for members to come to pay their savings and take loans. All WTCs have given themselves a name and are registered under the 1995 MACS Act.

Case Study - 4: Development of Women and Children in Rural Areas (DWCRA) Programme in Andhra Pradesh

- **The DWCRA Programme – Genesis, Objectives and Strategies**

The Development of women and children in Rural Areas programme (DWCRA) was introduced as an all India Programme with the support of UNICEF in 1982-83. Falling largely in the same category of several other anti-poverty programmes such as Integrated Rural Development Programme (IRDP) or Training of Rural Youth for Self Employment (TRYSEM), this programme was aimed at enhancing the self-employment activities of women in rural areas. All these programmes were aimed at stimulating micro-enterprises in rural areas primarily through linking the poor beneficiaries to banks and other financial institutions for provision of subsidies and bank loans to facilitate different kinds of productive activities.

According to the DWCRA handbook, the programme is aimed at families living below the poverty line and its main objectives are to

- Improve the survival position and quality of life of young children and women;
- Enable women to increase their earning power to participate in development programmes;
- Increase the impact of ongoing development programmes by stimulating, supplementing ,strengthening and integrating them;
- Involve the community in planning and implementing the programme so that the need-based development activities will be carried on by the community even after outside assistance is withdrawn (GOI, n.d.;p.1.1)

The general objectives of DWCRA are to:

- Achieve a significant increase in the incomes of women in rural areas
- Strengthen the position of women through support to women's groups

- Improve the use and effectiveness of existing social services (ibid.p.2.1).

In addition to the above, specific objectives could be added based on the local context and situation prevalent and the needs of the women. Some of the key shifts in perspectives/thinking as well as strategies in the evolution and growth of the DWCRA programme in Andhra Pradesh over a period of two and a half decades can be understood through a review of the programme in three broad phases or periods.

4.1 Phase-1: Mobilization of Women around their Socio-Economic Needs (1983-1990) – To begin with, the DWCRA programme differed from other anti-poverty alleviation programmes in two important aspects – firstly, the main focus or unit of development in DWCRA was not the household or an individual but a group of women. Women were encouraged to form themselves into a group of 10-20 members. This group approach was later used as a key component in all other rural development programmes. Secondly, the emphasis in DWCRA was not only on economic activities but also on the social aspects such as health, nutrition, literacy, child care, family welfare etc. At the operational level, the programme appears to have been fairly open-ended, offering a lot of scope for flexibility and experimentation in response to local needs and situation. There were no uniform implementation guidelines. It is also important to note that the DWCRA programme had an explicit political objective of “strengthening the position of women” along with other objectives. Organization of poor women into groups in the rural areas was a key strategy towards achieving the overall programme objectives along with improving access of poor women to employment, skill training and other supportive services (Moinuddin et al., 2000: p.2). A key principle in the group building process was group Cohesion and creating a spirit of participation and cooperation amongst members (Ibid, 2000). In keeping with this principle, groups were encouraged to take up income generating activities according to local conditions, skills, aptitude and resources while marketability of the products prepared was also an important criterion. The groups initiating productive activities were provided credit facilities by the DRDA. Child care activities, information, education, communication activities aimed at creating awareness amongst women about various development programmes and convergence of

community-based services of various government departments to make them more responsive and need-based to suit local problems were other important implementation strategies in the DWCRA programme. To facilitate this process, efforts were made to build linkages between the DWCRA groups and other programmes being run by the Government Departments such as Adult Literacy, Family Welfare, Balawadis, Immunization of children and mothers as well as Programmes such as TRYSEM, ICDS, NREP, JRY and National Literacy Mission etc.

Initially, the programme was formally launched in three districts of Andhra Pradesh in 1983-84 – Srikakulam, Adilabad and Kadapa and was gradually up scaled to Mahbubnagar and Anaparthi in 1986-87, to Medak and Vizianagaram in 1988-89 and to Karimnagar district by 1990-91. In terms of the implementation structure, at the District level, the DWCRA programme is implemented by the District Rural Development Agency (DRDA). In each district, there is a Project Director (usually an IAS officer) who coordinates all rural development programmes at the district level, of which DWCRA is only one. There are around five Assistant Project Officers (APOs), out of whom one is usually allocated to DWCRA. This APO, under the PD-DRDA monitors the programme and sends periodical reports to the State and Central Governments. At the block level (each block covering around four mandals), there are three Gram Sevika's and Mukhiya Sevika's of the block who assist the APO in the implementation of the programme. At the State level, the Deputy Secretary/Director was solely in charge of DWCRA and responsible for reviewing the physical and financial targets of the programme on a regular basis. The State government also set up coordination and advisory committees at the State, district, and block levels for better implementation of the programme. According to the annual reports of DWCRA, Government of Andhra Pradesh, by 1990-91, there were an estimated 477 groups benefiting around 7,935 women members. The total allocation of loans to these groups rose steadily from Rs.22.230 lakhs in 1983-84 to Rs.108.859 lakhs by 1990.

4.2 Phase 2: Growth and Spread through Introduction of Thrift and Self-Help Approach (1991-98) – It is during the period spanning 1991-98 that the DWCRA programme appears to have undergone significant shifts in terms of perspectives, strategies, scale and operational arrangements at various levels. As a government initiated programme, the growth and spread of the DWCRA programme during this period appears to have been closely linked to the political developments in Andhra Pradesh, especially in the resurgence of a regional political party like Telugu Desam (TDP) coming back to power in the State.

To begin with, the thrift element was not part of the initial DWCRA design but was later added to the DWCRA concept in various States (Moinuddin et al., 2000). In Andhra Pradesh, the thrift component was introduced around 1993 in order to encourage bonding between the women in the groups and it is with the thrift element that the DWCRA programme took on a campaign mode in the State rallying around the slogan “*Save a Rupee a Day*”. This campaign was built around popularizing the concept of “Self-Help” amongst women and was called “*Podupu Lakshmi*” (meaning creating wealth through savings). During this same period in A.P., a number of NGOs such as CARE and NBF and MFIs such as BASIX also began organizing women into Self Help Groups with thrift and credit as a major component. As part of this campaign, women were encouraged to come together regularly and save Rs.30/- per woman/household per month. Each month, when the group together saves a specific amount, the money is then deposited in a bank account and is used for giving loans to group members at a fixed rate of interest (usually 18-24%). If the groups function well for sometime, additional loans in the form of revolving funds and matching grants are given to the group through the DRDA in the case of DWCRA and through NABARD in the case of NGO-supported self-help groups.

The introduction of thrift and the Self-Help approach to organizing women also interestingly coincided with the movement against arrack (a type of country liquor) led by women during the early 1990’s period. The movement gathered momentum in Nellore district when the Total Literacy Campaign (TLC) was launched in the year 1991. As part of the literacy campaign, innovative methods such as stories from the lives of women

around issues such as alcoholism and violence etc were used for mobilizing women learners to the adult literacy centers in the villages. Discussions around these issues found a strong resonance in women's own personal lives triggering the initiation of a movement against arrack. According to the official version of the GOAP, the "Podupu" or savings movement was born when a DRDA official visited a village called Leguntapaadu in Nellore district, in the wake of women succeeding in banning liquor in the district. The officer asked the women participating in the meeting here whether they could save a rupee a day. With one woman walking up and placing a coin in the Officers hands, the others also followed, leading to the birth of the savings movement (GOAP, 1998:p.9). The electoral victory of the TDP party during the 1993 elections in A.P. owed much to the promises made by the TDP leader, the late Mr. N.T.Rama Rao to bring about a total prohibition on liquor and supply rice at a nominal rate of Rs.2/- per kg to the poor, through the Public Distribution System (PDS), if elected to power. These were fulfilled soon after Mr. Rama Rao assumed office as the Chief Minister.

The campaign style of implementing DWCRA through the self-help concept continued for a fairly long time and gained a new momentum in the State, especially after Mr. Chandrababu Naidu took over the party in a coup from Mr. Rama Rao and became the Chief Minister in 1995. Targets were set for forming new groups in each district and the progress of DWCRA programme figured importantly during the Chief Minister's regular video conferences and other reviews with the District Collectors. A new position of Commissioner of Self Employment and Women's Empowerment was created in the mid 1990's, again reflecting the weight given to this programme by the political leaders. The Chief Minister took a personal interest in the programme and wrote letters to several DWCRA groups in the villages and inaugurated a number of DWCRA Bazaars which were organized during this time to enable the groups to market their products and interact with officials. Several visiting foreign dignitaries and international guests, notably the President of United States, the President of the World Bank and head of the Microsoft were taken to meet the DWCRA group members.

By the end of 1995, the DWCRA programme had been up scaled to all the districts in the State. Following the enactment of the AP MACS Act*, federations of women's self-help groups were set up at the village, cluster and mandal level in a phased manner and many of these federations were registered under the MACS Act primarily to lend greater strength to these women's collectives as also to enable them access to larger bank loans, lobby with government officials at the mandal and district level around various development programmes etc.

The introduction of the SAPAP programme for poverty alleviation in select mandals of three high poverty districts during 1995-96 and formation of new SHGs as part of this project, provided a further fillip to the growth and consolidation of the self-help as an approach to poverty alleviation. The group approach to implementing development programmes based on the principle of cohesion and self-help that the DWCRA programme demonstrated was adopted in the implementation of several other development programmes such as watershed, community forestry, water users association for managing surface irrigation programmes, school education committees etc. Significantly, the message behind all these new schemes was that every "citizen was a stakeholder" in the development process and this idea was further harnessed very effectively by encouraging "stakeholder/beneficiary contribution" in the form of money or through "*Shramadhanam*" (contribution by way of physical labor) for implementing various schemes such as roads, tank renovation etc taken up as part of the governments Janmabhoomi and *Neeru-Meeru* (water and you) programmes.

Training and skill building of women in the DWCRA groups formed an important part of their growth during this period. There appears to have been several rounds of training covering themes from group building and self-help approach to tips on health issues, sanitation, family planning, nutrition, child care, gender sensitization, skill building in employment and income generating activities such as poultry, fisheries, animal husbandry, kitchen garden, pickle making, candles, crafts etc.

* The Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 enables the cooperatives to function with their own share capital and with virtual autonomy from government intervention in their management affairs.

Importantly, the DRDA took the support of several local NGOs for providing training and capacity building inputs along with APARD (Andhra Pradesh Academy of Rural Development), which became a nodal agency for all trainings. Till 1995, the Center, State and UNICEF shared the revolving fund to the DWCRA groups. From 1995-96, the revolving fund was increased from Rs.15,000/- to Rs.25,000/- resulting in the ratio of 40:40:20 (Center, State, UNICEF). From January 1996, UNICEF withdrew support following which the Center and the State shared the funding on an equal basis.

According to the GOAP's Annual Report of DWCRA for the year 1996-97, there were 17,164 groups with 2,56,427 women beneficiaries with a total loan allocation of 2663.55 lakhs. Even while the regional spread of the DWCRA and Self-help groups is a little unequal with some districts having more DWCRA groups and others having more SHGs, Andhra Pradesh clearly came to be seen as a leader in promoting women's self-help groups. At the time of the World Micro Credit Summit held in Washington, USA in 1997, it was estimated that more than 40% of the DWCRA groups that exist in India are in A.P. and of all the women's self-help groups that exist in the world, about 20% of these were also in A.P.* Significantly, during this Micro credit Summit, there was a wide consensus around the use of women's self-help concept in tackling socio-economic poverty (GOAP, 1999). According to a socio-economic survey conducted by the DRDA in 2004-05 on the impact of the DWCRA programme, women earned an additional income of anywhere between Rs.2,500-20,000/- through various income generation activities. There was also an enhancement in the social status of women through active participation in various government programmes such as family welfare, child immunization, higher awareness on public health, sanitation, drinking water and environment related issues.* Another study conducted by the Institute of Co-operative Management, in Nizamabad district during 1997-98, reported similar findings on the impact of the programme, noting that the total fertility rate had come down to 2.4 % amongst women, incidence of child labor had come down and there was an increase in

*www.andhrachuki.com/womenempower.html

*www.ap.dwcra.nic.in

the enrolment of girls in schools. Women had increased self confidence and were politically and socially more assertive apart from higher opportunities for entrepreneurship and having enhanced access to group insurance.

Women were also important stakeholders in various development programmes such as watershed, Janmabhoomi etc. However, the study found that illiteracy amongst women was a major impediment along with availability of place for conducting the group meetings. The announcement of a scheme like “*Deepam*”, by the TDP government, in 2004 involving the supply of cooking gas connections to DWCRA groups, just prior to the elections also appears to have led to a spurt in the formation of new groups during this period, with several groups being formed just to avail the gas scheme.

4.3 Phase 3: (1999 onwards) – Consolidation of DWCRA and Introduction of Poverty Reduction Programmes (DPIP-VELUGU)

During this period, several important decisions both at the Central and State level appear to have had an impact on the direction and growth of the DWCRA programme. Firstly, in 1999, all separate programmes such as IRDP, TRYSEM and DWCRA were clustered together under the Swarna Jayanthi Gram Swarozgar Yojana (SGSY), though DWCRA as a term and as a programme continues to be very familiar amongst women in the rural areas.

In early 1999, the GOAP unveiled a 357 page document called the Vision 2020: Swarnandhra Pradesh which outlined the development vision for the State for the next 20 years (GOAP 1999). Empowerment of Women formed an important part of this Vision document. Greater encouragement to the SHGs for accessing credit from banks, formation of Mahila Banks (Women’s Bank) as well as improving women’s access to health services, education, addressing violence against women etc formed important components of the empowerment process (Vision 2020: Swarnandhra Pradesh, GOAP). Significantly, the vision aimed at transforming the role of the government from one of

provider and regulator to that of a facilitator (Reddy, 1999) in the process of achieving the development objectives laid out in the document.

The introduction of the World Bank funded District Poverty Initiatives Project (DPIP) in the year 2000 and implemented in the name of “*Velugu*” (light) led to important changes in the implementation of the DWCRA programme. The DPIP Project drew some of the key learnings from the earlier SAPAP programme and was designed largely along the same lines, with the women SHGs forming the nucleus of most of the interventions at the village level. During the first phase, the Velugu project was introduced in 6 districts and separate SHGs were formed with women, based on both economic and social criteria of marginalization at the community level. This process also saw women from DWCRA groups as well as from SHGs formed by NGOs in many districts, becoming members in the newly formed SHGs under DPIP-Velugu, once they met the poverty criteria laid out in this programme. In the second phase, the Velugu project was expanded to all the other districts in the State under the Andhra Pradesh Rural Poverty Reduction Project (APRPRP). During this phase however, all the existing DWCRA groups as well as several newly formed SHGs were consolidated under the APRPRP project and federated under the APMACS Act at the mandal level as Mandal Mahila Samakhyas (MMS) and at the district level into Zilla Mahila Samakhyas (ZMS) in some districts. After the Congress government came to power in the year 2004, the APRPRP was again rechristened and is being implemented as the “*Indira Kanthi Patham*” (IKP). There were several major changes in terms of the implementation structure under both Velugu and later IKP project.

Unlike DWCRA, the DPIP is implemented through a semi-autonomous set-up known as the Society for the Elimination of Rural Poverty (SERP) at the State level with a senior IAS officer heading as the CEO and supported in turn by other government officers and a group of experienced subject professionals and consultants, recruited from outside to advise and guide the project implementation on various issues. At the district level too, as compared to DWCRA, the DPIP programme is better staffed. During the initial phase, the DPIP programme had a Project Director (often an IAS Officer lent out to DPIP) and an

Assistant Project Director followed by a Social Organiser and usually three Community Coordinators (CCs) at the mandal level. Most of the staff in the DPIP programme are recruited from the open market and are entrusted with responsibilities solely related to the DPIP. In contrast to the DWCRA programme, which was allowed to evolve over time in response to local contexts, the DPIP largely appeared to follow a top-down approach, with the guidelines being developed at the State office (SERP) and implemented largely in the same manner in each and every district. Once all the DWCRA groups were merged and clustered under the DPIP, the Project Directors of the DRDA in all districts were entrusted with the additional task of implementing the DPIP activities.

As on July 2002, there were a total number of 1,94,396 DWCRA groups in the State and 2,45,371 SHG groups comprising of a total number of 55,86,089 women members, with a savings of Rs.69,837.40 lakhs.* During this period, there were also increased linkages between the DWCRA and SHG groups with banks such as NABARD and other corporate houses. As part of its lending and refinancing policy, NABARD developed a rating index to assess the performance of the SHGs in order to facilitate the groups with credit.

The SHGs were rated on parameters such as homogeneity/solidarity, regularity of meetings, attendance of members in meetings, financial transactions in the group, regularity of savings, lending, repayment pattern, maintenance of records etc. The GOAP also accepted this rating on a State-wide basis. As on 2002, NABARD covered around 2,40,257 groups for extending bank loans to the tune of Rs.48353.352 lakhs and refinance to the tune of Rs.41402.402 lakhs.*

In the last few years Corporate houses such as the Tata group and Hindustan Unilever Limited (HUL) came forward to adopt a few districts to provide support to the groups in areas such as value addition, packaging and marketing of rural products.

*** Commissioner of Women Empowerment and Self-Employment, Government of Andhra Pradesh, July 2002**

***Status of SHG-Bank Linkage Programme in Andhra Pradesh, NABARD Regional Office, Hyderabad**

In Nalgonda district, the HUL as part of “project Shakthi” initiated a collaboration with the federations of self-help groups, offering them dealership of some of its products.

The continuation of various schemes and programmes to the SHG groups formed as part of the World Bank funded Indira Kanthi Patham (IKP) programme has continued in the last 6 years after the Congress party came to power in the State in May 2004. To achieve greater coverage, SHG groups have been formed in almost all the villages in the State and 95% of the members in these groups are women. By March 2007, 87.5 lakh rural women had been organized into 7.0 lakh SHGs (IKP Report, March 2007). The bank loans to the SHGs increased to Rs. 6082. 97 Crores during the three year period from 2004-05 to 2006-07. The target for bank loans during 2007-08 is Rs. 6527.00 crores and IKP facilitated bank loans of Rs. 4645.15 Crores as on January 2008. Andhra Pradesh was leading in SHG bank loans programme in India with a share of around 42 percent of all loans extended to SHGs in India. To encourage the women’s groups further and also to achieve 100% repayment, the State Government introduced the “*Pavala Vaddi*” scheme from 2004-05 onwards. Under this initiative, the Government ensured that the interest burden to the SHG members on bank loans does not exceed 3% per annum. Additionally, attempts have been made to implement and dovetail several other schemes through the SHGs such as the Indiramma Housing Scheme, Indira Prabha land development programme, the National Rural Employment Guarantee Scheme etc. As on 2009, there were a total number of 1.2 crore women members organized into roughly 10 lakh groups in the State. The extent to which organized groups of women have been able to engage with these multiple development programmes is analyzed in greater detail in the next section (Chapter V).

5. Selection of Villages for primary research

In the MS project, a total number of 8 villages, 4 each in Makthal and Utkoor mandals were selected for intensive primary research, given that these were mandals where the MS project began in early 1993. The selection of villages in the older mandals was also based on the need to capture processes over time. These villages have also been selected

under the World- Bank Supported and Government initiated Velugu programme and threw up possibilities of observing the dynamics of multiple programmes implemented through the same village level women sanghams

- **Makthal mandal** - has a total number of 41 villages. The 4 villages selected for the study are **Bhootpur, Linghampally, Karni and Manthangode**
- **Utkoor mandal** - has a total number of 28 villages. The 4 Villages selected for the study are **Pulimamidi, Tipparaspalli, Laxmipalli and Nidugurthi**

5.1 In REEDS, the selection of villages was based on criteria such as caste and class composition of the village, Tribal (Lambada)/non-tribal villages, age of the sangham (number of years in existence), Diversity of issues taken up and addressed by the sangham, diversity of activities and programmes (NRM, health, education etc) implemented by both REEDS and other agencies in the village, membership of sangham women in other groups and committees (DWCRA, SHG, Velugu etc), training and Capacity building, transfer of skills and information to women. Using these criteria as a basis, 4 villages – 2 each in Kodangal and Bomrasipeta mandals were selected for intensive study.

- **Bomrasipeta Mandal- Hamsenapalli and Lagacherla villages**
- **Kodangal Mandal- Udimeswaram and Bulkapur**

The villages in Bomrasipeta have already been selected under the Velugu project and a survey is currently on for selection of villages in Kodangal. This also threw up possibilities of observing the dynamics of multiple programmes implemented through the same village level women sanghams.

5.2 In CDF, selection of villages was based on criteria such as Socio economic background of the villages (Caste and class composition) of the village, age of the Cooperative (number of years in existence), villages having both thrift and dairy cooperatives and those with only thrift, villages with both women and men's thrift

cooperatives and those with only women cooperatives, size of the cooperative in terms of membership, finances, amount of loan absorption for various activities, membership of women from cooperatives in other groups and committees (DWCRA, SHG, Velugu etc), a total number of 8 cooperatives were chosen for the study. These are

- **Huzrabad: Chelpur, Rayakkal, Peddapapayapalli, Thummanapalli**
- **Kothapalli: Koppur and Jagannadapuram**
- **Mulkanoor: Bhimdevapurapalli, Mulkanoor**

To summarise, the above analysis of all the case study organizations or programmes clearly points to the shift in the ideologies and strategies over time in response to the changing external context.

In APMSS for example, education for women's empowerment was the chief objective around which poor women were organized into sanghas. But gradually as the program grew and spread with collaborations with government programs like watershed etc., there appears to have been a clear shift in the membership base of the sanghas and a consequent shift also in empowerment strategies from a trial and error, process-based approach to more projectized approach over time.

In CDF again, in the initial period, the focus was on organizing men around producer cooperatives such as paddy seed growers cooperative etc. In response to demand from women for membership in cooperatives, thrift and credit cooperatives were initiated with them. While these cooperatives grew into economic enterprise based cooperatives such as dairying etc., the focus appears to have been around women's economic dimensions alone without adequate attention to changing socio-political realities of women's lives.

In REEDS, there has been a gradual shift from organizing women into Self-Help groups where they identified their own needs to increased focus on promoting sectoral programmes such as thrift and credit, health, sanitation etc., over a period of time. Here also there are indications of dilution of the idea of self help for women.

Similarly, in the DWCRA programme, one sees a gradual shift in focus from organizing women around thrift and other issues during the initial phase to an excessive focus on promotion of micro credit in a big way along with involvement of the groups as service delivery agents in a range of government initiated development programs during the later stages. Experiments with livelihood and marketing initiatives through these groups appear to have met with varying degrees of success over a period of time.

How have these shifts in the organizational ideologies and strategies impacted the nature and character of the women's collective space or sangha as well as the process of their empowerment? How have women as subjects of these collectives negotiated their own empowerment process and outcomes through these shifts? Based on the analysis from primary field research findings in the above villages, these questions are examined in greater detail in the following chapter (Chapter V).

Table -1 - Basic details of the selected villages from Census Data 2001

Name (Dist/Mandal/ Village)	MANDAL NAME	House holds	Total Persons	Total Male	Total Female	SEX RATI O	SC - Total	ST - Total	Literates- Total	Literates - Male	Literates- Female
Mahabubnagar											
UDIMESWARAM	KODANGAL	178	856	437	419	959	284	0	295	206	89
BULKAPUR*	KODANGAL	-	-	-	-	-	-	-	-	-	-
HAMSANPALLE	BOMRASPET	74	444	229	215	939	43	88	150	96	54
LAGCHERLA	BOMRASPET	323	1734	865	869	1005	209	312	497	347	150
BHOOTHUPUR	MAKTHAL	259	1471	709	762	1075	326	3	355	228	127
LINGAMPALLE	MAKTHAL	223	1219	637	582	914	136	17	323	215	108
KARNI	MAKTHAL	568	3235	1585	1650	1041	370	62	725	509	216
MANTHANGOUD	MAKTHAL	577	3128	1575	1553	986	783	6	775	591	184
THIPRASALLE	UTKOOR	279	1566	783	783	1000	219	14	456	325	131
PULMAMIDI	UTKOOR	822	4887	2442	2445	1001	1172	0	1486	1002	484
NIDUGURTHI	UTKOOR	456	2455	1208	1247	1032	263	215	583	398	185
LAXMIPALLE	UTKOOR	63	354	188	166	883	148	0	49	33	16
Karimnagar											
RAIKAL	SAIDAPUR	560	2454	1195	1259	1054	329	172	1131	691	440
CHELPUR	HUZURABAD	1887	7266	3633	3633	1000	2190	61	3492	2151	1341
THUMMANAPALLE	HUZURABAD	738	2831	1411	1420	1006	722	30	1403	864	539
PEDDAPAPAYAPALLI*	HUZURABAD	-	-	-	-	-	-	-	-	-	-
MULKANOOR	BHEEMADEVAR PALLE	1781	8521	4305	4216	979	1902	205	4544	2769	1775
KOPPUR	BHEEMADEVAR PALLE	713	2979	1490	1489	999	570	30	1104	697	407
BHEEMADEVARPALL E	BHEEMADEVAR PALLE	547	2393	1290	1103	855	708	48	1198	838	360
KOTHAPALLE	BHEEMADEVAR PALLE	870	3883	1904	1979	1039	687	0	1728	1054	674

* No information available in the Census Data 2001

In Mahabubnagar, Bhoothpur, Manthangoud and Pulmamidi are villages where S.C population is more than 20% and Lagacherla and Nidigurthi are villages with a prominent S.T population. Interestingly in 6 out of 11 villages, the sex ratio is in favor of women. In most of the villages, the literacy rates amongst women are less than 30%. In some villages, it is even less than 20%.

In Karimnagar, Chelpur, Tummanapally, Mulkanoor and Bheemadearpalle are villages where S.C population is more than 20% and Raikal and Mulkanoor have a sizeable S.T population. In 4 out of the 7 selected villages, the sex ratio is in favor of women. Compared to Mahabubnagar district, the female literacy is much higher and more than 40% in the most of the selected villages in Karimnagar district.

For 2 out of the total number of 20 study villages, no information was available in the Census data 2001. These are **Bulkapur** village in **Kodangal mandal** of **Mahbubnagar** district where REEDS works and **Peddapapayapalli** in **Huzurabad mandal** of **Karimnagar** district where CDF works. Basic socio-economic data for these 2 villages have been compiled based on discussions with members of the women's groups and the Village Secretary in these villages.

Bulkpaur village falls under Kondareddypalli panchayat and has a total number of 60 households and roughly a population of 404 persons, with a female population of 190 and 214 males. The Yadava's or Golla's belonging to the BC category constitute the majority caste in the village. A total number of 109 persons are literate in the village with 50 men and 59 women. The village has 1 primary school where children can study up to 5th standard. Agriculture is a major source of livelihood with bore wells and dug wells forming the major source of irrigation and some of the crops cultivated here include Red Gram, Jowar, Green Gram etc. Seasonal out migration to other places is common in this village, especially amongst marginal farmers and landless agricultural laborers

Peddapapayapalli village has a total number of 900 households with a population of around 3,200 persons. The majority households in the village comprise of the Reddy's (50%), followed by Gollas, Kuruma, Sakali and Uppari (BCs) and a few Muslim households. The village has a very good source of irrigation with the Kakatiya canal from the Maneru Dam flowing right through the village. The average landholding is around 5-6 acres per household. Some of the landless households rear goats and sheep. With water available through out the year from the canal, the village does not witness any drought or hardship and some of the major crops grown here include Rice, Maize, groundnuts etc. The village has three cropping seasons from March-August, November-May and May –October. There are not many people who migrate out from the village for livelihood.

Table -2 Occupational details of the selected villages from 2001 Census

Name (Dist/Mandal/ Village)	Total Person s	% Total workers	% Male workers	% Female workers	% Total Cultivators	% Male Cultivators	% Female cultivators	% Total Ag.Lab.	% Male Ag. Lab.	% Female Ag. Lab.
Mahabubnagar										
1. Udimeswaram	856	64	65	63	19	33	5	26	7	46
2.Hamsanpalle	444	65	71	59	38	37	40	6	6	7
3.Lagcherla	1734	57	56	58	34	38	29	13	2	23
4.Bhoothpor	1471	94	82	105	21	33	10	30	15	45
5. Lingampalle	1219	110	106	114	9	14	4	26	19	33
6. Karni	3235	54	56	52	16	25	7	29	18	40
7.Manthangoud	3128	77	73	80	16	24	8	28	18	38
8.Thipraspalle	1566	47	50	44	16	28	3	26	13	38
9.Pulimamidi	4887	62	60	63	9	16	3	26	15	38
10.Nidugurthi	2455	84	74	93	15	25	5	27	13	41
11.Laxmipalli	354	64	63	66	8	15	1	42	30	56

Karimnagar										
12. Raikal	2454	73	75	70	22	30	15	24	17	31
13.Chelpur	7266	63	58	68	10	14	6	28	21	36
14.Thumannapalle	2831	55	59	51	22	24	20	20	16	23
15.Mulkanoor	2454		51	42	9	11	8	18	17	19
16.Koppur	2979	47	71	69	10	13	7	21	16	25
17.Bheemadevar Palle	2393	70	51	25	9	16	1	14	14	14
18.Kothapalle	3883	39	63	61	16	23	9	22	19	25

In Mahabubnagar district, in 7 out of 12 villages, female workers are more than male workers. Out of total workers, the percentage of female cultivators ranges from 1 to 40 %. But in a majority of the villages, this is less than 10%. However, with regard to agricultural labor the percentage of Female agricultural laborers is higher than Male laborers in almost all the villages and is around 40-50% in most of the villages.

Chapter V- Examining the Link between Contexts, Ideologies and Strategies for Empowering Women: Understanding Experiences of Women's Empowerment

In the earlier sections (chapters 1 and 2), an attempt was made to highlight key ideas, theoretical perspectives and debates that have had a bearing on the concept of women's empowerment in the development context in general and with specific reference to Andhra Pradesh. Based on the same, an attempt has been to articulate some of the key features of an empowerment-based approach. These include the idea of empowerment as a Process, the Context-specificity of strategies and interventions to empower women, the focus on Marginalized women, the Role of External Agencies or organizations in mediating or facilitating an empowerment process, the adoption of a Participatory Approach, empowerment as a Collective Process of Change, enabling Women's control and rights to Resources (material, social, intellectual), building democratic spaces to expand women's citizenship rights, addressing Practical and Strategic Gender Interests, Advocacy and Building Alliances and Self Reliance and Sustainability as important dimensions of an empowerment process.

Using the experiences of all the case study organizations – APMSS (henceforth MS), REEDS and CDF as well as the Government initiated DWCRA programme as a basis, this section focuses on how each of the above dimensions of empowerment have been operationalised and at many levels redefined, rearticulated and challenged in the light of different field contexts and actors engaged in the process. More importantly, in the process of analyzing how each one of the above elements are played out, the focus is more on understanding the extent to which various strategies and interventions facilitated by the above organizations have opened out or foreclosed the possibility of empowering spaces for women. For purposes of analysis, findings and observations across all the four case study organisations have been grouped under broad themes, even while retaining and highlighting specific experiences. Interweaved through these broad themes are the stories of women's experiences as members of grassroots collectives represented in a narrative, often in an anecdotal mode, through which an attempt is made to analyze the links, gaps,

questions, and challenges between empowerment in theory and practice, between ways of thinking and doing from the point of view of multiple actors.

1. Context-Specificity as a Starting Point for Organizing Women

Several previously documented studies on women's empowerment establish the fact that the strength and success of empowerment processes comes largely from responding to the local contexts and realities of women's lives. A look at the history of all the case study organizations studied here shows the extent to which specificity of the local context and organizational ideologies have influenced the nature of strategies adopted towards empowering women. Discussions with various members of these mediating organizations and women in the villages combined with a look at secondary sources like annual reports and other documents show that prior to beginning their work with women, all the organizations spent considerable time in the villages to understand the local context, specific problems in the area, important issues affecting women and building rapport and familiarity with the village communities. Combined with the local context, the choice of interventions aimed at women more importantly reflect the organizations' ideas of women's empowerment in all the cases.

When the MS programme began its work in Mahabubnagar district of Andhra Pradesh over 10 years ago, the choice of the first two mandals for project intervention- Makthal and Utkoor in this district was a conscious choice. The decision to choose these mandals was made based on criteria like high levels of poverty, socio-economic backwardness and, absence of any NGO's or major government programme in the area at that time. Villages in both these mandals were also chosen on account of the contiguous location of these mandals, which was seen as allowing for organic growth and greater exchange between village level women's groups over time. The MS karyakarthas spent a lot of time understanding the village context, major issues and problems affecting different sections of people, building rapport, especially with the women and sharing the programme objectives. An understanding of the local problems was used as an important basis for

encouraging the formation of village-level women sanghams as a central component of the programme. In a context where there was no other forum for bringing women together, MS saw mobilizing women into sangha's at the village level as the primary step in the process of working with women, as part of their empowerment process.

For example, recounting their early experiences of sangham formation, women in Lingampally village, Makhal mandal say, *"Our sangham started around 10 years ago. Our sangham is called Jhansi Mahila Sangham. Venkatamma, Annapurna and Pushpalata (MS Karyakarthis) came to our village. They went around the village singing songs and asking women to come out for meetings. Initially nobody came and we all thought sitting together and having meetings would only cut into our time. Most of us who are in the sangham today are landless and our livelihood comes from doing stonework and agricultural wage labor. Our immediate problem then was the issue of the ration cards. The dealer in the fair price shop was very corrupt and swindled rice for his own profits. Many of us did not own ration cards and some who did, had mortgaged theirs to the dealer for small loans. We discussed this issue with MS karyakarthis who said they would help us with this issue if we all come together. This gave us confidence. We took out a big rally with flags to the office of the MRO (Mandal revenue Officer) and staged a dharna there to press our demands for ration cards. People from around 20 surrounding villages here supported the rally and dharna. This proved to be very effective and we all got the ration cards. After this, Shankaramma and Lakshamma here did a lot of work to bring women together and strengthen the sangham in this village. Today, there are 30 women in our village sangham"*.

Similarly for the women in the *Harijanwada* (a separate settlement of scheduled caste households), outside the main village in Nidugurthi village in Utkoor mandal, it was the absence of power connection in their village that triggered the formation of a women's sangham. In Karne village of Makthal mandal again, it was the issue of house sites that brought women together. Karne is a large village with a total number of almost 600 households and a population of over 3000, belonging to various caste groups. Over 50% of the population is made up of *Boya* and *Muthiraju* (also known as *Telugolu*), categorized

as backward castes (BCs) and followed by *Madiga* (Scheduled Castes) community, who live in the Harijanwada. Sharing their experiences of forming a sangham, women say, *“We formed this sangham sometime in 1993-94. It did not happen easily. Annapurna from MS programme came here and first met the elders in the village. She asked them the way to the harijanawada. She came along with the Kavulu (village drumbeater) and called all of us to gather for a meeting at the Devalayam (temple). Initially, nobody came since we were not used to going out and speaking to strangers. All of us were scared of our men. The first few times she came, just waited for us to come but left unsuccessfully. Gradually, women started coming. But we did not sit near the temple because of disturbance from men. We decided to meet in Elizabeth’s house. There was a lot of resistance from men though. Some asked, “Will you go around like madams’? Should we be the ones to wash clothes while you women attend meetings? During the first meetings, we discussed major problems in the village. Our main issue was that none of us had pucca houses and we discussed this issue with Annapurna. She told us that she would discuss this issue in their office but said, “if you are all together and pursue this issue, it is possible”. We were around 30 of us then and we decided to take up the issue of housing. After several discussions, we decided to take out a rally from our village to the office of the MRO at Makthal (mandal headquarters), about 9 kms from here. When men heard about the rally, they said, “These women think they are going to get us houses! Aadollu illu teste, ijjatki mem meesaalu korukincheskuntham” (if women get the houses, we will get our moustache shaved away out of honour!!). These comments from men only made us more stubborn. We took out the rally as planned, met the MRO and gave him the application. While the house sites were sanctioned initially, the men here measured the area by placing cots and found them too small. Angered by this, the sites were cancelled by the officials. We didn’t give up and kept pushing the demand through visits to the MRO office. Finally, a year later, 22 of us got houses and the men had to admit that we were capable of doing something. Our sangham is called Vijaya mahila sangham”.*

In all the study villages, discussions with women shows that their collective experiences in addressing an immediate issue in their village context like house sites, ration cards, electricity or accessing other civic amenities became a critical catalyst for group

formation. The context in which the Sangha was initiated was important as it addressed not just the immediate basic needs of the women but also a larger section of the village. The context also provided a legitimacy and justification for women to come out and organize themselves which men could not openly resist. While house sites and ration cards were issues in the village for a long time, the regular visits by Karyakarthas precipitated discussion on these issues and the need to address them. Women pursued these issues with great tenacity for a period of 6-8 months and successfully addressed them using a range of strategies like filing applications in MRO office, staging dharna's, organizing rallies etc. These experiences provided a momentum for women to come together on a regular basis. More importantly, these events demonstrated for the women the effectiveness of a collective and provided an important starting point for negotiating with power structures at the village level and outside.

For the Karyakarthas, identification of a relevant issue became a useful starting point to organize women as well as share the programme objectives. Sharing her initial experiences of sangham formation in villages, Pushpavathi, one of the senior MS karyakarthas and a Junior Resource Person (JRP) today says *“Mobilising women initially was not easy at all, it was very challenging because they were simply not used to the idea of coming out and sitting together. In many villages, women would ask for loans, mostly prodded by men. Using an issue in the village that affected everybody rather than just women was a useful strategy. For all of us it was a learning experience about how the government and the system functioned, how do we draft applications, how do we place demands before officials. We received constant support and new inputs through review meetings and training workshops from MS, where we discussed our experiences”*. Vidyavathi, another senior Karyakartha and also a JRP says, *“Using broader village issues was a good starting point. We found that it was not easy to walk into a village and start talking to women or about women's issues. We were aware that there are other powerful sections and groups. Caste and class are realities in every village. In fact, we made sure that we met people like the Sarpanch in all the villages”*.

REEDS as an NGO began its work in Kodangal and Bomrasipeta mandals of Mahabubnagar district, given high poverty levels amongst people in these areas. The organization began its work by carrying out surveys in villages on several poverty related indicators like education, health, land holding, other social practices like child marriage, dowry, number of girl child laborers, women's issues etc. Conducting village surveys were used as an opportunity to also build rapport with people in the village. A group of volunteers helped in carrying out these surveys. Women from Hamsenapalli, Bomrasipeta mandal, the first village where the organization began its work recall, *"We didn't know anything about a sangham. We had a very negative experience earlier. Around 15 of us had formed a group and paid Rs.500/- each to an outsider, who promised us big returns. The man vanished with our money and nothing came back to us. When the samastholu (referring to people from REEDS) first came to our village and performed kalajatha's (song and dance as part of a street theatre format to highlight issues), none of us here were interested or cared to come out. Then, our village was struck by cholera and many were seriously affected. There were no health facilities for easy access. During this time, REEDS sir (Mr. Satyabhoopal Reddy) came to our village. A meeting was organized and a large village map was made on the ground and we discussed the sources and causes of water pollution. A health volunteer was selected from our village and the organization trained the person to help her work in the village on health problems. We had no toilets or soak pits in the village and the organization supported us in building these. Encouraged by this work, when the organization asked us to form into groups, many of us were ready. Initially around 2-3 small sanghas were formed with 15 women in each group. We began savings and thrift activity with each of us saving Rs.30/- each per month. The organization told us that this money will be with us and we could also take loans using this money for meeting our needs. Today, there are 6 sanghas in this village and 92 of us are members in these"*.

Satyabhoopal Reddy, founder and executive director of REEDS, recalls his experiences of forming women sangha's in the area *"We did not enter the village with a specific agenda of starting women sanghas. We first wanted to understand the village context, causes for poverty, and various problems in the villages. So, we first conducted a survey to*

understand various issues, before thinking of suitable strategies and interventions to begin work. When I started work in these villages, I had no staff or even financial support from any donor. I took my wife Tulasi with me to different villages, especially to interact with women. Taking time to build people's confidence and a rapport with them was very important. Through my previous work experience of working with another NGO, AWARE, I feel that women are more marginalized as a group in all aspects of society. So, any development work has to start with them and aim at empowering them. In many villages, water was a major issue for women. Women walked long distances to fetch water. Hand pumps were in need of repair and the government mechanic was very irregular. So we gave training on hand pump repair to youth from the villages. Health issues were very important too. My philosophy is not to pump money into villages but help women gain awareness and access to knowledge, which will allow them to develop and empower themselves”.

In the case of CDF, discussions with women's experiences in the villages as well as senior staff and head of the organization shows that the organization had no specific focus on women, when it began its work on promotion of cooperatives in Karimnagar and Warangal districts. CDF believed that cooperatives as self-help institutions managed by people can be powerful vehicles for fostering women's economic empowerment and development. Encouraged by the success of the Mulkanoor cooperative bank, in Karimnagar district, CDF began its work by campaigning to promote Primary Agricultural Cooperatives (PACs) and legal reform. It was as part of this campaign process that CDF attempted to encourage women's participation in PACs. However, there was stiff resistance to this idea from men. Women could not become members since they did not own land, an important criteria for becoming members of the cooperatives. CDF then concentrated on promoting separate thrift and credit cooperatives exclusively with women since they lacked access to formal credit, a basic requirement for engaging in mainstream economic activities. Bankers were not interested in lending money to women because they lacked collateral in the form of land and property. The understanding here was that the membership of any cooperative has to be of people with common interests and roles. CDFs earlier experiences in formation of thrift and credit groups in association with the

government's DWCRA programme led to the conviction that as compared to smaller groups, the cooperative as a model with larger number of women was financially more viable in terms of helping larger number of women access higher volume of loans required for meeting various needs. Women's thrift and credit groups (henceforth WTCs) were started in Warangal district and soon after in Karimnagar district. In both the districts again, separate thrift and credit cooperatives were also initiated with men.

Women in Jaganadapuram village, Bhimdevapuram mandal, one of the first few villages where CDF initiated WTCs, sharing their experiences of forming a sangham say," *We began our women's sangham after Indira and Vasundhara (staff of CDF), came to our village and encouraged us to form a sangham. The men here in the village were already members of the Mulkanoor Cooperative Rural Bank. We wanted to become members too, but the bank only allowed those with land on their names to be members. A few women who had land entitlements were members here. The bank gave loans for agricultural purposes, for pump sets as well as for other purposes. So when we were encouraged to start thrift and credit sangham's, everybody here readily agreed since we had seen the benefits of men's membership in the rural bank. So the sangham started with 200 members in 1991 and today almost the entire village has membership in it with the number increasing to 350 members. Our village has 250 households. Anybody can be a member except women who are too old, above 65 years or below 18 years. We initially began saving Rs.10/- per month since that was the wage rate per day paid to women in those days. After the first 5 years, we began saving Rs.20/- per month, when agricultural wage rates improved. We named our sangham as Bhagyalakshmi Mahila Podupu (Thrift) Sangham. The total money we have saved along with interest is up to 20 lakhs. Over the years, we have been borrowing loans for various purposes and needs – for agriculture, buying buffaloes, for our health expenses, household needs etc. The interest on loans has been varying, depending on our total savings. It was earlier 24%, then came down to 18 % and now it is 12% since we have large savings."*

Experiences of all the three organizations show that an understanding of the structural context of the area, poverty and its socio-economic manifestations was an important starting point and basis for initiating suitable strategies to mobilize women for change. Theoretically, all the three organizations strongly believed in the idea of women's own space – a belief that if women can engage in a process of reflection about their realities through an organized forum or group at the village level, it could be a starting point for collectively initiating a process of change. While the organizations have adopted varying strategies for promoting and strengthening this change process, organizational strategies aimed at mobilizing and bringing women together as a group or Sangham at the village level, underpins and cuts across all the above three organizations, as a central strategy. Interestingly, all the organizations began their work in a context where there were no other government-supported programmes like DWCRA or other NGOs, working with women. The absence of any pre-existing spaces for women to meet and discuss their problems led these organizations to experiment with different models and approaches for organizing women.

2. Organizational Ideologies and Strategies: The process of Empowering Women

In all the three case studies here, organizational philosophies and ideas of women's empowerment underlined the choice of strategies for empowering women.

The MS programme strongly believed in the concept of “one village, one sangham” and directed its efforts in promoting a single forum or space at the village level for women to meet. With education being its critical strategy for empowering women, facilitating the process began with a space where women could come together on a regular basis to share, discuss and reflect about their own issues. However, the programme laid specific emphasis on mobilizing women belonging to marginalized castes and classes on a priority basis, based on the understanding that gender as a critical dimension of inequality interlocked with other dimensions like caste and class to subordinate women differently in a society. Women's experiences of marginalisation and oppression therefore differed along caste, class, age and other factors in any context. Village-level karyakartha's, who

played a critical role in organizing women sangha's were taken through an intensive process of training and capacity building aimed at building conceptual clarity and perspectives around gender and a range of other issues like poverty, development programmes and social issues impacting on women's lives. As a first step, women from dalit households comprising largely of Madiga castes, who are both socially and economically marginalized in the area were encouraged to form sanghas in all villages.

REEDS, in contrast believed that smaller sanghams in the form of Self-Help Groups (SHGs) were more cohesive and encouraged greater interaction and sharing amongst women. In every village then, several smaller sanghas, each consisting of around 15 women were organized. At the village level, all the smaller sanghas are federated into a "*Grama Sangham*" (*village organization*). Discussions with women in all four villages chosen for this study showed that the decision regarding the form and size of the sangham came largely from the NGO. Interestingly, while REEDS recognizes caste and class asymmetries along with gender as critical dimensions leading to women's disempowerment, the organization firmly believes that class inequalities must be addressed and tackled as a first step towards women's empowerment. Women's powerlessness in society is seen as largely emanating from poverty and economic factors, aggravated by class inequalities. The organization's approach to women's empowerment in its own words is "*poverty-focused*" as part of what it considers an "*effective strategy to off-set caste divisiveness*", in the villages. The membership profile of the sanghas in the four villages chosen for this study reflected this thinking to a large extent. Women from Backward castes (BCs) and other castes (OCs) predominantly held membership in the groups, followed by women from dalit households.

In the case of CDF, the organization strongly believed that women's economic empowerment is a critical first step for addressing gender inequalities in all other spheres of society. Based on this belief, the organization felt that the promotion of women's thrift cooperatives as self-help financial institutions, entirely managed by women themselves would go a long way in addressing gender inequalities and in achieving empowerment in all spheres. The financial viability of the cooperative as a model becomes a defining

criterion for women's membership irrespective of caste and class disparities amongst them. Therefore, women from all caste and class backgrounds are encouraged to become members in the village cooperative, locally referred to as "*Podupu sangham*" (*thrift group*) by women. In all 8 villages chosen for this study, a look at the membership profile showed women from different socio-economic strata in the cooperatives. Mr. Ram Reddy, President and founder of CDF says, "*Our cooperatives are a reflection of the village reality and social structure and we believe in equal participation of all women, which in fact contributes to the growth of the institution*". Vasundhara, one of the senior most staff of CDF, who has worked for the promotion of the MACS ACT in other States says, "*the presence of economically better off sections in the cooperatives in fact allows women from poorer sections to borrow higher volume of credit that they are otherwise denied access to from other sources of credit like banks*". Both REEDS and CDF also work with men in the villages through promotion of separate sangha's and cooperatives but believe in the autonomy of women's own space as an important step in their empowerment process.

3. Understanding the sangham/collective as a Vehicle for Women's Empowerment

In all the case study organizations discussed here, despite the diversity of approaches and strategies adopted for empowering women, mobilization of women into village level collectives or Sangha's forms a common but critical starting point for initiating the process of women's empowerment. This is evident in various forms as in the case of several small SHG groups in the villages facilitated by REEDS or more larger, village-level groups or sangha's as in the case of the MS programme and village level women's cooperatives in CDF's work. These village-level collectives have formed the critical site for the mediating organizations to facilitate various other programmes and project interventions over time. Given this primacy and centrality of the women's collective to the process of women's empowerment, it forms the critical site for exploring questions related to women's empowerment such as

In what ways has women's membership in these collectives enabled them (especially women from poor and socially marginalized sections) to expand their choices, acquire

new abilities and gain access and control to resources in various forms that they had previously been denied? Relatedly, in what ways has women's participation and membership in these sanghas opened out or foreclosed the possibility of new spaces and ways for negotiating with power structures at different levels – both in personal and public domains?

A look at the Sangham formation processes described above shows that coming together itself has not been an easy process for women. Further, having once formed into a group, the size and strength of the sanghas in terms of membership and participation has constantly changed over time. In all the 20 study villages across the three organisations, looking back at the history of their sangham, women's own experiences have changed and varied over time. Given the fact that all the three organizations here began their work with women in a context where there were no other pre-existing forums posed both a challenge and an opportunity in many ways. However, what comes through clearly from women's experiences through these collectives is the relationship between the changing material and social conditions that characterize their everyday lives and the extent to which shifts in organizational ideas and strategies over time have addressed these changing realities, which must be understood at different levels.

3.1 Education for Women's Empowerment: Women's experiences in the Mahila Sangha's in the MS Programme

In the case of MS, since the programme started with a clear goal of education for women's empowerment, a process-based approach was adopted for mobilizing women into the sanghas during the initial period. This meant allowing women to decide their own space, time for meetings, agenda's and issues and the pace of their learning. The need to begin empowerment processes primarily with dalit women also came from a clear understanding of caste and gender hierarchies that marginalized women from dalit sections in the rural power structure. While the process of mobilizing women began by enabling women to identify and address broader village issues, once women came together, they were encouraged to reflect upon their own lives.

Since most of the dalit women who became members of the MS sanghams were either small landowners or landless agricultural laborers, women met in their own free time to discuss their own problems and concerns. Members themselves decided their own place and time for meetings. Some of the initial meetings were facilitated by the karyakarthas but there were no agenda's or issues driven from outside. The focus was on enabling women to define their own needs and concerns through an experiential learning process. It was during this intensive process of engagement and reflection on their own condition and position in society that women understood their own lives, the different kinds of inequalities and power relations that structured their lives and relationships with others. This process also enabled women to identify and address gender specific issues such as violence against women, fighting against discriminatory social practices like the Jogini System (*a customary ritual of offering young girls to temple gods*) the demand for education, especially for girl children, critically understanding issues related to reproductive health, preventing child marriages, alcoholism, and dowry etc not just in their own village contexts but also supporting and addressing similar issues in the neighboring village sanghas.

In the process of addressing issues like health, women acquired new skills like learning to repair hand pumps, preparing herbal medicines, information on nutrition, hygiene and more importantly increased awareness on reproductive health care issues. Children's health is again an area where sangham women actively mobilized others for accessing immunization programmes like pulse polio, monitoring the functioning of anganwadis. While women initially appear to have enrolled enthusiastically for the adult literacy classes, the actual number of women who learnt to read and write appears quite poor. In most of the sangha's in the study, on an average about two or three women had gained literacy skills and could read and write effectively. While almost all the women could sign their names, retention of literacy skills is poor since women say that the teaching methods did not help them to learn and remember, given their age. Women's perceptions about their own literacy needs were mixed. "*What do we do with literacy at this age?*" was a common refrain amongst many. Women did not dismiss its practical dimension in terms of reading bus boards or writing their own letters. In villages like Linghampally and

Manthangode in Makthal, women were keen to gain literacy skills if a volunteer comes to them during their free time in the evenings. Women also feel it is more important to educate their children, especially girls. Education of girl children is an area where the sanghams have made a great impact through campaigns and ensuring enrolment in schools. Women actively supported the introduction of Bala Mitra Kendra's and setting up of Mahila Shikshan Kendra's for school dropouts and adolescent girls. At the village level, the sangham members have been playing an active role in monitoring the functioning of primary schools through measures like ensuring regularity of teachers maintaining attendance registers and parent accountability.

3.2 Negotiating Power structures at different levels: From Self Awareness to Larger Issues

In villages like Pulimamidi and Tipparaspalli in Utkoor mandal and Bhootpur, Linghampally and Karne in Makthal mandal, women's sanghas prevented child marriages and led campaigns to highlight the Jogini practice and its negative implications for women. In all the study villages, persistent efforts by women sanghas led to prevention of liquor brewing and consumption. Women also regularly fine men who are found drunk or indulge in any form of violence against women in the village. In the process of addressing each of the above issues, the strategies defined by women have ranged from organizing rallies, hunger fasts, protests marches to garner public support on the issue and sending applications and letters to government bodies and officials in many cases. The identity and visibility of the sanghas is evident for example when sangha women in Nidugurthi village of Utkoor mandal quote men in their village saying "*Aadavalanu himsisthe, sanghamolanu pilichi mee veepulu thomisthamu*"! (*If you harass women, we will call the sangham women, who will skin your back!*)

What comes through women's recollection of sangha formation processes is that in the absence of any other pre-existing spaces or forum in the village, despite initial hesitations, women did come to recognize the sangham as a "their own created space". The fact that in most of the study villages, women over time have built their own "*Sangham Kutiram*", (a

meeting space) is an indication of the extent to which women identify with this space. However, public recognition and identity for the sangham did not come about easily and involved a continuous process of struggle at different levels.

3.3 Shifts in Organisational thinking and strategies: The Changing phase/face and Structure of the Sangha's and Women's Agency

During the second phase of the MS programme, the decision to collaborate with larger programmes in the district aimed at resource development and management like the watershed programme led to new shifts in the sangha structure and its membership profile. More importantly, women's involvement in this programmes sharply brought in the questions of women's multiple identities and challenges to their collective agency in new ways.

For example, Tipparasapalli in Utkoor mandal is a village with a population of over 1500 people, with around 400 households. The BC communities consisting of kuruwa's and the Muthiraju's (*locally known as Telugolu*) form the majority castes in the village, followed by the dalits, who constitute about 100 households and live in a separate settlement at the end of the village. The 35 dalit women in this village who have been part of the 'Lakshmi Mahila Sangham' for several years now share their experiences with the sangham. *"Before we began this sangham, we all used to go and cut firewood and sell a bundle for Rs.5/- in Utkoor. Even today, the same rates prevail. We used to supplement our income by working as wage laborers both in the village and in other neighboring villages like Bapuram, Nidugurthi, Pagidimari where white Jowar and groundnuts used to be grown in abundance. We used to be paid Rs. 8/- for a day's work. Most of us in the sangham have very small lands. We worked on Telugolu's lands. For a day's work, we would be paid Rs. 2/- or even 1/- and they would give us Jonna Rotis or gruel. Our children used to work as Gaasolu (bonded labor) helping in cleaning and grazing their livestock). Life was difficult for us. Nobody then came to us to talk about development or any other issue. We women were busy with housework and other outside works. When we went outside, we covered*

our heads with our sari. When MS people came to our village and spoke about the idea of a sangam, it was new to us. Our fields were dry and there were no rains. None of us were keen or had time for meetings. But they persisted for 2-3 months. They told us that we could meet whenever we had time to talk about our lives, our crops, health, our everyday problems as women etc. We discussed this idea amongst us and gradually 35 of us got together to form a sangham and began meeting. We mostly spoke and shared our problems. Many times the MS karyakartha came and listened and also gave us information about various government development programmes and how we could access these. But the men were not very happy and asked us how we were going to benefit from the sangham. We lied to them that it was an order from the collector and would bring benefits in future. Gradually though with monsoon failing, our fields went dry and there were no crops. We sold firewood and saved Rs.2/- to pay the sangham membership fee.

Then after 2 years, the watershed programme was sanctioned to our village and we were encouraged to take up various works by the MS karyakarthas, who gave us information about the programme and its implementation. When we decided to take up and implement some of the works ourselves, we faced strong opposition both from men, who wanted to take up the works themselves and also from other castes, who wanted to corner all the wage opportunities. A watershed committee was formed but men occupied all the key posts and wanted to take all decisions. We however stood together and persisted with our demand for taking up works independently as a group. We watched men build check dams and built one ourselves. We also took up bunding work and did plantation activities. After a continuous struggle, we managed to construct only 1 out of 12 check dams planned in the programme. All through there was strong opposition from various quarters. Two of our sangham women also went to Karnataka and Gujarat for technical training. They came back and shared their learning with us. For 4 years of the watershed programme, we got wage labor, especially during summer months. Even getting a wage amount of Rs.15/- to 20/- per day was a struggle.

Caste discrimination in the village has changed slowly. After the watershed programme, we eat in each other's homes during weddings (referring to the BCs). In the teashops, they had a 2-glass system here but the human rights groups came and stopped this practice. They have now replaced this with plastic glasses!"

From their own experiences women however understand that caste-class realities persist and are most obvious when it comes to sharing resources like land or economic benefits and wage opportunities. For example they say *"they (referring to BCs) did not resist when we formed the sangham but when we wanted to take up watershed works as a sangham, there was great opposition."*

Further reinforcing the above are the experiences of dalit women who are part of the 'Ellamma Mahila Sangham' in Manthangode village in Makthal, who share, *"when we began the sangham here in the dalitwada, there was no initial opposition from other sections in the village to our sangham. Others in this village did not see any material benefits coming to the group. This perception changed though when the MS people facilitated the watershed development programme in our village and encouraged us to take part in it. There was strong resistance from the Reddy's and BC castes who own most of the land. In the sangham we are 40 women. 15 of us do not own any land and are completely dependent on wage labor for our livelihood. We were not allowed to take up any work in the programme. We finally managed to gain some small wage employment through nursery raising activities"*. Even while being a numerical majority in the village comprising of almost 400 households, Women feel caste attitudes against the dalits remain strongly entrenched amongst members of other castes. Kathalamma, the leader of the sangham here says *"Illu meme kadatham, Baavulu meme thavutham, chaste meme ethutham, aina memu thakuvollam avutham (we build houses, dig wells, lift and bury the dead but still we are seen as lesser beings!)"*.

Along with the collaboration with watershed programme, the introduction of the DWCRA programme with a major focus on thrift and credit, in several villages again brought in

new challenges in the form of shifts in the membership profile of the sanghas as well as parallel membership of women in other groups. For example in Bhootpur village, Makthal mandal, where the watershed programme was introduced soon after the sangha was formed, sangha women struggled for wage work and demanded to implement works. Members succeeded though in getting some wage employment and construction of a check dam. During this time, several women also became members of the DWCRA programme in the village and began a savings and credit programme in small groups. Most of the dalit women who were earlier members of the MS sangham withdrew from the group alleging mismanagement of money by the sangham leaders in the watershed programme. The membership base of the sanghas also shifted, with many women from BC communities expressing interest to become members of the sangha.

Women's experiences in above villages and in several others where they relentlessly waged struggles to participate in resource development programmes like watershed enabled them to understand the dynamics of the larger power structures of caste and class in the villages. It is in the process of mediating these structures through the collective with varying degrees of success that women gained a greater awareness and consciousness of ways in which their own specific social locations are linked to multiple layers of oppression that subordinate them. However, discussions with women in these villages show that this consciousness itself did not translate into larger demands like entitlements over resources for the poor, especially for women from dalit communities or demands for equal wages and opportunities for work. Women feel that the articulation of these demands needs to go much beyond the sphere of the sanghas in their own village, involving a sustained struggle from people in several other villages.

What also comes through above experiences is that women as "public agents of change" have been successful in accessing civic amenities like roads, ration cards or electricity affecting larger sections of people in the village, or even in addressing gender discriminatory practices like child marriages, Jogini system, alcoholism etc with varying degrees of success. However, in terms of gaining control over physical resources like land and challenging structural inequalities, there have been serious limits to their agency. On

the positive side again, women's participation in watershed programmes enabled them to come into new skills considered otherwise "technical" and "male-centered", controlled normally by men in the villages.

4. Understanding the Self-Help Approach to Empowering Women in REEDS

In the case of REEDS, the early phase of organizing women was strongly based on the philosophy of self-help, where women were encouraged to come together, discuss their issues and in the process define their own specific needs. In the absence of any other forum where women could meet, the process of facilitating their own space helped women in identifying their own issues in several villages. Women's experiences in villages like Hamsenapalli and Lagacherla in Bomrasipeta and in villages like Udimeshawaram and Bulkapur in Kodangal mandal shows that women did come up with and discuss a range of issues affecting their lives in their own groups.

For example, Bulkapur in Kodangal mandal is a village consisting of a population of around over 400 people, with 60 households. A majority of the households belong to *Yadava and Golla* (BCs) communities. Agriculture and agricultural wage labor is a major source of irrigation for a majority of the families, along with livestock rearing. Almost all of agriculture is entirely rainfed in the area and most of the families depend on borewells for irrigation purposes. Recollecting the early experience of forming sanghas in the village, women say *"When the Samastholu came to our village, our major demand was the need for pucca roads to our village. Mobility anywhere outside was very difficult. Also there is only one school in the village, but children find it very difficult to go there since the approach road and path is very bad, with many here using it for open defecation. Sanitation is especially a problem for us women and we don't have any forest or shrub around this village. Drinking water was another problem too with a single hand pump here also failing. Initially most of us were reluctant to form any groups but the samastholu told us that we could collectively address most of these problems if we came together to form sanghas. They promised to support us to solve these problems and even*

sent their person to repair our hand pump. Encouraged by this, we got together gradually and formed 3 sanghas. We also began savings and credit and each sangha saved up to Rs.30,000/-. We received a revolving loan both from the government and the Samastha people. We also got loans to buy buffaloes and we managed to repay some of these loans”.

However the organization’s decision to collaborate with the UNDP poverty alleviation programme during the initial phase of sangha formation in the villages led to an important shift in its thinking on women’s empowerment. The UNDP’s programme was then being implemented by the government in the area and saw empowerment of women through their organization into self-help groups as an important means and strategy to attain the goal of poverty alleviation. More importantly, this shift in thinking and the rapid expansion to several villages in a short span of time, aided by the collaboration led to savings and credit taking being taken up as a priority activity in many of the SHGs formed by women. *The idea of self-help as a “critical and reflective process of learning and understanding oneself and the world around” shifted to a more “economic activity based”, process of addressing poverty.*

In each village, the structure of the sanghas appears to have been dictated mostly by the requirements of programme implementation in partnership with the government. Women have been organized into several SHGs, with each group or sangha consisting of 15-20 women. Each SHG has a secretary, treasurer and a co-signatory. All the sanghas are then federated into a village-level organization, which in turn has a president, secretary and a treasurer, elected by the members of smaller sanghas. A look at the membership profile of women in the SHGs shows a mix of women belonging to all caste groups in the village. In villages with tribal hamlets, separate SHGs have been formed with the women. Over the years for REEDS, the women SHGs have been the basis for facilitating different kinds of projects and programmes aimed at enhancing women’s self awareness and their active role in social and political spheres of life. However, enhancing women’s economic role and position through thrift and credit activities came to occupy a central space in almost all the SHGs.

During the early years of SHG formation, REEDS along with UNDP extensively used *kalajatha's* (cultural groups) for popularizing key issues in the area like poverty, illiteracy, alcoholism, child labor and specific issues affecting women like poor health, dowry practices etc. The need for thrift and credit by women as a means for tackling these issues was a message strongly highlighted by these cultural teams. Consequently then, in the process of forming into SHGs, in most of the villages, women took up this activity. The space for women coming up with their own self-defined needs and issues in the process of understanding their lives and realities has been quite limited in the SHGs. More importantly, the issues taken up by women through the SHGs are mostly broader village-level issues like health, sanitation, drinking water, roads, improved farming practices, non-formal schools for child labor and adolescent girls etc rather than being women-specific issues. Awareness building through training inputs and project specific interventions through the SHGs by REEDS has enabled women in addressing these issues to some extent in different villages. However, discussions with SHG members shows that the differential impact of the above issues on women belonging to different caste and class groups in the village has not received adequate attention or analysis within the SHGs.

In some instances though, within the limited space of the SHGs women have used their membership in these groups to negotiate their own issues and interests to some extent. For example, Udimeshwaram village in Kodangal mandal is a large village consisting of 5 SHG groups, with 15 women in each of these groups. The SCs comprising of the madiga and mala communities constitute close to 80% of the village households, followed by the BCs (*muthirajus*) and *Reddys* who form the remaining village population. The membership profile of the SHGs to a large extent reflects the village population. Despite being a numerical minority, the Reddys in the village own most of the lands, with each family owning 30-60 acres, both in the village and elsewhere. Most of the sangham women from the dalit communities are either landless or own less than 1 acre of land. Agricultural wage labor both in the village and in neighboring villages in the mandal forms a major source of livelihood for many of these women. Sharing their experiences of

SHG formation, women say *“before we formed the sanghas, we used to work as wage laborers on the fields owned by the Reddy’s and Muthiraju’s in this village. Since they had borewells, they grew paddy. We worked in sowing and paddy transplantation activities. But we were always paid less than the amount we are paid outside for a day’s labor. We were paid much less than men but there was a difference of Rs.5/- in the wages paid to us here and in other villages. Here we were paid only Rs.20/- per day as compared to Rs.25/- outside. After we joined the sangha’s, we stopped working for them. When they call us, we tell them that we are busy with meetings. Even if some of us went, we would go late or don’t work so hard. We would also look for excuses to take a break from work to drink water or chew beetle leaves. After some time, this situation changed. Since there is a lot of demand for wage labor in paddy operations and they needed us, they called us and began offering higher wages. Today, men are paid Rs.40/- per day during peak agricultural season and we are paid Rs. 25-30/- per day. We no longer go out to work. During summer months, we go to nearby villages like Chitlapalli and Thimayyapalli for collection and sale of Beedi leaves and Istaraku (leaves used in making plates). Before we began saving our own money, we used to borrow money from the sahkars (moneylenders), who came here from Karnataka to loan money at high rates of interest. For every hundred rupees we borrowed, we paid Rs.10/- as interest. Over the years, we have gradually stopped borrowing from the money lenders and borrow from our own sanghas for meeting our loan requirements for agricultural purposes, health and other household needs.”*

Similarly, for the women from SC communities in Hamsenapalli village in Bomarasipeta mandal, their membership in the SHG’s has improved their confidence to collectively bargain for higher wage rates in agricultural work. Women representatives of these groups directly approach the landowners and farmers to take on agricultural operations on a contract basis and negotiate the amounts to be paid to the group in advance. In Hamsenapalli, Lagacherla and in several other villages, women have also used the SHG space to mobilize themselves against arrack and were successful in preventing liquor brewing and sale to a large extent. Prevention of child labor, especially the employment of girls in cotton fields by external contractors in the area, is another issue on which women have been successful in highlighting and in spreading awareness in the villages through the SHGs. Membership in the SHG’s has also enabled women to participate in formal

politics through contesting elections as in the case of Ananthamma, who contested and won as an MPTC member from Lagacherla village, Bomrasipeta mandal.

5. Women as “Economic Agents” in the Credit and Thrift Cooperatives in CDF

In CDF’s approach, organization of women into thrift and credit cooperatives is based on the ideology that enhancing women’s agency in the economic sphere is primary to the process of their empowerment in other spheres of life. Women’s experiences in the study villages shows the extent to which institution building processes like credit cooperatives with women has both enabled and limited the process of their empowerment in many ways, both in the economic as well as other spheres of their lives.

Women’s experiences in the cooperatives in all the 8 villages in this study show that the economic impact of the cooperatives is visible in terms of improved and timely accessibility to loans especially when women need them. Women have used the loans mostly for agricultural purposes, consumption and health needs. The financial viability of the cooperative as a model is demonstrated when women in all villages during the study felt that rarely are their loan applications rejected. The loan applications in the cooperative first go through smaller groups of 4-5 women, who form the Joint Liability Group (JLG) and approved in turn by the governing board during their monthly meetings. While there is no baseline prior to initiation of cooperatives to actually show the real economic impact of the cooperatives for different groups of women, discussions with women during the study points to the differential impact of the cooperatives (*locally referred to as podupu sanghams*) in women’s lives.

While the Women’s Thrift Cooperatives (WTCs) facilitate loans for women at the primary level, their actual potential as engines of economic development remains critical especially in the light of issues like drought, poor employment options and high out migration in many of the study villages, pointing to a clear case of excessive credit without adequate

attention to investment options. Given the structure and functioning of the sanghams again, there appears to be limited space for any analysis on structural issues. For members who are landless and marginal farmers, loan absorption beyond a point was difficult. Many cooperatives report poor collection of loans during lean seasons as well as poor rate of borrowings in recent years. The Huzrabad women's thrift and credit association, which is a federation of 19 village cooperatives in the area, reported almost 10 lakhs lying unutilized due to drought during the time of this study (2003). This situation has led CDF to take a decision to lower interest rates on loans. In terms of linking credit to viable livelihood issues, only dairy has been worked out as an option. Here again in villages linked to the dairy, failure of monsoons has resulted in acute fodder scarcity. Women buy fodder from canal line villages, which again cuts into their overall profits. However, in villages like Chelpur and Peddapapayapalli with canal irrigation facilities, there is a demand for dairy but these villages fall out of the radius of the dairy cooperative.

While overall dependence on moneylenders has come down, given the ceiling on loans from cooperatives, women still continue taking loans from moneylenders and often use this money to pay back loans taken from the cooperatives. Interestingly, moneylenders have begun to charge lower interest rates on loans, following CDF's decision to lower interest rates in many villages.

There is limited space for critical reflection on the complexities of gender, caste and class issues within the cooperative, given the size of the sanghams and mixed membership, which often blur out these realities. In almost all the study villages, the cooperatives have membership of close to 70% of the village population. While the idea of initiating thrift cooperatives with women itself was triggered following their demand to become members of the paddy cooperatives, the need for addressing issues like extending women's entitlements to land and productive assets has not received any attention within the cooperatives. Unlike the MS programme or REEDS, there has not been much initial resistance from men to women's membership in thrift cooperatives since men already

were part of paddy cooperatives and with many men's thrift cooperatives also beginning parallel to women's groups.

Interestingly though, caste issues came up repeatedly during discussions with women in relation to development programmes, reservations in jobs for dalits, housing schemes and the mid-day meal schemes in villages, where upper caste women strongly felt that dalit women of madiga community should not be allowed to cook since the food cooked was unclean and children fell sick. The cooperative structure views women members as clients thereby preventing any regular meetings and interactions amongst the members. In the process, there have been limited possibilities of women forging solidarity and collective action on issues like alcoholism, violence, and dowry – all real issues in the study villages. In the absence of collective reflection on these issues, women's membership in cooperatives as “public institution” clearly does not extend into issues in their own personal lives where there is a great reluctance to take on issues of violence.

In the absence of many literate women, there is also excessive dependence on accountants in all the cooperatives. In some villages, this has meant misappropriation of funds and closure of the cooperatives in some instances, which also raises questions of lack of secondary level leadership. Unlike the election of the governing board every year, the accountants continue working with the cooperatives as long as they provide good services. Further, training and capacity building is also limited only to few leaders (largely governing board) and confined to subjects like accounts, bookkeeping bylaws etc. Literacy, health, drinking water were other critical issues that came up persistently in all the study villages that haven't received adequate attention so far. Women members also appeared keen to gain awareness on basic health issues, learn about herbal remedies etc

Delinquency management systems and rigid repayment regimens in the cooperatives were again issues for concern. Most of the cooperatives continuously underreport the amounts that are delinquent by recording partial payments as also paid up. In fact, outstanding balances on delinquent accounts accrue interest at the rate of regular loan rate, creating an

easy way for cooperatives to earn interest without extending new loans. While women believe they are effective in collecting defaulted loans, there is little information in the accounting system to tell how successful they really are. Women seeking to put pressure on a delinquent borrower go as far as taking items from the latter's homes like chairs, vessels and taking off the front doors of the home – a severe social sanction and punishment that deprives the family of privacy that the entire village can see. In each of the 8 cooperatives studied, there were on average at least 5-6 instances of women being forced to make repayments through above methods on a bi-monthly basis. This also opens up the sustainability of a labor intensive, aggressive loan collection approach in the long run and what its implications are for diluting the cooperative spirit amongst members.

6. Understanding Participatory Agendas and Interpretation of Women's needs

In all the three organizations the idea of women's participation is closely linked to the goal of empowering women. All the three organizations believe that women must participate in any development planning of programmes or projects at the village level. A look at the manner in which the idea of women's participation has been translated into the process of interventions throws some interesting observations.

All the three organizations emphasize that most of their interventions over the years aimed at women, emerged largely in response to women's needs and concerns. The manner in which these needs were identified and prioritized raise some important questions like "what conceptual and methodological lenses or tools were used for identifying and interpreting women's needs? To what extent has there been a fit or match between women's needs and concerns and the mediating organization's interventions? In what ways have women participated in determining and influencing the legitimacy of their needs and choices? These questions are discussed here through examples to analyze the extent to which they have influenced empowerment outcomes for different sections of women.

In the case of REEDS, the structural context of Kodangal and Bomrasipeta mandals characterized by migration, high unemployment, poor living standards, low levels of literacy and health, prompted the organization to start its work in the area. While information on the above aspects was sourced through village surveys and shared as part of participatory planning exercises in several villages, there appears to have very little attempt to understand women's experiences of these issues through separate discussions with them. While health related issues were a clear problem in several villages, the organization looked at health more as a community issue without adequate understanding of women's specific health experiences or needs across different categories within the community. Health needs and problems of different sections were interpreted not as a manifestation of poverty but largely in more narrow terms, as a result of lack of sanitation and hygiene. In many villages, drinking water was a key issue with hand-pumps requiring repair and the absence of trained mechanics available in the near vicinity. However, while the women identified this as a problem, the NGO conducted training programmes in hand pump repair for youth, the benefits of which were assumed to trickle down and flow to different villages. With many of these youth moving out of the village, women still depend on the NGO staff for repairing the hand pumps, despite subsequent, albeit limited attempts by the organization to impart these skills to women.

The decision to work initially on health issues was also based on funding considerations, with one of the first projects around water and sanitation, for which REEDS received funding from an external donor. Around the same time in the year 1995, the decision to initiate savings and credit groups with women was also taken by REEDS, initially through a project support from an external donor and more importantly by entering into a partnership with the district administration in implementing a poverty alleviation programme supported by the UNDP. Formation of women's self-help groups (SHGs) around thrift and credit in this programme was seen as central strategy in addressing the twin objectives of women's empowerment and tackling rural poverty. REEDS decision to collaborate with the government was based on achieving wider outreach and scale up of its work to more number of villages in the area rather than on a participatory process of discussions with women to find out whether they wanted savings and credit. The structure

and design of the SHG appears to have been drawn largely from the UNDP programme. With savings and credit taking center stage, in all the study villages, health-related issues continue to be a major problem, especially for women. With sparse forest cover in the area, sanitation is still a major problem for women. In villages like Hamsenapalli, the impact of sanitation programme has been effective with almost all the 62 households having toilets, while the impact has been limited in other study villages like Lagacherla, Udimeshawaram and Bulkapur. The organization also appears to have taken an instrumental view of women's participation in the programme, aimed more at achieving cost-efficiency of the project. Tying up the water and sanitation project to women SHGs in the villages has meant 50% of the contribution for the construction of low-cost sanitation structures and labor coming from the women's groups, while the necessary training and technical skills for building the structures were directed at men.

Women's experiences show that they have not participated merely as passive subjects in projects initiated by the organization. Women's decision to be part of these projects also came from an understanding of their own structural context and realities of their everyday lives. Discussions with women members of SHGs in villages like Udimeshwaram in Kodangal and Lagacherla in Bomrasipeta mandal clearly illustrate this point.

Lagacherla is a panchayat village with the main village being surrounded by four *Thandas* (*separate settlements primarily consisting of Lambada tribes outside the main village*). The village has 14 small sangha's, with 10 groups in the village and 4 in the Thandas. The village has 300 households with BCs forming a majority of the population of 200 households, followed by SCs roughly making up around 80 households and the remaining comprising about 20 households belonging to Reddy and Baliya (*considered as dominant castes in the village context*) castes. The average land holding size for the BC and SC household here is around 2-3 acres, while the dominant castes own between 5-10 acres. Apart from agriculture, a large percentage of the population also seasonally migrate out of the village during the summer months for employment, while in the Thandas, almost all the households migrate out and come back during the monsoon period. Borewells are a

major source of irrigation. Failure of monsoon and poor yields had meant high levels of indebtedness to the local *sahukars* (money lenders) from whom a large number of households belonging to BC and SC sections borrowed money for high rates of interest. Women say that the interest rates varied between Rs.3/- to Rs.-5/- per every 100/-. On the decision to become members of the SHGs women recount, *“initially the kalajatha groups came and performed in our village. They spoke about all our problems in the village and encouraged women to form into groups and start saving small money, which will be useful to us in future. The message in their play was “if you leave one rupee in your Gudisa (huts), rats will take it away, if you hide it in your pots, men will drink it away, but if you save it collectively, you will benefit from it”. They also spoke about children’s education, about cotton crop, health problems and cholera, ill effects of alcohol. We kept discussing whether to form the sanghas or not. A month after the Kalajatha, we began 7 sanghas in our village and later, 3 more groups began in the Thanda. We began saving Rs.1/- per day and opened a bank account in the name of our sanghas We began to meet once in a week and we would talk about all our village problems. After 2 years, we received a DRDA (District Rural development Agency) loan of Rs.4 lakhs, which came as seed capital to all the 7 groups, which were federated together as a Grama (village) sangham. The money came to the Grama Sangham. We discussed and distributed the money equally amongst all the 7 groups and within the smaller sangha’s the money was rotated amongst women for various needs. The interest on these loans is Rs.1.50 paisa. Some of us used the money for agricultural purposes; some others used it to buy buffaloes, while some were able to build toilets. Some of us also got toilets through government scheme. Earlier we never went out alone or spoke to any body. We had no confidence, but now all that has changed”*.

In a context where women were borrowing credit from money lenders at higher rates of interest, women saw their own membership and participation in the SHGs as an important means to gain access to credit, In some cases, it also meant gaining benefits from government programmes.

A look at CDF's experience shows that its choice of working with women through the cooperative model draws more from its own prior experience of working with men's PACs and DWCRA programme than as an outcome of participatory consultations with women. While women needed access to cheaper credit in the absence of collateral and assets, the idea of the cooperative model as a financially viable one as compared to smaller groups promoted by DWCRA programme, was actively pushed by the organization. The cooperative model required the involvement of women from all sections of the village community cutting across class and caste division. It also requires that if one village was engaged, all neighboring villages should be roped in, so that a viable association of WTCs could be formed in the radius of 10 kms. Initial experiences of organizing women into cooperatives were not easy. Primarily the women staff members of CDF took on this task. It was difficult to convince women in villages to accept the idea since there were no ready-made examples to show. In villages such as Jagannadapuram mentioned above, the presence of men's membership in the rural bank made the task relatively easy. In others, persistent visits to an initial group of villages and discussions with women resulted in small groups of women in some villages coming forward to start a cooperative. Once women were ready, there were questions of how much to save, at what interest rates, for what purposes can the money be used etc. Women were encouraged to come up with their own ideas to run the cooperatives while the CDF staff provided further inputs. Women staff of CDF recounts the constant tension they negotiated in the initial years between providing the women with a ready-made financial institution and allowing them to build their own model, which in a sense permeates the relationship between CDF and the cooperatives. In most villages the WTCs started with a small group and gradually grew in size and membership over the years to almost cover the entire villages in many instances. Initial experiences of success in women running their WTCs encouraged women in other villages to start their own cooperatives. However, several aspects of the structure and function evolved over time in the light of women's practical experiences of running the cooperative. For example, each cooperative has a governing body of 12 women members consisting of a president, vice-president and 10 directors, who look after the functioning of the cooperative. The cooperative Act drafted by CDF (MACS Act, 1995), has bylaws empowering the governing board to take decisions regarding considering loan application

from members, collection of repayments on time, imposition of fines on defaulters, conducting meetings, maintenance of records and financial transactions, preparation of financial reports etc.

In the case of the MS programme, given that the programme was more open-ended, it allowed greater space and time for women to come up with their own self-defined needs. Consequently, during the initial years, the programme took off differently in different villages, with women taking up issues of immediate concern in the village like pushing demands for better civic amenities such as roads, electricity, provision of ration cards etc before moving on to taking up issues with more pronounced gender implications such as preventing child marriages, taking up the issue of *Jogini* system (a traditional practice of offering young girls to temple gods through a ritual) through organized campaigns preventing liquor brewing and consumption and education for girl child etc in several villages. Over the years, the MS programme has been involved in facilitating a broad range of strategies covering aspects like enabling women's access to information, new knowledge, literacy skills for building their consciousness, enabling women's access to physical resources like land, water etc, increasing participation in local governance through collaboration with various departments of the district administration.

7. Agency, Choice and Negotiation of Interests through the the changing “form” and “function” of the Collective space

A closer look at women's experiences in the sanghas, SHGs and the cooperatives across all the three cases shows that the idea of a “shared collective space” as a vehicle for empowering women itself has been constantly changing, both in terms of its “form” and “function” overtime. Women's experiences in these village-level groups reveals that the idea of the “collective space”, invoked quite uncritically by the mediating organizations, has constantly been challenged in many ways and at different levels.

The term “form” is being used here to refer to the structure of the collective in terms of its membership, size, rules (informal and formal), procedures and norms for behavior, leadership and hierarchy etc., designed either by its constituent members or mediating organizations from outside, which in turn defines its functioning. Relatedly, the term “function” is also being used more specifically to refer to the range of differential interests, agendas and needs of women members, which in turn appears to determine agential outcomes differently for different groups of women within the collective. At one level, while it appears that both the form and function of the collective are tied in a reciprocal relationship, women’s experiences clearly highlight that there are always tensions underlying issues such as who is involved, how, on whose terms, that constantly challenge the structure of the collective space. What one sees in this process is the changing form and character of the collective not merely as a unified or cohesive space represented by the consensual interests of women, aimed at challenging external patterns of dominance and hierarchies but more importantly, as a dynamic space marked by conflicting interests of women, with the collective itself becoming the site for struggle, resistance and change.

In all the three cases here, women’s experiences on ground shows that the form and function of the collective space – as in the sanghas in MS, SHGs in REEDS or the Cooperatives in CDF are defined to a large extent by two critical set of factors –A) the changing structural contexts of the villages in terms of the material, social- and political conditions that have in turn defined equations of caste, class and gender amongst different groups and B) the rules, norms, and procedures that accompany the structure and the functioning of various sangha’s in relation to multiple projects and programmes, introduced both by the intermediating organizations (NGOs, Government) and other agencies working with women.

In response to the above factors, women’s experiences underline how the changing structure or form and the function of the collective space over time has significantly defined empowerment outcomes differently for different groups of women, which must be understood at different levels.

7.1 Changing Structural Contexts and the Changing Nature of the Collective Space

One of the first few assumptions to be challenged during the course of this research was the expectation of seeing the women's sanghas and SHGs in the village as a cohesive, physical entity, where women meet regularly to discuss issues, share experiences and collectively strategize for action. In each of the case studies, women's experiences showed both the changing nature of their participation and the changing nature of the collective space over time, defined by the material and social conditions that determined their everyday lives.

In the MS programme, the early phase of the programme, as described above (in section 3) was defined by a more process-based approach to mobilizing women into village-level sanghams. Women who came into the sangha's during this phase were primarily from dalit communities. The emphasis was on enabling women to understand themselves, reflect upon issues of concern to their lives and in the process act upon problems through collective strategies. With most of these women being involved in agriculture and agricultural wage labor, their primary source of livelihood, women were able to set their own time and pace for the sangha meetings and learning, which they recognize as a primary level of empowerment.

However, the material and economic conditions in which women lived in the villages has seen a sharp deterioration over time. For the majority of these women belonging to landless or marginal farmer families, their main source of livelihood is agriculture and wage labor in agriculture, which is entirely rainfed in the district. The availability of work depends on rainfall, and migration of agricultural workers from these villages to other districts and States is a common phenomenon. Women's experiences show that earlier during good rainfall years, only a few families and especially men migrated out for the duration of the lean season. But with persistent drought over the years and consequent fall both in agricultural output and wage opportunities, entire families including women have had to leave the village for months together.

An important link between the changing structural context and the changing nature of women's participation in the sangha's was evident between two different agricultural seasons, when this study was conducted. For example, during visits to villages like Nidugurthi in Utkoor mandal, it was found that during the summer period (between February-May), more than half of the women in the 26-member sangha had migrated out in search of wage employment. Drought, monsoon failure and poor employment opportunities were the major reasons for out-migration cited by other sangha members. Amongst the total number of 200 households in this village, there are around 80 SC households, most of them being landless or with small, subsistence holdings. Some of the SC families who were allotted land from the government here are yet to receive patta (*legal entitlement rights*). Almost all the women who remained back in the village in summer were with small land holdings of around 2 acres.

Women however say *“if we don't have monsoons this year, we will all have to leave the village and go out for our survival. In so many other villages women have got some work in food for work programmes, or other income generating works but we have got nothing here. Economically, we have not benefited from the sanghas. Earlier, when we had some income from our wages and agriculture, we had time to sit together as a group and attend meetings and mela. When the MS people encouraged us to read and write some of us even used to sit up late in the night with pieces of broken earthen pots (Matti Kundalu) on which we learnt to write alphabets. All of us here learnt to sign our names. Now we don't remember what we learnt and we have no time for meetings. Our fields are dry and we have no work. Our only thought all the time is what about our livelihoods (Bratukutheruvulu)? How are we going to feed our children and families? The karyakarthis keep asking us to attend so many meetings but where is the time? If we attend meetings, we loose out on even the few opportunities for work that we have here. Even getting drinking water is a big problem here. We have only 1 hand pump here. There are 13 DWCRA groups in this village and the Velugu people also came here asking us to form groups. We decided not to become members in these groups. We refused because we*

don't have any money with us. How are we going to save and pay all those loans that they want us to repay? You tell us?"

Similarly in Tipparasapalli village in the same mandal, during study visits in the summer months, it was found that more than 50 families out of roughly 300 households in this village had migrated out to Mumbai and other places for work. Most of those who migrated out are SCs, who are landless or with marginal holdings. During the year 2002, due to indebtedness, around 8 acres of land belonging to these marginal farmers had been sold off to a buyer from Narayankhed Taluka in Medak district. Out of 100 odd dalit households in the village, only 35 women are members of the MS sangham, who also later became DWCRA group members. Women from more than 15 SC families here are not part of any groups since they regularly migrate out. Members of the MS sangham here took membership in DWCRA, hoping to get some loans in future to enhance their incomes. *"When they asked us to form groups and save Rs.30/- per month, we were not sure but they promised us loans to start some economic activity, so we agreed. They have promised to give us around 4.5 lakhs as loans and we are waiting for the money. They want us to use the money for buying a tractor but of what use is the tractor to us? Our holdings are so small and with no rains, the land barely yields anything. We are keen to start a poultry farm with the money. It will definitely give us some income if we are supported in this initiative".*

In the case of REEDS similarly, women's experiences again show how the larger complexities of their every day lives mediate the nature of their participation in the SHGs. In Lagacherla village, Bomarasipeta mandal for example, women formed into 14 SHGs, supported by REEDS and the UNDP programme. Almost all the groups were formed around 1995-96, with each group roughly consisting of 15 women. Membership in most of the SHGs primarily comprises of women from BC communities, followed by women from SC households. Thrift and credit is a major activity in most these SHGs. Based on the women's savings in the groups, all the SHGs here received financial assistance in the form of seed capital from DRDA and loans from banks, to which these groups were linked by the organization. The DRDA sanctioned around 4 lakhs to 7 of these groups, followed

again by a one-time matching grant of 6,000-10,000 rupees to each group. The money has been rotated as credit amongst women in these groups on a nominal interest rate of Rs.1.50 paisa. Speaking about their experience in these SHGs, women say *“before we started saving our own money, we used to borrow money from the sahubars (local money lenders) here for very high rates of interest ranging from Rs. 3-10/- for every Rs.100/- we borrowed. Now, many of us have stopped borrowing from them after we formed sanghas. But economically, these savings have not changed our lives in a big way”*. Experiences of some of the women SHG members shows that despite increased access to credit, they have fallen into further indebtedness,. A major cause of this indebtedness is the increased investment from their savings and credit in bore wells, in the hope of improving returns from their agriculture. Sailamma, an SHG member here says *“I have invested my money and tried to drill 4 borewells but all of them failed to yield water. I had to sell away my bullocks to pay off the loans”*. Two other SHG members - Anantamma and Ramulamma, also narrate their experiences of investing their money in bore wells and losing it. Both have debts ranging from Rs.20,000-1,00,000/-. According to the women, every household in the village has debts, with average debts per household being around Rs.5,000/-. The village currently has 120 functioning borewells. Close to 200 bore wells have so far failed here. Women say that they do not really need to go in search of people to drill bore wells. Rig-owning companies send their men to villages to scout for potential clients or farmers. In some instances, women say that they go to Kosigi mandal or Mahbubnagar town and sometimes as far as Hyderabad in search of drilling shops, where they are expected to pay an advance of Rs.5000-10,000/- (@ Rs.40/- per feet) before the drilling operation starts. Despite hitting water or a failure, the companies charge money for drilling, which in turn is recovered with interest from the farmers.

Monsoon failure and agricultural distress in this village has forced several families to migrate out to Hyderabad and Mumbai cities. The village has also seen a shift from food crops like Jowar and Pulse crops to water intensive commercial crops like cotton and paddy. Encouraged by the initial success of a few farmers, many others also took to the shift in crops by investing heavily in bore wells in the hope of getting higher yields. Many women members of the SHGs are hard pressed to pay up their loans borrowed from the group as they migrate out in search of wage employment to sustain themselves. Women

here also spoke of trying other income generating options like making candles, leaf plates etc without much success due to lack of marketing avenues. Discussions with women present during this research revealed that because of cumulative interest rates levied on the loans borrowed, SHG members migrating out sent their repayment amounts in small installments through relatives and others to the group leaders. Active membership and regular participation in the SHGs here has been constantly fluctuating. While there are 14 groups in the village, only a few women representatives from all the sanghas meet regularly. The focus of these weekly meetings and the monthly meeting of the village organization (VO), with representatives of all the SHGs, is again primarily around thrift and credit, allocation of loans, maintenance of records etc. While issues like health, drinking water, roads etc occasionally appear to figure in these discussions, there is barely any strong focus on issues related to credit utilization, reasons for indebtedness in the village or its specific impact on women members, issues like migration, crop failure etc and the possibility of the SHGs exploring strategies to address these issues. Regarding membership in the Velugu programme, there appear to be two different versions amongst women. Some of the women members from these SHGs say that when they wanted to become members in the new groups promoted by the Velugu programme in the year 2001, they were denied membership. *“They told us not to come into their groups because we already have loans and it will be difficult for us, so we decided not to join”*. However, the leaders of the some of these SHG groups insist that the decision to not take membership in the Velugu sanghas was a unanimous one. *“We decided not to go into their groups. After building this house, will we go to another one? We will die here only!”* they say. Under Velugu, 5 new groups have been formed in this village with women, who are not part of existing SHGs promoted by REEDS, in the village.

Like Lagacherla, Bulkapur village in Kodangal mandal also bears out similar experiences. In this village consisting of 60 households, savings by the women SHGs helped some of them to get loans for purchasing buffaloes. Those who had small land holdings grew fodder and even made profits to return some of the loans. Over the years though, monsoon failure has led to most of the dug wells drying up as well as borewells collapsing in the village. Research during the summer period in this village showed more than 35 people,

including women migrating out of the village. Most of them were landless and marginal farmers, who had leased out their land to slightly better off sections in the village for a single cropping season. More importantly, due to allegations of financial mis-management of funds by leaders of the 3 groups though, the 3 SHG groups in this village had stopped meeting. During discussions women say, *“the total amount in our Grama Sangham should be Rs. 7000/- , but these leaders say there is only Rs.4000/- left. Nobody knows what happened to the money. They are not open about it. When we ask them about the account books, they just tell us that they are not with them. We have spent so much time and money registering our group, getting our group photographs, traveling to meetings and filling applications, but what is the use? There is no transparency about money. We don’t know to read and write but all the leaders are literate. We have got some loans but all our other problems remain”*. Drinking water, approach roads, especially leading up to the primary school in the village, irrigation and sanitation, especially for women, continue to be major problems, which the women feel have not been resolved through their SHGs, despite repeated applications to government officials and the Panchayat sarpanch. Meanwhile women feel that gaining membership into Velugu groups will help them address some of their problems, since it is a government programme.

Like REEDS, in the case of CDF again, women’s experiences in the Cooperatives again reinforce the close interface between larger structural realities of the village, which have in turn determined the nature of women’s participation and the functioning of the cooperatives.

For example, in Thummanapalli village of Huzrabad mandal in Karimnagar district, women decided to form a thrift and credit cooperative, encouraged by the staff of CDF. Men in this village are also members of a separate cooperative initiated by the organization. Women here have named their cooperative “Jhansi Mahila Podupu Sangham”, (*Podupu in Telugu is used for thrift*) which has 316 members. When members of CDF came here to discuss the idea of a cooperative, women had lot of questions and apprehensions regarding their ability to run a cooperative. Initially the membership started

with 85 members and has gradually increased over the years. The village has around 450 households, with Reddys comprising more than 50% of the households in the village. The SCs and the BCs constitute the remaining half of the village's population. Discussions with both men and women members of the cooperatives showed that prior to the formation of the cooperatives, the only source of credit to people in the village were the moneylenders, from whom they took loans for higher rates of interest. After the formation of the Podupu Sanghams, men began saving Rs.50/- per month and women save Rs.20/- in their group. Discussing the impact of their participation and membership in the sanghas women say, *"after we became members in the sangha's, we have been able to access loans for lower interest rates. Within our household also, as men and women, we are able to together generate higher volume of loans. Most of the loans we borrow are used for household needs, health and agricultural requirements"*. Men here say *"we still borrow also from money lenders because of the loan limit in the sangha's which is 3 times that of our savings. Our investment in agriculture though has not really given us any profits since there have been no rains this past two years and we have no irrigation facilities"*.

During subsequent visits to this village in summer, discussions with members showed that several families had migrated out of the village for wage labor. While migration to nearby villages for wage labor as supplementary income has been common in the past, members of the sangham felt that the number has been growing steadily. While the exact number of people migrating out was not available, women members said that it could almost be 50% of the village including several from their sanghas too. Both men and women members said that poor monsoons have meant extensive crop failure, with many incurring heavy losses in farming, compelling families to migrate out. Several of them had lost their investment in cotton and maize farming. Money from the cooperatives was being used to pay off loans that many had borrowed from moneylenders. Programmes like the food-for work (FFW) being implemented by the government here have not helped in generating wage labor opportunities because of use of machinery in most of the works taken up under the scheme. Women here are also members of DWCRA and SHG groups promoted by the government but feel they have not gained any benefit in terms of either improved access to credit or other programmes.

Both the women and men's cooperative here have total savings ranging between 7-10 lakhs. Increased savings over the years has led CDF to lower the interest rates on credit from Rs.2/- to Rs.1/- to encourage members to access larger volume of loans. However, in the face of drought, poor agricultural productivity and inadequate investment options, members are wary of borrowing loans for investment in agriculture. Many are increasingly dependent on smaller wage incomes as the primary source for repayment of their loans.

Similar are the experiences of women who are members of the "Saraswati Mahila Podupu sangham" in Rayakkal village of Huzrabad mandal in the district. The cooperative here began almost 9 years ago with around 90 members and gradually grew to 394 members. In terms of caste composition, the village has around 600 households, with Reddys and BC households being numerically strong, with SCs comprising close to 100 households in the village. The women's cooperative has a total savings of around 8 lakhs and more than five and a half lakhs had been disbursed as loans amongst members up to the year 2002. However, improved access to loans has not led to economic betterment in any significant manner. Most of the loans accessed had been invested in agriculture without much return. During discussions women share, *"earlier we grew chillies, groundnuts and various varieties of food crops. But after the canal irrigation (referring to KC canal fed by Maneru Dam, on river Godavari) facility came to several surrounding villages here, they all shifted to growing paddy and cotton. Our village was not covered under the canal and we are largely dependent on our wells. But many of us here also shifted to paddy and cotton and we began investing more money on drilling borewells to pump water into our fields. Initially we got some profits, but we have had very poor monsoons this last 2-3 years. Our wells and small ponds have all gone dry and we have had no crops. There is no wage labor. Some here who have money are getting private masons from Anantapur to deepen their bore wells using generators and also drilling new ones"*.

Women in this village are also members of the Dairy cooperative, promoted by CDF in 67 villages as a livelihood initiative to enhance women's incomes. While some amount of fodder is supplied by the organization and the money deducted from the sale of milk,

women continue depending for their fodder requirements that they buy from other canal-irrigated villages. With poor monsoons and inadequate irrigation, women in Rayakkal feel that dairying has only marginally improved their incomes. Several families migrate out for wage labor for survival.

Both Rayakkal and Thummanapalli women's cooperatives are part of the Huzrabad Samithi, a federation of 19 women's cooperatives from all the surrounding villages, lying within a radius of 10 kilometers. Discussions with governing board members of this Samithi showed large amounts of money, running into several lakhs of rupees lying unutilized with the Samithi, owing to poor outflow of loans due to drought and crop failure. Most of the loans accessed had been in small amounts that members had used for household, consumption purposes. Because of high amounts of savings with individual cooperatives, the Samiti took a decision to lower interest rates on loans to encourage members to access higher volume of loans. Interestingly, following this decision, some moneylenders in several villages also reduced their interest rates on loans!!

The cooperative model is based on the assumption that if women as "productive, economic agents" can access timely credit at lower interest rates, through their membership in self-run institutions like the cooperatives, it can in turn lead to increased investment in economic activities thereby resulting in capital formation and assets, especially for poor women. Women's experiences however show that a range of external factors in terms of monsoon failure for successive years, drought, crop loss and poor irrigation have determined the economic viability of the cooperatives. Therefore, increased savings and access to higher volume of credit in itself has not led to economic betterment or asset creation, especially for the poor women. Further, even on economic parameters, CDF had no baseline data or information on the socio-economic status of members to track the impact of the savings and credit processes in the cooperatives on members. However, accountants in all the cooperatives maintain records of financial transactions, details of total savings, loans extended, list of defaulters etc., which are in turn printed and shared with members through reports, during their annual meetings.

While members insist that their sanghas are non-discriminatory in terms of membership in the cooperatives and access to credit, discussions with them point to caste inequalities and hierarchies permeating the cooperative structure in different ways. For example, caste attitudes in almost all the 8 study villages were strong in terms of purity and pollution practices amongst members belonging to both Reddy and other backward castes with respect to SCs in the village. Women from both Reddy and BC castes do not eat in the houses of SCs nor are the SCs allowed to enter the cooking spaces in the houses of the former. With respect to government schemes and programmes, caste attitudes were particularly strong when women in Rayakkal say *“earlier we used to call them “Harijan” but now they tell us to call them “Madiga”. Today, they are stronger and are more knowledgeable (ippudu bhalamu, thelevi antha vaala kaade undi). Our lands are being given to them. They have got loans for bore wells, agricultural implements, ration cards and house sites but what have we got?”* In Thummanapalli similarly, members of the cooperatives belonging to Reddy and BC households say *“they want us to call them by their caste names “Madigolu” these days. Our caste is being used against us to cut us out of all schemes. But they are primarily using their caste identity (kulam Gurthimpu) to gain benefits from all programmes!!”*

The excessive focus on building cooperatives as primarily economic, self-sufficient institutions has meant inadequate attention to larger issues such as land entitlements for women as well as issues of caste, class and gender that also undermine the viability of the cooperative and in turn mediate relationships amongst members. While the issue of women’s lack of ownership over land originally prevented their membership in Paddy Growers Cooperatives, the issue of land rights for women or even joint patta’s for women and men is an issue that appears to have been completely marginalized in the wake of building thrift and credit cooperatives with women. At another related level, the emphasis on cooperatives as “effective economic institutions” has also meant that women below 18 years and over 50 years are effectively prevented from becoming members in the cooperatives. Bylaws framed under the Cooperative Act (MACS, 1995) lay down the age criterion for membership in these institutions.

Women's experiences in all the three case studies here show the changing character of the collective space over time, in different ways. Their experiences point to the fact that the presumed "autonomy" of the collective space is constantly mediated and challenged by the changing socio-economic contexts that impinge on the lives of the women members. Influenced by factors like crop failure, poor monsoons, falling employment opportunities and seasonal migration, the size of the collective has also changed constantly. At no point of time does one find all the members of the sangha's sitting together. A striking feature was the changing size and composition of the sangham that varied along with women's life cycles, their livelihoods and everyday struggle for survival. More importantly, the material and social realities of caste that impinge on women's lives challenge not only the artificial boundaries of these groups as a unified, cohesive space but relatedly also the efficacy of the strategies used by the three organizations in addressing women's needs, in response to the changing contexts. Between two agricultural seasons spanning over a period of one year, the field research with these grassroots women's groups was marked by a process of *finding and losing these collectives and finding them again, which clearly pointed to the fact that these were fluid, dynamic spaces, which are constantly changing in response to external contexts.*

7.2 Negotiating the "Structure" of the Collective: Understanding Women's Agency and "project misbehavior"

Along with the changing structural realities described above, a second important factor shaping women's agency is the changing "structure" and "form" of these collectives itself. A closer look at the Sanghas, SHGs and the Cooperatives in all the three case studies shows the manner in which attempts to institutionalize these spaces by the mediating organizations through the introduction of formalized rules, procedures and norms for behavior, membership, decision making and hierarchy in these groups etc., led to the changing structure and character of these collectives spaces. Introduction of multiple projects and programmes in the area as well as new partnerships and collaborations in the same by these mediating organizations have been quite critical in terms of contributing to

this shift. *Examples from all the three cases here illustrate ways in which women's agency has been shaped, in the process of defining their own space, interests and choices while negotiating with those mediated from outside by a range of actors.*

In the case of MS, during the early phase of the programme the sangha's were largely open-ended, non-hierarchical spaces with membership also comprising of women from dalit communities. But with the physical expansion of the programme to new villages as well as its collaborations in the form of partnerships with other agencies, both the structure and membership of the sangha's underwent a change. For example, partnerships with government projects like watershed development, Total Literacy Programme (TLC), Reproductive and Child Health Project (RCH) introduced then in the district, marked a gradual but decisive shift in the nature of the sanghas, which came to be governed by more formalized rules and norms. More importantly the introduction of thrift and credit based programmes like DWCRA and "*Mahalakshmi Podupu Programme*", (*Mahalakshmi Thrift programme*) initiated by the District Rural development Agency (DRDA), which primarily targeted women in the villages, brought in new challenges to the MS philosophy of organizing women, based on the concept of "one village-one sangha" approach. The introduction of the watershed and DWCRA programmes in several villages led to formation of several small women's sanghas/groups in the form of SHGs, with women from MS sanghas also taking multiple membership in the same.

At one level, as described in the above section (section 3 here), these collaborations brought in questions of power dynamics in the form of caste and class inequities much more sharply into the MS sanghas in several villages. Alongside this, the membership profile of the sangha's also shifted, with women from BC communities also joining the sangha's in several villages. *While these programmes appear to have been introduced in response to women's changing needs, they brought in a new set of rules, procedures and norms for collective behavior that not only began to define the structure of the collective, but more importantly determined the hierarchy of women's needs and demands, to be addressed from outside.* For example, in several of the MS sanghas, the demand for

literacy was clearly articulated by women as part of the learning, reflection and conscientisation-based process that they went through. That women in several villages like Nidugurthi, Linghampally, Manthangode or Pulimamidi, turned up in large numbers for the literacy sessions bears evidence to their desire to gain literacy skills. The decision to collaborate with the TLC programme was also in response to the above demand. However, the introduction of the DWCRA and “*Mahalakshmi Podupu*” Programme with women by the government, which also coincided closely with the TLC programme at that time, appears to have diluted women’s literacy expectations to a large extent. Theoretically, the government saw the DWCRA and formation of SHGs under the Mahalakshmi programme as a central strategy to tackling the twin objectives of both rural poverty and women’s empowerment. In many of these groups where women became members, economic activities like savings and credit took a center stage. Paradoxically though, even while these activities required literacy and numeracy skills, the demand for literacy itself was largely reduced to teaching women to sign their names. In all the 8 study villages, discussions with women in the sangha’s showed that while many had participated in the literacy sessions, almost none of the women had learnt to read or write. Almost all the women had learnt to sign their names though, a skill that was seen as important by the programme implementers for enabling women to operate their bank accounts. Education for the girl child was however an issue that the sangha women took up and campaigned for in a sustained manner. Persistent attempts to highlight this issue in several villages by the women’s sangha’s in turn led to the demand for establishing the “*Mahila Shikshan Kendra’s*,” for adolescent girls and school dropouts at the mandal level. MS and the government support these short-term schools. The desire to see their children educated is evident when women in almost all the study villages say, “*we want them to go to school and gain knowledge*”, (in Bhootpur) and “*We never got the opportunity in our childhood but they should not become like us*”, (in Manthangode).

Regarding their own literacy needs, women have been constantly negotiating for their own time and space. Given that all of them depend on agriculture or wage labor for their livelihood, they want the literacy sessions to be held at a time and place convenient for them to participate. Efforts by MS karyakartha’s to organize short-term literacy sessions

for women during the non-agricultural season in summer have not been very successful. Women from many villages do not want to participate in these sessions, while missing out on their wage opportunities, particularly in a context where they have also lost their major kharif crops due to monsoon failure. In villages like Manthangode, Karne, Pulimamidi, Nidugurthi and Linghampally, women felt that it is easier to participate in literacy sessions, if a paid volunteer is appointed to their village. *More importantly, women want the sessions to be held in their “Sangham Kutiram”, a meeting place that women in many of these villages had themselves constructed and have come to consider as “their own space” over time.*

With the physical expansion of the programme and growth in membership over the years, members of the sanghas were encouraged to pay a membership fee of Rs.2/- every month to their group. In each sangha, 2 women leaders selected by other members collect this money and deposit the same in the bank account. MS also adds Rs.400/- to this amount every month. Money from this account is supposed to be used for meeting travel charges incurred by women for participation in various meetings as well for meeting other expenses and needs like health, agriculture or household requirements. But in several instances, women felt though that they could not access this money when they needed it since the procedure for withdrawals required the presence of the MS karyakartha's, who were co-signatories of the account. Sangha members say that they had to first spend the money and wait for reimbursement on many occasions. Women in almost all the villages studied echoed the feeling that a lot of time and money spent on paying bus charges for participation in meetings and going to the banks, at the cost of loss of their wage labor days did weigh down heavily on them. Consequently, women in several of these villages say that they have stopped attending many meetings at the cost of their wage labor. Members said that they go only if there was some benefit to their group or their village or send their group leaders to meetings.

The economic crisis characterizing women's lives and the demand for livelihood support from women led MS to initiate land-based programmes like “*Samata Dharani*”, a

sustainable dryland agriculture project aimed at developing fallow lands through the sangha women, in collaboration with the UNDP. In this project, while women identify the lands and lease in the same under the sangham, MS provides financial support for land development through a revolving loan, that women are expected to repay after harvesting the crop. Women contribute their free labor to develop the land and in various cultivation activities. In many villages, while sangha women came forward to lease their land for this initiative, the men in their families were not initially willing to part with the land fearing that MS would eventually take the land away. Recalling their discussions about this project in some villages, the MS resource person, in charge of this programme says, *“Men in most of the villages were reluctant to lease out their land to the mahila sanghas. In some villages, women also came up with demands for land entitlements on their name but men strongly opposed and resisted this idea. Why should we transfer the land to women? Are we useless? They asked. Many were suspicious that we would take away their land and were convinced about the project only after several long discussions”*. During the first year of this project (2001), women in some of the villages were able to raise some groundnut and Jowar (a millet) crops. But persistent drought in the subsequent years however has resulted in crop loss in several villages, despite the fact that women attempted several improved farming practices like vermiculture and pest management to cultivate dryland food crops. Loss of crops like green gram and Jowar has prevented the sangha’s from paying up the seed money that came as a revolving loan in this project.

While initiatives like the Sangham fund, through mobilization of membership fee from women or Samata Dharini were introduced in order to meet women’s needs, the formalized rules and norms accompanying these have also led women to resist and subvert the project-directed rules in their own way. Given crop failure in the Samata Dharini project, women in the sangha’s are hesitant to invest money from the loan amount again since it would only add to their debts. Women in villages like Linghampally feel it would be helpful if the money were instead given for buying goats and sheep. *“Since we are loosing the money invested on land, we will take out the money from this project and spend it to buy goats and sheep. Most of us do not have land anyway”*, they say. Women in other villages like Tippiaraspalli, Pulimamidi, Bhootpur and Karne feel they should be

given more time for repayment of loans in this project. In some of these villages, women have also used money from this project for meeting other immediate personal needs.

In Laxmipally village, in Utkoor mandal, initiatives like the Sangham fund and Samata Dharini also appear to have opened out already existing caste and class divides amongst the sangham members. This small village has a total number of 70 households, with 50% of the same comprising of Dalit (Madiga) households and BCs constituting the remaining half of the population. Around 43 women from both the above communities came together to form the *Jyothi Mahila Sangham* here in 1993. Women in the sangham have been regularly contributing their membership fee to the sangham fund over the years. But differences over the alleged misuse of the sangham fund amongst members led to all the SC women leaving the sangham. Women belonging to the BC communities here allege that the latter took Rs.8,000/- from the sangham fund for starting a fertiliser business but never returned the money. During a separate discussion with the SC women, the women said that members from both communities had equally shared the money from the sangham fund but even the BC women had not returned the money. The introduction of a programme like Samata Dharini with only the BC women, without attempting to facilitate a discussion between both groups of women, also appears to have further reinforced the caste divide amongst the members. *“They (referring to Karyakarthas) have ignored us and have favored them (referring to BC households). We are fed up of the sangham and we do not need it anymore” say these women.* Detailed discussions with both groups of women showed that caste conflicts between the two communities had in some ways led to differences between the women in the group. Women from the SC community say that the trouble began when one of the BC men had called their men *“Madiga Koduku”* (son of a Madiga), referring to their caste identity. Angered by this the latter retaliated, leading to a pitched physical assault between members of both communities. Women and children also suffered physical injuries in the process. The matter was taken to the police station and cases were booked against the BC men for perpetrating violence. *“They (referring to the BCs) cannot tolerate if we try to do better than them economically. They have always dominated all decisions in this village and benefited from all government schemes. Those*

women got the mid-day meal scheme because they are part of DWCRA but we got nothing”, say the SC women.

Sangham members belonging to BC community however say that government poverty alleviation programmes like Velugu only target women from the dalit community. *“They (referring to Velugu programme staff) ignore us and go only to the Harijanwada to give them land and rice but what have we got? We are also poor and many of us are also landless”,* say the women. With almost all dalit women leaving the sangham, the membership size has dwindled to 26 women. During discussions about the sangha in this village, MS karyakatha’s felt that they had tried to intervene and resolve the issue but had failed. Since it is a caste issue, they feel it is better for the members to resolve it themselves. Meanwhile, the MS Karyakarthis are considering introduction of initiatives like Vermicomposting units in this village by giving amounts separately to women from BC and dalit communities. However, this may only further reinforce the existing caste divide amongst the women.

Women’s experiences in the SHGs in REEDS again illustrates women’s agency in various forms in the process of negotiating their own interests through the norms and rules, mandated from outside. Women’s experiences show that while they were initially encouraged to become members of the SHGs as their own self-defined space, the gradual expansion and increase in membership size over the years led to many of these groups being governed by norms and rules from outside. The physical expansion and spread of several SHG groups occurred largely with REEDS collaborating with the UNDP supported poverty alleviation programme in the area. Most of the SHGs were formed as part of the Mahalakshmi programme that aimed to harness women’s economic potential for addressing rural poverty as well as the objective of women’s empowerment. Since savings and credit gained a primary focus in many of the SHGs, rules, procedures, mandated number of meetings, maintenance of records etc laid down by the mediating organizations also governed the functioning of these groups.

During the initial years, savings and credit activities in several SHGs benefited women, who borrowed money from the groups for various needs ranging from household to agricultural requirements. Women borrowed the loans at a lower rate of interest (at Rs.2/- for every Rs.100/-) than what they could avail from the moneylenders, who charged them higher rates of interest. Failure to repay the loans on time in the SHGs also involved payment of fine. Women could also not borrow a second time if they failed to repay previous loans. Despite sustained savings and credit activities though, most of these groups were not able to invest the money in income-generating activities. In villages like Lagacherla and Hamsenapalli, the women SHGs attempted to locally produce candles, incense sticks, detergent powder etc to enhance their incomes. But inadequate training and lack of marketing avenues failed to yield any income to these groups. Many women members suffered losses trying to invest money in agriculture by drilling bore wells.

Due to poor monsoons and declining productivity in agriculture, a major source of livelihood for most of the SHG members, the volume of loans being borrowed and repayment rates in these groups have become staggered in the past 2-3 years. While rules governing the SHG functioning mandate savings and lending amongst SHG members, women are also attempting to negotiate and redefine the norms. For example, in villages like Udimsehwaram and Bulkapur, women from some of the groups have been lending out money from the groups to local moneylenders at a higher rate of interest. The moneylenders in turn lend the money to others at a marginally higher rate of interest.

In CDF again, women's experiences in the cooperative again reveals women's agency in various forms in the process of attempting to mediate the formalized rules and bylaws governing the cooperative structure. During the initial years of building the cooperative, women's experiences in villages like Mulkanoor, Jagannadhapuram and Bhimadevarapally show how women attempted to define their own rules in terms of how much to save, interest rates on loans etc. The gradual growth in membership size as well as expansion of the cooperative concept to other villages also brought in new shifts in its structure. More importantly, the enactment of the MACS Act in 1995 (originally drafted

by members of CDF) by the government also mandated the framing of bylaws for the functioning of the cooperative. Under these bylaws, criteria for membership, election of members, rules for collection and repayment of loans, procedures for dealing with defaulters etc were framed. In the process, the “Podupu Sanghams” (thrift groups) that women began in the villages also gained the status of becoming “legislated spaces”, where economic activities like thrift and credit also became rule bound and regulated through the bylaws. At one level, while the registration of the women’s thrift cooperatives under the cooperative Act meant greater legitimacy for the groups, the rules and bylaws that were associated in the everyday process of running the cooperative also brought in new constraints as well as tensions into the cooperative. The manner in which women have mediated these rules is discussed in the subsequent section here.

One of the founding principles that guided the 1995 MACS Act was the need for establishing cooperatives as autonomous and private institutions that are entirely self-owned and managed by members, based on the philosophy of self-help. In an attempt to prevent political interference in the cooperatives, under the bylaws, elected members of the governing board are prevented from contesting or running for any mainstream, party-based office or positions. In cases where members wish to contest, they must first resign from their posts in the cooperatives.

Women however have been trying to redefine and negotiate their interests and needs through these rules in different ways. For example, in villages like Mulkanoor, Kothapalli and Koppur, women members of the thrift cooperatives accepted money from the local MLA to build their office buildings. Some of the members have also tried to accommodate their political aspirations by serving on the board for a short period and used this experience to resign and later contest in party-based elections. Women from the cooperatives in all the study villages also decided to take membership in other groups like DWCRA and SHGs, locally known as “*Swashakthi Groups*” in the district and also in the Velugu programme. Even while women felt that the volume of loans that they can access is much lower in these groups and that too at higher rates of interest, they felt that

membership in these groups would help them gain benefits from government programmes like subsidized cooking gas cylinders, solar lamps, house sites and matching grants from the DRDA etc. In several villages like Chelpur and Peddapapayapalli, women who were members in both DWCRA and in the thrift cooperatives were also lending out money to others who needed credit. Women members of the cooperative are clear that membership in multiple groups helped them to borrow loans from one group and sometimes from the moneylenders too, while repaying the same through a fresh loan from another group.

Women's experiences in all the three cases as well as in other programmes like DWCRA and SHGs shows how the specific structure of the collective space defined by norms, rules etc has led to varying forms of agential negotiations in each case study thereby entailing differential agential outcomes for different groups of women.

8. Of Awards and Rewards and Sanctions and Punishment

A critical feature characterizing the structure of the collective space in all the case studies is a system of selectively rewarding certain forms of individual and collective actions initiated by the women's groups. Women's experiences in the Sangha's, SHGs and the cooperatives show how the mediating organizations working with them have attempted to recognize certain forms of agency by women by extending awards and incentives but have also chosen to de-legitimize and discourage other agential actions by imposing sanctions and punishment in different ways. The system of awards and rewards as well as sanctions and punishment, which are in turn legitimized and practiced through conformity to group norms and procedures have, to a large extent also opened out as well as placed limits and constraints to women's agency in many ways. More importantly though, the practice of extending awards and sanctions to the women's groups reflects attempts by the mediating organizations to monitor and discipline women's behavior and agency in different forms.

In the MS programme, Karyakarthas and the implementing organization like APMSS have often been faced with the issue of how to conceptually capture the process of development a sangha goes through until it reaches the stage of being a "successful unit". During

discussions the Karyakarthas in the district felt that though empowerment is as ongoing process and has to be defined by the sangha's themselves, the programme could be assessed as having played its professed role when the sangha's become vibrant and self-reliant in dealing with issues that they consider important. To trace the process till a sangha reaches this stage, the team here along with members from the State office of MS identified four key stages: *the rapport building stage* when the Karyakarthas meet the women and build a rapport with them, *then the formative stage* when the women come into a group, a structure takes shape with regular members and when women perhaps attach a name to the group. The *third stage of consolidation* is defined by the sangha's taking on larger, more controversial issues, days of meeting are fixed and agendas set and attempts are made to change situations through collective action. Leaders also emerge at this stage. The *last stage is that of independent sanghas*, which can mobilize their own support and actively influence the social, cultural and political environment around them. A Sangha's is also *defined as strong*, where a group comprising of 20 women or more meets at regular intervals, has a name and leaders, seeks information, takes initiative in decision making, address issues that concern it, raises funds for travel expenses for meeting officials and others, maintains its own account and is willing to participate in cluster meetings, where women from 5-6 sangha's of nearby villages come together.

Women's experiences in the sanghas however highlight the fact that while their experiences could be loosely captured through indicators and the various stages defined above, a whole range of internal and external factors also impinge on the process from the stage of group formation to a more stronger stage of consolidation and self-reliance. Women's experiences through the sangha's on ground described here (in sections 3, 4 and 5), clearly demonstrate this point. More significantly, they point to the fact that the path or process of Sangha growth is not linear or vertical, but a series of "crests and troughs", characterized by spurts and high points in some instances, but also a fall back in others.

Reinforcing the above fact are experiences from some sangha's which demonstrate the manner in which attempts to reward certain forms of collective action from outside lead to

weakening the sangha. For example, Karne Village in Makhtal mandal, is a large village with a total number of almost 600 households and a population of over 3000, belonging to various caste groups. Over 50% of the population is made up of Boya and Muthiraju (also known as Telugolu), categorized as backward castes, followed by dalits. The sangham, which began here in 1994 primarily, consists of women from SC communities. Women decided to name their sangham as “Vijaya Mahila Sangham”, following their sustained struggle and success in getting house sites for the SC households in the village.

Ashamma played a major role in mobilizing women to form a sangham in Karne village, Aged around 45 years, Ashamma was made a Jogini when she was barely a 4 year old girl. The ritual of wedding young girls to temple gods as a traditional practice has been existent in this village for a long time. More importantly, the ritual symbolised that a girl, once dedicated to the gods was available to any man. In Ashamma’s own family, her great grand mother, her grand mother and then her mother were made Jogini’s at a young age. Ashamma’s only memories of her childhood are those spent with her mother, living and eating in a small house, outside the main village. She did not get an opportunity to go to a school. To earn their livelihood, they worked as wage laborers in the village and often migrated out and worked in many other places. Reflecting on her own experience, Ashamma says, *“Once a girl born to a Jogini attains puberty, at least 10 men go after her, but if she bears a child, then no man is responsible for it. “Joginiki puttina bidde, jogini bidde (once a girl is born to a Jogini, she’s always a Jogini). We are not allowed to lead a life of self-esteem or dignity”.*

After 30 odd women from dalit households formed the sangham here, during the course of several sangham meetings, women discussed various issues related to women’s exploitation based on cultural beliefs and rituals. In this context, the issue of child marriages and the Jogini practice in the village came up as a critical issue. Women felt a strong need to build awareness on this issue both in the village as well as taking it up with the district authorities. For women like Ashamma, who actively participated in these discussions, the question was also about fighting for the rights of Jogini women. Similar

discussions in the Mahila Sanghas in other villages motivated several other Jogini women to take up the issue seriously. With support from the MS Karyakarthas, one of the first large meetings on this issue was organized in Pulimamidi village, in the neighboring Utkoor mandal since the local MLA lived in this village. Around 1000 Joginis' came to participate in this meeting. Seven Jogini women, including Ashamma from Karne went to this meeting. Several local government officials, including the MRO were invited to this meeting. Some of the key demands that these women put forward included house sites, land, borewells, sheep and buffaloes, access to credit for setting up economic activities etc. After the meeting, women continuously followed up these demands. As a result, an initial amount of Rs.10,000/- was given to all the Jogini women participating in the above meeting. A few women, including Ashamma also got small plots of land for farming.

In several villages including Karne, women continued to discuss the issue of jogini practice and actively continued campaigning and raising awareness on the issue amongst people. In Karne, during the process of these campaigns, women from the Sangham along with Ashamma successfully prevented the initiation of a nine-year-old girl into Jogini practice. Ashamma initially tried convincing the girl's parents from going ahead with the ritual. But when this did not succeed, she along with the sangham women gathered support from the nearby villages and the police were called to the village for help. Women threatened to stage a dharna and were adamant about not giving up until the police intervened to stop the ritual from being performed. Following this incident, there have been no other similar ones in this village for several years.

Two years later, Ashamma became the recipient of the "Neeraja Bhanot Award", in recognition of her struggle against the Jogini practice in the village. When the applications along with case studies were invited for this award, MS decided to recommend Ashamma's name for the award. The award came with a citation, a silver trophy and a cash prize of Rs.1.50 lakhs. Ashamma received the award at a function organized in Delhi. The announcement of this award appears to have created several tensions amongst the sangham members in this village. The sangham members feel that their collective efforts

in preventing the jogini practice in the village had earned a strong identity for their sangham, both in the village and outside. The award should have come to their Sangham in recognition of their collective effort instead of being given to an individual. More importantly, women felt that the cash money should have been equally distributed amongst all the members instead of Ashamma alone getting part of the money. Ashamma has deposited Rs.50,000/- of the amount in her daughter's name in the bank, while the rest of the money still remains unutilized in the bank. The silver trophy lies with the MS programme office in Hyderabad!

During discussions with both Ashamma and other sangham members here, Venkatamma, one of the sangha members says, *“everybody's says you've (referring to Ashamma) got the award but we have got nothing even though we were all involved together in fighting them”*. When women ask the MS karyakarthas for the money, they are asked to get some income generating works for the village and only then the money would be given to them as loan. Women however feel, *“if the money is for the collective recognition of our effort, it should be equally shared by all. Why should you give it to us as a loan?”* Efforts by the MS office staff, both from the district and the State office to resolve this issue with the sangham members have failed.

Ashamma feels that the award and money has disturbed the relationship amongst the sangham members. Reflecting on the same she says, *“I feel lonely and singled out today. The men here are also provoking the women saying, “She has got money but what have you got? “ I feel scared going out alone. Somebody may even harm me out of anger that I've got the award and money. But nobody understands my situation. I've nothing to support myself. The 5 acres that I got from the government, the Kapu's (upper castes) here took it away. It was their land that the government ceiled and assigned to me. I just have a small plot of land that our family has had for years now and I grow Kandhi (chick Pea) there. Chenamma's brother who made me a Jogini by tying a pusti (a symbolic ritual that marks the jogini practice) never bothered about my daughter, who was born of him to me. He is married, has 4 children and lives in Makthal. But today he is after my money and*

has even given a press statement that I'm his wife! What about my share in his life and his income that he has never shared! Everybody in the village, even the sangham women just want to shame me, "says Ashamma.

Upset over the award, women members of the sangham here have stopped paying their membership fee of Rs.2/- every month as a contribution to the sangham fund. While women still meet occasionally to discuss issues, the frequency and regularity of their meetings has come down following the presentation of the monetary award to Ashamma. Many members feel that the award issue has divided their sangham. Meanwhile, Ashamma herself is confused and not sure how her name was recommended for the award. *"Maybe it was after that Pulimamidi meeting to which all of us went or maybe it was because of the sangham. I do not know. They just told me that I have to go to Delhi to receive the award"*, she says.

Women's experience in the sanghas in Karne village raises an important issue in relation to the individual versus the collective. The decision by MS to nominate Ashamma for the award appears to have had an unprecedented effect on the sangham. While the award is perceived by MS as one way of recognizing the struggles and success of individual women, especially like Ashamma, the women within the sangha clearly feel that the sanghas itself has been marginalized in the process. The above experience also raises important inter-connections between caste, identity and gender which have not received adequate analysis or attention within the sanghas.

In the case of REEDS, the self-help philosophy broadly underpins the empowerment approach. However, with savings and credit being a core activity in most groups supported by other smaller initiatives, attempts to understand the empowerment process have been largely through indicators like regularity of meetings, maintenance of records and financial transactions, election of leaders, timely repayment rates etc. Consequently, SHG's that have adhered to or complied with these indicators have been rewarded by being labeled as "best sangham" for receiving higher amounts of loans and grants or

selected for implementation of various projects. Failure to comply with indicators, which are in turn operationalised through rules governing the functioning of the SHGs, have been either abandoned or punished in different ways.

Hamsenapalli village in Bomarasipeta mandal is an example of an SHG that is seen as being one of the “Best Grama Sangham”. It is also one of the first villages where the organization began its work. There are 6 SHGs groups in this village, with a total membership of 92 women. While women initially were hesitant to come together, a cholera epidemic in the area that caused several deaths in this village became a starting point for women to come out and discuss issues related to health and water pollution. REEDS played a key role in facilitating these discussions and also helped in training a local health volunteer from the same village. Women then formed into SHG groups and began savings and credit activities. Almost all the women in the 6 SHGs here received money through bank loans and seed capital contributed by REEDS and UNDP to these groups. Members have used this money for purchasing bullocks, drilling bore wells and for household needs. The entire village received subsidies for constructing toilets and sewage facilities. Hand pumps for drinking water have been installed in the village and some of the women also received training in hand pump repair. Each SHG group meets once a week on a specified date and time and the *Grama Sangham* (Village Organisation or VO), a federation of all the 6 SHGs, with representatives drawn from each smaller sangham, meets once a month. Women from all the SHGs here have built their own office building, using some of their own funds along with a grant of 1 lakh rupees sanctioned by the ex-Chief Minister, Mr. Chandra Babu Naidu during his visit to the village during *Janmabhoomi* programme. As a model village, Hamsenapalli also had several high profile visitors like the Chief Minister, several government officials, University students and representatives of other NGO’s over the years. As Mogulamma, the leader of the VO here and Secretary of the Mandal Mahila Samakhya, a federation of all the SHG villages in the mandal, says, “*anybody who comes here has to come to our village because we have done good work through our sangha. All of us are involved in savings and credit activities. We are very systematic in our loan repayment and in maintaining records and passbooks. We attend meetings regularly and participated in many training programmes and learnt about*

health and hygiene, pest management methods and repairing hand pumps. We also collectively stopped saara (country liquor) and Kallu (Toddy) drinking in our village". While women have not been able to gain much income through investing their loans in agriculture, the SHG groups here have begun a system of hiring out vessels and other items, purchased from their funds, to others for festivals and marriages etc. Because of the SHG groups, the village was also sanctioned employment generating works like deepening local ponds, desiltation works under the various government employment programmes during summer. Each of the 6 SHGs here have around Rs. 50,000 to Rs.90,000/- as savings and together the VO here has around 10 lakh rupees in circulation amongst the women. The women here are confident that they can manage their SHGs by themselves. *"We need the Samastholu (referring to REEDS) only when we want information about any government programmes or schemes that can be useful to us",* say these women.

Unlike Hamsenapalli, women's experiences in Udimeshwaram village in the neighboring Kodangal mandal presents a completely contrasting picture. Udimeshwaram is a large village consisting of 5 SHG groups, with 15 women in each of these groups. The SCs comprising of the madiga and mala communities constitute close to 80% of the village households, followed by the BCs (muthiraju's) and Reddy's who form the remaining village population. The membership profile of the SHGs to a large extent reflects the village population. Despite being a numerical minority, the Reddy's in the village own most of the lands, with each family owning 30-60 acres, both in the village and elsewhere. Most of the sangham women from the dalit communities are either landless or own less than 1 acre of land. Agricultural wage labor both in the village and in neighboring villages in the mandal forms a major source of livelihood for many of these women. During the first few years after the SHG formation, the groups here functioned actively and participation in savings and credit activities also enabled women to access bank loans and grants from outside. Women also feel membership in the SHGs enabled them to also gain information, knowledge and some practical skills in the area of health and hygiene, agricultural practices like vermicomposting, natural pest management methods etc that they were able to apply in their everyday lives. Women used loans accessed from the SHG

for agriculture, buying livestock and for meeting other domestic needs. In almost all the groups, repayment of loans was done on time.

However from the year 2002, the sanghas here stopped meeting due to allegations of the sangha funds being misused by the women leaders and also due to the organization favoring only two of the five groups for giving money. During discussions, women members who had once been part of the SHGs alleged that two of the Sangha leaders – the president and the Secretary had misappropriated Rs.25,000/- for their own personal use, without accounting for the amount in the groups. *“It is our hard earned money and we have toiled hard to save it. They should at least repay the interest on our money. It is a breach of trust”*, they say. Further discussions with members show that the money had come as a matching grant to add to the savings of the groups. But some of the members charge the organization for giving the money to only some of the groups, without any transparency, which had in turn led to the collapse of all the groups. *“Why did the samastholu (referring to REEDS) give the money to only two of the sanghas, when we are five sanghas here? Why should they punish us for no fault of ours?”* they ask. Members also express their hurt at the fact that none from the organization came or intervened to help them sort out their problems. *“When they wanted our sangham, they came to us again and again and now when we need them, they never come to our village even once. Shouldn’t they take the responsibility to check the books and bank account?”* feel the women. Women leaders of the sangha’s say that the allegations are false and they had not received any money. Discussions with the staff and head of the organization showed that the money had been given to the women during a public meeting, where women leaders of SHGs from other villages had also been present. But members of the organization strongly feel that they cannot intervene in matters regarding financial misappropriation since it is an “internal matter”, concerning the sangha’s. Meanwhile, women in this village are considering joining the new sangha’s being formed under Velugu, the same UNDP programme from which REEDS had earlier withdrawn, which is being re-introduced by the government, through support from the World Bank!!

In the CDF promoted cooperatives also, one sees a system of awards and sanctions aimed at defining women's agency in different ways. The bylaws framed under the MACS Act lays down a comprehensive set of rules, procedures and norms that determine the functioning of the cooperatives. On the one hand, compliance to these rules come in the form of financial incentives and access to higher volume of loans as well as public acknowledgement and declaration of "Best Sangham Award", during meetings. Non-compliance to rules and bylaws however lead to specific forms of sanctions and penalties on members. Women's experiences through these instituted system of awards and sanctions aimed at effective functioning of the cooperatives, illustrate how these are in turn challenged and determined by a range of external socio-economic processes of change over time.

For example, Koppur village in Bhimadevarapalli mandal was the first women's thrift and credit cooperative to be registered in Kothapalli Samithi in the year 1990. Women here named the cooperative "*Adarsha Mahila Podupu Sangham*". The cooperative initially began with 120 members and today has 532 members. The village has approximately 500 households, with Reddy's and BCs comprising an almost equal percentage of the population and SCs constituting a slightly higher percentage, with around 200 households. Women from almost 90% of this village are members of the cooperative. Sharing their experiences in the cooperative over the years, members say, *"after we joined the cooperative, many of us stopped taking money from the Sahukars here, who charge a higher rate of interest. We have been investing most of the loans on agriculture. We have no irrigation but we had good rains those days and had a good harvest, so we were able to repay the money back. Most of the money we take as loans (almost 60%), we have been investing in dairying activities, purchase of buffaloes and fodder for the cattle. We do not have difficulties in accessing loans. Because of higher amounts of savings, our lending rates in the sangham are only Rs.1/- for every Rs.100/-. Our Sangham was awarded the "Best Sangham Award" in the year 1997"*.

However, a year after being declared the best Sangham, members feel the number of loan defaulters in their sangham began steadily increasing. Members here feel that their membership in the sangham has improved their access to credit but the problem over the years has been with falling incomes and avenues for credit utilization. The reason for the high rate of defaulters is primarily due to monsoon failure, crop loss and the inability to pay back loans on time. *“In other sanghams members can borrow only up to Rs.10, 000/-, but in our sangham due to higher savings, we can borrow up to Rs.15,000/- from this year (2003). But these last 2-3 years, we’ve had no rains. All our wells and bore wells have gone dry. Women are reluctant to invest in agriculture and incur losses”*, say members.

According to sangham members here, the default rates are particularly higher in their village and in the cooperatives in the neighboring villages like Gatlanarsingapur, where both membership and the volume of loans given out is higher than other sanghams. For example as on June 2003, a look at the total savings in this sangham shows 32 lakhs, with loans disbursed in this cooperative totaling 27 lakhs. Discussions with members also show that most of the defaulters are women from SC households in the village. For example, out of a total number of 120 defaulters in this sangham, close to 50% belong to SC communities. Most of these women have marginal land holdings or work as wage laborers and have been worst affected due to drought over the years. Close to half of them migrate out regularly for work. *More importantly, failure to repay loans on time has meant that these members cannot contest in elections or become members of the governing board of the cooperative. Amongst the 12-member governing board in this cooperative, only 1 woman belonged to the ST community!!*

A major source of income for the women in this village, especially during summer is a Beedi manufacturing unit that employs close to 200 women. Most of the women working in this unit belong to BC and SC communities. The contractors employing the women pay them once a month. During the later visit to this village (July 2003), women were still waiting for their monthly payments, that were pending so that they could clear away their loans in the cooperative.

Compliance to repayment regimens is compulsory in order to retain membership in the cooperatives. The loan terms are usually for 10 months and require payment on a monthly installment basis. Partial payments are accepted as long as they are above a minimum monthly amount of Rs.50 to Rs.100. If a borrower fails to pay the minimum amount, she is classified as delinquent (*Bakhayadhari*) and fined a late payment fee. But more importantly, the cooperative also does not accept her thrift contribution, which in turn can slow down her thrift accumulation, thereby lowering her ability to borrow in future.

Apart from these financial penalties, the cooperatives also practice a system of social sanctions to ensure repayment. Members for example exert social pressure on each other to repay. Most cooperatives also regularly display the list of defaulters in a public place like the office board or front wall of the cooperative's office where all the other members can see it. The leaders of the cooperatives also read out the list of defaulters in their group in the annual meetings. All the cooperatives have a system of Joint Liability Group (JLG), where members of the cooperative are formed into small 5-member groups. Even if one of the members in these small groups defaults, the others do not get their loans and therefore exert group pressure on the borrower. However, loan defaulters are consistently fined at the rate of Rs.10/- per month for a period of 3 months. After 3 months, if loans remain unpaid, members of the JLG go to the defaulters' houses to ask them for repayment. Discussions with several of the cooperatives showed that members seeking to put pressure on a delinquent borrower may even go so far as to take away household items like vessels, chairs, television sets and in several cases even rice received by the borrowers family under the Food for Work (FFW) programme! In several cases though, members even took off the front doors of the home of the borrowers – a severe form of social sanction that not only deprived the family of privacy but also ensured that the whole village can see that they have been punished!!

Most of the members try to repay on time out of fear of social sanction and embarrassment that ensues. For example, women in Bhimadevarapalli village sangham say, “*everybody*

here tries to pay off their loans on time. Even if we don't eat we pay back. It is a matter of our pride (paruvu) and shame (siggu). Otherwise they (referring to group members) come and take away our doors and our vessels”.

What the above examples illustrate is again the fact that the larger realities that shape women's lives like seasonal and highly fluctuating incomes, fall in employment rates, monsoon failure, inadequate loan absorbing options etc influence their ability to receive or pay off loans. The fact that the cooperatives like Koppur which give out the highest volume of loans are in fact the ones that also have the highest number of defaulters demonstrates that the viability of the cooperative to catalyze women's "economic agency", is actually determined by broader, extraneous structural factors that do not have adequate space for discussions in the women's cooperatives or engages the attention and thinking of CDF as an organisation. More disturbingly though, the rigid loan repayment regimens in the form of social sanctions that women members are expected to exert against each other also in the long run effectively fragments their potential for solidarity and collective action in many ways.

At a second related level, one of the most rigid rules governing the CDF cooperatives is one that prohibits leaders of the cooperatives from contesting in elections, by representing mainstream political parties. Any leader choosing to contest must first relinquish her seat. For example, the Sarpanch of Bhimadeverapalli village is a woman, who was earlier an accountant in the sangham. She resigned from her position in the cooperative and won the elections, contesting as a candidate from Telangana Rashtra Samiti (TRS), a mainstream political party formed primarily around the demand for the creation of a separate Telangana State. Similarly, in Peddapapayapalli village in Huzrabad mandal, the ex-secretary of the sangham was asked to resign from her post when she chose to contest in elections as an MPTC (Mandal Parishad Territorial Constituency) aspirant. However, when the member tried to resist the rule, the governing board decided to remove her. Failure to comply with the rules in some instances has meant that members have been

sacked from their posts and prevented from becoming members of the board for a period of 5 years irrespective of winning or losing the elections

With the increasing opportunity and importance for women in local politics that legislations like the 73rd amendment provide, this prohibition in the cooperatives has created tensions within the groups. CDF's insistence on keeping the cooperatives insulated from political involvement, based on its concerns around corruption and financial misappropriation has constantly been resisted by women leaders from the sanghas, who aspire to participate in political processes, because of demonstrated leadership in these groups that they feel can also be used effectively in public life.

9. Of “lonely leaders” and “Abandoned Members”: Understanding the Changing Dynamics of Individual and Collective Empowerment

In all the three cases studies here, the emergence of leadership from within the grassroots women's sanghas is seen as a critical indicator of the groups moving towards a process of autonomy and self-reliance. However, building leadership at various levels even while ensuring that these sanghas remain democratic spaces appears to have been marked by several challenges, tensions and dilemmas both for the facilitating organisations and for the women members of the different sanghas.

In the case of the MS programme, a look at the growth of the sanghas over time shows that the sangha's initially began as open-ended groups and continue to be largely non-hierarchical spaces, despite the emergence of individual leaders from these groups. Studies in all the 8 villages shows that for the sangha members, the conception of individual and collective leadership has been a constantly changing feature, marked by several factors. During discussions around the idea of leadership in the sanghas, women felt that transparency in sharing information, participation in meetings, taking care of bank accounts, calling for group meetings, seeking consensus in decision-making and planning any activity were important qualities in a leader. What appears to emerge from this is the

idea of leadership, defined more by the ability to take on responsibilities rather than actually being invested with power or authority. The experience of individual women leaders, who have assumed the role of leaders in the sanghas again bears out the above dimensions of leadership.

Discussions with women leaders of the sanghas shows that the increasing nature of various responsibilities related to the sanghas over time has in fact meant excessive work burden and pressures on their own individual time. Women leaders in several of the sangha's in Pulimamidi, Bhootpur, Manthangode and Linghampally spoke about loss of wage labor, personal time and money and excessive work load on them as a result of involvement in meetings, participation in training programmes and traveling to banks on Sangha related work. For example, Kathalamma, the leader of the sangham in Manthangode village says, *"none of these women attend any meetings outside our village. But after I come back from every meeting, they always demand to know what I've learnt in the meetings. Most of us here have no land and we all survive on wage labor, but I have to go to all meetings. All the women here should take turns to go to different meetings, otherwise we are no longer a sangham!"* she says. Echoing her feelings are Vadde Shankamma and Narsamma, leaders of the sangham in Linghampally village who say *"we have been working for so many years in this sangham. We have been going to all the meetings and lose out on wage labor. We have to manage our work at home, be there in all the meetings and also earn our living. It is a burden"*. Discussions with sangha members in various villages showed that in almost all these groups, all the women had a horizontal, structured access to information and knowledge that leaders shared with them on a regular basis. At a next level, the federation of sanghas into clusters, based on their physical proximity as well as their federation into a "Samakhya" at the mandal level also enabled women to share experiences on a regular basis as well as seek and gain access to information at various levels. In both Makhtal and Utkoor, the women's Samakhya are formally registered bodies, with a structure consisting of a general body, a governing board and elected president and secretary. Elected members in both the Samakhya meet once a month on a specified date and place.

During discussions, the leaders in all these sanghas acknowledged that participation in various meetings, workshops as well as traveling to various parts of the State and the country on exposure visits had been a personally enriching and novel experience. However, the physical expansion of the programme to several villages as well as increased responsibilities of overseeing the implementation of multiple programmes and projects has added to their work burden. Further, the women leaders also feel that the fast deteriorating socio-economic conditions in the village and more importantly the initiation of multiple groups and committees with women by other agencies, has also meant that women no longer came for meetings as easily as they earlier did. For example, in Bhootpur village, the leader of the sangham says, *“Women here are comparing our sangham with DWCRA and other groups and are expecting loans and economic benefits. Earlier, they never spoke of loans. Now, they don’t come for meetings, even if ask them to come repeatedly. I have to go door-to-door to call everybody for meetings, while I have to put all my work aside. Today our sangham is weak because of political interference from various parties. Because women are also thinking about where to earn their labor and food, these parties (referring to political parties) are bringing in road and other contract works and dividing the women..*

A more significant observation that emerges from discussions with both members and leaders of the sanghas is that there is no apparent hierarchy or tension so long as leaders and members are tied in a non-monetised relationship to each other. However, where financial benefits or money came selectively to a few women leaders, it has led to more serious conflicts and tensions amongst members, thereby redefining the idea of leadership in different forms. Examples from villages like Karne, where one of the women members, who is also the sangha leader received monetary benefits through an award or in Laxmipally village where a group of women had allegedly used the sangha money for their benefit, illustrate the above point. In Bhootpur village, women members of the sangha also feel that the MS programme pays the leader and therefore she works for the sangha. Members here have stopped meeting alleging that the leaders have also used the sangha money for their personal benefit.

Paradoxically though, the experiences of the sangha leaders shows that their role over time has actually meant a sense of loneliness and isolation in many ways. Discussions around the issue of leadership in the sanghas also led to some serious concerns and questions raised both by the members and leaders in these groups. These were in relation to the ability of the sanghas in independently handling internal conflicts amongst members and relatedly the role of external mediators like karyakarthas and senior MS staff in resolving conflicts. Examples from villages like Laxmipally, Bhootpur and Karne show that sanghas also became weak following internal conflicts and in the absence of adequate follow-up support and facilitation from outside. In some of these villages, members felt that the MS Karyakarthas had not come to them for long periods of time when they needed them. Sangha members in almost all the villages, including the above emphasized that in instances involving internal conflicts, especially involving leaders, external mediation from the MS is necessary in the form of positive initiatives to build group solidarity and more importantly in strengthening the group to face external interference and resistance.

Unlike the MS programme, in REEDS and in CDF, leadership building in the SHGs and in the cooperatives is linked to formal elections, adherence to rules, specified roles and responsibilities, decision-making and financial authority. What again emerged from discussions with members on the issue of leadership was the fact that the character and structure of the collective space in turn largely defined the idea of leadership to a large extent.

In REEDS for example, women members of the SHGs felt that leadership involved a range of responsibilities and power, with financial power and authority being a predominant aspect of leadership. Here again, more than leaders of the SHGs, the women leaders of the “Grama Sangham”, or Village Organisation (VO), a federation of all the SHGs at the village level and the leaders of the “Mandal Mahila Samakhya”, (MMS) a mandal-level federation of all the VO’s, were seen as being invested with greater power and authority. Given the fact that all the matching grants, different types of external loans, financial transactions and funds meant for various village

development activities came first to the VO's, the elected Secretaries, treasurers and co-signatories of this body were seen as being invested with greater financial power. Women also felt that leaders elected to these posts were also "*more visible*", in terms of their interactions with government officials or anybody coming from outside. Leaders also had primary access to information regarding various development programmes and projects, exposure to training and capacity building on various issues etc.

Experiences from the SHGs show that concentration of both leadership and financial power in the hands of a few women combined with absence of leaders at a secondary level has led to financial mistrust and, lack of transparency over sharing of money amongst members. That elections to periodically rotate the members have not taken place on a regular basis has also added to the above situation. Examples from villages like Bulkapur and Udimeshwaram discussed here earlier point to the above factors being the primary reasons leading to sanghas becoming weak and almost close to collapsing in these villages. In both these villages, members feel that there has been no change in leadership for years. Also, lack of adequate internal mechanisms for resolving conflicts and inadequate support from the organization staff in resolving conflicts has in turn led to confrontation, tensions and mistrust amongst the members. When faced with matters of financial misappropriation, women members in these SHGs feel that they have largely been either abandoned or have been expected to hold the SHGs together without outside support.

In CDF again, one finds that the primacy of thrift and credit activities in turn defines the hierarchical structure and leadership within the cooperatives. Each cooperative has a governing body of 12 women members consisting of a president, vice-president and 10 directors, who look after the functioning of the cooperative. The bylaws framed under the cooperative MACS Act, 1995, lay down the rules for election of members as well as the roles and responsibilities of these elected members. In the everyday functioning of these cooperatives, the governing board members take all the decisions regarding consideration of loan application from members, collection of repayments on time, imposition of fines

on defaulters, conduction of meetings, maintenance of records and financial transactions, preparation of financial reports etc. All the cooperatives have a paid accountant who maintains records of financial transactions, passbooks of members and prepares monthly and annual financial reports. Structurally, all cooperatives lying in a 10 km radius are in turn federated into a “Samithi” or an ‘Association”, which in turn also has an elected body of 12 women members with a president, vice-president and 10 directors apart from paid accountants, who look after the functioning of the association.

A closer understanding of the structure of the cooperatives in relation to questions of leadership leads to some critical observations. Firstly, one finds that given the large size of cooperatives in all the villages, where the average membership ranges from 300 to 500 women, the members are tied to the cooperatives in a formalized banker-client relationship. Even while the cooperative philosophy underlines the importance of “member-owned”, “member-run” “self-help” principles in running their own institution, in practice most of the members did not participate in the everyday functioning of the cooperatives. Secondly, members of the governing board mediated access to members, who were not used to participating in regular meetings or interacting with outsiders on a regular basis. It was therefore not very easy to meet other members for discussions during this study. In some of the villages where meetings with non-governing board members was possible, women often referred to the cooperatives as the “*chitti sangham*” (as in chit fund groups, where members accessed money), with the governing board members sometimes intervening to insist that “*this is our sangham, not a chit fund company!*”

Unlike sanghas in the MS programme or REEDS, members in the CDF cooperatives do not meet often to share experiences or information. All the members meet only once a year during the “*maha sabha*’s or annual meetings, where election of members to the governing board takes place. All financial reports and details of the cooperatives related to loans, savings, interest accrued, list of defaulters etc are read out during these meetings. These meetings provide women the opportunity to raise questions, seek clarifications as well as meet other members of the group. Members only meet and largely relate to smaller groups as part of the Joint Liability Group (JLG) system, where their loan requests and

repayments schedules are discussed and extended to the governing board. Discussions with the governing board leaders in several villages showed that most of them considered their leadership positions, more in terms of greater responsibilities and tasks rather than in terms of power or hierarchy. For example, Yedla Bharathi, the secretary of the cooperative in Koppur village says *“our role involves a lot of responsibilities. We do not have any special powers or privileges over other members. The responsibility of collection of monthly thrifts, ensuring repayments on time, preparation of the monthly financial report etc is very tiring. It is a big headache for us. It takes away a lot of our time”*. Leaders in other cooperatives also echo similar feelings since they are also subjected to fines and penalties in relation to high default rates or irregularities and delays in sending the financial reports to the Samithi. *“We are also at greater risk of losing our posts if we default in paying up our loans”*, says the leader of the Chelpur women’s cooperative.

Given the structure of the cooperative, members of the governing board and accountants had access to most of the training and capacity building inputs from CDF. The training inputs were however confined largely to management aspects of the cooperative in relation to meetings, book-keeping, maintenance of records, financial reports as well as building awareness on the MACS Act. Significantly, in most of the cooperatives, the governing board members depended excessively on the accountants for various tasks, given the lack of literacy skills amongst members to a large extent. On an average, around 2 members were literate in most cooperatives. Consequently, while membership in the governing board changed constantly through elections, the same women continued in the role of accountants for several years. In some of the villages, this had also led to financial misappropriation of funds leading to closure of the cooperatives. While the cooperatives are largely autonomous in terms of their everyday functioning and activities, women’s experiences also shows that the instituted rules, procedures and norms has allowed only a limited degree of flexibility, thereby preventing other creative ways of managing the cooperatives.

A look at the leadership issue in all the three case studies shows the manner in which both the role of the mediating organizations and women's conception of leadership, hierarchy and democracy in their organizations has in turn shaped and defined the nature of their shared space. At a related level, experiences of leadership building in all the cases points to the fact that the conception of leadership building within these collectives as well as the strategies used for promoting certain kinds of leadership model have limited empowering potential. Several examples discussed here indicate that these leadership building processes have often had disempowering implications for the women leaders, who have found themselves isolated and alienated from the larger group, burdened by responsibilities and time without any body to share their problems and predicaments.

10. Multiple projects and programmes for Women's Empowerment: How are women negotiating their choices?

While changing structural realities and contexts have determined the character and structure of these grass-roots women's organizations, the introduction of multiple projects and programmes, primarily initiated by the Government with a stated objective of empowering women also require an examination in this study. The introduction of these projects and programmes, increasingly supported by external aid agencies have encouraged new forms of women's organization into groups at the village level and brought in their wake, several new complexities and questions into already existing women's collectives. Two such programmes being implemented on a large scale, all over the State and that cut across all the three case studies here include the DWCRA and later the Velugu programme.

The DWCRA scheme introduced under the DRDA (District Rural Development Agency), envisages women's empowerment and development, primarily through catalyzing their economic potential in the form of thrift and credit, enhancing income and employment

generation opportunities through training, skill building, provision of external bank linkages and promotion of small enterprises amongst women. Organisation of women into groups at the village level based on the concept of self-help has come to form the critical basis for all the above activities as well as enhancing women's literacy and their social awareness. Velugu (later rechristened as Indira Kanthi Patham) is a World Bank supported poverty alleviation programme, currently being implemented by the government of A.P. The programme sees empowerment of women as a critical means to addressing rural poverty. Under this programme again, field level functionaries are using poverty surveys and participatory approaches to form a number of sangha's primarily consisting of women members, who are being referred to as "Common Interest Groups", (CIS) under the project. In its earlier phase, the Velugu programme was supported by the UNDP, as part of SEPAP (South Asia Poverty Alleviation Project) and implemented in a few select poverty-intensive mandals of three districts in the State, including Mahabubnagar district. While the Velugu programme was introduced in Mahabubnagar in the first phase in 2001, in its second phase, the programme has been upscaled to cover all the districts.

The introduction of both DWCRA and Velugu programmes on a large scale in the same operational area of the three case study organizations here, involves specific implications that need to be examined at different levels. More importantly a government order that attempts at convergence of both DWCRA and Velugu programmes on ground has led to fresh tensions and challenges regarding membership in these groups as well as amongst functionaries of these programmes. At the district level, the Project Director of DRDA also heads the Velugu programme. Women's experiences as members of these multiple programmes also leads to important questions about claimed goals and visions of poverty alleviation and women's empowerment advanced by all these mediating organizations.

Discussions about the DWCRA and SHGs with Government officials of the DRDA, the key agency implementing the programme at the district level revealed some significant observations. During discussions, the then Project Director of DRDA in Mahabubnagar district Ms. Anita Ramachandran says "*the district has 25720 SHGs of women, comprising of 3.86 lakh members. The SHG programme was initiated in the district with thrift as an*

entry point to liberate women from the clutches of poverty and also empower women socially and economically. The corpus of all the groups is Rs.80 crores as on today (May 10th 2003) and the DRDA, Mahbubnagar has provided financial assistance to a tune of 16 crores". Pointing out the achievements of the programme in the district, the official says," Women have come out and become a pressure group. That they are saving and repaying despite persistent drought and crop failure shows their sense of discipline, perseverance and determination. Women have come a long way today. They are asking for investment options. While some income generating options like goat and sheep rearing have proved beneficial to women, other initiatives like candle making, garments, etc have made minimal impact due to inadequate skill building and marketing linkages. But 5 years from now, a lot of entrepreneurship options will open up. We are thinking of value addition to local varieties of products like blanket making, gunny bags and experimenting with both traditional and innovative options like promoting local handloom, food catering as well as dairying in some areas. There are also 20 women from various groups who are dealers of HLL (Hindustan Lever Limited) company across the district". However, while women have been economically empowered with improved access to credit, there are several gaps on the social front. To tackle social issues, one requires stable forums. Initially these groups had no stability to take up social issues. But once credit as a priority is out of the way, women will be more ready to take on social issues", says the official. Lack of literate, trained resource persons for looking into areas like group building dynamics, imparting awareness on social and health issues and providing inputs in skill building and marketing were pointed out as are weak areas requiring attention in future.

At the field level, women's participation and membership in the DWCRA required compliance with new rules like formal registration of groups, opening of bank accounts, selection of group leaders, maintenance of passbooks, records, meetings on specified number of days, minutes of meetings held etc. In the case of MS, as mentioned earlier the introduction of the DWCRA and SHGs under Mahalakshmi programme saw women's multiple membership in various groups alongside the MS sanghas. More importantly, women also chose to become members in these groups, compelled by their rapidly deteriorating material, social and economic conditions. For example women in

Pulimamidi say,” *We became members in DWCRA because it’s a government programme and we hoped to get some economic gains. They also promised us some loans and housing sites. They told us that the money we save in the banks would later be useful for our children’s education.*” At some level, women are also conscious of the greater public visibility that membership in government programmes like DWCRA and SHGs entail.

Women’s experiences with the DWCRA and SHG programmes were varied in all the 8 MS study villages. In 5 of these villages, women were still waiting to get loans promised against their savings. In villages like Manthangode in Makthal that have 16 SHG groups, only 6 groups had received loans. In others like Karne in the same mandal, the groups received only a one-time loan amount of Rs.30, 000/-. However, in Niduguthi village in Utkoor mandal, women from the MS sanghas decided not to take membership in the DWCRA groups since most of these women felt they could not afford to save and pay back the loans. Many also regularly migrate out for employment. *“Instead of asking us to save and then giving loans, let them give us patta to our lands or goats and sheep. At least, it will give us some income”*, say these women. There are however 13 DWCRA groups in this village, where only those groups formed 4 years ago received a matching grant amount of Rs.4,000-6,000/- based on their seniority. Even this amount, divided amongst 15 women in each group works out to be a poor average of Rs.400/- per member, which women feel is not useful. Despite repeated applications and visits to the bank for loans, women here say nothing has been done. During one of the study visits, Women refused to come for a health meeting organized by the MS karyakartha along with the local RCH worker. *“If you don’t get us our loans, we don’t want to come to your meetings and listen to you, it is a waste of our time and loss of wage labor. Maybe if 15 of us commit suicide, they will (referring to bank officials) give us our money, otherwise let us close our groups!”* say the women. Women here feel that their own money saved is in circulation amongst them, without any money being added from outside. Women want money in the form of matching grants from the bank to be added to their savings in order to circulate higher amounts as loans in the groups.

Interestingly though, unlike their participation in the MS sanghas, women in all the 8 villages said that they did not face much resistance from men to their membership in DWCRA and SHGs, because of the perceived economic benefits in the form of loans and other schemes like watershed, road works etc to their villages. Women's agency has been shaped in the process of their choice to become members in these groups, based on their changing needs and situations, even while negotiating the formalized structures of these groups. As described here in earlier sections, in villages like Bhootpur, Tipparaspalli, Pulimamidi and Manthangode, the MS Sangha women did use their membership in other groups like DWCRA and SHGs to negotiate wage labor opportunities in programmes like watershed development. Women also feel that their membership in these groups has given them greater leverage to take forward their demands and access various government departments and officials like the MRO (Mandal Revenue Officer) or the health and education department officials at the mandal level.

In REEDS, women's experiences as members of both the DWCRA and the UNDP promoted Mahalakshmi podupu programme through SHGs, shows several critical shifts over the years. To begin with, the formation and expansion of Women SHGs to several villages happened with REEDS collaborating with the UNDP. This collaboration with a government-implemented programme meant that almost all the SHGs in various villages gained access to large amounts of loans from both DRDA and formal linkages with the banks. However, after three years of collaboration (1995-98), REEDS split from UNDP following problems with the key personnel of the latter programme and also because it felt the latter was using its work to take credit for itself. During discussions, the head of the organization felt that their training on hand pump repair to women was used for a documentary film by UNDP but not acknowledged. During the latter stage of the programme, UNDP also took a decision to phase out NGOs, including REEDS and retained only six NGO's during its second phase. Consequently, the women SHGs in several villages were divided between REEDS and UNDP, with some of the key staff also leaving REEDS to join the other programme.

Recollecting her early experiences with the DWCRA programme, a former Assistant Project Officer (APO) of the DRDA, Ms. Amala Kumari says. *“The post of Assistant Project Officer and Additional Gram Sevika were created within DRDA after the introduction of the DWCRA programme”*. While the programme envisioned the active involvement of women and addressing their concerns in the process of rural development, its actual implementation on ground itself was not easy. *“The initial guidelines only spoke of organizing 15 women members into groups and getting the women to save a one time amount of Rs.30/. The groups were to be observed for cohesiveness for a period of 6 months before granting loans to them. However, there was no attempt to define what “group cohesion” means and what we were expected to observe. As an officer implementing the programme on ground, my dilemma was how to identify the 15 women, on what criteria was the selection to be made and what indicators do I use to observe group cohesiveness? The Gram Sevika and I traveled extensively to various villages and spent time with the women in their homes, their fields, we ate and slept with them to understand their lives and problems in an attempt to see how these could feed into the formation of groups”*, she says. Initially, there was no concept of thrift in these groups. It was only a one time saving by members of the group, which was in turn used for disbursing loans. *“The concept of thrift became popular only after the anti-arrack movement in Nellore, which came to be seen as a model approach. After this, the idea of thrift became a strong basis for the formation of several groups by women. These groups came to be known as Podupu Sangams”*.

Reflecting on the important shifts in the DWCRA programme over time, a former Director of the Programme at the State level, Ms. Usha Rani says, *“The programme did not initially talk of thrift since the concept was new to many of us. Women were not expected to save after the first 6 months. Many took the money that was given as revolving fund and never returned the money. The programme structure was also bureaucratic and target oriented. There was also no concern with other social parameters of women’s lives. The anti-arrack movement was important in causing the shift to the idea of regular savings by women in the form of thrift. This idea was largely popularized through the term ‘podupu’. The Nellore Podupu Lakshmi initiative also changed the idea of a women’s group as a*

self-help group where the focus shifted from just economic activities to also social issues like alcoholism, violence on women, literacy and health. But more importantly, the concept of self-help also enabled a role reversal. Unlike earlier experience, here there was no government promise of money in the form of loans. The self-help emphasized the idea of women starting on their own by saving their own money on a regular basis through thrift. It is only after this amount grows substantially that the government steps in to provide revolving funds, matching grants and loans and subsidies through bank linkages etc. A lot of literature at the time of the Podupu Lakshmi initiative focused around thrift, encouraging women to save Rs.1/- per day through messages like ‘do not waste money watching a film, but save!’ Women also understood this message and their groups under DWCRA were more effective than other schemes like TRYSEM or CMEY, which were aimed at men”.

What comes through from these discussions with women in the policy arena is the manner in which ideas around empowering women changed over time along with the changing profile of a programme like DWCRA. While the anti-arrack movement demonstrated women’s mobilization potential as agents of social change, it also marked a critical shift in ideas about empowering women. The earlier phase of DWCRA that aimed at integrating women into the arena of rural development saw a more decisive shift to women’s empowerment through the concept of self-help. More importantly, the self-help idea focused on harnessing women’s economic potential as actors in their own right, unconstrained by prevailing sociocultural practices or gender hierarchies that restrict women’s autonomy. Equally important is the fact that in practice, the self-help concept over time came to be projected as *“Women’s autonomous space without State role and intervention”*.

Reiterating this fact the PD, DWCRA says *“the view and profile of DRDA has changed over time. We were no longer seen as a loan-giving agency but gradually became a facilitating agency”*. In the process of becoming a facilitating agency though, these officials feel that the original vision and enthusiasm of the programme also got gradually

diluted over time. This has been primarily due to the entry of several external actors including financial institutions like SIDBI, NABARD, private banks, large NGO's like CARE and also multilateral corporates like HLL in recent times who have stepped into the field, to work with women's groups. The introduction of large-scale resource development programmes like watershed development in the mid-90's also led to the creation of separate departments like the Drought Prone Area Programme (DPAP) to manage the programme. While several SHGs and User groups were formed as part of watershed programme, they remained largely peripheral to the programme, confined primarily to thrift and credit without actively participating in the process of resource management. However, these officials feel that several groups also collapsed due to poor monitoring and follow-up measures by field personnel to strengthen and sustain the groups. Lack of training and capacity building of groups, inability to address women's non-economic concerns and problems and lack of perspective clarity and vision about the programme, especially amongst the higher, policy making officials were also cited as critical reasons during discussions. As one of the above officials points out, "*groups are being formed today by government officials for meeting political party targets and schemes designed by them. When the programme began, we struggled but over time there has been a gradual conceptual dilution. The groups are today easy targets and good business for bankers*". Reinforcing similar feelings is the PD of DWCRA programme, "*several actors are flooding the scenario today with their own agenda. The multinational companies are bringing their own products. Some of us resisted this corporate invasion of SHGs. They are making women good marketing agents. Women cannot compete with their branded products through their own low-cost products. Skill improvement is a critical area that needs attention. There are so many lenders today, but women are taking loans and making no profit. There is no real profit at 24% interest on these loans. The original enthusiasm that we felt is dying. There is a lack of political commitment, while the groups are being politicized. Most of these groups only focus on economic aspects revolving around credit and are being pushed towards banks. Women are not really challenging the government and there is also no critical thinking aimed at policy reforms at the higher levels.*"

While women in villages still identify their membership in the DWCRA groups, the DWCRA formally ceased to exist as a scheme after the introduction of programmes like the SwarnaJayanthi Gram Swarozgar Yojana (SGSY), which sought to combine earlier initiatives like the IRDP, TRYSEM, and DWCRA etc towards a more holistic approach to rural poverty reduction. More importantly, the introduction of Velugu in recent times once again aims at a convergence approach to poverty where members of the earlier groups are being reorganized into new groups, based on fresh poverty indices. While the introduction of each of these programmes brought in specific forms of women's organization along with new structures, rules and procedures accompanying the same, women's experiences across all the three case studies shows that they have also been negotiating their own choices through their multiple membership in these groups and participation in these programmes. During field research in both REEDS and MS villages, where the Velugu programme is being implemented for 3 years now, women's experiences with these programmes revealed several significant observations.

In Tipparaspalli village for example, women from the MS sangha are also members of the Velugu sangham. Women here have been involved in the Samata Dharini programme promoted by MS, which aims at fallow land cultivation through investment inputs in various forms. Given the poor status of these lands and inadequate inputs from one programme, the sangha women decided to use the same land for receiving silt application inputs under the land upgradation component in Velugu. However, when Velugu functionaries visited the village and found that the same piece of land was also under another programme promoted by MS, they stopped providing silt and other inputs to this sangha. Women however are attempting to negotiate their own choice insisting that the major issue for them is to improve their land productivity, irrespective of support from any programme. In villages like Nidugurthi on the other hand, members of the MS sangha have chosen not to become members of either DWCRA or Velugu since they feel that these programmes only encourage credit and loans without actually recognizing their needs and choices. Another example of women's negotiation with multiple programmes and their agendas was evident in Pulimamidi Kota, a hamlet of the same village in Utkoor mandal. During one of the field visits to this village, representatives of Naandi, an NGO

set up by a group of corporates in the State were found to be encouraging women from various groups to form into a single village organisation for accessing funds for various livelihood activities. Women from the sangha in this hamlet however resisted this idea since they felt that SHG groups formed under the watershed programme which went to the main village would gain more benefits from this formation.

More importantly, the introduction of Velugu in the villages has led to questions of caste and gender getting configured in complex ways in the sangham. In its first phase, the Velugu programme clearly targets only dalit women for various schemes and benefits. In several MS sangha's having members from both dalit and BC castes, this has led to conflicts and resentment particularly amongst women from BC communities, who feel they are being neglected. Many of these sangham women are also part of DWCRA and SHGs where again benefits and distribution of schemes have become a point of contention. With Velugu being merged with DRDA at the district level, and both programmes targeting women from the same sangha's in the village, questions of caste and gender emerged repeatedly in the study villages in relation to differential access to government schemes. The recent introduction of the mid-day meal scheme by the government for the primary school children in the villages has also led to caste boundaries getting more sharply drawn, especially amongst members of the sangha's. The responsibility for cooking the meals and keeping accounts has been entrusted to members of the DWCRA groups, based on their seniority. However, in almost all the study villages, members of the MS Sangha's allege that groups had been allotted this scheme based on caste considerations. In villages like Linghampally, Nidugurthi, Manthangode, Laxmipally and Karne, MS sangh members belonging to dalit community said that the scheme was handed over to BC women-dominated DWCRA groups because of prevailing caste attitudes both in the village and amongst the officials. In Manthangode village for example, the MS sangha women say, *"they did not give us the programme even though our DWCRA group is older than theirs (referring to the "Telugolu" or BC women). They (the BCs) tell us 'if you women cook, who will eat?' The government should have issued an order that the Madigolu (Dalitss) and Telugolu (BCs) should cook together but they didn't do that!"* Meanwhile, there does not appear to be any attempt at facilitating

discussions or critically engaging with these questions within the sanghas, particularly in the light of APMSS taking on the role of a gender resource group for the Velugu project at the State-level.

Another area where new tensions and challenges appeared to emerge was in relation to the federation of Sanghas into Mandal Mahila Samakhya's (MMS) aimed at strengthening the sangha's and expanding their negotiating role. In mandals like Makthal and Utkoor where the MS has already federated and registered the Samakhya's, the Velugu programme is again encouraging formation of separate federations with a new structure and group of functionaries. In several villages, women members of the MS sangha's were being asked to become members of Velugu samakhya if they want to access any schemes and programmes from the government.

Following the introduction of Velugu, in all the study villages where REEDS works, women members of the SHGs shared experiences of being refused fresh bank loans despite fulfilling all the required criteria. In Hamsenapalli and Lagacherla villages, women said that in order to sanction any fresh loans, the bank officials asked them for formal authorization letters from the NGO stating that women had shifted their membership from the NGO to the Velugu programme. Meanwhile, in villages like Udimeshwaram and Bulkapur, several of the SHG's members were considering going into the Velugu programme charging their SHG's leaders with misappropriation of money. Interestingly in villages like Hamsenapalli and Lagacherla, considered as model villages by the organization, while the SHG leaders claim that their decision to not take membership in Velugu sangha's was a unanimous one, women members belonging to SC communities from these sangha's feel they were not consulted in the decision making process. During a separate discussion with women in the dalitwada in Hamesenapalli village, the women members of the Sangha here said *"when the Velugu people came here to form groups, they first wanted only SC's to become members in the sangha's. But the leaders here sent them away without even asking us or discussing the issue with us. The truth is that they don't want us alone to get any benefits but kept saying that they didn't want to see the Velugu people divide this village in the name of caste"*. In both Kodangal and Bomarasipeta

mandals where REEDS works, Velugu programme has led to the creation of parallel mandal-level women samakhya's and federations. Discussions with SHG members also shows that in both these mandals, the REEDS samakhyas had stopped functioning, largely due to lack of trust amongst members, appropriation of money and division of village sanghams towards Velugu by some of the leaders, which in turn also threatens the sustainability of these SHG's in future. In several villages in these mandals, SHG's had been divided between the NGO and Velugu programme.

Unlike Mahabubnagar, the Velugu project had been introduced much later in CDF's work areas in Karimnagar district and was still in the initial stages of being grounded, when this research was conducted. Women from the cooperatives here are also members of SHGs formed under the "*Swashakthi Programme*" in the district. During discussions, women in almost all the study villages said that they decided to become members in these groups because of the greater visibility and access to government schemes and projects that these groups provided. Further, since women had access to higher volume of loans at lower interest rates in the credit cooperatives, many felt that the small loans at higher rates of interests in the SHGs was not very useful. However, given poor loan absorption opportunities in the context of agricultural crisis, in some villages like Chelpur and Peddapapayapalli, women in these SHGs also lent out credit to others who needed it at a marginally higher rate of interest than what they accessed in these groups.

Women's experiences in all the three case studies shows that the introduction of multiple projects and programmes with a stated objective of empowering women had encouraged and in most cases, mandated new forms of women's organizations, governed in turn by new set of rules, practices and norms of the mediating organisations. Women's experiences also show that their participation and choice to become members in these programmes has been largely guided by their own understanding of their realities and needs. In the process, they have been attempting to negotiate their own interests and needs through their membership in these programmes. That the women are negotiating their interests around their multiple identities of caste and class also points to the conceptual inadequacy of the

mediating organizations in understanding women's differential needs. More importantly, women's participation in several of these programmes challenges the serious limitations of the sectoral, project-based approaches adopted by most of the facilitating organisations seeking to mediate and catalyze the process of women's empowerment without really addressing the far more deep-seated and entrenched structures of power that impinge on women's lives.

11. Understanding the sphere of influence of Women's Collectives

Each of the organizations here has used its experiences of organizing and working with women as a basis to advance specific forms of advocacy around women's empowerment at various levels. Given that organizational strategies aimed at bringing women together into grass roots collectives has been at the heart of all the interventions, it is important to discuss the sphere of influence of these collectives, in terms of advocacy for women's rights at different levels.

In the MS programme, women's experiences reveal that the conscientisation-based approach adopted for "organizing and empowering women from within" has enabled women to gain a more critical awareness and understanding of their own lives and in the process gain a more positive sense of themselves as valued human beings in their own society. Women in all the sangha's felt that the more "intangible resources" that they had gained in the form of access to information, discussions around their own lives in the sangha's and the sangha itself as a social network of solidarity and collective strength has given them great confidence and courage. As a collective, women have been able to act together on a range of issues like accessing civic amenities, advocating equal education for girl children, fighting discriminatory cultural practices like dowry, Jogini system in the villages as well as leading campaigns against liquor etc. At a more subjective but visible level, and as acknowledged by women themselves, participation in the sanghas has

definitely meant increased ability to articulate their ideas and opinions on issues affecting their lives.

For the women, in the process of forming sanghas, one of the primary levels for negotiating power was with the men in their own households and in the village. Bringing about changes in terms of their own inter-personal relationships with men in their households has been challenging for many. Women felt that there has been some changes in individual member households in terms of men sharing the household division of work like cooking and fetching water, women taking greater control of decision making around spending money, men abstaining from arrack and domestic violence etc. But these changes, women feel have not been translated into a perceptible change at the village level. Women members of the sanghas in several of the study villages pointed out the fact that the formation of several women's groups for various projects and programmes over time, especially along caste lines, has also weakened the potential for forging solidarity around key issues that affect their survival. More significantly though, women felt that the initial resistance from men to their joining the sangha's has changed over time because men have recognized the fact that women's membership and participation in different groups also brings certain economic benefits to them. The sangha members felt that the increased awareness and consciousness of their rights gained in the sangha's has not translated into concrete, tangible gains in the form of access to resources like land, ownership over assets and inheritance rights or socially valued positions of power, visibility and decision-making. Women's experiences particularly in relation to resource based programmes like watershed and Samata Dharini strongly demonstrate this fact. While these programmes had aimed at efficient resource management by the community-based groups, they did not touch the issue of enhancing resource rights and unequal access to the same, especially for women within specific caste groups. The election to Village Education Committees (VECs) is another example that points to the limited sphere of influence of the sangha's. In several villages, even while the sangha women have been playing an active role in the everyday functioning of the schools, men got elected to the VECs as presidents and secretaries. In villages like Linghampally, Nidugurthi and Pulimamidi, women say that the elections were contested along mainstream political party

alliances. Many of those elected were those who spent a lot of money and had the backing of political parties. In villages like Linghampally, women say that the positions had been “unanimously decided” and given to party candidates without elections. Some of the women from the sangha’s had contested in elections and won as ward members.

As a programme that evolved around education as a critical dimension for women’s empowerment, the impact of the MS programme on women’s literacy itself has been very limited. Even while the demand for literacy emerged as a clearly articulated demand in several sangha’s over time, the programme has not been able to capitalize on this demand in terms of enabling women to define the content, place and pace of their learning needs.

Being a quasi-government organization enabled APMSS functionaries to effectively establish linkages between various government departments and the sangha’s but women’s experiences in defining their own priorities and needs within these has been a major process of struggle. In programmes like the watershed, DWCRA or Velugu where women from the sangha’s are members, the role of MS functionaries has been very limited in terms of influencing the structure/design or priorities of these projects in favor of women. It is at the level of the sangha’s that women have been continuing to negotiate their interests through these programmes. Here again, women felt that the absence of karyakartha’s for long periods of time over the years, has meant inadequate engagement within the sangha’s on these issues through inputs and information from outside that is critical to evolve, strengthen and sustain new strategies. While the federation of smaller sanghas into mandal-level samakhya’s has been aimed at increasing their bargaining power, the sangha women feel that they would require continuous support from the MS karyakarthas to evolve as a stronger, autonomous group, particularly in a context where other parallel federations are being promoted through programme like Velugu.

Women felt that given the limitations of the small size of their sanghas, changes in terms of caste attitudes, equal wages for women or around equitable sharing of rights and resources needs to be accompanied by a broader process of social change that is addressed to the State. Women also emphasize the need for building broader alliances particularly in relation to addressing an issue like caste discrimination. For example, in villages like

Tipparasapalli, the issue of temple entry for dalits and doing away with the two-glass system in local tea stalls was achieved through alliances between the sangha's and the *Kula Nirmoolana Poratha Samiti* (Forum for Elimination of Caste Discrimination) along with human rights groups who together led a sustained campaign on these issues. More importantly though, women feel that the role of organizations working with them and the field-level karyakarthas must be focused more on extending information and facilitating action that is aimed at the government and the State.

Women's experiences in the case of REEDS again reveal the extent of influence of the SHGs as well as advocacy attempts by the NGO at different levels. Conceptually, REEDS saw the organization of women into the SHG's as a space where they can critically reflect on their lives, understand themselves and act collectively on issues affecting their lives. In practice though, the excessive focus on thrift and savings activities in SHGs over the years has meant the absence of any space for reflection on other aspects of women's lives in the SHGs. On the one hand, collaboration with government initiated programmes like the UNDP, which aimed at poverty alleviation, and women's empowerment as key goals, helped REEDS to horizontally expand its work. However, scaling up and creation of several SHG groups also led to conceptual dilution of the idea of self-help as a process. While women came up with a range of issues of concern to them like inadequate access to drinking water, health care, lack of sanitation facilities, poor wages, livelihood crisis etc, the organization has responded to these through a sectoral project-based approach. In the process though, there has not been any rigorous analysis of poverty itself as a structural issue, experienced differently by different groups of people, especially women.

Facilitating easy access to credit at lower interest rates as well as providing bank linkages are areas where the organization has played an active advocacy role. But this has in turn not extended into critical areas such as credit utilization through sustainable livelihood options or influencing government policy in favor of women in building tangible assets or entitlement rights for the women. For example, during a discussion with members of the Kodangal Mandal Mahila Samakhya, a federation of women SHG's, women felt that while their SHGs were ready to take up watershed works in several villages, the watershed

committee and panchayats strongly resisted this idea. Attempts to address issues of wage discrimination in agriculture as well as fighting violence against women through campaigns against liquor are issues that women took up independently at the village level, without much support from the organization. Women's experiences as members of the SHG's also shows that their participation in government programmes like Janmabhoomi, promoted by the then ruling Telugu Desam Party (TDP) has meant excessive burden on their time and loss of labor and their money, again pointing to the limitations of advocacy that has only focussed on women's participation without taking into account the resultant implications. For example, in the process of participating in the Janmabhoomi programme, REEDS encouraged women to take up construction of toilets through the SHGs, where women's labor was to be compensated through wages and distribution of rice from the government funds. In several villages, women members of the SHG's helped to create community assets by financing the construction of toilets from their own money, saved in the sangha's, but are yet to receive money or food grains for their labor. Significantly though, women are keen to participate in formal politics by contesting for positions in local electoral bodies like the panchayat and felt that they should be supported through awareness building and information by the NGO in this process. Literacy and Legal rights was another area where women felt they needed support from the organization in future, which they also felt would help them function more independently as a sangha in future.

Given the limited space for reflection on personal lives, women's participation in a public forum like the SHGs has not extended into their personal domain to a large extent. While women felt that in the area of fighting alcoholism, they have been relatively successful, in terms of other aspects of their lives like education for girl child, early marriage, dowry, gendered division of labor in the household, contraceptive choice or control and decision making over income etc are issues which they have not addressed in a big way.

While REEDS has attempted to work with men through encouraging their participation in separate SHG groups, this strategy has not worked successfully with groups becoming defunct in most of the villages. Interestingly though, in areas such as improved farming

practices, or extending technical skills related to hand pump repair and low-cost sanitation technologies, the organization has successfully involved men, even while these came up as specific demands from women. Attempts to address issues like productivity in agriculture have been limited to improved farming practices, pest management etc without being carried further into food security issues or cropping decisions linked to water use etc. While repeated attempts by women to invest money from the SHG's in bore wells has led them into losses, they clearly have no say in regulating the depth of the borewells or in decisions regarding cropping pattern which are dominated by men in the villages. However, there have been very few attempts to involve men in a sustained awareness building as a parallel process to support and strengthen women SHG's. At a broader level, REED's campaign and advocacy around promotion of SHG's as a model for micro credit and its membership in various networks around natural resource management has been devoid of a rigorous gender critique or perspective around its own work with women.

In CDF again, women experiences in the cooperatives shows that the excessive focus on credit and thrift has limited the space for any engagement or reflection with other issues. Even with the rigid focus on thrift and credit, CDF has not been able to extend its advocacy to issues related to credit utilization or sustainable livelihood opportunities, which have constantly come up as challenges within the cooperatives over the years. Within the narrow concern around economic empowerment again, CDF has seen women as "needy clients", focusing their interventions primarily around efficient and timely credit delivery institutions, without sufficient understanding of larger structural realities that impinge on women's lives, who actually form the life and spirit of these institutions. While thrift cooperatives with women grew out of the recognition that women were assetless and were therefore kept out of male dominated paddy growers cooperatives in the area, land entitlements for women along with credit is an area that has barely received any critical reflection within the cooperatives. The issue of gender disparities in wage rates is another area that has not received any attention so far despite the fact that prevailing daily wage rates for women forms the basis for defining the minimum monthly savings of in the cooperatives. Within the limited space for engagement with larger issues, women have been reluctant to take on issues like gender-based wage discrimination in

agriculture, even though they recognize the fact that they are paid lower amounts, despite working for equal or more number of hours than men.

In almost all the study villages, women repeatedly came up with a range of other issues that impinged on their lives like lack of basic facilities in their village leading to health problems especially amongst women, higher spending from their savings in private hospitals and private education for children, inadequate access to drinking water etc. However, within the limited vision of the cooperatives itself women were unable to see the potential for collective action around these issues. Women here could not visualize a sangham without thrift and credit or the potential of non-monetised, reflective spaces where it is still possible to come together. Women have attempted to define their own political course by choosing to participate in elections. While CDF has used its “success” in building cooperatives in the area as a basis for advocacy and promotion of a more liberal cooperative act at different levels, women’s experiences also point to some of the negative consequences emanating from this process. While insulating the cooperatives from political interference and preventing women’s active participation in formal politics is one consequence, equally disturbing are attempts to encourage women towards financing and provisioning of health care, education and basic services etc from their own cooperatives. This process in the long run could also effectively prevent women from lobbying or demanding these services from the State. Women however felt that provision of basic needs is the primary responsibility of the government and its elected representatives. While women said that they did not discuss issues related to formal electoral politics within the cooperatives, many were aware of the emergence of new political parties like the TRS in their areas and were consistent in emphasizing that they would only vote for political parties that addressed issues of importance to their everyday lives.

Subsequent visits to the study villages during the period 2007-08 and interaction with women in the Sanghas, SHG groups and the Cooperatives further revealed the new challenges that introduction of programmes like the National Rural Employment Guarantee Scheme (NREGS) and the Indiramma Housing programmes posed for these

groups. A programme like NREGS with its mandate of providing 100 days of wage labor had made some impact in Mahbubnagar district which is marked by a high incidence of seasonal migration of laborers. However, women had limited success as members of these groups in terms of decisions like prioritizing works, demanding work and getting paid equal wages on par with men. Several single women were particularly discriminated in terms of job cards under the scheme and unequal wages and delayed payments appeared to be a major issue in most of the study villages. In some of the villages the diversion of NREGS funds for a Housing programme like Indiramma again was an issue where women were waiting to be reimbursed for their labor for construction of houses under the scheme. The Congress Governments' Pavvala Vaddi scheme aimed at providing subsidized interest rates on loans to the women's groups was again another issue. Women in many of these groups expressed that despite timely repayment of loans, they had not received the subsidy on interest rates, promised under the scheme.

In all the three organizations as well as in government initiated programmes like DWCRA, experiences of women point to the challenges and limitations of advocacy efforts and the sphere of influence of their own collective strength at various levels.

12. Sustainability of the Collectives: Where do Women go from here?

Women's experiences in relation to several issues discussed in the above sections here point to the critical issue of sustainability in terms of ideas, strategies and processes to sustain these collectives in the long-term. There are several challenges to sustainability that must be highlighted here, in all the three case studies as well as in the government initiated DWCRA-SHG programme.

A primary issue in relation to the sustainability of women's sanghas is the rapidly changing rural context and the changing nature of women's needs and realities. Experiences so far in all the case studies here point to the limitations of interventions by the mediating organizations in response to women's changing needs, particularly across various caste and class groups in the villages. Women's experiences clearly highlight the fact that an awareness based approach aimed at education, awareness building and

consciousness-raising needs to be balanced with ensuring sustainable interventions aimed at creating employment opportunities, land productivity, access to physical resources including credit along with provisioning of basics services. More importantly, women emphasize the relative role of both the State and the NGO's in relation to above issues.

The introduction of multiple projects and programmes in the villages raises several challenges in relation to both ideas and strategies around empowering women as well as sustaining their organizational basis through sangha's at the village level. Firstly, in all the three cases, experiences shows that the inadequacy of sectoral interventions to address different issues along with collaborations in other large-scale programmes like watershed or poverty alleviation like Velugu, without adequate critical reflection within the sangha's has led to a dilution of a process-oriented approach to women's empowerment. Attempts at large-scale expansion of programmes, time frames and targets aimed at specific groups in the villages along with introduction of rules, norms and procedures into the sangha's has also led to weakening of these spaces. In all the three cases, the history of the sangha's has been marked by a constant process of negotiation between women attempting to define their own space while mediating through those imposed from outside. The internal conflicts within these groups, particularly in relation to issues of financial transparency and accountability amongst members in the SHG's are again areas of concern that highlight the need for continuous internal capacity building to match changing needs as well as support from the mediating organizations.

An equally critical concern related to sustainability is with relation to the high turnover of field level staff or karyakarthas from the three organizations. In the process of building the sanghas and facilitating interventions in various forms, the field level extension staff of these organizations form a critical interface between the village-level sanghas and the organization. In fact the entire operational dimension of the empowerment agenda has so far rested on the key role of these field-based staff. Several issues which emerged from discussions with the staff were poor salaries despite several years of work experience, lack of potential for growth or promotion, differing levels of commitment amongst senior and junior staff, inadequate capacity building at different levels, work burden, lack of dynamic

leadership and vision at the top level, internal hierarchy within organizations and a top-down approach to decision making and monitoring. Lack of continuous intellectual/critical reflection on issues, especially in the context of up-scaling of the organizations' work areas emerge as some major issues of concern. Rapid physical expansion of the programme along with multiple interventions through various projects has meant that most of the field staff has been burdened with excessive workload over time without adequate time for follow-up support and monitoring of processes at field-level. In the MS programme particularly, given the emphasis the programme originally laid on process documentation, the lack of rigorous documentation on district-level processes over the years (clearly reflected in overall annual reports) is again an area of concern and has implications for the project developing meaningful parameters for mapping empowerment processes. Most of the district staff had very little time for their personal lives and families with the organization sometimes treating them as delivery instruments. In the MS programme for example, several of the women karyakarthas expressed that they had in the past lived and some still continue living alone for extended periods of time despite being married and have not even seen their children growing up during their early years.

In both REEDS and CDF, which have a mixed staffing pattern, women staff particularly expressed concerns about lack of time for their children and the pressure of balancing their workload and responsibilities both at home and in the organization. Significantly, in all the three organizations, several senior and experienced staff had left to join the Velugu programme, on the issue of salaries and lack of upward mobility. More disturbingly, in the MS programme, senior karyakartha's have been dropped from the programme, following an internal evaluation of their work. Existing staff feel that the recruitment of new staff to replace them, particularly in the current context would require capacity building on a very intensive basis to take on increasing challenges posed by other programmes in the area. In CDF, the governing board has decided not to further expand their work further by forming new cooperatives but focus instead on strengthening the existing ones. Discussions amongst the staff shows that this decision comes in the light of critical reflection around factors affecting the effective functioning of cooperatives as well as difficulties in starting new cooperatives with the introduction of other new programmes like Velugu and

Swashakthi in the area. Meanwhile, challenges and questions like what kinds of development and new investment opportunities could be designed for the women? in what ways should CDF and the cooperatives address the question of credit absorption? How will the political aspirations of women be accommodated? are critical sustainability issues that will underpin the relationship between CDF and the cooperatives in future.

There is also a clear absence of micro-macro links in relation to perspectives and strategies on several issues, both at the level of the organization, and its staff as well as in the women sangha's at the village level. While strategies to address issues on ground have been largely guided by a micro understanding of the issues, there has been no parallel attempts to link the micro issues to macro processes and develop perspectives on the same, especially in the context of globalisation where critical issues like agricultural crisis, migration, unemployment, poverty, provision of credit and problems with investment options or linkages to markets, changing role of State in relation to social sector services etc have a bearing on the lives of women. In the long run, continuous reflection on these linkages and the extent to which networks of women's groups are strengthened around this basis will determine their sustainability in bringing about social change. The increasing collaboration of the NGO's with State promoted and bilaterally supported programmes and its implications for NGO's as agents of social change has not received adequate attention or any rigorous critique within these organizations. Parallely, the importance of linking and forging alliances between grass-roots women's groups with broader struggle groups and movements around various issues has also remained unaddressed in NGO strategies.

The experiences of all the four organizations discussed here bring out the inherent limitations and strengths of various ideas and approaches for empowering women. More importantly, it brings out women's experiences as active agents of change, negotiating their own needs and interests through their multiple personal locations in various contexts. Women's experiences as members of various collectives and as participants of various developmental programmes here highlight the manner in which they are defining the process of their own empowerment and in the process challenging the parameters and

limitations of various empowerment strategies and interventions of the facilitating organizations. The implications of these processes for broader questions of citizenship rights of women as well as for development policy are discussed in the concluding section by reflecting on some of the key lessons and learnings from the experiences discussed here.

Chapter VI - Lessons from Below: Rethinking Women's Empowerment

This research began with engagement with two central questions about how thinking and practices around women's empowerment are being operationalized by various mediating organizations (both Government and Non-Government) across different contexts in Andhra Pradesh and to what extent were these strategies (empowering) creating democratic spaces for catalyzing women's citizenship rights?

The focus of this research has been on an extremely selective range of strategies for empowering women in Andhra Pradesh. But the observations and analysis from all the four case studies researched here provides a useful context for critically reexamining the relationship between organizational ideologies and strategies for empowering women, the strengths and limitations of the various strategies. More importantly, findings from this research enables a deeper reflection on how these ideas and strategies are contributing to the broader discourses of women's grass roots politics and empowerment, social justice and questions of development. Women's experiences in various types of collectives like the SHGs, Mahila Sangha's, DWCRA groups or Thrift and Credit cooperatives discussed here are both diverse and context-specific, while offering the possibility of some critical generalizations from the field. The case studies researched here also point to several important lessons, challenges and emerging questions in relation to the democratizing potential of various strategies and well as for catalyzing citizenship rights of women. Some of the key conclusions can be summarized as follows.

1. Re-thinking Organizational Ideologies and Strategies for Empowering Women

Experience across all the case studies here shows that the ideology of the facilitating/supporting organization (NGO, Government or Quasi-Government) is a significant factor in determining the nature of empowerment processes and extent of outcomes for women, in any given context.

The MS programme is based on the ideology that education is a critical dimension to empowering women and a means for countering powerlessness. In this process, organization of women into sanghas was seen as a major strategy to enable women to plan, implement and direct their own empowerment. The programme began in an open-ended, flexible manner, aimed at bringing women together around their own self-defined concerns. Strategies within the programme, especially during the early phase also evolved largely in response to women's needs and demands during the process of organizing them into sanghas. The quality of empowerment outcomes, especially for women belonging to dalit communities, who are an important part of this process has been marked in terms of spaces for self-reflection, learning, knowledge and analysis centered on their own lives and their surrounding conditions leading to negotiations with structures of power at various levels. The rapid upscale of the MS programme in the later phases combined with the pressures of new collaborations with various other programmes has prevented a more sustained and meaningful engagement with questions of caste and gender and structural analysis in a more rigorous manner within the MS Sanghas.

The government initiated DWCRA programme also had an explicitly stated political goal of changing women's status in society and their quality of life. While large-scale social mobilization of women was made possible during the early phase of this programme, the later shift to the SHG approach and rapid scale up led to the programme becoming target oriented with the more broader social and political goals being narrowed down to economic dimensions of thrift and savings, driven from outside. The REEDS experience with promoting SHG groups for empowering women clearly shows that where the ideology of women's empowerment has been tagged on to the larger goal of poverty alleviation, the political potential and goals of both poverty alleviation and women's empowerment has been reduced to a more efficiency driven model of enabling women to become merely effective economic agents, while sidestepping other large structural issues impinging on their lives. Women's experiences in the CDF promoted thrift and credit cooperatives again reflect this aspect clearly. The underlying assumption here is that a timely dose or allocation of credit to the poor women will turn them into entrepreneurs

who can help themselves out of poverty. This approach leaves the larger systemic inequalities that lead to poverty itself largely unchallenged and unaddressed.

2. Tensions in Project vs. Process-based Approaches to Empowering Women

What these case studies here also bring out is the dynamics and tensions between the process-oriented and project-based approaches to empowering women. Theoretically, while all the organizations discussed here endorse a process-based approach to empowering women that underpins their work, a wide gap appears to separate this processual understanding of empowerment from the more projectised approaches and strategies adopted in practice. While most of these programmes began with a process-oriented approach during their initial phase, there has been a gradual shift to more sectoral, project based interventions over time. The reasons for this shift have been mainly because of scale up through collaborations and partnerships with other donor-funded and large government programmes like watershed management, land development etc as in the case of MS or the savings and credit based approaches as in the case of SHGs in REEDS which brought in the compulsions of pace, systems and targets. A closer look at all the programmes here shows the gradual shift from intensive processes of building women's consciousness and awareness about their lives, rights and their leadership through the collectives to rapid physical expansion over time, aided through introduction of several sectoral projects on health, education, micro-credit, natural resource management etc with no meaningful linkages on ground. In the process then, women's experiences in various collectives show that the artificial boundaries of these sectoral, project-based approaches have been constantly challenged in the face of their inability and inadequacy in responding to the changing contexts and needs of women.

3. The Need for Redefining Women's Practical and Strategic Gender Needs

Closely related to the earlier observation, findings from the study also compel a need for redefining categories like practical and strategic gender needs in the process of empowering women. A set of observations that come up for reflection here are in relation

to the manner in which various approaches discussed here understand women's disempowerment and position them within their programmes as well as the manner in which they identify women's needs and concerns and create conditions for addressing the same. In both the CDF promoted women's thrift cooperatives and the SHGs initiated by REEDS, women's disempowerment is seen as stemming largely from their lack of economic opportunities and access to capital. Interventions designed to address women's needs have therefore been predominantly economic in nature in the form of savings, credit and access to bank linkages, with all other needs being subsumed or dominated by the economic agenda. Women have been positioned as needy clients and not as competent, but socially constrained actors in their own right who can define and prioritize their own needs and interests. In the government supported DWCRA programme also, while there is a broader understanding of empowerment, the pressures of time frame and targets has seen this programme being largely confined to basic needs like provision of savings and credit. In all these interventions, the major focus around organizing women has been to facilitate thrift and improved access to credit as a basic need, without adequate thinking on investment options and avenues for bettering women's economic conditions or livelihood requirements. There has been no explicit concern with power or with structural inequalities in various forms that impinges on women participating as effective economic agents.

The MS programme began by consciously moving away from thrift and credit and focusing more on educational processes centered around learning, reflection and supporting women to act on their needs and concerns. However, the need for addressing women's livelihood and economic concerns while retaining the focus on conscientisation processes has meant major challenges for the programme. Inadequate focus on livelihood related issues within the programme has also compelled women to seek memberships in other groups promoted under the government Velugu programme.

What emerges from field experiences is that women's practical and strategic gender needs are not two separate and dichotomous categories but actually linked through the transformatory potential of various strategies used for empowerment. This potential lies in

the extent to which different strategies seek to open up rather than foreclose possibilities open to women. The operationalisation of this transformatory potential depends on the extent to which project and programmatic interventions of different agencies are organized around genuinely participatory modes of needs identification and prioritization rather than imposition of their own priorities. What emerges from more innovative programmes like the MS is that where a space has been created for women's own voices to be heard, either through participatory processes of need identification or by organizational practices that encourage women's participation in shaping agenda's, a range of interconnected needs, which are both practical and strategic in nature come into view.

4. Citizenship Spaces and Membership Spaces: Rethinking the Idea of the Collective

Perhaps the most significant and recurring question that this research throws up and addresses is the extent to which the various forms of women's collectives discussed here are membership spaces or spaces for catalyzing women's citizenship rights. This membership-citizenship question manifests itself in different forms in various experiences across all the four cases researched here and has again important implications for the broader discourse on empowerment.

Women's experience in all the organizations discussed here challenges the ideological framework that underpins the idea of women's participation in these collectives as members, needy clients or stakeholders in various development programmes promoted by the mediating organizations which are aimed at empowering them. What emerges in the analysis is that even while projects targeting women's participation (which is often seen as a means) and an indicator of empowerment by many of the supporting agencies, have narrow practical ends, women participate in these for a range of their own political reasons and in the process also weave in and build their own strategic interests and needs as active agents and citizens into this process. Examples of women bargaining for higher wages in agriculture or raising the issue of land entitlement as in the case of the Sanghas in the MS project or their aspirations for political leadership in the CDF promoted cooperatives can all be seen as ways in which agenda defined from outside is actually used by groups of

women, who are seeking to push their own interests from within. It is this fact that largely explains the enduring presence of women in large numbers either in SHGs or through their multiple memberships in various groups through which they are seeking to address their needs. Several experiences analyzed here reveal that in many situations, women have defined their own agenda following the internal dynamic of their own organizational strength and have in the process challenged the mediating organizations that have been unable to support or sustain the above demands raised by women.

At a second level, this research brings to bear through various examples the manner in which the organizations involved in facilitating empowerment seek to make a 'responsible' or good stakeholder of the women through imposition of ideas of group norms, rules, modes of behavior and participation etc aimed at governing the collectives. Attempts to discipline women's collectives are also evident in experiences of selectively bestowing awards and rewards in case of well-performing or behaved groups who conform to project norms and defined rules and imposition of sanctions and penalties in cases of non-performance or non-conformity with group norms. These clearly illustrate the ways in which the women are sought to be molded as stakeholders and members.

Various experiences and examples in this research highlight women's constant mediation between their stakeholder identity and as citizens attempting to exert their rights and demand accountability either from the NGO's or State agencies working with them by challenging organizational norms and project imposed modes of behavior. As experiences in the previous section clearly highlight, it is in the process of negotiating their rights through demands for equal wages, for land rights, participation in political processes, struggle to fight caste and gender discriminatory practices or by resisting norms and rules such as using group loans for their own defined priorities, defaulting loan repayment, non-attendance in meetings, political participation etc that a range of agential actions are demonstrated by the women.

At a related level, these experiences also compel a reexamination of the grass roots women's organizations as collective or cohesive spaces where women are assumed to

pursue mutually benefitting, commonly agreed interests most of the times. What emerges from various accounts in this research are redefined notions of these collectives as contested spaces where sometimes common and sometimes conflicting and divergent interests are negotiated amongst various groups of women. Experiences emerging from this study indicate that the dynamics thrown up in the process of women negotiating their common or multiple interests from varied locations of caste, class and gender either as stakeholders or as citizens exerting their rights that the collectives become the site for struggle and change in the long run. Attempts by the women in sanghas, SHGs, CDF Cooperatives or DWCRA groups to challenge patterns of dominance and negotiate with power structures at various levels indicate that women's membership in these collectives has enabled them to catalyze citizenship rights to some extent. In some instances, these have also occurred independent of any facilitation or external support. However, the fuller consolidation and realization of these citizenship questions has been largely blunted, given the limits of the multiple, sectoral projects pursued by the facilitating organizations, with accompanying pressures of delivery targets and time frames thereby preventing these organizations working with women from engagement with more structural issues that impinge on women's lives in a sustained manner.

5. New challenges and Questions for Measuring Empowerment

While the objective of this research was clearly not to measure women's empowerment in any pre-determined framework, women's experiences across all the empowerment approaches discussed here nevertheless challenge several simplistic assumptions in relation to ideas and action around empowering rural women in heterogeneous contexts. The complexity and range of women's experiences escapes being caught or measured in any neat, prescriptive categories and in fact challenges attempts at quantification and measurement that accompany most of the current studies on empowerment, that are aimed at directing development policy and practice. While a sizable part of current literature and discourse generated largely through impact evaluations appear as "success stories" from ground, strewn with numbers and indicators of achievement, the attempt here has been at generating a more qualitative understanding of the rather "messy" and complex dynamics

and negotiations that are intrinsic to the process of thinking and practice of empowerment approaches. The individual and collective articulation of women's experiences across diverse contexts discussed here are not merely anecdotal narratives but an attempt to provide insights into changes within women's lives and the contexts they live in. Research findings here also highlight the fact that any empowerment process initiated from outside (albeit all its limitations and strengths) could often have the most unintended and actually contradictory outcomes, thereby posing important challenges for measurement at various levels.

This research compels our attention to the open-ended nature of the empowerment process, which is premised on the unpredictability of women's agency and the diversity of contexts and circumstances under which such agential actions are exercised, showing the possibility for change. Women's experiences as active "agents" of empowerment also raises important questions and observations about how one might begin to engage with the idea of the collective and questions of justice and social justice in the current development context where these terms appear to be increasingly depoliticized. Findings from this study compel a re-examination of mainstream indicators and accounts for measuring women's empowerment such as high repayment rates, isolated examples of successful micro-enterprises by women, high levels of women's participation in meetings, various development programmes, heroic struggles for basic amenities in the village etc. In a context where increasingly multiple programmes and donors persist on generating 'evidence of empowerment' through reports and statistics which are leading to homogenization of processes, strategies and outcomes on ground, the findings here necessitate a need for engaging with women's encounters with poverty, monsoon and crop failure, caste discrimination, gender based violence and their everyday struggles for livelihood as part of their larger dream and vision for a better life for themselves and their children. This research also compels us to engage with new analytical categories of women's negotiations through various forms of organizations as active members and rights-seeking citizens, their negotiation through the system of awards and penalties to account for a more complex and nuanced understanding of how empowerment processes and outcomes are shaped on ground. This research also draws our attention to the

shortcomings of the mediating organizations in insuring the empowerment process from the larger socio-economic and political realities of the village and the macro contexts in which empowerment strategies are actually mediated. Women's experiences in the various cases analyzed here draw our attention to the ways in which the shifts in caste, class and other configurations in the village impact women's collectives in the process shaping not only their own consciousness of their social status and power but also the different ways in which their village and different groups of people in the village are centered or marginalized with respect to resources and various rural development programmes.

Theoretically, the empowerment approach goes beyond other approaches to demand structural changes at the fundamental level in many ways. The experiences of REEDS, CDF and the DWCRA programme discussed here indicate that in practice, their thinking and practice are caught in the WID approach to a large extent. While the interventions have succeeded in creating a large public presence of women in numbers and providing some economic benefits, there has been very limited engagement with any other aspect of women's lives. Women's negotiations with their empowerment process through the SHGs, DWCRA groups and cooperatives are compelling the facilitating NGO's and agencies to reexamine their own ideas and strategies around empowerment. In this context, the lack exposure to alternative ways of addressing women's concerns appears to be a critical issue. On the other hand, findings here indicate that the MS programme which is committed to the agenda education as a means for empowering women also faces a huge challenge in sustaining the empowerment processes initiated, in the face of introduction of large, externally funded World Bank programmes like Velugu or IKP. The case studies analyzed in this research point to the critical need for linking a range of issues impinging on different aspects of women's lives in the process of working towards their empowerment while underlining the need for a clear sense of ideology, direction and strategy to achieve gender – specific goals. Women's experiences across all the four case studies here indicate that achieving gender specific goals must include increasing women's rights over land and other resources, expanding opportunities for political participation and leadership, enhancing their awareness around rights in order to enable them to assert their rights and challenge power structures at various levels including the

State and the mediating NGOs who are working with the women's groups. Experiences from this research show a clear gap separating thinking and practice related to achieving the above to a large extent. Research findings also show that the women as part of these collectives are attempting to both negotiate with and redefine the parameters of donor-funded empowerment programmes that focus narrowly on timescales and targets without addressing the realities of women's lives or larger structural issues. The research findings strongly indicate the need for taking the current level of discourse on women's empowerment from the narrow projectised and often commercial framework to a more meaningful political framework embedded in values of social justice, citizenship rights and equity.

This micro-research will also hopefully help in a more critical reassessment of thinking, practices and methods for understanding empowerment by focusing more on the qualitative changes in women's lives that very often escape the quantitative benchmarks currently in use and in the process also help redirect thinking, policy and practice around women's empowerment.

Areas and Questions for Further Research

The primary focus of this research has been on micro level processes at the field level, particularly around village-level women's collectives as key sites for understanding different ideas and practices for empowering women. While the focus of this research has been on an extremely selective range of strategies for empowering women, a full discussion on the nature of emerging challenges and further questions has not been possible. The findings here though clearly point to the need for further research at various levels.

Firstly, the electoral outcome of the State assembly elections in Andhra Pradesh held in 2004 and 2009 decided the exit of the TDP, which was largely seen as the champion of women's empowerment and leading the SHG movement not just within the State but also in the country. That the same women SHG's in rural areas earlier seen as the "vote bank"

of the TDP Government played a key role in delivering shifting electoral verdicts cannot be ignored. While the reasons for the electoral defeat of TDP are many, women's experiences from this research indicate their disillusionment with several of the reform led policies initiated by the TDP government as part of the liberalization agenda. Reforms initiated by the government especially in relation to the farm sector such as hike in power prices, withdrawal of subsidies and other support system to agriculture had adverse consequences for a large number of marginal and small farmers leading to high input costs and indebtedness amongst farmers. Various studies and media reports also indicate that the above period (1996-2004) witnessed the highest number of suicides by farmers as a direct consequence of the above policies, especially in districts like Mahbubnagar. The role of women in delivering the electoral verdict is significant since it is the women in several of the farming households who were contributing to the household incomes by managing the farms and supplementing the earnings through wage labor, especially in cases where men were migrating out of the village. It is apparent from women's experiences discussed here that the benefits that they had received through populist government measures like micro-credit, bank linkage, subsidized cooking gas etc through the SHGs are very minimal and inadequate as compared to the larger issues such as crop failure, food security, unemployment etc confronting them on an everyday basis. At a broader level, the findings from this research reveal that sectoral interventions by the government aimed at women such as micro-credit, health, watershed, land development etc are inadequate without affecting more structural changes such as land entitlements, expanding political participation, protection against caste and gender discrimination and atrocities etc. The shifting nature of the electoral verdict also leads one to questions like "to what extent can these large scale organization of women into SHGs in Andhra Pradesh be used as new platforms for socio-political mobilization against State policies and reforms?" This research also hints at the possibility of a larger political process taking shape within organized women's groups which also needs to be researched further.

To a large extent, the Congress party in power for the last 6 years also appears to be pursuing the same reform agenda and policies for women initiated by the TDP party in the earlier phase, albeit projected in a 'welfare mode' through programmes such as 'Paavala

Vaddi', 'Indiramma Housing Scheme', the 'National Rural Employment Guarantee Scheme', (NREGS) etc. At a related level, there is also the need for critically examining the role of NGOs as change agents in empowering women in terms of the strengths and limitations of their micro-level interventions, particularly in a context where large scale World Bank and bilaterally supported programmes like Indira Kanthi Patham as well as commercial Micro-Finance Organisations, Banks and Multi-national Corporations have entered the rural market to tap what they see as a vast "social Capital" in the form of the women SHGs. In the context of increasing proliferation of MFIs, banks, insurance companies and Multi-national Corporations like the HLL who are all keen to do 'business with women', it is equally important to ask whether the SHGs are adequately equipped and empowered to negotiate or deal with these new range of actors. To what extent will the women's groups subvert these processes to pursue their own agenda and prevent becoming vulnerable to patronage politics of major political parties remains to be seen.

This research also indicates the ways in which the content and meaning of empowerment in mainstream development has shifted the discourse from its older framework of social justice, equity and rights to a more commercial framework defined by the mechanics of savings, credit, loans and repayment regimens through creation of SHGs and a array of other user groups such as Water Users Associations (WUAs), Vana Samrakshana Samitis (VSS) etc all over the State. This raises wider questions about the increasing importance of micro credit as a strategy for poverty reduction and empowerment of women and its link to the advancement of global capitalism to rural areas which needs to be explored further. Of equal concern is the manner in which the idea of self help is being increasingly used to mean self-provisioning of services thereby placing greater burden on women's unpaid time and labor, in a context where the State is abdicating its responsibilities from key sectors and shifting these responsibilities to organizations of rural women. Is the creation of a large number of SHGs actually a second wave of de-centralization and governance as projected needs further probing? Equally important is the need for understanding the implications of the shifting discourse on empowerment, poverty and questions of social justice emanating from these changes, emphasizing the need for focusing further research at various levels.

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