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 Karyakarthas) 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 karyakarthas 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 Lakshmamma 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 bought 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, Bhimdevarapalli 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’ 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 these 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 karyarkhas, 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 kadathamu, Baavulu meme thavuthamu, chasthe meme ethuthamu, aina menu thakuvollam avuthamu (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 sahukars (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 Peddapayapalli 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 atleast 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 a 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 sahukars (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, thelivi 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 womens 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 Tipparaspalli, Pulimamidi, Bhoopur 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 Karyakarthas 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 an 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 bidda, 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 Karyakartha, 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 karyakarthis 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 impotant 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 (Todd) 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 73\textsuperscript{rd} 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 Shankaramma 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 Samakhyas 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 Samakhyas 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 loosing 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 Mahbubnagar 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 santhas 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 woman 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 deeply-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 grassroots 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 karyakarths 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
Tipparaspalli, 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 karyakarthsas 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 Government’s 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
consciouness-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 karyakarths 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.