

Poverty Eradication and Women's Empowerment in India

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Running Header: Women's Empowerment in India

Abstract This article is based on observations made during a visit to India on the joint invitation of the Andhra Pradesh Society for Elimination of Rural Poverty(1) the Bihar Rural Livelihoods Project(2) and the Union Ministry of Rural Development(3). Besides myself, the visiting delegation included four Pakistanis with experience in community development, namely Dr. Rashid Bajwa, CEO, National Rural Support Programme (NRSP), Ms Shandana Khan, CEO, Rural Support Programmes Network (RSPN), Mr. Haseeb Athar, CEO Benazir Income Support Programme (BISP) and Roohi Shoaib Metcalfe, a retired UN official.

Keywords

Background

Given my personal involvement in the process leading up to the establishment of these programmes, the following observations should not be viewed as 'performance assessment' or academic analysis. Rather, they represent an attempt by *practitioners* to draw lessons from the experience of successful programmes. These lessons are most relevant for pro-poor programmes in South Asian countries—because of similarities in institutional, social, cultural, and economic conditions—but the general observations and background are likely to be of use more broadly.

The origins of the two programmes, SERP and Jeevika, can be traced back to the UNDP-sponsored South Asia Poverty Alleviation Programme (SAPAP). This programme was a response to a call by the Independent South Asia Commission on Poverty Alleviation set up by SAARC Heads of State in 1993. The UNDP invited me to lead the operationalization of this programme across all of South Asia, specifically by building upon the lessons learned from the Pakistani rural support experience, and aiming for the empowerment of women through social mobilization.

The key features of the rural support model have been described in a number of publications, (Banuri *et al.*, 1994; Sobhan, 2010: 333-334); and need not be recounted in detail. It views social mobilization as the key for poverty eradication. In the words of a UNDP guide on sustainable human development 'Sustainable Human Development is the enlargement of people's choices and capabilities through the formation of social capital.... [It] recognizes that development starts with people; that development only occurs when people are in charge...; that development is the outcome of collective actions in which volition, not coercion reigns' (Banuri *et al.*, 1994). To this end, it builds a cadre of community organizers, recruited locally, who support the community in building community organizations—also called village organizations (VOs), self-help groups (SHGs), or Mahila Mandal (sub-district) Samakhyas (MMSs)—encourages them to make collective decisions on development and growth, promotes a culture of savings, enables expanded access to credit, and facilitates access to external financial, institutional, technical, and political resources.

The fundamental objective of social mobilization is to foster institutions of the poor; this is its real niche and every activity undertaken is a means to this end; it should be aimed as an investment in institution building.

In Pakistan, the rural support experience, drawing upon the pioneering work of Akhter Hameed Khan in Commilla (in Bangladesh) and Orangi (in Karachi), began with the Aga Khan Rural Support Programme (AKRSP) in the impoverished Northern Areas (now Gilgit-Baltistan) in December 1982. According to the second World Bank evaluation of this work, in ten years the income of people of the Northern Areas had doubled in real terms, almost twice the rate of growth of the overall economy.

In 1994, when the UNDP asked me to bring the lessons of this experience to all of South Asia, the greatest challenge to the programme and to me personally (as a Pakistani) was to make them available to India. In the event, the apprehension turned out to be unfounded. K.R Venugopal, Secretary to the Prime Minister of India, got the approval for the initiation of SAPAP in Andhra Pradesh state, and more importantly for me getting no objection to my acting as UNDP Senior Adviser, and the people and Government of Andhra Pradesh welcomed us with unforgettable kindness, hospitality, and affection.

Glossary

- AKRSP: Aga Khan Rural Support Programme (www.akrsp.org.pk)
- BRLPS: Bihar Rural Livelihoods Promotion Society (brlp.in)
- CLF: Cluster level federation, a federation of VOs and SHGs
- CRP: Community Resource Person, local resource persons to support community organizations
- INC: Indian National Congress, in power in Andhra Pradesh 2004-present
- Jeevika: Bihar Rural Livelihoods Project, a project of BRLPS
- JRP: Jobs Resource Person, a CRP who focuses on employment access
- KKR: Karan Kumar Reddy, the current Chief Minister of Andhra Pradesh
- MMS: Mahila Mandel (sub-District) Samakhya, a sub-District women's organization
- NRLM: National Rural Livelihoods Mission (<http://aajeevika.gov.in>)
- RSP: Rural Support Programmes, a pro-poor model based on social mobilization
- SAPAP: South Asia Poverty Alleviation Programme, launched by UNDP in 1994
- SERP: Society for Elimination of Rural Poverty, (www.serp.ap.gov.in)
- SHG: Self-Help Groups, the basic building block for social mobilization
- TDP: Telugu Desam Party, in power in Andhra Pradesh until 2004
- VO: Village Organization, an organization of all village members
- VRP: Village Resource Person, a CRP who works directly with a VO
- YSR: Y. S. Rajasekhara Reddy, Chief Minister of Andhra Pradesh, 2004-10

Andhra Pradesh

I have noted elsewhere that I have never seen such tremendous transformation in the lives of people, especially women, in such a short period as in Andhra Pradesh during the SAPAP programme (1994-2003). My recent visit has only confirmed this observation. In 1995, the earning opportunities for poor rural women in Andhra Pradesh were limited to weeding the fields of the landlords for Rs. 5 per day. Now the same women—an estimated 11 million out of a female population of over 40 million—can open their own businesses by accessing as much capital as they need from commercial banks, with the help of their community organization.(4)

The eminent development economist Rehman Sobhan (2010: 330-333), notes in his comprehensive treatise, that while there has been a long tradition of self-help groups in South Asia, and especially in Andhra Pradesh, very few of them demonstrated the capacity to expand beyond the limits imposed by the local resource base. Just as the Grameen Bank was able to reach out to the larger network of financial institutions, SAPAP was able to access national and international resources, both financial and institutional.

Resource mobilization: These 'external resources' include the support from and ownership by the state government, as manifested in the establishment of an independent organization, the SERP, chaired by the Chief Minister to manage the programme. This official patronage by the state government enabled it to draw upon the resources of the central government, including the National Bank for Agriculture and Rural development (NABARD), which recognized the potential of SHGs to channel credit to hitherto unreachable groups. Finally, this confidence in the effectiveness of the model led to support by the World Bank, which provided a loan of \$134 million in 2000, followed by a second loan of \$275 million in 2003, to take it to scale. This followed a visit by the then World Bank Vice President Mieko Nishimizu, to Andhra Pradesh at the invitation of the state government in 1999. After a first-hand introduction to the work of the self-help group (SHG) in Kurnool district, Dr. Nishimizu stated publicly to state government representatives that she had seen 'UNDP's Miracle' and was confident that the World Bank would be willing to support the scaling up of the programme to a statewide level.

Political continuity: At the time of the inception of the SAPAP programme, Andhra Pradesh was ruled by the Telugu Desam Party (TDP), led by Chandrababu Naidu; in 2004, the TDP lost the elections to the Indian National Congress (INC) led by Y. S. Rajasekhar Reddy (YSR), and after his death in 2010, by Kiran Kumar Reddy (KKR). Unlike other countries, however, the changes in political governments did not impede the progress of the poverty eradication programme. In fact, the successive Congress governments in 2004 (YSR) and (2010) KKR took SERP to new heights. The late YSR gave the biggest incentive to SHGs to access capital from commercial banks by offering to reimburse 75 percent of the interest on timely repayment of the loan to the banks. KKR increased the guarantee to 100 percent. As a result, in 2013 the SHGs accessed IRs 100 billion in interest free loans from banks. Such incentives helped in expanding the scale of the programmes, and by 2008 over ten million rural women had gotten organized in various community organizations (SHGs/VOs/MMSs).

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.

Leadership: The late Dr. Akhtar Hameed Khan used to say 'You don't replicate programmes; you replicate people'. SERP has been extremely fortunate in attracting leaders of the highest caliber, starting with the first National Project Coordinator, K. Raju, as well as his able successors, Vijay Kumar and Rajsekhar. The success of the programme created a demand for their services at the national level. In 2002, the Indian Planning Commission decided to adopt the Andhra model of poverty reduction for countrywide replication. Not surprisingly, Raju was appointed to the National Advisory Council chaired by Smti Sonia Gandhi. This created enormous apprehensions about the future of SERP, but Raju's successor, Vijay Kumar allayed the fears by demonstrating continued success in the programme. Eight years later, in 2010, when the Indian Planning Commission launch the National Rural Livelihoods Mission (NLRM) in order to replicate the Andhra programme in 14 States, Vijay Kumar was called to Delhi to serve as the first Director of the new entity.(5) His departure created similar anxieties about the future of SERP, but his successor, Rajsekhar has again laid the anxieties to rest. Our delegation was immensely inspired and impressed by what he has achieved already and how seems to be improving upon it all the time.

Table 1

Indicator	Outcome
District Federations (Samakhyas)	22
Mahila Mandal (sub-District) Samakhyas (MMS)	1,098
Village Organisations (VOs)	39,584
Self Help Groups (SHGs)	1,055,000
Membership	11,634,763
Savings (Rs. Billion)	41.41
SHG Corpus (Rs. Billion)	57.20
2012-13 SHG Bank Linkages (Rs. Billion)	100.65

Progress: From the start in 1994, SERP has achieved phenomenal success in institutional as well as financial terms.

The rapid increase in credit access ('Bank Linkages') needs to be underscored. It is clearly the result of the government subvention to commercial banks. In 2001, the figure stood at Rs.1.73 billion. The announcement of the policy of 75 percent interest subvention, led to a 75 percent increase, to Rs. 3.06 billion by 2006; and the increase of the subvention rate to 100 per cent stimulated a 30-fold increase to Rs. 100.65 billion, by 2012-13. It costs the state government Rs. 9.25 billion to create interest free access to SHGs for commercial loans of over Rs.100 billion. In 2008, I asked the then Chief Minister, the Late YSR, about the reaction of Microfinance Institutions (MFI) to his policy of interest subvention. His prompt response was that every rupee of the taxpayer's money was creating access to ten rupees in interest-free loans for the poor, and no government could make a better use of taxpayer's money.

In addition the MMS, in association with the state 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. Up to end September 2013, Rs. 10.64 billion had been disbursed to 649,625 poorest members.

Programmes: SERP has introduced a holistic package of poverty reduction programmes (please see Box 1), and, more importantly, has synergized each and every government programme for poverty reduction with the institutions of the people (i.e., SHGs, VO, MMS, and Zilla Samakhyas).

Box 1: SERP Programmes

- Land Access/Land Inventory;
- Unnathi, ensuring an income of Rs. 100,000 per year for all target households;
- Community managed sustainable agriculture;
- Livestock and poultry development;
- Community marketing;
- Employment generation and marketing;
- Social and human development: gender, persons with disabilities, community managed services (health, education);
- Access to social safety nets and entitlements, e.g., group insurance (covering death and disability at subsidized premiums for 5-6 million rural landless labourers), social security and old age pensions, smart cards;

Replication

The innovative step SERP has taken for the expansion and replication of the programme (both within the State and to other States) is to train CRPs in pilot areas and then deploy them in new areas. This is called the Resource Block Strategy. More generally, the capacity building of the CRPs has been the most effective strategy for the expansion and replication of the programme not only within this State but now in States like Bihar, UP, Kashmir Uttarkand, Chattisgarh, and Jharkand. There are two types of CRPs and PRPs (Processional resource persons). The seeds were sown by SAPAP between 1996-2000, when a pool of 5000 CRPs was fostered in 20 Mandals. With the replication of the programme in 1100 Mandals the number of trained CRPs has risen to 100,000. 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.

Indeed, we were most impressed not only with the technical competence and professional commitment of the CRPs who had come to interact with us, but also with the fact that they were fluent in Hindi, which is not their regional language—an indication that they were being groomed for national responsibilities. On my previous visits I had to find interpreters to interact with CRPs.

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 two years in the clusters of normally eight SHGs each, whereas the CRPs in a year come five times and mobilize ten villages in a year with 100-150 SHGs. The PRP does the follow up of all activities introduced by CRPs. The CRPs/PRPs had most interesting experiences to share including their encounter with terrorists, but they stood their ground and succeeded in fostering a pool CRPs/PRPs in the States they worked. 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 all aspects of community organization, including, e.g., audit of old SHGs, giving advice, collaborating with the Panchayat Sarpanch, and accounting of NRLM funds. 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.

Field visit

Besides meetings at headquarters, we were able to interact with a number of village communities. Our visit was to the Godavari Maha Samakhya (MS) at Thallaravu. This was a proactive initiative exclusively for the eradication of poverty among coastal fisherfolk through social mobilization. The MS was a grand assembly of seven MMS, comprising 131 VOs and 1,698 SHGs. The MS had over Rs. 479 million of financial resources, of which Rs. 330 million had been raised through bank partnership and the rest from rotation savings or project funds. The MS was implementing programmes covering all needs of women, be they in the fields of health and nutrition, education, social security, housing, income generation, assets creation, food security, pension for elderly and vulnerable, or organizing of medical camps. Major initiatives included a Training Centre (with excellent physical facilities), monitoring of government schools, and actions to re-enroll dropouts.

We met with 150 MS representatives, and were impressed with their confidence, knowledge of their areas of activity and their achievements. Some of them who had gone to the State of Chattisgarh and were dubbed as Hoshiar Mahilas (Clever Women); they spoke proudly of their experiences of mobilizing women by giving examples of Rani of Jhansi and their own.

Of course, MS would not have even been formed without SERP. AV Rao, an official of the Fisheries Department, and an amazing social organizer 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.

We were pleased to learn of the interest taken by the Collector of the District, Smt. Neetu Prasad in the development of MS. She allocated Rs. 4 million for construction of the beautiful campus of the MS (including a Daycare Centre), spent hours with us interacting with the MS women, even berating them for not utilizing government services, and expressed enormous zeal for helping the poor. Because of her interest, the programme gets support from other government departments as well, but in an ad hoc manner. The ideal system would have a formal arrangement requiring government departments to channel the services and supplies meant for the poor through people's institutions. The Collector appreciated this suggestion and promised to give it a try with selected MMS, and, on the basis of results achieved, give it wider replication. East Godavari convinced us that the support of the District Collector can go a long way towards success.

As part of this field trip, the visit to Village Chinnavalasala (469 households, of which 375 are below the poverty line) showed how the 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; it was financially viable with a monthly income of Rs. 17,000. In terms of programmes and personnel, it had ten subcommittees for different activities, 19 SHG bookkeepers, and two professional staff. Besides credit and savings, its activities include health and nutrition, education, social security, social responsibility (rice collection from well off for the poor), and a social security fund.

Describing the pre and post-SHG formation situation, pre 1996 they accessed capital at interest rates between 60 and 120 percent; now it is interest free if paid on time, and even otherwise capped at 12 percent. 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 the VO. Previously the only income they had was about Rs. 100 per day earned by the husband through fishing. Now they can access funds even for higher education. Above all, the women 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. Net income had risen from Rs. 5000 to Rs 25,000 per acre, more than 3 million acres in the state have come under NPM, and there is a thriving shop within the village to make NPM ingredients easily available to farmers.

The VO members demonstrated the process of accessing loans through Interactive Voice Receiving System and Mobile Book Keeping. One could never have imagined that village women would be so adept and proficient at using these sophisticated technologies.

We also met an SHG of Disabled persons and it was most heartwarming to see how they have been rehabilitated into productive activities, making a living for themselves and supporting their families.

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.

Bihar

The Bihar Rural Livelihoods Promotion Society (BRLPS), set up under the aegis of the NRLM, is the counterpart of SERP in the State of Bihar. This is one of the poorest states in India, covering 2.8 percent of the land area and comprising 8.58 percent of the population, of which 54.4 percent are below the poverty line, and 81 percent are agriculturists with average land holdings of 0.07 to 0.22 ha. The literacy rate is 63.82 percent.

In the staff briefing, attended by over 100 persons, we learned that it started in 2007 with World Bank funding as a poverty reduction programme called JEEVIKA. This programme, which has now been subsumed by BRLPS, aimed at socio-economic empowerment of the rural poor through the fostering of their institutions, support for enhancing income, and increasing access to social protection. Jeevika was mandated to mobilize 10.5 million households in one million SHGs, 65,000 VOs and 1,600 Cluster level federations (CLFs); in general, 10-20 SHGs form a VO and 25-40 VOs federate in a CLF. 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. The latest achievement figures are in the Table 2.

Table 2

Indicator	Outcome
Households organized	1.2 million
SHGs formed	112,000
VOs federated	6,000
CLFs formed	119
Coverage of Blocks	167 out of 534
Coverage of Distric	21 out of 38

Before the advent of Jeevika, until 2005-06, the SHG-Bank portfolio was only Rs. 310 million; now it has reached 3,002 million with Rs. 70 million as savings. There are 832 Bank Mitras (Friends of Banks) placed in banks branches for facilitating the process.

In the morning we visited Bara village and interacted with over 150 women members of the Gubb Jeevika Village Organisation. 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 seven sub committees (i.e., Social Action, Social Audit, Bank Linkage, Repayment, Procurement, Livelihood and Food Security), whose activities are supervised by the office bearers of the VO. The activities are in such areas as Financial Inclusion, Entitlements and Livelihoods, Social Accountability, Health Risk Fund, Agriculture Interventions and Non-farm and Off-farm interventions.

The delegation was greatly impressed with the articulation by the CRPs and members of their activities and the overall understanding of the work assigned to them. In a short period of five years, the programme has built up a large cadre of competent, confident, and dynamic CRPs. This achievement was even more dramatic when one notes that 90 percent of them were not literate (although they had now learnt to sign their names for banking purposes). Four of their CRPs also went to Jharkhand to train the staff of other programmes. The women were on top of everything they were doing. The quality of social capital of the community left nothing to be desired. Each

committee explained their activities lucidly and comprehensively, and hardly any further explanation or elucidation was required. They monitored and held accountable government-funded institutions (e.g., schools and daycare centres) with the ever-willing support of the district administration, and ensured that quality of food given to school children was good (by insisting that headmasters eat the food before it was served to the children).

Our next stop was to observe an SHG meeting with ten members. We watched the proceedings of meeting including savings collection, listened to the case study of an SHG member who with the help of SHG had moved from the verge of bankruptcy to earning an income of Rs. 40,000 a month, and learned of their cordial relations with the Panchayat.

Next, we met with the Adarsh Jeevika Women Cluster Level Federation (CLF) of Cluster Jhimatiya in Bodh Gaya Block. 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 bookkeeping, ten bookkeepers responsible for maintenance of books of record of VOs, one Bank Mitra helping SHGs for Bank related work, one job resource person (JRP) for enabling households to access job opportunities, 23 village resource persons (VRPs) responsible for agriculture based livelihoods responsibilities, and 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 the service providers and were impressed with their confidence and command of the subject. It was difficult to believe that these were village women who had hardly stepped out of their houses or were allowed to do so a few years ago.

Finally, we visited the community Health and Nutrition Center in village Paranda, located on a rather bumpy road a few miles from the main road. The Center has done extremely well, with expert advice from a young professional with specialization in nutrition; since July 2012 all babies born weigh over three and half kilos.

We also visited two personal success stories.

- Majeeda Khatoon 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 to start an Agarbati (incense sticks) business, repaid the amount and borrowed another Rs. 18,000 for expansion. She is now a prosperous businesswoman with an expanding business. Four of her daughters have gotten married, her son is training to be a mechanic and may open a shop of his own or take up a job. She was impressive in terms of the clarity of her planning and independence. She knew what she was going to do, but was also careful not to impose her wishes on her children. Conversely, her fisherman husband was happy in his own occupation and didn't interfere in her work. He was in the home but did not come to meet us.
- The second case study was a poultry farm, managed by a CRP as a government project. When the chicks are 21 days old, they are available to SHG members at a subsidized rate of Rs. 10 each. 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 members who had bought the chicks from the CRP. These are scavenging varieties and a good supply of protein through eggs and meat.
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Although the Bihar programme is relatively new, and has had its share of teething troubles, it is now in capable hands, and has built up a reservoir of goodwill in the state. This was borne out in our bilateral meetings with senior officials including the Chief Minister and Chief Secretary, and the fact that eleven Secretaries to the State Government attended the dinner hosted by the CEO of BRLPS, Mr Arvind Kumar.

However, continuity is of the utmost important. BRLPS has now a pool of 12,000 CRPs to take Jeevika from 167 Blocks to the remaining 417 Blocks in next three to five years. It will only happen if Arvind remains CEO for next five years and will be given all support to choose professionals to expand his team for scaling up. Bihar has a Chief Minister who is fully supportive. What has been achieved in Bihar in a period of five years is unprecedented, and this has only been achieved because the professionals of Jeevika under Arvind Kumar'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. 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.

NLRM

I must make particular mention of the enlightened leadership provided by the Indian Minister of Rural Development, Jairam Ramesh. Of the national politicians, he was the first to recognize the potential of what was being done in Andhra and gave it his full support. He has also institutionalized the replication of the programme through the NRLM. There was a discussion on the financial sustainability of the Samakhya and he rightly pointed out that each Samakhya must raise approximately Rs. 50,000 per month to meet its recurrent expenditure instead of depending on interest income or external grants. This can be achieved by levying a nominal subscription of Rs.10 per head per member of SHG. This would have the added advantage of giving a feeling of ownership to SHGs, including a right to hold Samakhya accountable.

NRLM aims to cover 6,000 Blocks, 700,000 Villages in the next five to seven years. It is addressing the challenges of convergence with Panchayati Raj institutions and the government departments besides NGOs. It has engaged an NGO *Pradhan* to facilitate convergence with the NGOs.

NRLM has also designated six 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. Ideally, such grants should be provided lump sum instead of in the form of monthly allocations. This should help them build endowments for future financial sustainability.

NRLM has rightly decided setting up societies and organizations at State and District level to act as sensitive support organizations 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.

It is important to underscore the financial viability of the 'people's institutions' being fostered by the NRLM; indeed, the aim of all its activities is to invest in organizations. No other governmental

entity has the comparative advantage, the mandate, or the technical expertise to support organization building for the poor.

Lessons

Let me now turn to a few lessons from this most inspiring visit. I will frame the lessons in terms of the comparison with the Pakistan programme.

Recall that the Pakistan rural support programmes are older than the Indian programmes by at least a decade. These programmes are widely acknowledged to be highly successful, and in fact provided the model and the inspiration for the Indian programme. Yet, it must be admitted that the Indian programme, especially the one in Andhra Pradesh has been able to go beyond its source of inspiration in terms of coverage as well as achievements. Why has this been the case?

First, it is clear that long-term political commitment and support for the strategy of social mobilization in India has helped achieve miraculous results. The fact that this support was able to transcend a major political transition is most exemplary. Poverty eradication is a common political agenda and should unite rather than divide political protagonists.

Second, because of the political support and ownership, India has been able to build a top class 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 Kumar, 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.

Third, the sustained governmental support has also translated into a cascading of institutional development. Unlike Pakistan, NRLM is a mainstream programme of Government of India, which can nurture and invest in state programmes. This provides it both legitimacy and viability. This support is visible in the personal commitments expressed by the Union Minister for Rural Development, Jairam Ramesh, as well as the top leaders of the ruling Congress Party, Smti Sonia Gandhi, and Rahul Gandhi.(6) In a mature democracy, governments and leaders can change, but in the example of Andhra Pradesh has something to teach us, it is that the commitment to poverty eradication will survive all such transitions.

Fourth, the innovative element that has evolved from SAPAP through SERP, and now NRLM, namely the CRP-based model of saturation and cloning, is itself worthy of emulation and cloning.

Finally, and above all, the programme owes its success to its success in working only with women; in Pakistan by contrast the ratio of women's participation is stagnating at 48 percent. Above all it is the women of Andhra who not only blazed the trail in their own state but also in other states and did it with extraordinary success and dynamism. The delegation was gratified to note that the women of Bihar are equally vibrant, dynamic and resourceful.

We have heard the slogan 'Incredible India'. For many people it refers to the wealth of tourist attractions in the country. What we found, however, is that more than its tourist attractions, India is incredible because of the depth of its commitment to the poor, revealed by the words and actions of myriads of thought leaders and activists, the Jairams, Rahuls, Reddys, Rajus, Vijays,

Sampaths, Rajsekhar, and Arvind, but above all the amazing rural women of Andhra Pradesh and Bihar.

Notes

1 SERP <https://www.serp.ap.gov.in>

2 JEEVIKA, <http://brlp.in>

3 <http://www.rural.nic.in>

4 For an assessment of SAPAP's impact on women's empowerment, see the World Bank's report by R.K. Murthy, K. Raju and A. Kamath, *Towards Women's Empowerment and Poverty Reduction: Lessons from the participatory impact assessment of South Asian Poverty Alleviation programme in Andhra Pradesh*, India.

http://siteresources.worldbank.org/INTEMPowerment/Resources/13338_murthy_etal.pdf.

5 In the Indian 12th Five Year Plan (2012-17), NRLM has received an allocation of US\$ 5.1 billion. The World Bank has supported NRLM with US\$ one billion and acclaimed it as the largest poverty reduction programme in the world.

6 As we were headed to the airport to return to Pakistan, I was flattered to receive a phone call from Mr. Rahul Gandhi, MP, Vice President of the Congress Party and a great champion of social mobilization. He expressed his regrets for not being able to meet us as he was away in Rajasthan and on his way to Madhya Pradesh. He wondered if I was catching the flight from Terminal I so he could meet me there. Unfortunately my flight was from Terminal III.

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