

hoNote for Record
(October 16-24, 2013)

By: Shoaib Sultan Khan
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Subject: **Incredible India**

In 1995 when I started holding dialogues with the rural women of India, under the aegis of the UNDP sponsored South Asia Poverty Alleviation Programme (SAPAP), I met women in Andhra Pradesh earning wages of Rs. 5 per day weeding fields of the Zamindars. Now when I met the same woman and even new ones in the State of Bihar, they can access as much capital as their requirement from the Commercial Banks with the help of their SHG (Community Organisation), Village Organisation and Mandal Samakhya (Local Support Organisation). The number of such women runs into millions. Andhra alone claims 11 million such women representing a population of over 50 million. If this transformation is not incredible what else is.

The SAPAP phased out in 2003 but prior to that World Bank stepped in 2000 to take it to scale. It all resulted owing to the visit of the World Bank Vice President Meiko Nishimizu to Andhra in 1999 who after her interaction with the SHG, in Kurnool district fostered by Raju and his team under SAPAP, declared to Government representatives of the State at Hyderabad that she had just seen “UNDP’s Miracle” and the Bank would be willing to support the government for Statewide expansion of the programme. Unlike neighbouring Pakistan, in Andhra change in political governments did not impede the progress of the Society for Elimination of Rural Poverty (SERP) successor to SAPAP. In fact the successor government of late Mr. Reddy (YSR) in 2004 and later of Mr. Kiran Kumar Reddy, as Chief Ministers took SERP to new heights and by 2008 over ten million rural women had got organized in SHGs/VOs/MMSs. Late Mr. Reddy gave the biggest incentive to SHGs to access capital from Commercial Banks by offering to reimburse 75% of the interest on timely repayment of the loan to the Banks. Chief Minister K.K. Reddy increased it to 100% reimbursement. No

wonder in the current year the SHGs accessed interest free 100 billion Indian Rupees from the banks.

Although my association with SAPAP ended in 2002 beginning in 1994 when my friend and colleague on the Independent South Asia Commission on Poverty Alleviation set up by SAARC Heads of State, K.R Venugopal, Secretary to the Prime Minister of India got approval to initiation of SAPAP in Andhra Pradesh and more importantly for me getting no objection to my acting as UNDP Senior Adviser and later when I hit a cul-de-sac, getting K. Raju IAS appointed as the National Project Coordinator (NPC) of SAPAP. All the achievements of SAPAP in Andhra Pradesh are mainly due to Raju and the successors he chose namely Vijay Kumar and Rajsekhar. When Government of India's Planning Commission decided to adopt the Andhra programme of poverty reduction for countrywide replication, it was Raju who was taken to Delhi from Hyderabad, on the express wish of Shrimati Sonia Gandhi to the National Advisory Council, of which she is the Chairperson and Vijay Kumar joined the Ministry of Rural Development and was made Director of the National Rural Livelihoods Mission (NRLM) entrusted to replicate the Andhra programme in 14 States. NRLM is part of the Indian 12th Five Year Plan with an allocation of US\$ 5.1 billion for the period 2012-2017. The World Bank has supported NRLM with US\$ one billion and acclaimed it as the largest poverty reduction programme in the world.

My visit this time to India was on the invitation of SERP of Andhra Pradesh, JEEVIKA of Bihar and the Union Ministry of Rural Development and on my request they extended invitations to Dr. Rashid Bajwa, Chief Executive Officer (CEO), National; Rural Support Programme (NRSP), Ms Shandana Khan, CEO, Rural Support Programmes Network (RSPN) , Mr. Haseeb Athar, CEO Benazir Income Support Programme and my daughter Roohi a retired UN official. Due to uncertainties of PIA flights to India, we crossed the border on foot at Wagah-Attari and took the flight from Amritsar to Delhi. It gave us a chance to visit the Golden Temple. Next morning from Delhi we flew to Hyderabad.

We were welcomed at the airport by CEO SERP Rajsekhar himself and the Additional CEO Murali. At the SERP office, I had a most emotional welcome and was happy to see old SAPAP hands Vijayabharti, Jagannada and many community activists. We got a briefing on SERP activities not only by SERP Directors but most interestingly by SERP community leaders called Community Resource Persons (CRPs).

Rajsekhar in his briefing gave the following data relating to SERP outreach:

- District Federations (Samakhyas)	22
- Mahila Mandal Samakhyas (MMS)	1098
- Village Organisations (VOs)	39,584
- Self Help Groups (SHGs)	1,055,000
- Membership	11,634,763
- Savings (Rs. Million)	41,410
- SHG Corpus (Rs. Million)	57,200
- 2012-13 SHG Bank Linkages (Rs. Million)	100,650

In 2001, the Bank Linkages was Rs.1730 million. With 75% interest subvention since 2006, it jumped to 3,064 million and with 100% subvention it attained the current figure in 2012-13. It costs Government of AP Rs. 9,250 million to create interest free access to SHGs for commercial loans of over Rs. 100,000 million. In 2008 when I had asked the Chief Minister Late Mr. Reddy about the reaction of Microfinance Institutions (MFI) to his policy of interest subvention, his prompt response was if by spending one million rupees of tax payers money, government can create access to ten million interest free loans for the poor, what better use government can make of the tax payers money.

In addition MMS, in association with AP Government, have promoted STREE NIDHI (Credit Cooperative Federation) to ensure timely availability of credit,

preferably within 48 hours, for meeting emergent needs of the poorest of the poor (PoP). Upto end September 2013, Rs. 10,640 million were disbursed to 649,625 PoP members.

For Sustainable Livelihood, SERP is implementing i) Land Access/Land Inventory; ii) Unnathi ensuring an income of Rs.100,000 per year of all target households; iii) Community Managed Sustainable Agriculture; iv) Livestock and Poultry Development; v) Community Marketing; vi) Employment Generation and Marketing Mission and vii) Social and Human Development including Gender, Persons with Disabilities, Community managed health and nutrition, community managed education services; viii) Accessing Social Safety Nets and Entitlements including group insurance scheme covering natural, accidental deaths and partial disability at an annual premium of Rs. 320 which is shared on 50:50 basis by State and Union Governments for 5/6 million rural landless labourers; social security pensions, old age pension etc. The new initiative in this field is disbursement of pensions through smart card and electronic Fund Management System.

SERP has been leveraging technology for good Governance and has introduced mobile based technology for Bookkeeping and for reporting grievances to Social Action Committee.

In brief SERP has a holistic package of poverty reduction by converging each and every Government programme for poverty reduction with the Institutions of the People SHGs/VOs/MMS and Zilla Samakhyas.

However the most innovative and effective step SERP has taken for expansion and replication of the programme within the State and in other States of India is the Resource Block Strategy. The seeds for this strategy were sown by SAPAP between 1996-2000 when in 20 Mandals a pool of 5000 CRPs was fostered with the replication of the programme in 1100 Mandals the number of CRPs has

increased to 100, 000, who are the diamonds of the communities. Of these 1000 CRPs are being developed as external CRPs who undergo a three month language course of the State to which they are assigned mostly in Hindi language.

All the CRPs who had come to interact with us, shocked me when they interacted in chaste Hindi. Earlier on my visits I had to find interpreters. Today Rajsekhar had to use an interpreter we all were completely at ease having discussion with the CRPs whose mother tongue was Tamil. The use of CRPs has been the most effective strategy of SERP in expansion and replication of the programme not only within this State but now in States like Bihar, UP, Kashmir Uttarkand, Chattisgarh, Jharkand etc .There are two types of CRPs and PRPs (Processional resource persons).

The strategy they follow comprises a PRP going to the States identifying a cluster of 50-60 villages and the target group and selecting two villages before team of 5 CRPs arrives which comprises two book keepers and three social organizers. The PRP stay for 2 years in the clusters of normally 8 SHGs each, whereas the CRPs in a year come five times and mobilize 10 villages in a year with 100-150 SHGs. The PRP does the follow up of all activities introduced by CRPs such as Micro Credit-Plan etc.The CRPs/PRPs had most interesting experiences to share including their encounter with Nexalites in Chattisgarh, but they stood their ground and succeeded in fostering a pool CRPs/PRPs in the States they worked.SERP's Resource block strategy is the most effective tool for replication of the programme. The confidence and complete knowledge of the subject the CRPs/PRPs were assigned, was amazing and most impressive.

All challenges are being met by SERP by training CRPs to address these issues for example Functional CRPs.They are capable and competent to deal with audit of old SHGs giving advice, collaboration with Panchayat Sarpanch accounting of NRLM funds etc. The women proudly described how the attitude of their men

has changed and the respect they are getting from them. In the past they were not even allowed to step out of their houses now if they get late, their men come to escort them home, CRPs and PRPs are being allowed to go to other States and live for long periods, something which was unimaginable in the past. These women are indeed the embodiment of empowered women.

A luncheon was arranged for us at Lakeview Guest House (one of Nizam of Hyderabad's Guest Houses) on the invitation of the Minister for SHGs, Smt Sumitha Lakshmi Reddy. I was delighted to meet my old friend Chief Secretary Madhav Rao, now retired and K. Raju who happened to be visiting Hyderabad.

We boarded the Gothami Express at Hyderabad at night and reached Kakinada, the headquarters of East Godavari district in the morning. The Indian Railways are indeed a very comfortable and cheap mode of travel.

This being Rajsekhar's home district, he proudly took us to interact with Godavari Maha Samakhya at Thallaravu. This was a proactive step exclusively for coastal fisherman and women for eradication of poverty through social mobilisation. 7 MMS comprising 131 VOs and 1,698 SHGs had formed in Maha Samakhya (MS). The MS had financial resources amounting to over Rs. 479 million of which Rs. 330 million were through bank partnership and the balance included savings in rotation, project funds etc. The MS was implementing programmes covering all needs of women be in the field of health & nutrition, education, social security, housing, income generation, assets creation, food security, pension for elderly and vulnerable, organizing medical camps etc. The MS is running a Training Centre with excellent physical facilities. It does monitoring of government schools and gets dropouts enrolled in collaboration with headmasters of the schools.

Our meeting with 150 MS representatives, impressed us all with their confidence, knowledge of their areas of activity and their achievements. Some of them who had gone to the State of Chattisgarh and dubbed as Hoshiar Mahilas (Clever

Women) spoke of their experience and how they mobilized the women there giving examples of Rani of Jhansi and their own.

Rashid praised their amazing achievements which humbled him and reinforced his belief that poverty reduction will only come through women in South Asia as demonstrated by the members of MS. He was impressed by the help given by government departments to MS. Roohi quoted what she had said to Noel Cossins in Man in the Hat that only the women of Andhra Pradesh, free from poverty, free from men, will remember my father for ever.

Of course, MS would not have even been formed without SERP and Rajsekhar and his team's dedication and utter commitment. AV Rao, an official of the Fisheries Department, but an amazing Social Organiser who did everything possible to help the women of MS including material and monetary support from the Department. He is an exceptional government servant with great compassion and feeling for the poor. The SERP District Manager Chandrasekhar Raju and his team achieved wonders.

What pleased and amazed me greatly was the interest the Collector of the District Smt. Neetu Prasad took in the development of MS. Not only, amongst other help, she gave Rs. 4 million for construction of the beautiful campus of the MS, which includes an Early Childhood Education Daycare Centre where we met little angels happy and exuberant, Neetu spent hours after hours with us interacting with the MS women and looking at their activities. I have yet to come across a Collector with such zeal and feeling for helping the poor. She even berated the MS women for not utilizing government services. At the dinner which she so kindly hosted for us, I suggested to her to formalize channeling of government departmental services and supplies meant for the poor through their institutions SHGs/VOs/MSSs/MS. Currently this is ad hoc. An AV Rao may do it but most of the departmental representatives do not feel an obligation to do it. Collector's prodding them a bit might convert their ad hoc approach into

something more formal and institutionalized making it incumbent on District Departmental heads to ensure delivery of departmental services through grassroots institutions. Neetu liked the idea and hoped to give it a try through selected MMS and on the basis of results achieved, give it wider replication. East Godavari convinced us that the support of District Collector can go a long way in SHGs/VOs/MMS and MS making a resounding success. We were also delighted to meet AC (UT) and Prime Minister's RD Fellow.

Our visit to Village Chinnavalasala with 469 households and 375 below poverty line (BPL) demonstrated how VOs have implemented what we had heard at MS meeting. The VOs financial resources amounted to nearly Rs. 16 million including 9.4 million bank financing. The VO was financially viable with a monthly income of Rs. 17,000. The VO had 10 subcommittees for different activities, 19 SHG Bookkeepers and 2 professional staff. VO activities besides credit and savings, included Health and Nutrition, Education, Social Security, Social responsibility,(rice collection from well off for the poor), Social Security Fund and so on and so forth.

Describing the pre and post-SHG formation situation, pre 1996 they accessed capital at 60 to 120% rate of interest now it is at 12% and if paid on time it is interest free. All boys and girls are in school. With the exception of 39 households, the rest have now tiled houses with improved sanitation with tremendous improvement in living conditions. They have TV and Cell phones. They can access as much capital as they need through VO. Previously the only income they had was Rs. 100 per day earned by the husband through fishing. Now they can access funds even for higher education. Above all the woman have gained confidence.

The visit to Srivari cultivation fields in village Colony Kodada demonstrated the success of NPM (pesticide free cultivation). The results achieved were unbelievable. From an income of Rs5000 the net income was now Rs 25000. In

AP more than 3 million acres has come under NPM. We also visited the NPM shop in the village to make ingredients for NPM easily available to the farmer.

The VO members patiently waited for us for nearly two hours. Thankfully Roohi and Murali kept them engaged. They demonstrated accessing loans through Interactive Voice Receiving System and Mobile Book Keeping. One could never have imagined that village women would be so adapt and proficient at using these sophisticated technologies. They took to it as fish takes to water. We also met an SHG of Disabled persons and it was most heartwarming to see how these unfortunate persons have now been rehabilitated as productive assets in the society making not only a living for themselves but also supporting their families. People no more make fun of them as they have seen despite their disability they are seemed to none in being a useful member of the society.

At Hamasavaram we experienced the same resilience dynamism and productive capacity as in earlier village visits including management of a Health and Nutrition Center where we met lactating and pregnant mothers who spoke highly of the service being provided by the center to them. Most deliveries were now taking place in hospitals and the babies born were more than 3 kg in weight.

We drove to Visakhapatnam airport (Vaizak) through beautiful countryside to catch the flight to Hyderabad. On arrival we were entertained to a sumptuous dinner by Mr. Rajsekhar. Harini is an amazing chef and all the dishes were most delicious and tasty. Her hospitality is proverbial which I have always immensely enjoyed on every visit to Hyderabad including meeting her two lovely children. Rashid and Roohi were full of praise.

This brought us to the end of our visit to Andhra Pradesh as next morning we were scheduled to fly to Patna. We felt sorry for Haseeb who missed the visit to East Godavari as he had to return to Pakistan due to an unavoidable engagement.

When Raju left in 2002, I was very apprehensive about the future of SERP. Vijay Kumar completely allayed my fears and proved himself a most worthy successor of Raju. When Vijay was called to Delhi, I had the same misgivings. Rajsekhar has proved how wrong I was. My mentor Akhtar Hameed Khan used to say “You don’t replicate programmes you replicate people”. To me it is no less than a miracle that in Andhra since 1996 the political commitment, despite changes in government has been as strong as ever in fact becoming more and more steadfast and deeper in supporting SERP and nearly over two decades one after the other, all the three who have been at the helm of affairs of SERP have been outstanding and peerless and taking SERP forward. My team and I are immensely inspired and impressed by Rajsekhar by what he has achieved at SERP so far and how seems to be improving on it all the time.

The flight to Patna was via Delhi where we were welcomed by the officials of the Bihar Rural Livelihoods Promotion Society (BRLPS), the counterpart of SERP in the State of Bihar, set up by NRLM. The State of Bihar covers 2.8% of India, 8.58% of its population with 54.4% living below poverty line. 81% are agriculturists with average land holding of 0.07 to 0.22 ha. Literacy rate is 63.82%.

In the staff briefing attended by over 100 persons a poverty reduction programme called JEEVIKA was initiated in 2007 with World Bank funding which has now been subsumed by BRLPS. Jeevika aimed at socio-economic empowerment of the rural poor through fostering institutions of the poor; enhancing income and increasing access to social protection. Jeevika was mandated to mobilize 10.5 million households in a million SHGs, 65,000 VOs and 1,600 Cluster level federations (CLFs). After a shaky start which saw three changes of the CEO within a year, Jeevika finally was lucky to get the services of Mr. Arvind Kumar as CEO and achieved the following:

- Household organized	1.2 million
- SHGs formed	0.112 million
- VOs federated	6,000
- CLFs formed	119
- Coverage of Blocks	167 out of 534
- Coverage of Districts	21 out of 38

10-20 SHGs form a VO and 25-40 VOs federate in a CLF. Till 2005-06, the SHG-Bank portfolio was only Rs. 310 million now it has reached 3002 million with Rs. 70 million as savings. There are 832 Bank Mitras (Friends of Banks) placed in banks branches facilitating the process.

In my address to the staff, I explained the Conceptual Package of Social Mobilisation and emphasized the raison de tre and rationale of Jeevika as distinguishable from the functions of other government departments. Jeevika, unlike other departments, was mandated to foster institutions of the poor. This was Jeevika's real niche and every activity that Jeevika undertakes should be aimed as an investment in institution building.

After the staff briefing we all proceeded to the district of Bodh Gaya along with Arvind and his Deputy Adesh, both belonging to IAS. In the morning we visited Bara village and interacted with the members of the Gubb Jeevika Village Organisation with over 150 women. The VO has 13 SHGs comprising 184 households. The two VOs in Bara have 372 households with 26 SHGs with 350 households organized.

The VO has constituted 7 sub committees i.e. Social Action, Social Audit, Bank Linkage, Repayment, Procurement, Livelihood and Food Security. The activities of the committees are supervised by the office bearers of the VO comprising the President, Secretary, Treasurer, Vice President and Vice Secretary. The VO has undertaken activities in the areas of Financial Inclusion, Entitlements and

Livelihoods, Social Accountability, Health Risk Fund, Agriculture Interventions and Non-farm and Off-farm interventions.

The articulation of activities and the understanding of the work assigned to them by the CRPs and members left all us absolutely dazed. In a short period of five years the behavioural change, the confidence and the dynamism exhibited by the women was unbelievable. They were on top of everything they were doing. The quality of social capital of the community left nothing to be desired. They have built up a large cadre of CRPs and when someone asked how many were literate. 90% were not but they had now learnt to sign their names for banking purposes. Each Committee explained their activities so lucidly and comprehensively that hardly any further explanation or elucidation was required. The Social Action Committee did monitoring and accountability of government funded institutions like schools and daycare centres with the ever willing support of the district administration. The Committee ensured that quality of food given to school children was good insisting on the headmasters to eat the food before it was served to the children. It has resulted in marked improvement of delivery of public services. Four of their CRPs also went to Jharkhand.

We all were greatly impressed by the quality of CRPs. They indeed have proved themselves as diamonds of the village.

Our next stop was at an SHG meeting with 10 members and we watched the proceedings of meeting including savings collection and case study of a SHG member who with the help of SHG was now earning Rs. 40,000 a month from the verge of bankruptcy. Their relations with the Panchayat are also very cordial and the Panchayat helped them in soling of paths.

We also visited Majeeda Khatoon's house who joined SHG five years ago. She has five daughters and two boys. Her husband is a fisherman and the family could hardly make both ends meet. After joining SHG, she borrowed Rs. 10,000

and started Agarbati business and repaid and borrowed Rs. 18,000 and kept on expanding her business. She has now got four of her daughters married. Her son is training to be a mechanic and she has left the option to him to either have a shop of his own or take up a job. We were all impressed by the clarity of her planning. She knew exactly what she is doing to do and didn't want to impose her wish on her children. The fisherman husband was happy fishing and didn't interfere in her work. He was in the home but didn't come to meet us.

Next we visited a poultry farm which is managed by a Poultry CRP. It is a government project. After the Poultry CRP has reared the chicks for 21 days, it is available to SHG members at a subsidized rate of Rs. 10 per chick. She has potential to rear 3000 chicks but due to low demand she has only 1000. As the demand increases, she will increase the numbers. She earns Rs. 5 per chick. We went round the village and saw the cages kept by individual members who had bought the chicks from the Poultry CRP. These are scavenging varieties and a good supply of protein through eggs and meat.

The meeting with the Adarsh Jeevika Women Cluster Level Federation (CLF) of Cluster Jhimatiya in Bodh Gaya Block was indeed an eye opener for all of us. The CLF was formed in August 2009 and comprises 36 VOs and 411 SHGs.

The CLF functions are exclusive of the functions of VOs and SHGs. The CLF aims at economies of scale and reducing overheads. The CLF has 46 community mobilizers, a cadre responsible for SHGs meeting and Book Keeping. There are 10 Book Keepers responsible for maintenance of books of record of VOs, one Bank Mitra helping SHGs for Bank related work and employs one job resource persons (JRPs) for accessing job opportunities for households. There are 23 village resource persons (VRPs) responsible for agriculture based livelihoods responsibilities. Besides there are 210 CRPs identified and trained for SHG formation and training of the community at village level. Some are sent to other Blocks and 14 of them went to Jharkhand State.

We heard the activities of each of their service providers and were astonished at their confidence and total command of the subject they were dealing with. No one could believe these were village women who hardly stepped out of their houses or were allowed to do so a few years ago. They were the change agents of the highest order.

It was now late at night; however we went to the Health and Nutrition Center in village Paranda which is located on rather a bumpy road a few mile away from the main road. We were happy we came because the whole village was waiting for us. The community Nutrition Care Center of Asagram Sanghtan has done extremely well and since July 2012 all babies born weigh over three and half kilos. The Center got expert advice from a young professional with specialization in Nutrition. We returned to our hotel in Bodh Gaya, after a most exhilarating and inspiring day.

So long in Andhra and Bihar we had been shown and exposed to development activities resulting in amazing transformation in livelihoods of rural poor households through women SHGs/VOs and federations. The last day of our visit to Bihar was devoted to our spiritual upliftment. Beginning with a visit to Bodhi Tree and the Temple where Buddha attained Nirvana (Enlightenment) and the environment and ambience of the Place gives the feeling that Buddha was there under the tree. There were hundreds of devotees from all over the world especially from Japan, Thailand and Sri Lanka. We were given the holy Scarf by the Administrator of the shrine and were also allowed to ring the massive bell to usher peace in the world. We also visited Buddha's 60 feet high statue and the golden temple pagoda style built by the Thais. On way to Patna we stopped at Rajgir Stupa going by rope way and also visited ruins of the famous Nalanda University dating back to BC which used to have 12000 students and 1500 teachers. It a massive campus sprawled over two sq kms nestling in a beautiful area.

Because of massive traffic jam we were delayed for our appointment with Chief Secretary Mr. Sinha but he very kindly waited for us. He along with the Chief Minister Bihar Mr. Nitish Kumar had visited Pakistan and on meeting us, Mr. Sinha said that his Chief Minister introduced him to Mr. Nawaz Sharif as half Pakistani because he has a Pakistani son-in-law. We narrated to him what we had seen and experienced at Bodh Gaya and what tremendous progress Jeevika has made over the last few years. I urged the Chief Secretary to retain Arvind at least for five years so that Jeevika is able to cover all the 534 Blocks in the State and change the profile of poverty.

Arvind had hosted a dinner at night and I was greatly impressed to see eleven Secretaries to the State Government coming to dinner including the Principal Secretary S&GAD Dr. Dharmendra. The State support to Jeevika obtained by Arvind is phenomenal. I had never seen so many Secretaries to Government taking such keen interest in solving problems of the poor. On being asked to say a few words, I could only speak of the tremendous transformation brought about by Jeevika under the dynamic leadership of Arvind and the support from the government he has been able to muster for the programme.

I was very happy to meet a senior retired civil servant Mr. Mukerjee and we discussed the challenge of scaling up and taking Jeevika from 167 Blocks to the remaining 417 Blocks. There were concerns about compromising quality. I submitted that what has been achieved in Bihar in a period of five years is unprecedented and it has only been achieved because the professionals of Jeevika under Arvind's leadership realized the potential of CRPs and invested in them. It is the CRPs who are the key to the replication and expansion of the programme. Arvind has now a pool of 12,000 CRPs to take Jeevika to remaining Blocks in next 3 to 5 years. It will only happen if Arvind remains CEO for next five years and is given all support to choose professionals to expand his team for scaling up. The CRPs are already there. They need to be adequately supported

with resources and training to meet the challenge. Most of them have already the experience of doing it within their own cluster or the adjoining Blocks. Some have gone to even other States.

In my view such opportunities do not come often. Bihar has a Chief Minister who wants to do it. Arvind should grasp this opportunity and do it. I think Mukerjee seemed fully convinced.

To my wonderful list of people from amongst the professionals who made it all happen beginning with Raju, Vijay, Sampath and Rajsekhar, I was delighted to add Arvind's name to this list. Bihar, the much looked down upon State may soon be emulated by others like Andhra.

On arrival at Delhi, Vijay had very kindly arranged for us to be taken to Ashoka Hotel where Minister of Rural Development, Hon'able Mr. Jairam Ramesh was hosting a lunch for us. Of the politicians at the Union level, Jairamji was the first to recognize the potential of what was being done in Andhra and gave it his full support and is now steering NRLM. As always he welcomed us all with great warmth and affection. We had a good pre lunch discussion to which he had also invited the Pakistan High Commissioner Mr. Salman Bashir, the Secretary Ministry of Rural Development and the Additional Secretary from Ministry of Foreign Affairs. He regretted his inability to accept Sartaj Aziz's invitation to visit Pakistan but hoped to do so soon. There was a discussion on the financial sustainability of the Samakhyas and he rightly pointed out that Samakhyas must raise Rs. 50,000 pm or so to meet their recurrent expenditure instead of depending on interest income or explore some other means of generating recurrent cost. I suggested a subscription of Rs.10 per head per member of SHG to be the easiest way of funding the recurrent cost of Samakhyas which would also give a feeling of ownership to SHGs of Samakhyas and also give them a right to hold Samakhyas accountable to them.

It was a most sumptuous luncheon in posh surroundings and we all thanked the Minister for his kind hospitality.

Vijay Kumar had kindly arranged an interaction with NRLM HQs staff. NRLM aims to covering 6,000 Blocks, 700,000 Villages in the next 5-7 years. The NRLM is addressing the challenges of convergence with Panchayati Raj institutions and the Government Departments besides NGOs. NRLM has engaged an NGO PRADHAN to facilitate convergence with the NGOs.

NRLM has also designated 6 States with advanced social mobilization programmes as Resource Missions, SERP being the first among equals which supplies the maximum number of CRPs to other States.

NRLM has also a programme of financial support to SHGs, VOs, CIF, livelihoods projects and Block professionals cost for a limited number of years. I suggested to Vijay to give such amounts lump sum instead of monthly grants. This should help them build endowments for future financial sustainability.

NRLM has rightly decided setting up societies and organisations at State and District level to act as sensitive support organisations like SERP. The quality of professional staff of these set up we met in Andhra and Bihar impressed us with their dedication, commitment and sensitivity towards the rural poor. NRLM is also arranging collaboration across State Missions.

I underscored the importance of sustainability and financial viability of the Institutions of the People, NRLM is fostering and reminded that all your activities should aim at as an investment in organisations because institution building is NRLM's niche compared to departments and ministries. None of them organized communities to unleash their potential, empowering them to get out of poverty. Only NRLM does that and it should never deviate from this mandate.

Rashid praised NRLM for its achievements especially in the field of social and financial inclusiveness, sustainable productive assets, eco system, CRP based model of saturation and cloning of Vijays, Rajsekhar and Arvinds and above all working only with women.

Shandana observed that unlike Pakistan, NRLM is a mainstream programme of Government of India. She was impressed by the culture of government servants. Their humility and accountability to people. The ratio of women which is stagnating at 48% in Pakistan. She praised self-help activities of the communities and the effective use of CIF and the clustering and federating of the institutions of the people.

At the end of the session I was interviewed by the correspondent of the Hindu newspaper and Zee News TV.

We ended the day and the visit to India entertained at dinner at the residence by Raju and his most hospitable wife Damayanthi. Of course, I knew Damayanthi IAS, before she got married to Raju, as a member of the first group of professionals recruited to implement SAPAP. It was a most enjoyable evening and the food was most delicious.

Comparing Pakistan with India in the area of poverty reduction, it is obvious that long term political commitment to the strategy of social mobilization in India helped achieve miraculous results. Coupled with it was a pool of professionals largely from government, whose commitment, dedication and sensitivity towards plight of the poor made a success of the programmes like SERP and Jeevika. Raju laid the foundation of SERP and his mission was carried forward by Vijay and currently by Rajsekhar. In nearly two decades of its existence, the leadership of SERP has seen only two changes. But for Raju there would have been no SERP. Arvind, mentored by Vijay is following the path of SERP. I do wish and

hope he stays for a minimum of another five years to follow in the footsteps of SERP.

But above all it is the women of Andhra who not only blazed the trail in their own State but also in other States of India and did it so successfully that we found the women of Bihar are no less vibrant, dynamic and resourceful.

As a finale to the memorable visit which was intellectually, spiritually and physically most satisfying, on my way to the Delhi airport on the last day to board the flight to Amritsar to cross the border via Attari-Wabah, I received a phone call displaying a private number and to my utter pleasure and surprise, the person on the line was Mr. Rahul Gandhi, MP, Vice President of the Congress Party and a great champion of social mobilization. He rang up to express his regrets for not being able to meet me as he was away in Rajasthan and was on his way to Madhya Pradesh in connection with the forthcoming State Assembly elections. He wondered if I was catching the flight from Terminal I so he could meet me there. Unfortunately my flight was from Terminal III.

India is Incredible indeed for its tourist attractions but for me India has been Incredible for its Jairams, Rahuls, Reddys, Rajus, Vijays, Sampaths, Rajsekharas, Arvinds and above all the amazing rural women of Andhra Pradesh and Bihar States.

I am grateful to the Pakistan High Commissioner Mr. Salman Bashir for sending Protocol Officer to facilitate our departure from Delhi airport. I was greatly touched by the gesture of Counsellor Abrar Hashmi who personally came to see us off at the airport.