

FROM POVERTY TO PROSPERITY: BUILDING RURAL INSTITUTIONS FOR LIVELIHOOD PROMOTION AMONG POOR WOMEN

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Abstract

The South Asia Poverty Alleviation Project (SAPAP) was a pilot project implemented in three districts of Andhra Pradesh, India with the financial assistance of UNDP using a community based approach to combat rural poverty. Promotion of sustainable livelihoods and asset creation at community level through the process of social mobilization and capacity building of the poor women was integral aspect of the project. The objective was women empowerment through strong grass root organization, skill development and capital formation. Mandal Mahila Samaikhya, Addakal, is one of the successful initiatives launched under SAPAP in Mahaboobnagar district of Andhra Pradesh in 1998 with effective partnerships between an NGO (Adarsha welfare society), federation of women SHGs at mandal level and the Government. The early phase of the project included groups' management, local capacities building and provision of seed capital fund to SHGs for taking up income generation activities. This was followed by networking of SHGs into village organizations (VOs i.e., village level federations) followed by federating at mandal level as Mandal Mahila Samaikhya's (MMS). The MMS diversified into other activities over a period of time. A resource centre was built which provided space and trainers to train VOs and SHGs in various aspects. To further sustain MMS in the long run, the organization involved in new revenue earning activities such as super bazaar, a highway restaurant, and a mahila bank. The main agenda of the NGOs was establishing SHGs and bank linkage. In the process, gap in terms of inhabitants belonging to chronic defaulting villages were not having access to banks was found. Thus, mahila bank started with a capital of about Rs. 12 lakhs (Rs 300 share capital per SHG and RS.2700 fixed deposit per SHG). This exemplary model of donor-public-private partnership in the field of livelihood promotion is an epitome of successful socio-economic empowerment of the poorest women through social mobilization and institution building to lift them from the clutches of extreme poverty with the support of a parallel structure. This structure would play a pivotal role of providing advisory support, harnessing resources from various entities and networking with both public and private institutions for effective implementation. This paper focuses on the processes involved in generating such a remarkable success by the poorest women of the district.

Introduction

Community organization in the form of small self-help groups and the federation of these grassroots institutions at higher levels have created support structure that enables the rural poor in Andhra Pradesh to identify workable strategies to meet their needs – in other words, to innovate. Each tier in the organization of self – help groups functions as a financial intermediary and provides

specialized services to members and other stakeholder groups in a variety of sectors. Through this rural institutional platform, community members have identified, adapted, used and spread environmentally friendly agricultural practices, obtained credit, invested in productive assets, and improved their food security and health, among other benefits. Lessons from this experience highlight the importance of developing local institutions with local people (the local commitment and relevance makes them more likely to innovate successfully) and of organizing at higher levels (where farmers gain a collective voice to empower themselves). These institutions of the poor plan, manage, monitor and scale up new initiatives and build social capital at much lower transaction costs and with much greater purposefulness than is possible through more traditional forms of organization, in which the rural poor are more often at the periphery than the center of service provision and innovation.

Program objectives and description

The Society for the Elimination of Rural Poverty (SERP), an autonomous body established by the Government of Andhra Pradesh, implements the Andhra Pradesh Rural Poverty Program. Under this program, SERP works in communities to mobilize self-help groups (SHGs), each with about 10-15 members (such as poor women and / or farmers), who engage in collective saving, lending, and other activities that enable them to build an asset base. Each tier in the organization of SHGs functions as a financial intermediary and provides specialized services to members (and other stakeholder groups) in a variety of sectors. The SHGs federate into village organizations (VOs), and each VO manages a capital fund, from which it provides loans to constituent SHGs. The VOs organize into subdistrict federations, which access commercial credit to lend to VOs, and subdistrict federations organize into very large district federations. This platform of federated institutions brings economics of scale and scope that allow community members to build assets, smooth consumption, access services and safety nets, and invest in livelihoods to raise themselves out of poverty.

Innovative elements

Andhra Pradesh has created an ecosystem of support in which a bottom-up planning process beginning at the household and community level and aggregating to higher levels enables the rural poor to identify needs and define workable solutions (in other words, to innovate). For instance, farming households develop a microcredit plan with the help of their VO and are linked to commercial banks through their subdistrict and district federations. Community groups also manage enterprises such as procurement centers for agricultural commodities and milk, which provide grading, quality control, aggregation, and value addition for products. At the subdistrict level, federations invest in enterprises such as chilling centers for milk to increase shelf life. Meanwhile, the district federation manages a number of support functions, including running an insurance scheme for members through a network of call centers. Together, these activities help farmers receive higher prices and foster an environment that favours profitable agriculture. This support along the value chain of agriculture makes farming sustainable from an economic perspective. At higher levels, the federation organizes training, engages NGOs and government agencies for additional support, and monitors progress.

Farmers have also used this institutional platform to practice community-managed sustainable agriculture (CMSA), a knowledge-intensive alternative to input-intensive agriculture. Through their groups, farmers learn about the harmful effects of chemical pesticides and fertilizers on soil, water and health. They gain access to farmer field schools, seed banks, equipment centers, finance, and procurement centres, all organized by their respective VOs. District and subdistrict federations market the CMSA produce. Through the district federations, farmers can use funds from the National Rural Employment Guarantee Scheme, a social safety net ensuring every rural poor household has at least 100 days of paid work each year, to pay for on-farm improvements for sustainable agriculture. Examples include transplanting tank silt to farms, levelling land, or building structures to capture rainwater. In this way, a safety net entitlement is linked to productive, income-generating activities conducted by community organizations. Largely owing to the effectiveness of the institutional platform, poor and marginal farmers have developed a more successful livelihood strategy.

To improve food security, households belonging to SHGs identify the amount of food they can purchase with their own funds, the amounts obtained through the public safety net, and their remaining needs. The VO aggregates the information, ensures that each family gets the safety net to which it is entitled, and then purchases the rest of the food from the market in bulk. Households belonging to the SHG can take a low-interest, long term loan from the VO or SHG to purchase rice on terms they can afford, thereby smoothing their consumption.

Benefits and impacts of organizing rural communities to innovate

Through SERP and the rural institutional platform it provides, communities have organized to meet multiple needs. As the discussion has indicated, the benefits of this organizational structure include improved food security as well as the accumulation of financial acumen, new agricultural knowledge and skills, and productive assets. In particular, the institutional platform's success in enabling communities to pursue alternatives to conventional agriculture has led the state government to call for the Agriculture Department's Agriculture Technology Management Agency (ATMA) to collaborate with the Rural Development Department's SERP to promote sustainable agriculture and move toward organic agriculture. SERP will train the ATMA staff to use the CMSA model; ATMA will then work with SHGs to popularize this low-cost, high return type of agriculture. The hope is that it will yield benefits similar to those seen with CMSA.

Lessons learned and issues for wider application

Experience with the rural institutional platform adopted in Andhra Pradesh indicates how the capacity to organize at several levels fosters innovation and adaptation in the local context, with local people, and contributes to success on a larger scale as well:

- Institutions (and their designers) matter. Initiatives designed by the farmers who will participate in them carry real advantages over initiatives that outsiders might design for them. Many of these advantages relate to the fact that the people who plan and implement activities are the same people who benefit from them. Their ownership of the initiative greatly increases the likelihood that it will be sustainable. The social capital they cultivate

and build upon in working together for common goals changes the rules of the game for farmers in relation to the market and the government. In organizing and mobilizing at higher levels of aggregation, farmer's gain a collective voice and empower themselves, which is something that cannot realistically be done for them from the outside. Supporting their initiatives by investing in a process that over time comes to involve millions of rural people, especially women, has helped to achieve a large scale transformation in small holder farming. These institutions of the poor plan, manage, monitor, and scale up new initiatives at much lower transaction costs and with much greater purposefulness than is otherwise possible. Building social capital is a necessary investment in transforming human, natural, and economic capital.

- Small-scale and marginal farmers need a creative approach to the delivery of agricultural extension services. Practicing farmers should be the central stakeholders contributing to an extension system. Where the system has failed to meet their needs, they should be enlisted as active extension agents. Their presence in the village makes them easily accessible and more familiar with local conditions and challenges. For example, the use of successful CMSA farmers as community resource persons was critical to building and scaling up the program. The experience of the resource persons gives their messages greater credibility among farmers. NGOs can facilitate extension-related services, but eventually the community resource persons assume this role, as they are better equipped to understand farmers' needs.
- Farmers can experiment and develop technologies in their fields and test innovations through their local field schools. Once technologies are proven, they can be standardized for a wider audience through training workshops. In CMSA, the menu of technology options continues to grow, and farmers no longer have to rely on the limited options available through external research and other sources in the market. Farmers should be encouraged to look at the cost-effectiveness of options and not focus only on yields.
- CMSA has already been taken to the state of Bihar with considerable success, and it will be further scaled up through India's National Rural Livelihoods Mission. The achievements in Andhra Pradesh were very much the result of tailoring solutions specifically to local contexts, and replicating those achievements elsewhere will require purposeful adaptation to local conditions.

Building institutions for livelihood promotion – South Asia Poverty Alleviation Project in Andhra Pradesh (SAPAP)

The South Asia Poverty Alleviation Project (SAPAP) was conceived and implemented in three districts of Andhra Pradesh as an upshot of SAARC's commitment to poverty eradication. The UNDP assisted SAPAP pilot was started in 1996 primarily using a community based approach to combat rural poverty. The conceptual strength and efficacy of approach of SAPAP is evident in the emulation of the design by GoAP into its major World Bank aided poverty reduction project, Andhra Pradesh District Poverty Initiatives Project (DPIP), which was started in the year 2000. The case delves into the methods and processes used to mobilise the community and helping them to access both financial and non-financial resources for enhancing their livelihood.

SAPAP was implemented in three districts namely Mahboobnagar, Kurnool and Ananthapur. The coverage by SAPAP was 695 habitations in 20 s (administrative sub-units of o district) in these drought-prone districts of Andhra Pradesh. Although conceived to be implemented in the entire district; the coverage was reduced to 20 s in 1997 as the learning from project implementation suggested that the area was too large for effective social mobilization. The project facilitated organization of the poor into 2,395 self-Help Groups (SHGs) with 42,842 members in 695 habitations in 20 s in three districts in association with 18 partner voluntary organizations.

Process of intervention

SAPAP was a pilot project implemented with financial assistance from UNDP. The process of intervention has been by and large in the form of activities in line with the SAPAP objective.

Two approaches were followed in implementing the SAPAP One was an issue-based approach and the other was on area -based approach. In the former, issues such so child labour, bonded labour and disability - that do not emerge in discussions with communities but hove o very direct bearing on poverty were addressed. Special efforts of identifying and organising these disadvantaged people into groups and thereafter follow o route of opacity building and economic empowerment. In the latter, specific geographical Oreos were identified where o process of social mobilization was initiated. Social mobilisation process included formation of people's organisations considering all important dimensions such as gender, caste and class. Training and capacity - building exercise followed the social mobilization process. Promotion of sustainable livelihoods and asset creation at community level was integral to the whole process of social mobilization and capacity building. Thus, the process aimed at participation of poor people, especially women amongst them through strong gross root organisation for their own development. Such process, hitherto non existent, has been cornerstone of SAPAP implementation process.

The process also laid stress on building effective partnerships between NGOs (non-governmental organizations), people's organizations and the Government. The NGOs were engaged in the social mobilization process of the poor in their area of operation; provide support to building people's institution and helping these institutions to undertake livelihood program. The people's institution fostered participation of poor in articulating their needs, devising solutions and implementing them. With the support of the NGOs, SAPAP has been instrumental in institutionalisation of three tier people's organisations namely SHGs, Village Organisation and Samakhya in the mandals it has been operating. A network and federation of these local institutions gave them the required size and strength to bargain for effective partnerships with government and private entities.

The District Rural Development Agencies in the three districts of Mahboobnagar, Kurnool and Anantapur (SAPAP districts) hove been the implementing agencies. The South Asia Poverty Alleviation Poverty team played the advisory role.

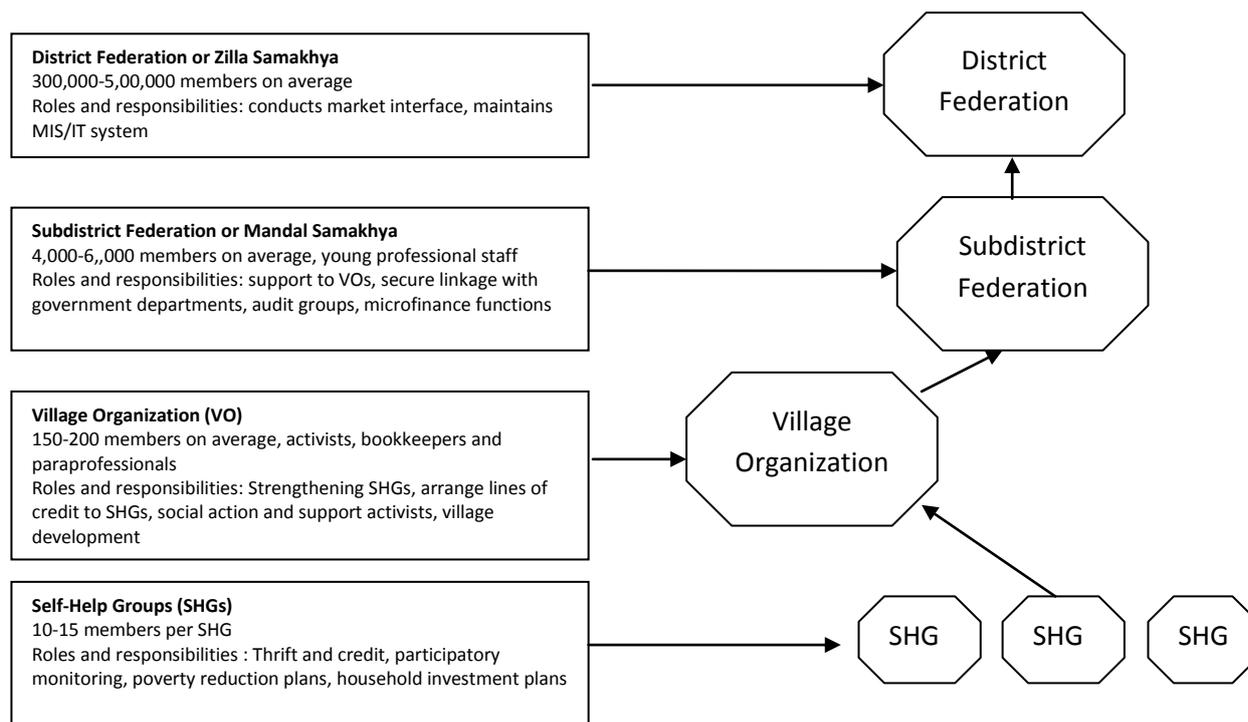
For effective implementation of the program, capacity building was done at various levels on the themes of participatory process, building people's institution, social mobilization as o developmental strategy and also for effective governance of the project. The capacity building exercise was done not only for newly created institutions but also of the implementing agencies of the state administration such as the Panchayat Raj institutions (PRIs) and District Rural Development Agencies

(DRDAs).-This helped in co-ordination among various stakeholders and activities as well as efficient management of the project.

Scaling up Strategy

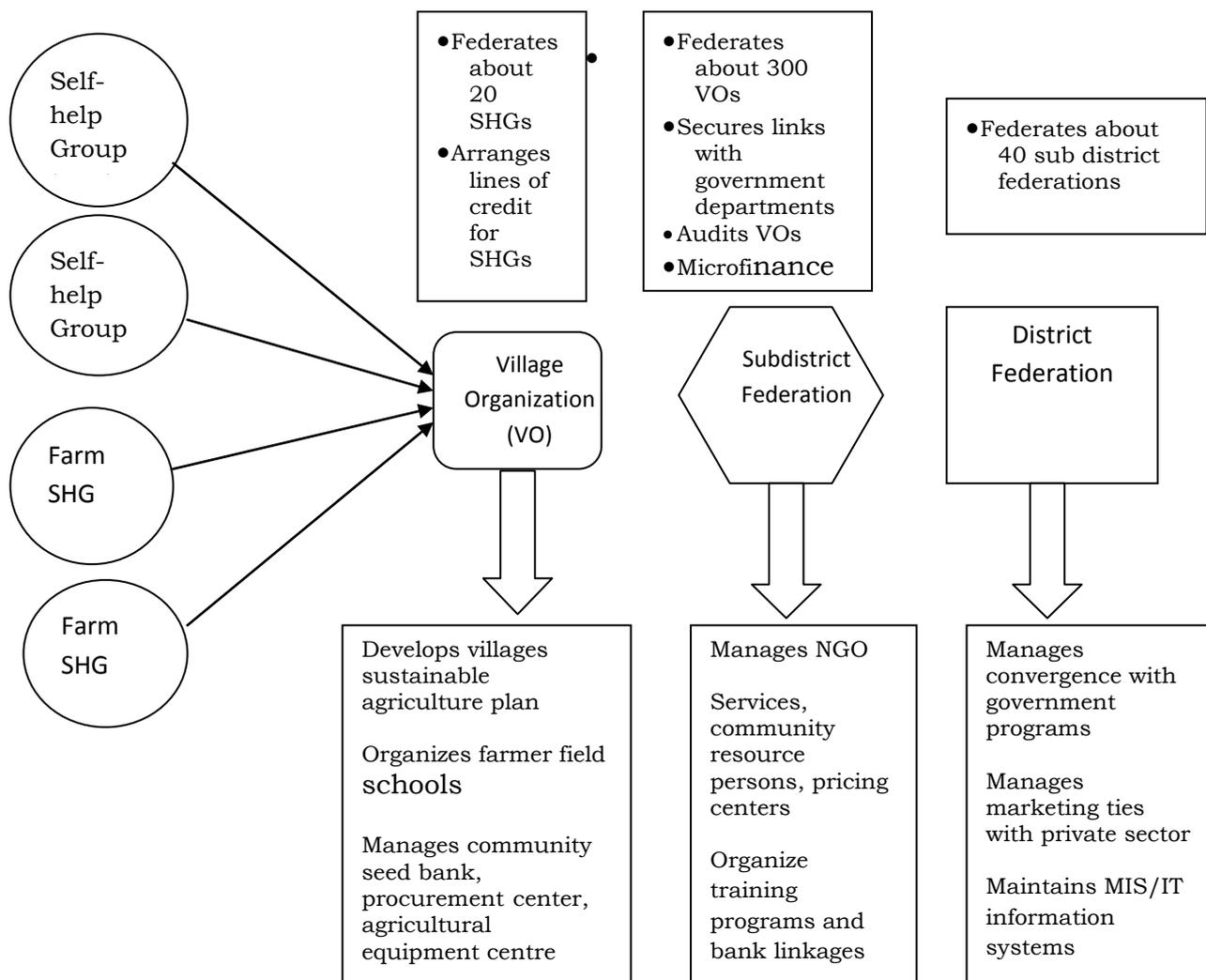
In the first phase emphasis was largely on social mobilization with relatively smaller number of poor people in a chosen area getting trained and being offered credit for income generation activities. Such efforts were scaled up later to cover the entire operational area. Building on the first phase, the process geared to raise the capacity of the village organizations as well as that of panchayat members, DRDAs and line department officials in the areas of social mobilization and sustainable livelihoods. Efforts were made this phase to assist in the formation of more SHGs in the same area, intensify the training of these groups, assist the groups to federate and form their own rural support organization. In addition, cadres of Para professionals were developed so that technical knowledge and skills are shared and benefited the community.

The institutional model for federated self help groups



A second phase of the process consisted support to community groups to undertake income-generation schemes that they conceived and manage. Productive credit provided on a larger scale through a revolving fund mechanism to build family and community assets (desalting of irrigation tanks, providing child care facilities, low-cost sanitation, etc.). Organizations of the poor were also linked to the banks and government anti-poverty programmes.

The Same Institutional Platform Provides Services to Develop Multiple Livelihood Strategies



As a support mechanism efforts were made to identify legal and regulatory frameworks that protected the interests of the poor and assisted them in their search for a livelihood.

Impact of the Programme

The most significant impact of SAPAP is evident in adoption of SAPAP model and social mobilisation process by GoAP for its major poverty reduction project (VELUGU-being implemented by autonomous body namely Society for Elimination of Rural Poverty). This could be stated as classic example of influencing the policy makers as also policy per se.

Overall SAPAP impacted major aspects such as micro credit, social capital, poverty and women's empowerment, mainly done through SHGs and their Federation stated earlier. These benefits are summarised below

Socio-Economic impact

- Reaching out to the poor especially SCs, Muslims and Women headed households WHH)
- Improved well being
- Reported sending children to schools (Urvakal, Kalva, Lodipalli, Nannar and Hussainapuram - all levels SHG-VO- Samakhya)
- Women come out of timid behaviour
- Family members involved women in financial matters and decisions
- Women-groups got recognition as social intermediaries and all line departments disseminated their programmes through SHGs
- induced interest and ambition in election politics
- Reported construction of own houses as well as renovation of houses
- Reported considerable decrease in migration due to drought and lack of earning opportunities
- Families helped to move across the poverty line through linkages with other poverty alleviation programs
- Emergence of strong village level social institutions and pressure groups

Improved Access

- Improved access to credit and repeat loans (respondents from Husainapuram village, Kalva village and Lodipalli village)
- SAPAP gave lift to women groups in economic up-liftment / self employment loans as a result of which, women groups have come to stay as dependable and reliable channels for institutional finance delivery
- Sustainable livelihood opportunities and systems established through productive credit support and community asset creation

Institution Building

- Formation of social capital in the form of trained book keepers, effective leadership, Health educators, Education volunteers, Asset management (watershed), village and level resource persons etc.
- SHGs of women developed and strengthened
- Village Organisations (VOs) formed and federated into networks
- Specific interest groups such as agricultural labourers' associations, small and marginal farmers' associations, water users' associations, watershed committees, mining workers' / quarry workers' associations, handloom weavers' associations and rural artisans associations developed and supported.

Capacity Building

- Capacities of the Self-Help Groups of women strengthened
- Capacities of local/village activists built in the fields of agriculture, livestock, forestry sericulture, watershed management, civil works, health, education, etc.
- Capacities of PRIs and DRDAs strengthened to promote people's participation and empowerment for effective local governance and poverty alleviation

Increased Bargaining Power

The limited sample of primary stake holders and SHGs/VOs/ Mahila samakhya interacted revealed a few instances of collective bargaining by the grass root institutions, the examples of which are evident in labour, commodity and financial markets.

The instances in labour market pertain to collective bargaining for equal wages with men and better working condition for women. SHGs also have come together to free the bonded labour.

On the commodity market front SHGs attempted at establishing storage space so that farmers need not suffer price loss due to distress sales or lack of space for storing harvested produce till prices stabilize. There were also indications of SHGs forming into marketing societies for bulk marketing as well as purchase of inputs like seed and sale of milk, etc. One specific example in commodity marketing that could be quoted here pertains to Pangal Mahila samakhya. This MMS procured castor at Rs.1330/- Quintal and sold at Rs.1450/- a Quintal. The profit sharing was MMS (30%), VO (70%). A similar attempt by MMS at Kosgi (Mahboobnagar district) was reported.

In the financial market, VOs bargained for loans to their members and also negotiated with money lenders for lower interests. The efforts of Mandal Mahila samakhya (MMS) as financial intermediaries may be stated as encouraging. MMS borrowed funds from DRDA/SC corporations/NGOs for on lending to SHGs through VOs.

Notwithstanding the reported collective operations, SHGs reported difficulty and limitations to negotiate or intervene with the market channels. In the overall analysis, the sustainability or continuance of marketing efforts on a consistent basis appear to be feasible and practical but if supported by a systematic and conscious approach with structured capacity building inputs and handholding services.

Role of Institutions

Implementing agencies and facilitating agencies

The achievements of SAPAP could be attributed to combined efforts of DRDA, the implementing agencies UNDP (UNDP team played an advisory role) and UNICEF which has supported specific issue based programs such as back to school and bridge courses for child labour. Equal contribution for the success of SAPAP came from partner agencies which were engaged in social mobilisation, capacity building of primary stake holders and bank linkages of SHGs.

The key role played by DRDAs in building the cadre of resource persons for social mobilization and facilitating SHGs formation which contributed in a large way to the sustenance of people's institutions. NGO's support role has been instrumental in effective functioning and management of network of people's institutions. As an example, activity base of Mandal Samakhya at Addakal village stands as proof of the contributions from Adarsha Welfare Society (AWS), a partner NGO. The Mandal Samakhya promoted by AWS has an integrated commercial complex housing Mahila Bank, Training centre, Super bazaar, Dairy Unit and a High way restaurant.

Role of grassroots institutions

SAPAP model is rested on the approach of nurturing people's institutions as a core component. This involved the creation and support to three separate but interlinked institutions. These institutions has been performing specific roles towards achievement of their own goals as well as contributing to the overarching vision of the program. The specific roles of the gross root organizations ore outlined below:

1. The SHGs and other user groups (such as quarry workers,/ irrigation water users etc. performed the following functions through its meeting once a week

- Discussion on the basic needs of women and users
- Discussion on the issues requiring support of VO
- Decision on the quantum of thrift and internal lending
- SHGs contribute to corpus of VO and Shore capital to Mandal Samakhya

2. All the SHGs were federated into a Village Organisations (VO) at the village level. The VO on average has 60 to 100 households as members. The VOs carried out the following functions:

- Organising all the poor households into groups
- Resolving conflicts arising at SHG level
- Acting as a bridge between people and government functionaries
- Financial intermediation role for accessing credit and grants
- Stand as o surety {or the loons provided to SHGs
- Functions as social forum to discuss issues such as child labour/child marriages etc., which ore beyond the capacities and realm of SHGs
- Undertakes member trainings
- Auditing of SHGs participating in village development

3. VOs were federated in to Mandal Samakhya which performed:

- Mobilisation of funds from various external agencies
- Providing funds to VOs for on lending to SHGs
- Building of the rapport between people and Government function as through local community volunteers
- Arrangement of regular meetings with Government officials at village level
- Undertaking training programs for Executive committee members/
- Group Leaders/SHG Book keepers

Financial Linkages/Resource Mobilisation

Multiple sources were tapped during the implementation of the project. UNDP provided approximately US\$ 900,000 on co-financing basis to cover the administrative and personnel costs of a sub-regional team to advise the DRDAs on sub-programme strategies.

The other important source of funds was the State Government where linkages were established with all the line departments both at the state and district level. The District Magistrates have provided poverty alleviation resources under the government anti-poverty programmes to groups mobilized by the sub-regional team. The UNICEF-supported child labour elimination and back-to-school programme was also implemented by the sub-regional team, but in some selected mandals.

The internal resources generated through the three-tier grass root organization also needs mention. This helped in both mobilising savings as well as extending of credit for various income generating activities. In fact, some of the Mandal Samakhya have also promoted Mahila Banks for several need based credit for farm and non-farm activities.

Thus a strategy of tapping external sources for program level intervention and use of internally generated fund to meet the impending credit needs of individuals seemed a complementary approach. These efforts are supplemented by a strategy for direct linkage with the financial institutions.

Sustainability Prospects

The sustainability of such a large scale program carried out with Donor-Government-Non-Governmental partnership can be judged through the performance of the grass root organizations created during the program. It is quite natural that all the grass root institutions created will not achieve the scale desired and have a significant impact.

Mandal Mahila Samakhya, Addakal

Mandal Mahila samakhya, Addakal is one of the successful initiatives launched under SAPAP and presently is a part of the Velugu project. SAPAP identified Adarsha welfare Society (AWS) as partner of SAPAP initiatives in Addakal Mandal in Mahboobnagar district. AWS began its supportive role to SAPAP in June 1995 and was assigned promotional role for social mobilisation, management of initiatives and seed capital (funds were also parked with AWS) in Addakal mandal. Beginning from June 1995 till early 1998 the inputs by AWS were Groups' Management, Local Capacities Building and provision of seed capital fund to SHGs for taking up income generation activities (IGA).

Networkings of SHGs become a part of SAPAP approach in the early 1997 and mandal level federation started taking shape in the early 1998. As a result of this approach, Village Organisations (VO - SHGs federated at village level) came into existence. AWS also followed the same model and VOs were made the custodians of seed capital and other resources (revolving fund from District Rural Development Agency etc.). The centralisation of funds at VO reported to have helped in planning credit (beneficiaries as well as size of loan) and recovery efficiently. 'AWS was instrumental

in putting in place the revenue model for VOs, which earned about 25% of interest income earned by SHGs and in turn provided the book keeping services to SHGs.

During the year 1998, main agenda of AWS was establishing SHGs and bank linkage. In the process, gap in terms of inhabitants belonging to chronic defaulting villages were not having access to banks was found. Hence the formation of Mandal Mahila Samakhya (MMS) as a financial intermediary under the Mutually Aided Cooperative Thrift Societies (MACTS) Act was done. The objective was to service the villages constrained by service area approach of Banks and beneficiaries facing the trouble as they were residing in chronic defaulting villages. Thus Mahila Bank started with a capital of about Rs.12 Lakhs (Rs.300/- share capital per SHG and Rs.2700/-Fixed deposit per SHG).

The MMS diversified into other activities over a period of time. Resource centre was built which provided space and trainers to train VOs and SHGs in various aspects ranging from leadership training to group management, book keeping and training of trainers. However, to sustain MMS in long run and limited scope of enhancing the resource centre as training institute, MMS felt it necessary to add new revenue earning activities. This had resulted in the addition of super bazaar and a highway restaurant by the year 2001 in the activity profile of MMS., Super Bazaar started with an investment of Rs.5 Lakhs mobilised as share capital from SHGs at the rate of Rs.300/- per group.

Profitability

Village Organizations: Till last before year dividends were paid and got accumulated at SHGs level. These pay outs were book entries and physical cash was not paid. Last year some VOs paid dividend in cash to SHGs. This year onwards all VOs have plans to pay dividend in cash.

Resource centre: In the initial years and up till year 2001, MMS earned about Rs.30000/- per month, presently the figure is around Rs.10000. The reason was SHG movement was nascent in SAPAP districts and the training needs were huge. In the later years, the demand for SHGs training has been on decline and thus the revenues also dwindled. Presently two staff members are manning the resource centre.

Mahila Bank : Started with a capital of Rs.12 lakhs in the year 1999 and presently the outstanding is under Rs.25 Lakhs. Reportedly it is making marginal profits. The size of banking operations was kept low deliberately. The reason reported is that the VOs have been able to meet the demand for credit by SHGs adequately and the objective of Mahila Bank is only to cater to the gaps in access to credit.

Super Bazar: Still running into losses as the agency model and village depot model has not yet worked out. Still continuing with the concept of servicing the needs of the women but is not cost effective.

Highway Restaurant: Employs about 40-50 women, chosen from the SHGs. It is yet to make profits.

VASAT-AMS Information Hub in Addakal, AP State: We have been partnering with the Adarsha Mahila Samakhya (AMS-Adarsha Women's Welfare Organization) since 2004 to foster learning and information exchange between rural families and expert institutions. The AMS is a legally founded federation of village level all-women micro-credit groups. The AMS covers 21 villages along with 16 hamlets (with a population of about 46, 380 individuals) and has a membership of almost 8160

women, most of them from poor households. The AMS hosts the hub infrastructure comprising a bank of PC's, and low-cost satellite connectivity to the Internet. In December, 2005, the Indian Space Research Organization (ISRO) has donated the AMS a complete kit to connect to a satellite-based video conferencing facility. The AMS uses this facility to connect to ICRISAT Expert center to seek advice on crop production practices, disease and pest management, basic computer training and drought coping measures.

Generating location specific information from generic information, in the current scenario of rapidly changing world, has been recognized as an essential mechanism for delivering information (knowledge) and advice as an input for modern farming. However it has to escape from the narrow mindset of transferring technology furring knowledge or information packages. If this can be achieved, with the help of ICT, then agro advisory, agricultural extension and knowledge dissemination will become more diversified, more knowledge-intensive, and more demand driven, and thus more effective in meeting farmers information needs. As a part of the VASAT rural hub activities, the partner organizations ICRISAT-AMS conducted an experiment to develop a framework for transforming generic information into locally relevant information by using ICT as an interface.

By keeping ICT mediated Open Distance Learning methodology as an objective, VASAT converts ICRISAT research results into learning modules (English) and take the help of partner organizations in various locations for localizing these modules. For instance Maharashtra Knowledge Corporation Ltd (MKCL) being transformed ICRISAT-VASAT modules into Marathi (local language of Maharashtra) and 30,000 students benefited from these modules.

AMS (**Aadarsha Mahila Samaikya**), an NGO led by a group of semi-literate women, became a partner of VASAT in the year 2002 for the welfare of rural farm community members lives in Addakal, one of the drought prone areas of Southern India. Unlike in the MKCL case, here the AMS team hasn't the capacities to transform the generic modules into location specific information.

VASAT made an attempt to build the capacities in the selected three villages. AMS identified highly motivated semi literate rural women (**VASAT actors**) belongs to the same village for operating central hub and village spokes centers (**hub and spokes model**). VASAT organized computer literacy training programs to the selected rural women in two phases, the focus of the first phase is on basic computer operations, MS office and trouble shooting and the second phase concentrated on telugu digitization, telugu fonts and software.

The series of activities and trainings eventually developed frameworks for transforming the generic information into locally relevant information.

Framework I (Web based medium) In the initial phase of the web based agro advisory, the non trained semi literate rural women post the farmer queries to ICRISAT experts via a web enabled content management system for seeking solutions. The question with inadequate information makes the experts to ask some more details for proper diagnosis. This process increased the time delays in web based agro advisory system. Later the 24 hours live result demonstration training helped the rural women in understanding the requirements of an expert to diagnose the distant farm problem (some times they add **photograph** also). This particular training helped the PEW and VNAs to process the rural farm resident questions into expert understandable format, and they process the expert solution into rural farm resident understandable format. Over a period of time,

the VNAs started providing solutions to the farmer questions by looking into their **Questions repository**. For new questions they approach ICRISAT expert via this medium

Framework II (Videoconferencing as an effective tool for transforming the generic information into locally relevant). In the second phase, ICRISAT-AMS jointly developed an integrated communication medium for creating a synchronous learning environment. The image transfer available via yahoo chat give a lively appearance and the telephone conversation helps to facilitate farmer-expert interaction uninterruptedly.



The center being selected as a VRC (Village Resource Center) for ISRO-MSSRF-ICRISAT VRCs project. As a part of this activity, ISRO provided all the VC facility infrastructure to both AMS and ICRISAT. ICRISAT and MSSRF being nominated as an expert centers for identifying seven VRCs across the country. VASAT-AMS used this facility very well. In the initial stages they organized live interactions with the experts, eventually on the interest of trained rural women and rural farm communities VASAT started organizing virtual classes daily at 1430 hrs – 1530 hrs (time suggested by trained rural women).

Though ICRISAT has many learning modules, virtual classes started with groundnut on the request of Addakal farm communities. ICRISAT Resource person teaches about the daily farm operations (seed to seed including land preparation, suitable seed varieties, sowing methods, water requirements, fertilizer and pesticide applications to harvesting etc.) over Video Conference in the regional language (Telugu) by looking into the generic module (English). During the classes the women takes the notes. In addition to this VASAT provides multimedia CDs (contains the class notes in picture format with voice over) to them .The trained rural women organize the farmers meetings in their respective villages in the evening hours and share their notes with them, and also takes the questions from the farmers for next class.

They also digitize the notes and prepare the **PowerPoint** slides in Telugu (local language), link to the ppt. Surprisingly the trained rural women having the higher secondary level school education with farm community background generated the locally relevant information from the ICRISAT generic modules by following this frame work.

The specific concerns as forwarded by the AWS, partner NGO are enlisted here under:

1. Building business management skills of member women in a democratic set up and in a community owned and managed business systems
2. How to professionalize the operational systems in a decentralised environment
3. How to introduce efficient decision making process in business operations congenial to functioning of people's institutions
4. How to match business priorities with accountability, responsibility, transparency and democratic functioning in a people's institution set up
5. Should people's institutions confine to bridging service gaps/core needs/pivotal service that will have multiplier impact in the lives of target communities

Therefore, the issue of sustainability in such large scale program is dependent the ability of the community based organization to develop into a self-managed entity during the project period. It entails not only building these institutions but achieve operational and financial sustainability through provision of services required by the community.

Replicability Potential

The overall strategy of SAPAP in Andhra Pradesh had major focus on building institutions of women. Women formed a pre-dominant part of the total participants from close to 70,000 households that were addressed for social mobilization under the SAPAP initiative. Over 5,200 SHGs of poor women have been promoted at grassroots level, which have been federated into 380 Village organizations.

The scale it has reached in its mobilization process speaks of the intrinsic strength of the approach supported by congenial policy environment in the state. SAPAP approach has been replicated in Andhra Pradesh. The World Bank has assisted the State Government with a nearly \$ 500 million loan for taking the program forward from an initial catchment of 750 villages to nearly 30,000 villages of the State.

Society for Elimination of Rural Poverty (SERP), established by Government of Andhra Pradesh took the responsibility for up-scaling the SAPAP model to cover the entire State since year 2000. The most important lesson coming out of SAPAP is on the policy end - principles of social mobilisation and institutional building as part of the strategy to lift the poorest of the poor, including those at the very bottom of the social hierarchy from the clutches of extreme poverty with the support of parallel structure. This structure would play a pivotal role of providing advisory support, harnessing resources from various entities and networking with both public and private institutions for effective implementation.

Conclusion

UNDP-SAPAP initiative is an exemplary model of donor-public-private partnership in the field of livelihood promotion. This could be a possible answer to rather unified approach taken up public and private institutions till date. It is necessary that various stakeholders use their complementary

skills to reach and promote large scale rural livelihoods as demonstrated through the SAPAP initiative.

Major Learnings

Some of the major learnings emerging from SAPAP initiatives are outlined below:

- One of most important learning is social mobilization of the poor is a necessity for reaching out more beneficiary but it should accompanied by engaging them in activities for providing economic benefits which will sustain interest. The latter could be identifying the most pressing needs of the target population and working on the some.
- Partnership model is key to success of such large scale initiatives with each of the collaborating providing complementary services for efficient management of the project. However, the model in the long run should build the partnership of the grass root institutions and agencies providing the various input, output and capacity building services.
- A favourable policy environment can help in building people's institution which can pave the way for easier operations for newly created institutions. The MACTS Act not only helped in creating people's institution but also helped these institutions to undertake multifarious activities under the purview of the Act.
- Up-scaling of a program is possible when the pilot model modified based on the ground realities and feed back from various stakeholders. The pilot should be used to delineate the process with well defined roles and responsibilities of the various stakeholders.
- Livelihood promotion can be done through a judicious mix of financial services, business development services as well as capacity building services and each of these are important. The support agency has to take the decision on the sequence and intensity of services to be provided with an objective of making the institutions self-sustainable.

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