

SOCIAL CONTRADICTIONS: LEARNINGS FROM SITAPUR

1. Introduction

One of the greatest challenges facing the world today is the continuing poverty and deprivation of a large section of its population. Microcredit through Self Help Groups is an important intervention that has enabled millions of poor families to overcome the vicious circle of poverty caused by moneylenders. It is recognised, however, that credit per se is inadequate to alleviate poverty as the whole issue is entrenched with other parameters like limited access to resources and markets, poor health or illiteracy. Options for sustainable change are also seen in terms of improved governance, awareness raising, better and relevant education, infrastructure development.

At the same time, it is also believed that the process of change has to be owned by people themselves. Rather than being dependent on outside facilitators, they have to organise themselves for collective action and decision making so as to have better control over their lives. This process of social mobilisation is well facilitated through formation of Self Help Groups among the poor. It enables them to come together on a platform for organising microcredit and also working together on various social and economic issues of priority to them.

2. Social Contradictions and Development

Most work on Self Help Groups and microcredit continues to be concentrated in the Southern Indian states in terms of both outreach and quality lending. We believe that there are important reasons for continued slow progress in states like Uttar Pradesh. These are essentially due to the social contradictions that exist in its rural society and are described in relation to Manavodaya's experience as follows.

2.1 Feudal Structure

Despite abolition of the Zamindari system that enabled landlords to collect land revenue from tillers and create a power structure that was built around fear and authority, feudal relations have continued to affect the process of social change and empowerment of the poor. For example, it is in the economic interest of a large landowner to restrict opportunities for education, skill development or organisation of the poor. To quote one landlord, "Who will till our lands if the people get educated?" With such mental make-up, efforts for change are usually sabotaged by local vested interests directly and indirectly. Besides, the process also leads to open conflicts if done with a genuine intent of empowerment of the poor. In village Kursi, for example, the local landlords tried their best to disallow opening of a school by Self Help Groups. They prevented children from attending, beat up the teacher and did everything to create a fear psychosis in the minds

of the villagers. The staff of Manavodaya was also beaten up on a lonely road and told not to come to that area. Finally a special meeting of all groups in the area had to be convened in the presence of the police to provide moral support for the functioning of the school.

2.2 Caste Biases

Untouchability, caste bias and associated conflicts, often determine human behaviour in a village setting. The process of organisation building of the poor is directly affected as a result. For example, it is observed that a facilitator belonging to the scheduled caste is less effective in communities belonging to the backward and upper caste. Also in villages having a mix of upper and lower castes, facilitators have to be careful in warding off caste influences. In at least two instances experienced facilitators could not tackle such influences resorting to formation of groups among the better off people. As the larger landholding class also usually belongs to the upper caste, the issue of class and caste often gets interlinked and even more difficult to handle.

The fact is that the poor constitute a caste by themselves and the facilitator is basically trained to overlook caste differences in the process of social mobilisation. However, ground realities force facilitators to take cognizance of the issue and act in accordance.

To share more examples, work in one whole area covering several villages in Sitapur district was seriously affected when a local facilitator left work and another experienced facilitator could not fill

his space. The problem arose because the earlier facilitator had been effective in mobilising communities from his own caste only and the new facilitator belonged to a lower caste. In yet another incident, conflict associated with establishment of a statue symbolising one caste led to collapse of several groups having a mix of castes.

The issue of caste also connects with untouchability, whereby in practical terms, people belonging to an upper caste do not accept water or food from a person belonging to a lower caste. This leads to several social injustices like separate cooking of food in marriage ceremonies for people belonging to lower caste. With conscious discussion and debate on the subject it has been possible to promote leadership in some Self Help Groups that has been successful in tackling the issue of untouchability. We have come to believe therefore that the platform of Self Help Groups has a potential of bringing about significant social changes.

2.3 Illiteracy

The official figures for literacy in rural Uttar Pradesh are far below the national average. Figures apart, if one visits a remote village in Eastern or Central part of the state, one finds that almost all the poor women are illiterate. The situation does not seem to improve with the younger generation due to poor functioning of the schools which often have more than one hundred children to a teacher.

In the process of mobilisation of groups, therefore, special efforts are required to establish proper accounts and record keeping systems. This is very important to reinforce the trust in the group process. To find an educated local facilitator is a big challenge, to find a trustful one who is willing to give time is yet another challenge.

At Manavodaya, we have been able to tackle the issue through appointment of paid local Muneems (Accountants) who may or may not belong to the village. The process of identification and training of Muneems has been tricky and needs special attention. At the same time, a mechanism of audit to keep a check on the Muneems has to be developed. All these are integral to the process of self management of the groups that does work well if cautiously approached.

With literate populations, much of this effort is not necessary. It takes focussed time and effort to counter the problem and whenever such an effort is not undertaken for quick achievement of targets, groups tend to become inactive after sometime.

2.4 Gender Imbalance

It has been discovered in many situations that women do not have an identity even by name. They would either be called as somebody's daughter, wife or mother. For sake of voter identity in the elections for the National Parliament or the Assembly, some

name is ascribed that is soon forgotten. In some cases, wife of Munna becomes Munni, wife of Rampyare becomes Rampyari and so on. Establishment of an identity by name therefore became important before the formation of groups.

In many instances, women's groups could not be mobilised due to point blank refusal caused by fear of travel to other places. It is visualised by family members of women that if she becomes member of a group, she would have to travel to other places for meetings or training. This seen by many as undue exposure leading to lowering of character. The problem is very real. A common hint can be obtained by the fact that in a public transport bus in Uttar Pradesh the percentage of women travelling (less than 10 %) is far less than a similar situation in , say, Tamil Nadu (more than 50 %).

In the early stages of mobilisation it is also observed that women have to face prosecution by their family for mere fault of attending a meeting. Our experience shows that women do have capacity to overcome these problems themselves. Yet it takes a special effort to facilitate the process.