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ORGANIZATION, POVERTY AND WOMEN: Andhra Pradesh in Global Perspective

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Organization, Poverty and Women: Andhra Pradesh in Global Perspective*

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* This is the Introduction to a forthcoming volume edited by the authors, *Organizing Poor Women: The Andhra Pradesh Experience*, to be published by Academic Foundation Press.

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Introduction

The World Bank's 2000/2001 World Development Report, *Attacking Poverty*, identified three categories of actions for addressing poverty: Empowerment, Security and Opportunity. Opportunity refers to the conventional dimensions of income, education and health that have now become well accepted in the Human Development paradigm. Security refers to the risks and vulnerabilities that the poor face in their everyday lives, negative shocks that can set off a downward spiral, or can set back the long slow haul out of poverty. These risks have become better understood, and better integrated into analysis and policy over the past decade. Empowerment is perhaps the least conventional of the three. It refers to the fact that all the policies and interventions, and their implementation, takes place in a real world where power is central.

Why does poverty, particularly poverty among women, persist? One reason might be that we do not have the appropriate knowledge basis on which to base policies and interventions. Of course, knowledge can always be improved, and there are significant debates and controversies between different schools of thought in economics and other social sciences. But even if there was technical consensus, the real issue is whether the power structures in society will allow interventions that reduce the advantages of the wealthy.⁵ Without power, the poor in general, and poor women in particular, will not be able to argue for and to force the introduction of policies and interventions that improve their wellbeing. Hence the need for Empowerment.

Empowerment is not easy to define in a technical sense, nor is it easy to delineate causal chains on the correlates of empowerment. However, there is a broad consensus that Organization is a key factor. An individual woman may be powerless in the face of traditional authority and power structures. An Organization of Women is a different matter; it can bring its collective strength to bear in making its voice heard, and in holding policy makers and implementers to account. Organizations of organizations, federations and other structures provide further collective strength. It is not surprising, perhaps, that Organizing Poor Women has taken on a prominent position in the current policy debate. This volume brings together a number of studies on the Organizing of Poor Women, its consequences and the determinants of its success, in the Indian state of Andhra Pradesh, where policy

⁵ See Kanbur (2009).

makers have been highly supportive of the strategy of Empowering Poor Women through Organizing. In this introduction to the volume we set the global scene on Organizations of the Poor, and then provide an overview of the papers in the volume.

Organizations of the Poor in Global Perspective⁶

Organization is important for Empowerment and for lifting the poor out of poverty. But what sort of organization? Of particular interest, globally and in Andhra Pradesh, are Membership Based Organizations of the Poor (MBOP)--organizations whose governance structures respond to the needs and aspirations of the poor because they are accountable to their members. These are to be distinguished from many standard Non-Governmental Organizations (NGOs) which, although they do good work and benefit the poor, operate as entities outside of the poor themselves. MBOPs, on the other hand, are organizations of the poor, by the poor and for the poor. In MBOPs, members elect their leaders, and these leaders are held accountable through democratic principles.

Crowley et. al. (2007) suggest the following criteria for identifying MBOPs: (i) the majority of members are poor, (ii) they have joined on a voluntary basis, (iii) they have developed, agreed upon, and engage in their own decision-making structures, and (iv) they provided contribution, financial or in kind, as a condition of membership. Chen et. al. (2007) identify a wide range of MBOPs globally, including: trade unions, cooperatives, worker committees, savings and credit groups/ Self-Help Groups (SHGs), community based finance associations, funeral associations, informal insurance institutions, producer groups, village or slum associations, community based organizations representing traditional social groupings based on kinship or caste, and clubs such as for youth or recreation. In addition to these primary groups, there are sometimes federations which link them to each other and to the broader institutional system. From this very broad range of structures that might qualify as MBOPs, of particular interest are those that organize themselves around the identity of poor members as workers or around work or livelihood related issues.

Chen et. al (2007) provide an overview of a volume devoted to global experience with MBOPs including: informal workers' committees in China; committees formed to

⁶ This section draws heavily on Chen, Jhabvala, Kanbur and Richards (2007)

manage specific projects in Brazil; trade unions in India and South Africa; cooperatives in South America, India and Cambodia; small SHGs in Africa and India; street vendor organizations in Peru; and community based organizations in Pakistan, Bangladesh and South Africa. Based on these experiences, they synthesize factors explaining success and failure, and draw policy implications. As a backdrop to the specific experience of Andhra Pradesh, we first review the main lessons from this global experience.

What is “success” for an organization of the poor? Crowley et. al. (2007) define success in terms of four criteria: (i) achieving the objectives agreed upon by members, (ii) retention or expansion of membership, (iii) progress towards financial and managerial self-reliance, and (iv) improvement of self-esteem, economic and social well-being of members.” Roever (2007) distinguishes between “internal” and “external” dimensions of success. The internal dimensions of success include building individual capacity, fostering expression and debate, and carrying out concrete projects. External dimensions include gaining access to policy discussions, achieving favorable policy, and representing voices of the excluded.

With these dimensions of success, what are the explanatory factors? Chen et. al (2007), summarize the global experience as follows. The factors internal to MBOPs are (i) democratic governance structures, (ii) significant role of membership dues, in cash and kind, (iii) sufficiently homogeneous membership along key dimensions (poverty, occupation, gender, etc), (iv) capacity to manage the organization, (v) the use of federated governance structures as the organization expands, and (vi) a strongly internalized “code of moral conduct” that guides actions. The external factors, on the other hand, are: (i) supportive community power structures, (ii) a broadly enabling legal, political, and policy environment, (iii) sympathetic individuals in government and bureaucracy, (iv) external funding and support that do not subvert democracy within the organizations, and (v) diversified sources of external finance.

The above lessons are drawn from seventeen case studies of organizations of the poor from around the world. These case studies include some from India, but none of these are from Andhra Pradesh. This volume, on the other hand, is devoted entirely to the Andhra Pradesh experience, which can then be compared with lessons from the global arena.

Overview of the Volume

The volume is divided into three sections. The two chapters in this Overview Section I are followed by five chapters in Section II on Organizations and Outcomes. Section III has five chapters on Organizational Assessment and Improvement. We now provide an overview of the chapters in the volume that follow this introduction.

Chapter 1.2, “Organizations of Poor Women in Andhra Pradesh”, begins the local perspective to complement the global perspective provided in the Section 2 of this introductory chapter. It sets out how the Government of Andhra Pradesh has actively promoted a policy to develop self help groups for poverty alleviation and the empowerment of women. The programmes in this vein include: Development of Women and Children in Rural Areas (DWCRA); Andhra Pradesh District Poverty Initiatives Project (APDPIP); Andhra Pradesh Rural Poverty Reduction Project (APRPRP); Cooperative Development Foundation (CDF) and many others. The authors provide an account of each of these interventions, and a brief assessment of their poverty and empowerment impact (more details are provided in subsequent chapters in this volume). The assessment framework suggested for empowerment is one of “power to” (control their own lives), “power with” (other women in collectivity), and “power within” (themselves to challenge gender norms in their own personal lives).

To take a specific example, consider APDPIP, popularly known as VELUGU (“light”). This project combines empowerment of women with enhancing assets and ability to cope with shocks. In a sense, therefore, it builds on the same three pillars as the World Bank’s 2000/2001 World Development Report, *Attacking Poverty*, namely Empowerment, Security and Opportunity. Among the documented results are better educational outcomes, resulting in part from the demand for better quality services by women. Joint decision-making in households between husband and wife has increased, as has the budget allocated in favor of women and children. There are improvements needed, of course, and there are variations in results across districts, but it is clear that APDPIP is a good start and provides lessons for others to learn from.

The authors of Chapter 1.2 also provide an account of the many NGOs in Andhra Pradesh who have helped in promoting the women’s self help groups. The NGOs discussed specifically include BASIX, Andhra Pradesh Mahila Abhivruddhi Society (APMAS),

SPANDANA, Swayam Krishi Sangam, SHARE Micro Finance Limited. The Chapter highlights and commends the complementary roles these organizations have played; even though they are not themselves membership based organizations. Some of these organizations are discussed further in the rest of the volume.

Chapter 2.1, the first chapter in the Section II, focuses on “Self Help Groups (SHGs) and Political Empowerment in Andhra Pradesh.” The chapter starts with Naila Kabeer’s definition of empowerment: “it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define ones goals and act upon tem), awareness of gendered power structure, self-esteem and self-confidence.” It also uses as its base the findings of earlier studies that even though SHGs are formed around issues of savings or micro-credit, their formation sets in train political processes as women are enabled to speak out and question traditional family status. The authors present their own analysis using two data sets: from the mid-term assessment of DPIIP, with a survey of 2640 households from the three districts of Srikakulam, Adilabad and Anantapur; and a data set on the final round of DPIIP, where all the mandals covered in the selected districts are analyzed.

The authors’ conclusions are striking. Participation of women in village assemblies (gram sabhas) is higher in project areas than in non-project areas. Moreover, in programme areas more men and women felt the village assemblies were useful compared to control villages. In the second data set, collected at the end of DPIIP, although overall awareness of constitutional provisions for local government was low, the situation was better among SHG participants than among non-participants. Of course these cannot be conclusive comparisons until the nature of the controls is further investigated, but the authors argue that they are suggestive. They conclude with a plea for more systematic incorporation of empowerment considerations into SHG programmes focused on savings and micro-credit.

Chapter 2.2’s title “Ripple Effects or Deliberate Intentions? Assessing Linkages Between Women’s Empowerment and Childhood Poverty” describes well the author’s program of work. The data base is from four mandals (three rural one urban): Amrabad mandal in Mahabubnagar district, Atlur mandal in Cuddapah dstrict, Seethampet mandal in Srikakulam district, and Anantapur mandal in Anantapur district. The research

methodology was primarily qualitative, with 29 focus group discussions and 113 semi-structured interviews with SHG members and non-members, SHG leaders, service provider, local government officials and elected representatives.

A wide range of empowerment issues are discussed and highlighted by the authors of Chapter 2.2. Their findings on intra-household decision-making are worth quoting in full: “Both women and men we interviewed noted that there had been a shift in the intrahousehold balance of power following women’s participation in self-help groups. As a result of greater economic independence, they had been able to assert some decision-making power over issues such as their children’s and especially their daughters’ education, household consumption, access to health services and their children’s marriage partners. Although husbands are still reported to have the final say on most matters and in some cases forced their wives to reverse their decisions in cases where they had taken these without consulting their spouse, participation in decision-making in and of itself is viewed as a significant change and should therefore not be underestimated.”

Another finding, consistent with findings of other chapters in this volume, is that of empowerment through knowledge. Women involved in VELUGU and DWCRA SHGs also had greater likelihood of having knowledge about different aspects of child rearing. However, the authors point out that since SHG members were more likely to be women with older children, information on early child care might not be getting through.

While broadly commending the empowerment and child-wellbeing consequences of SHG programmes, the authors do raise a number of issues and questions, including the following: (i) the impact on fundamental power relations at the village level has been not very strong, (ii) the benefits are unevenly distributed across sites, groups and individual women and (iii) the balance between expanding SHG coverage and consolidating gains needs to be examined.

We have referred several times to the *Velugu* project. This project was continued by a new state government under the name of Indira Kranti Patham (IKP). Chapter 2.3, “Women, Empowerment and Functioning of Formal and Informal Institutions: the Case of the Indira Kranti Patham of Andhra Pradesh”, provides a detailed account and assessment of this project. Among the objectives of the project, as stated by the authors, are: (i) building self managed grass roots organizations of the poor at village, mandal and district

levels, (ii) aiding local institutions to address problems of the poor and (iii) enhancing the role of women in the household and the community. Focusing on women's empowerment, the authors consider the impact of IKP on its different dimensions.

An interesting and important issue taken up by some women's groups is the issue of untouchability. The authors highlight IKP's impact in the district of Mahabubnagar on the practice of *Jogini* (the dedication of girls from lower castes to deities and effectively institutionalizing prostitution). According to the authors, DPIP formed a "District *Jogini* Vyathireka Porata Committee" together with local NGOs. Sensitization campaigns were conducted and the action "was able to prevent at least 80 probable cases of young girls being inducted into the system." Further, the project was also involved in helping to form SHGs among *Joginis*.

The above discussion is a backdrop to a quantitative analysis of the impact of women's village organizations (VOs) on better functioning of formal institutions and overcoming the unequal structures of informal institutions. A mass of information is presented on participant and non-participant households based on a survey conducted for the purpose of assessment. By and large, the authors argue that there is a positive effect of VOs on the delivery of a range of services, including water and sanitation. Moreover, a VO is more likely to initiate such successful action the older it is, the greater the number of constituent SHGs there are in the VO, and if it meets more than once a month.

Chapter 2.5, continues the theme of outcomes from efforts to strengthen organization, using data on the performance of DPIP in three districts of Andhra Pradesh, focusing on livelihoods. The chapter, "DPIP Outcomes: Assets, Livelihoods and Security", presents a wealth of information on DPIP in these districts at two points in time (Follow up Surveys I and II). For example the data show that landholdings increased a little among participants but fell drastically among non-participants. Once again, caution is in order in interpreting this too strongly in causal fashion, since participation is itself endogenous and has not been controlled for. In other words, it could just be that the sort of households whose landholdings were going to increase in any case are the households likely to participate in DPIP. Thus it cannot easily be inferred that participation in DPIP is responsible for the good outcome, even if the correlation might be suggestive.

Section III of the volume contains five chapters on the theme of Organizational Assessment and Improvement. The first chapter in this section, Chapter 3.1, “Emerging SHG Federations”, starts by recognizing that each SHG is small—around 10 to 20 members. In their setting up, they need help from self-help promotion institutions (SHPIs). These include NGOs, banks, microfinance institutions, government agencies, cooperatives, etc, which provide training and supportive services beyond help with the formation of the SHG itself. But a particular type of support organization which grows out of the SHGs themselves, is the SHG Federation. In the authors’ definition: “a SHG federation is a democratic body formed with certain number of SHGs functioning in a specific geographical area with the objective of uniting such SHGs for common cause and for achieving those causes which an individual SHG would not be able to do. In short, the SHG Federation has to be necessarily *of SHGs, by SHGs and for SHGs.*”

The chapter gives a detailed account of the features and activities of SHG Federations, which were pioneered by two NGOs, PRADAN and MYRADA. The arguments in favour of SHG Federations include: (i) scaling up of activities, (ii) taking up community level action programs, (iii) lobbying at institutional and governmental level and (iv) supervisory services to strengthen SHGs. But the authors also point to several dangers and notes of caution: (i) since individual SHGs do have a bank linkage, the link at the SHG level might be redundant in some cases, (ii) the creation of “federations of federations” to create financial institutions may be adding to an already crowded field (commercial and regional banks, Primary Agricultural Credit Societies, District Central Cooperative Banks, etc), and (iii) capture of benefits of Federations by the better off among the poor, including the attractiveness of large Federations to political capture.

What has been the performance of SHG Federations? The authors use the assessments conducted by the Andhra Pradesh Mahila Abhivruddhi Society (APMAS) to provide an answer. This assessment system focuses on the following key areas: Governance and Strategy, Resources, Asset Quality, Design of Systems and Implementation, Efficiency and Profitability and Services to SHGs. These criteria are applied using qualitative assessment but also quantitative performance benchmarks, including: regularity of meetings, attendance in board and General Body meetings, available funds, idle funds to total assets ratio, repayment rates, etc. The analysis is

conducted on 83 SHG Federations rated by APMAS in 2003-2005. The summary of the results is as follows: “The SHG federations’ overall performance is **moderate** that converted into a letter grade ‘**B-**’.

On the basis of the detailed assessment, the authors develop a list of specific recommendations which will be useful to policy makers. These include: (i) federations must be member driven and chief executives must be accountable to elected Boards, (ii) moving beyond the current focus on financial services only, to broader set of support services to SHGs, and (iii) all federations must comply with their legal obligations, including ensuring annual audit of accounts, preparing annual reports, conducting an annual general body meeting with at least 50% participation by members.

Chapter 3.2, “SHG-An Institutional Model; A BASIX Experience” provides an interesting account of the BASIX organization, which promotes livelihoods. In doing so it “works with the entire cross-section of the rural economy, that comprises of small enterprises, commercial farmers, small farmers, subsistence workers and marginal farmers, who are in turn inter linked.” There is a strong dimension of working with SHGs. But their methodology of engagement is interesting.

BASIX promotes SHGs through Micro Finance Agents (μ FAs) who are paid on performance. The program was run in the experimental phase by Indian Grameen Services, and then taken over by Bhartiya Samruddhi Finance Ltd. According to the author, “This experiment demonstrated that SHG promotion can be a business proposition for promoting institution and the μ FAs. It has been a good method of developing a channel to lend to the landless and poor and that too in a forested tribal area where credit discipline is acknowledged to be weak. The portfolio quality has been very high, even better than SHGs promoted by NGOs. This is because there has been intensive monitoring of the groups by BASIX and μ FAs.” The BASIX model of SHG support is surely worth exploring further as we consider the best way of helping empowerment among poor women.

Chapter 3.3, “Micro-Finance Organisations for Women—The Cooperative Model” starts by recognizing that there are four basic models of micro-finance institutions (MFIs): (i) NGO promoted MFI, (ii) government promoted MFI, (iii) corporate MFI, and (iv) the savings and credit cooperative. The chapter’s focus is on the last of these, which are registered under the mutually aided and cooperative society acts, which was enacted in

Andhra Pradesh in 1995 “with the specific idea of making it easier for cooperative institutions to function as autonomous bodies as the existing laws had, over the years, resulted in severe erosion of cooperative independence.”

The author begins by looking closely at Cooperatives promoted by the Cooperative Development Foundation (CDF). In keeping with cooperative principles, these organizations do not access external funds for on-lending. In general there is no explicit targeting to the poor or to women, but this is changing with the recent promotion of dairy cooperatives for women only. These have met with considerable success. Membership is based on the principles of the cooperative movement—anyone in need of its services can become a member of a cooperative. Moreover, while these CDF promoted cooperatives do not restrict dual membership, to include membership of government supported groups in the DWCRA programs, for example, they do not alter or change their rules or regulations in any way as a response to other schemes. Despite the success of the CDF promoted cooperatives, the author notes that “the cooperative model has been taken up by few organizations outside the influence of CDF. It is possible that this is because of the emphasis that the latter places on autonomy both financial and otherwise.”

While much of the assessment in Chapter 3.3 is based on quantitative indicators from a sample survey, it also has qualitative information based on case studies, which provide the human element to the dry statistics: “Laxmi is a resident of Ratnagiri...She and her husband Sappaiah live with a married son who owns just one acre of dry land. The family also has a fruit and vegetable vending business in which the whole family is engaged....[I]n 1999-00...the family...tried to grown cotton on 2 acres of land with a loan from moneylenders, from which venture they incurred a loss of Rs. 20,000...While the above household does not appear to have been very successful, Laxmi’s membership in fact saved the family from starvation, as they were at least able to continue their fruit and vegetable vending business with help of loans from the cooperative.”

Chapter 3.4, “What Have the Women and the Poor Taught Us?”, presents a very different perspective on the themes of this volume by questioning the very notions of Self Help Groups and Empowerment, and illustrates the discomfort the author has with these terms through the work of the Deccan Development Society (DDS).

The author contrasts the word *sangham* with SHG. *Sangham* has spiritual meaning, and also denotes strength and bonding, which is more than self-help. SHG, on the other hand, “is extremely limited and limiting”, and “suggests a sense of mundane practicality.” Moreover, “In recent times led by microfinance operators and government programmes—[i]t is so much dependent on outside support and dictation that it has lost much of its identity.” The author also takes to task the word Empowerment: “It connotes that some people have the power to *empower* others and therefore smacks of a quiet arrogance...What is currently happening in the name of empowerment is a mime of empowerment defined by a culture of monetization of women’s concerns that it makes it all the more disempowering and degrading.”

The DDS works in 70 villages in the Zaheerabad region of Medak District in Andhra Pradesh, with each village having a sangham. Membership is about 5000 women from low income families, primarily from the dalit castes. The author gives a fascinating account of how in the early days of DDS the theoretical framework combined “the Gandhian vision of community self-sufficiency with Maoist strategy of creation of barefoot cadres. Though these were noble intentions, they were clouded by a thinking that outsider solutions could work for the poor.” Based on a critique of earlier approaches, three principles now guide the work of DDS—Gender Justice, Environmental Soundness and People’s Knowledge. Of these that author considers People’s Knowledge to be the most critical, forcing DDS “to move away from a *Think Tank* approach to using intense Participatory Processes with the communities.” The governance of DDS reflects this philosophy, with the activities being overseen by a policy group of women from the *sanghams* who are dalits, rural and non-literate.

A detailed and rich account is given of the workings of DDS and their recent initiatives. The author concludes with some lessons which include: (i) listening and learning from rural women, (ii) build people’s confidence in their own knowledge and (iii) autonomy is the key to development.

Chaper 3.5, “Poverty Reduction Through Community Based Organizations: A Case Study of Indira Kranthi Patham”, is the final paper in this volume. The authors are senior civil servants who have been committed to the cause of poverty reduction, and have been deeply involved in designing and implementing government policies and interventions in

Andhra Pradesh. They give a detailed and informative account of the genesis of the projects culminating in the current Indira Kranthi Patham (IKP): “The IKP focuses on rural families in all the 1097 Rural Mandals in 22 rural districts of the State. The IKP evolved in two phases as two projects. The first phase and first project was Andhra Pradesh District Poverty Initiatives Project (APDPIP). The second phase project is Andhra Pradesh Rural Poverty reduction Project (APRPRP). Presently it is the extension of APRP to all rural Mandals in 22 districts that is IKP. Both are partly externally aided projects, with financial support from the World Bank.”

After a detailed assessment of IKP, the authors draw a number of lessons for the future for building women’s SHGs and federations of SHGs into Community Based Organizations, which can also be relevant for other projects in the parts of India and elsewhere in the world. These lessons include: (i) the needs for continuous nurturing and handholding needed over a period of 6 to 8 years, (ii) a minimum investment of Rs. 1,00,000 per family in terms of loans over this period, and integration with financial institutions such as Commercial and Regional Rural Banks, and (iv) convergence between and with the key line departments of government is central. Looking ahead, the authors project outcomes forward to 2014, among them: (i) more than 1 crore women in SHGs, (ii) support for all ultra-poor families, and (iii) low cost sustainable agricultural development in over 50 lakh acres. As the authors conclude, “the institutions of poor are well geared up to play a crucial role in enabling the state of Andhra Pradesh to plan to achieve the MDGs relating to hunger and poverty eradication, women empowerment and gender equality, maternal health and reduction of child mortality by 2015.”

Conclusion

This volume surveys the terrain of organizations of poor women, and organizations that in turn support such organizations, in Andhra Pradesh. It is clear that the state has a rich and verdant ecology of such organizations, with plenty of experience to share with the rest of the world. It should also be clear from the discussion so far that the lessons of the Andhra Pradesh experience are remarkably consistent with global experience and lessons.

There are of course many ways in which the operation of organizations of poor women can be improved, and these are discussed in great detail in the chapters in this

volume. Perhaps the two most important, interlinked, lessons are (i) support for the formation and operation of organizations of the poor, from governments and NGOs, but (ii) this support to be given in a way that does not undermine democracy of membership based organizations of poor women, but instead enhances the voice and the confidence poor women. There are good (and bad) examples of these lessons in the Andhra Pradesh experience, and in a general sense they match the lessons of global experience.

But the major conclusion of the Andhra Pradesh and the global experience has to be that organizations of poor women, and of the poor generally, are indeed central to poverty reduction. They can act as a vital bridge between the poor and policy makers—holding policy makers accountable for sound implementation of programmes intended to benefit the poor, and ensuring that the voices of the poor are heard and represented in policy making arenas.

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Organizing Poor Women – The Andhra Pradesh Experience

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