AgEcon SEARCH
RESEARCH IN AGRICULTURAL & APPLIED ECONOMICS

The World's Largest Open Access Agricultural & Applied Economics Digital Library

This document is discoverable and free to researchers across the globe due to the work of AgEcon Search.

Help ensure our sustainability.

Give to AgEcon Search

AgEcon Search
http://ageconsearch.umn.edu
aesearch@umn.edu

*Papers downloaded from **AgEcon Search** may be used for non-commercial purposes and personal study only. No other use, including posting to another Internet site, is permitted without permission from the copyright owner (not AgEcon Search), or as allowed under the provisions of Fair Use, U.S. Copyright Act, Title 17 U.S.C.*

No endorsement of AgEcon Search or its fundraising activities by the author(s) of the following work or their employer(s) is intended or implied.

odi
Agricultural Research & Extension Network

AgREN

Network Paper No.64

JULY 1996

LIBRARY
AUG 2 1996
WITHDRAWN
GIANNINI FOUNDATION OF AGRICULTURAL ECONOMICS

LOCAL INSTITUTIONS AND FARMING SYSTEMS DEVELOPMENT: THOUGHTS FROM A PROJECT IN TRIBAL WESTERN INDIA

by David Mosse
(with the KRIBP team)

Abstract

Many rainfed farming and watershed development programmes face problems in ensuring the long-term sustainability of activities. Comparative research into this problem has pointed to the absence of adequate farmer or community participation in activity planning, implementation and management as a critical issue. This need for greater participation is increasingly addressed though the employment of participatory research and planning methods – PRA/PALM. These methods, however, are not sufficient to ensure and sustain farmer involvement. They will only contribute to sustained participation as part of a structured planning process which includes the identification and support of local institutions which can take responsibility for implementation and the long-term management of watershed resources. The difficulty is that new local institutions may themselves be among the least viable and sustainable of project interventions. This is often because participatory ideals overlook the real social costs involved in collective action.

This paper discusses the experience of the KRIBP project in evolving an approach to local institutional development in a tribal region in western India. It discusses problems and lessons learned, and suggests ways of improving performance by reducing the demand for and costs of collective action in farming systems development.

Acknowledgements

This paper arises from work as a consultant on the KRIBP project 1990–1996. Writing was made possible by an ESRC Fellowship (L320273065) under the Global Environmental Change programme. I am grateful to the KRIBHCO Indo-British Rainfed Farming Project and the Overseas Development Administration for support. Due acknowledgement should go to P.S.Sodhi (Project Manager), Arun Joshi (Project Coordinator) and colleagues from the CDS consultancy team, especially Steve Jones and Mona Mehta. Thanks also to Diana Carney for editorial work on the text.

While through discussions members of the KRIBP team have contributed to the ideas in this paper, the principal author is responsible for the views expressed, which do not necessarily reflect those of ODA, the Krishak Bharati Cooperative Ltd. or the KRIBP project.

The Agricultural Research and Extension Network is sponsored by the UK Overseas Development Administration (ODA). The opinions expressed in this paper do not necessarily reflect those of ODA.

We are happy for this material to be reproduced on a not-for-profit basis. The Network Coordinator would appreciate receiving details of any use of this material in training, research or programme design, implementation or evaluation.

Network Coordinator: Diana Carney Assistant Coordinator: John Farrington Secretary: Alison Saxby

ISSN 0952–2468

CONTENTS

	Page
Abstract	i
Acronyms	iv
1 Introduction	1
2 A 'participatory' farming systems development project	1
3 Project design and existing local institutions	2
Cooperatives	3
Gram Panchayats (village councils)	3
Women's and youth groups	4
Institutions of tribal leadership	5
Village development groups, or mandals	5
4 Principles and guidelines for local institutional development in KRIBP	6
5 Project practice	7
Village institutions (VIs)	7
Local institutions and village power structures	7
Activity-based groups	9
Project response	9
6 The current ideas – managing the costs of collective action	10
Hamlet (falia) groups	10
Savings and credit management	10
Phasing and sequencing programme activities	11
Project support and the monitoring of group performance	12
7 Current experience	13
8 Institutional sustainability	14
9 Conclusion	14
Appendix 1	
1a: Provisional criteria and indicators for group performance	16
1b: Provisional performance indicators by key stages for small savings and credit groups	18
1c: Stakeholder monitoring	19
Bibliography	20
Endnotes	21
Box 1. Power and opposition within a village group	8

ACRONYMS

CO	Community organiser
CPR	Common property resources/Common pool resources
DWCRA	Development of Women and Children in Rural Areas
ICDS	Integrated Child Development Scheme
KRIBP	Kribhco Indo-British Rainfed Farming Project
KRIBHCO	Krishak Bharati Cooperative Ltd
LAMPS	Large and Multi-purpose Societies
MWS	Micro-watershed
MWSDC	Micro-Watershed Development Committee
NABARD	National Bank of Agricultural and Rural Development
NLBA	Non land-based activities
ODA	Overseas Development Administration
PACs	Primary Agricultural Cooperative Societies
PRA	Participatory rural appraisal
PALM	Participatory learning methods
SWC	Soil and water conservation
VI	Village Institution

Local Institutions and Farming Systems Development: Thoughts from a Project in Tribal Western India

by David Mosse
(with the KRIBP Team)

1 Introduction

This paper reviews the efforts of the Kribhco Indo-British Rainfed Farming Project (KRIBP) in western India to identify and promote institutions for local planning and management of natural resources. It describes the search for an appropriate strategy, and outlines some of the guiding principles and practical problems encountered. The account is deliberately historical, it presents changing ideas on institutional development which prevailed within the project at different stages. Too often development outcomes of projects or other interventions are described in terms of achieved success or proven models. The shifting and contradictory ideas, the changes in direction, the gaps between idea and practice are often treated as buried history.

In reality, guiding principles at one point turn out to be unnecessary obstacles at another, common practices at one point prove to be unworkable and are replaced by others, ambitions remain unrealised, and so forth. The experience of institution building is rarely that of applying successful models, but rather of working in particular contexts towards locally viable social arrangements for collective action. Context, here, refers not only to the given locality, its structures and institutions, but also to the project organisation, its decision-making and managerial environment. Finally, this paper is to be read as a report on work in progress, not as a conclusive view of the possibilities and constraints of institution building for farming systems development, even within the project on which it focuses.

2 A 'participatory' farming systems development project

KRIBP (described in detail elsewhere, see Jones *et al.*, 1994) is a farming systems development project situated in the Bhil tribal region of western India (the border areas of Gujarat, Rajasthan and Madhya Pradesh states). These districts are among the poorest in India. A rapidly growing population – presently around 5 million people – is putting increasing pressure on a fragile resource base which now faces extensive deforestation, soil erosion, water scarcity and declining agricultural productivity. Unable to meet their subsistence needs, 40–60% of the working population now migrate seasonally to work in urban or better-off rural areas.[1]

KRIBP is oriented towards the goal of improving the livelihoods of poor farming families. Its strategy has been to undertake an extended process of participatory planning in order to generate location-specific natural resource development plans. In principle, local problems are identified and prioritised by villagers, workable solutions are found (a joint process) and implementation regimes are agreed upon and negotiated between project staff and members of communities (see Mosse *et al.*, 1994, Mosse, 1994a, 1995a). Programme activities cover a range of farming system areas: crop trials and community seed multiplication, agroforestry and 'wasteland' development, horticulture, soil and water conservation, minor irrigation, livestock development, and credit management for input supply. Special attention is paid to enabling women to occupy a central and active position in relation to these activities. As far as possible, the interventions are low cost and involve minimal subsidies or encourage cost-recovery. Planning such activities requires a high degree of villager commitment, and the sustainability of benefits beyond the life of the project depends upon the continued involvement of communities in resource management, often through the type of village-based groups which are the subject of this paper.

The project is implemented by a functionally autonomous and specially staffed 'project management unit' of a large public sector organisation. The project management unit is situated in the centre of the project area. It receives relatively intensive planning support from a team of UK consultants and from the funders (ODA) as well as administrative support from managers of the mainstream organisation, Kribhco. It is headed by a Project Manager and (when fully staffed) has a core team of technical and social science specialists supporting male and female Community Organisers (COs). The COs, most of whom live in places which are central to a cluster of 4–6 villages, provide the main focus of the project's work. Six village clusters were identified for work in the first year (1992–93) and by 1996 30 COs were working in 62 villages, grouped into 15 clusters.

It is the responsibility of the COS to work with community members to develop local strategies for natural resource management and institutional development. In any given cluster, COs begin working in one or 2 villages intensively and then shift their attention to neighbouring villages. Ultimately their task is to make themselves redundant after 3–4 years by transferring technical and organisational skills to local volunteer workers or *jankars* ('knowledgeable persons'). COs report to the project manager through a community development specialist or field coordinator. As the project expands, a greater number of local area-based points of coordination are being introduced.

In agricultural development, local institutions have the potential to play a number of roles. These include: the provision of services such as credit or input supply; the formation of villager capital through savings; the provision of marketing support; the promotion of collective effort for common property resource development, maintenance/protection and management; the leasing of public resources for villager's benefit (e.g. wasteland from Forest or Revenue Departments); and dispute resolution – especially when disputes concern common resources. People's institutions also enable villagers to represent their concerns more effectively to development institutions.

In addition, local institutions have the potential to help increase accountability and equity. Representative institutions potentially help ensure equitable access to inputs (including ensuring a 'fair' distribution between men and women). Indeed, group action of some sort is one of the very few ways of ensuring the protection of the interests of the poor and also of women, within a community. Similarly, institutions of the poor can help increase these people's access to government officials and can provide a mechanism through which they can make demands for services or programmes, and can respond to injustice, as well as to opportunities to access political power (e.g. though local electoral politics).

Typically 'the poor' occupy a marginal position in relation to local social institutions – those of kin, caste, village, government etc. – which grant entitlements, ensure access to resources, and organise for the defence of interests. Indeed, poverty results from the failure of certain basic human 'capabilities' including those determined by social attributes, support networks and membership of institutions (Sen, 1984). More broadly, local institutional development provides a means by which to enhance these capabilities and therefore to overcome material disadvantage (under-nourishment etc.).[2]

Since local institution building is usually viewed as a strategy for participatory development, and since 'participation' has many and diverse meanings in rural development, it may help to start with a comment on the way the concept is treated within the project. The approach of the project emphasises 2 things: (1) the achievement of sustainable increases in productivity of natural resources and (2) enhanced participation by male and female members of the farming community. Participation here involves at least 3 different levels of objectives. These may be pursued simultaneously or sequentially.

- Firstly, participation is a **mechanism for consultation**. Through the use of participatory rural appraisal (PRA) and problem analysis, and during the identification and testing of new technologies, farmers (men and women) are drawn into decentralised processes of planning and agricultural research. People's views and preferences influence priorities and choices. Through consultation the needs of different groups (such as women, poorer farmers etc.) are distinguished. The project has clearly demonstrated the viability of consultative processes in developing a rapport with local people and in planning and implementing location-specific natural resource development.[3]
- Secondly, participation involves **capacity building.** This concerns the more difficult task of enabling farmers themselves to take control of the planning and implementation process, and of doing so in such a way that the project can plan its withdrawal, ensuring that initiatives will be continued. At this level, the indicators of success are: continued farmer management of initiatives; the generation of collective resources to allow this to happen (e.g. through cost recovery and the development and management of common funds); and the replication of project activities in neighbouring areas. This requires the development of new skills and organisational abilities amongst farmers.
- Thirdly, participation is part of a quest for **institutional sustainability**. This means the development of links so that it can be ensured that external inputs, training support and other services (e.g. credit) which are currently supplied by the project, will still be provided in the long-term. Ideally, by working through appropriate institutions, tribal villagers actually increase their ability to access external resources and government programmes in the future.

The objectives of capacity building and ensuring institutional sustainability have involved the project in: (1) developing a cadre of trained village agricultural volunteers and (2) developing a strategy for local institutional development. The following is an account of the evolution of the project's strategy for institutional development. It details both the key guiding principles and the lessons learned from practice.

3 Project design and existing local institutions

The design of the project was premised upon the belief that successful participatory natural resource development depends upon the existence of strong local organisations of some form. A broad consensus on this point existed amongst various agencies at the outset of the project in 1990, and still holds today, in 1996.

At the design stage there were 2 strategic options facing the project: either it could choose to work primarily through existing institutions in the project area, or it could promote and support the development of alternative or complementary forms of

local organisation. Either way, it was necessary first to review the existing institutional setting and the various possibilities for fulfilling project objectives.

The principal formal institutions in the area were: the cooperative societies, the *Panchayats* (village councils), women's groups and youth groups. In addition there were existing tribal institutions and village groups set up by NGOs. Even though it was, in the end, decided that the project should promote and support new types of community organisation, these could not be isolated from their wider social and institutional context. Apart from anything else, institutions which were apparently 'new' would inevitably (for better or worse) be built on existing roles, offices, power relationships, functions and sets of ideas about institutions and public forms of association more generally (Mosse, 1995c). The project's community organising role would be substantially shaped by these. It was important, therefore, to begin with some idea of the range and recent experience of development institutions in the area and the local patterns of social organisation.

Despite subtle socio-cultural variations between the various districts of the project, broadly common features of social organisation can be identified throughout this tribal region (e.g. Aurora, 1972; Deliège, 1995; Doshi, 1990; Naik, 1954). At the centre of these are the institutions of kinship in relation to land. The area has a dispersed and non-nucleated settlement pattern. The unit of territorial organisation is the village, but the village does not have a distinct physical identity.[4] Rather, scattered homesteads are situated among cultivated fields. Nonetheless, the village has a clear social identity defined by kinship relations. Ideally it is composed of a single male lineage – the core institution of Bhil social organisation – and the practice of village exogamy (marriage outside the village) expresses the tacit view of the village as a large, unilineal (single line) descent group (Mosse and Mehta, 1993; Deliège, 1995). In principle this gives the village a strong corporate identity, ritually expressed in village festivals. The village is also a unit with conventional rights over resources such as grazing land.

In reality, however, villages have a more complex social structure. They are composed of hamlets – each of which may represent a section of the dominant lineage or, often, a separate (perhaps inferior) lineage. These local lineages often share a clan name.[5] Each village typically has a dominant founding lineage (clan) and one or more attached affinal lineages – resulting from matrilocal marriages.[6] The dominant lineage has (or had) superior rights over land and trees, although today the association of lineage with territory is considerably weakened. In practical terms, therefore, it is the hamlet (*falia*) which is the unit of day-to-day social exchange (e.g. of goods and labour). Relations between hamlets may entail various forms of dependence, competition, and factional conflict. The central importance of this fact was brought home to the project only after it began its work on institutional development.

The following section provides a summary description of the potential and constraints of the various official and unofficial local institutions in the area.

Cooperatives

As a cooperative endeavour, the first option for the project was to work through the rural cooperatives. In the project area a network of Primary Cooperative Societies provides a number of services to tribal farmers. Although cooperatives are likely to be important in ensuring the continuity of input supply (credit and agro-inputs) and other services beyond the life of the project, there are a number of reasons why they were rejected as the principal institutions through which the project would organise its activities.

- The area of coverage of individual cooperatives is large and well beyond the community of resource users and their spheres of daily social interaction, which (as mentioned) focus on the tribal hamlet. The Primary Agricultural Cooperative Societies (PACS) cover between 3 and 4 villages, and the Large and Multipurpose Societies (LAMPS) more than 20 villages in tribal areas.
- These institutions are seen as socially remote. They are complex and impersonal and villagers often either do not understand them or are debarred as defaulters (in the case of poorer villagers). This makes them unsuitable fora for community decision-making.
- In consequence, larger farmers have been able to get preferential access to cooperative resources. The poor, and most especially poor women (because of the social construction of their work roles), face daunting practical and social obstacles to access.
- Cooperatives are seen as offering only limited services, principally seasonal and mid-term credit, input supplies and the sale of consumer goods (at government controlled prices). They do not function well as general farmer service organisations.[7]
- Cooperatives seem to function at a very low level. Activities are routinised and there is little concern to promote greater member participation, which would in any case be difficult in large cooperatives.
- Cooperatives are not managed by their members. Managers are appointed by the District Cooperative Banks and, generally, they have had no particular interest in community matters and are minimally accountable to ordinary members.

Gram Panchayats (village councils)

Gram Panchayats, by contrast, are popularly elected bodies and hence far more appropriate partners for a

participatory project. They are the lowest level of India's structure of democratic government and, as the officially-designated village-level institutions, they have significant local influence.[8] Indeed, recent legislation has increased the powers of these bodies, but even in 1990 when the project was under design, all government programmes were implemented through the *Gram Panchayats,* and all applications for loans and subsidies on the part of villagers had to pass through them.

Although *Panchayats* have limited revenue raising responsibilities (i.e. discretionary minor taxes), they have control over certain categories of wasteland. In some cases they also have the potential to develop these. However, the recent experience of *Panchayats* in promoting the interests of the poor through the administration of development programmes, or the development and management of common property resources, has not been encouraging. There are several reasons for this.

First, *Panchayats*, like cooperatives, usually cover 3–5 villages (representing a population of between 2,000 and 5,000). This does not correspond to the normal unit of social interaction. The *Sarpanch* (the directly elected head or president) is often a remote figure in the eyes of tribals who are not from his village.[9] Inter-settlement tension and a feeling that the dominant (*Sarpanch's*) village gets the lion's share of benefits are not uncommon.

Second, *Panchayats* are mostly controlled by élite interests. Despite being directly elected, they rarely represent the poor, and they lack a strong tradition of democratic decision-making. Although the *Sarpanch* (who, until a recent change in legislation was usually male) has limited executive powers, he wields considerable influence at the village level. In tribal villages, the *Sarpanch* is often also a traditional tribal headman (see below) and a richer farmer, although wider educational opportunities have broadened the range of social backgrounds from which *Sarpanches* now come. Tribal élites are, to a considerable extent, the 'brokers' through which communities interact with the wider region. In this they have, in recent decades, come to take over the role formerly played by the non-tribal traders and money lenders. It is primarily through such village élites that departmental functionaries interact with villagers. The procedural difficulties which are involved in obtaining any development assistance in this area ensure the continuity of brokerage roles and opportunities for rent seeking. *Panchayat* institutions often therefore fail to ensure that government programmes are delivered in ways which best suit the needs of the poor. Inevitably, as a number of village-level studies show, mediated and uneven access to the extensive tribal development benefits is the norm (Doshi, 1978; Rao, 1988; Rajora, 1987). Resources are disproportionately channelled into larger/dominant villages of the *Panchayats*, to larger farmers with influence or who are kin or political clients of *Sarpanches* and party bosses.

Third, *Panchayats* are not good at fostering unity. They are often the product of village factionalism, and as such are rarely able to resolve conflicts in the interests of effective management of common resources (e.g. *Panchayats* often have proved unable or unwilling to protect common grazing land or woodlots). Moreover, the short-term political motivation of *Panchayat* leaders potentially runs counter to longer-term goals of sustainable farming system development (Chambers, Saxena and Shah, 1989).

However, if *Panchayats*, which reflect existing power structures, are part of the problem in this area (because they restrict the access of poor tribal farmers to development resources), they are also part of the long-term solution. While not appropriate as the principal focus of the project's strategy for local institutional development, *Panchayats* and their offices have a crucial informal role to play in facilitating and endorsing (or opposing) project interventions. Most importantly, whether or not the project can succeed in empowering poor farmers depends on whether it is able to influence the *Panchayats*, and their leaders, to encourage greater levels of accountability, and to increase the *Panchayat's* role in resource management. In short, *Panchayats* are necessarily part of any strategy for achieving institutional sustainability.

Women's and youth groups

Other officially-promoted groups in the area are the women's and youth groups. In selected *taluks* women's groups have been established under the Development of Women and Children in Rural Areas (DWCRA) programme of the Women's Development Corporation. This programme has supplied training and credit for women's income generation. The potential for incorporating DWCRA groups into the project was lower than it appeared at first. An evaluation of aspects of the DWCRA in south Rajasthan, for example, indicated that women's groups (often formed around production centres) rarely had a corporate existence and that their meetings were infrequent. The location of groups had been determined by marketing considerations which restricted them to well-connected places, consequently poorer women were not well represented (Astha, 1987). More potential might have been offered by the ICDS programme's *anganwadi's* (crèches) which provide occasions for women to meet and receive training (e.g. on nutrition and education). The Youth Groups promoted by the *Nehru Yuvak Kendra* again offered some potential to build upon, but their activities were typically confined to sports and cultural programmes.

Institutions of tribal leadership

If modern political and development institutions were not suitable as the basis for development of local institutions for sustainable farming systems development, the question was were there social forms within tribal society itself which could serve this purpose?

The traditional village institution, the *panch* or council, is usually a personalised institution of the village head – the *tadvi* (or *patel* or, in Banswara, *rawat*). This hereditary position is mostly associated with the dominant lineage. Before Independence, the *tadvi* was the source of local administrative control and provided the only official link between the community and the government. Together with the village accountant (*talati* or *patwari*) the village headman had responsibility for revenue collection, for keeping land records and for ensuring the maintenance of law and order. Although no longer government servants, village headmen today remain key mediators between the village and outsiders (including the project) and also act as contact people for local officials and extension workers. They may work through 5–6 hamlet leaders and better off farmers and together with these people they form a village élite which meets occasionally and as necessary as a *panch*.

Another office of influence in these villages (especially in Banswara) is the *bhanjaria*, a negotiating leader, arbiter or compromiser who plays a key role in intra- and inter-village disputes. Finally there are religious institutions, both those of indigenous tribal religion – the priest (*pujura* or *bhopa*, often from an affinal clan (Deliège, 1995)) or the medical man/exorcist – and the institutions of newer religious movements such as the devotional groups (*bhajan mandlis*) of the reformist (and often socially dominant) Bhagat Bhils.

The *panch*, like many indigenous institutions of community decision-making and collective action, does not have any regular form. It is merely a manifestation of local structures of authority in tribal villages. It is the *panch* which mobilises villagers for community action, although more often it focuses on dispute mediation, mostly in the arenas of ritual, kinship and matrimonial concerns, but also in disputes relating to land, or grazing.[10] The influence of local leaders (the *tadvi, rawat, bhanjaria* etc.) is extended by the fact that they overlap (albeit incompletely) with the official roles of *Sarpanch* or *Patwari*, teachers or party bosses. As community decision-making institutions, village *panchs* therefore share some of the disadvantages of the *Gram Panchayat* in terms of exclusion of marginal social groups, the poor and women.

Village development groups, or mandals

Partly in reaction to the perceived inability of existing structures to deliver development resources to the poorest, new village institutions have emerged in the tribal villages, of Panchmahals (Gujarat) in particular, but also in Jhabua (Madhya Pradesh) and Banswara (Rajasthan) over the past 15 years. These are 'societies' of youth and women promoted by voluntary agencies and social activists (as distinct from those mentioned above which are promoted by the government). For example, between 1980 and 1985 Oxfam had an important role in supporting these initiatives. Several of these groups, or *mandals* were registered as societies or cooperatives. Groups typically had, in principle, 30–60 members and formal structures, involving the payment of membership fees and the election of office bearers following official rules of operation. In practice operation was more informal (Bhatt, 1989). They did, however, tend to be youth-focused and to bypass traditional village leaders. Work was usually confined to one village and included economic, popular educational, social justice and reform activities. Many *mandals* began around small-scale agricultural programmes, the management of crop loans (for seed and fertiliser), well deepening or irrigation pump sharing. In the case of some activities such as irrigation, dairying or brick-making, they then evolved into formal cooperatives.

The performance of these groups was extremely varied: some showed continuity and spawned groups in neighbouring villages, while others met intermittently or disbanded. Some successfully organised protests on issues such as minimum wages and land mortgage, corruption among local bureaucrats and absenteeism among school teachers or junior officials. They arbitrated in local disputes and facilitated the efficient delivery of government programmes and services (Bhatt, 1989). When successful, through links with wider agencies, *mandals* managed to effect a localised shift in the balance of power in favour of the poor, and through state-wide networks (e.g. the union movement and lobbying groups) brought concrete benefits through helping to increase prices for *timru* (bidi) leaves or the regularisation of encroached land.

In the mid-1980s, the work of these village institutions was evaluated in a broadly positive light:

> *'On all accounts, whether honesty and efficiency of management, recovery rates of loans, self-organisation, motivation and capacity for representation of the groups' interests vis-à-vis the power structure, their performance rated far higher than recognised agencies'* (Eldridge, n.d.).

Here then, it seemed that the model for local institutional development within the KRIBP project might lie.

However, 5 years after this evaluation (in 1990, when the KRIBP project was under design) much of

the optimism had faded. Only a handful of *mandals* continued to operate; most had disappeared. The intervening years tell a salutary tale of expansion and collapse. In 1982, a district level federation, the *Panchmahals Zilla Adivasi Yuvak Mandal Sangh*, was formed to support existing *mandals* and to promote new ones. The process of establishing *mandals* was accelerated dramatically during the drought years of 1986–88 when relief work was organised via this federation. However, this increase in the number of *mandals* under the federation and the amount of resources they were handling contributed to serious management and leadership problems in the late 1980s, which left the federation virtually defunct.

The KRIBP project has drawn both positive and negative lessons from this experience. On the positive side, it showed the potential benefits of organised group action at village level in this tribal area. At their best, village *mandals* generated leadership and participatory institutions capable of managing collective resources. They also increased the accountability and effectiveness of official development agencies by promoting local-level demand for services and sometimes were able to replace the village élite as a source of dispute mediation and advice.

On the negative side, *mandals* exhibited a high degree of dependence upon outside supporting agencies and, even after several years, some groups had limited credibility in the community. This was one reason why it was not always possible to sustain group interest in their activities, although this was easier where key social issues (e.g. rights on encroached land) were at issue. The activities of *mandals* were also hampered by their limited capacity to mobilise resources amongst the poor and by seasonal migration. In particular, their failure to recover loans they had extended led to a loss of membership and financial credibility. In addition, these groups did not prove good at managing internal dissent and conflict, especially over economic activities and the control of funds. In some cases leadership was weak or shifted towards non-participative brokerage modes. Finally, despite growing efforts at coalition building, *mandals* were often confined to limited local arenas of action and lacked wider linkages (Bhatt, 1989).

The *mandals* supported by Oxfam were in fact part of a more diffuse and ambivalent tradition of 'village self-help' with Gandhian roots. It turned out that there was seldom a village in the Gujarat Bhil area which had not had a *mandal* or *mandli* of some sort, ranging from milk cooperatives through to societies running residential schools for tribal children, at some time. In many cases these *mandals* were accurately perceived as institutions through which leaders promoted their own interests and financial well-being. There was, then, already a history in Gujarat villages of the development of new institutions which had presented rich farmers with opportunities to become richer and had alienated poorer villagers who rightly became sceptical about self-serving village societies.

Clearly, without a strong focus on developing the internal strength of primary level groups, or an effective external support, groups would be unlikely to survive or to serve project objectives. There were many lessons here for the KRIBP project. It would have to tread carefully; its approach to local institutional development would be necessarily tentative and exploratory. Where there were existing and effective forms of association the project might build on them. Where these were ineffective, the project would have to stress the difference between its institutions and existing bodies by, for example, avoiding terms or titles (e.g. *mandal*, president or secretary) which, by association with the past, might convey images of political opportunism.

4 Principles and guidelines for local institutional development in KRIBP

Drawing on its initial analysis, the project determined that it would not promote any one particular model of local institution. Rather there should be a variety of local forms of organisation for different purposes and interests, which would evolve at different stages of the project. These would include: specialist groups (e.g. artisan groups, savings and credit groups, irrigation cooperatives, common property management groups); women's groups (for savings, nursery raising or fish culture etc.); hamlet or neighbourhood groups; and general village bodies.

However, simply identifying the apparent benefits of, or need for, farmers' or women's organisations was not going to bring them into existence. Indeed, the evidence was that new associations for secular purposes (i.e. developmental as opposed to religious or ritual) would not arise spontaneously – indeed their formation was likely to be treated with suspicion or lack of interest. Institution building would therefore be a complex process of social **reorganisation**. What was needed was a step-by-step project strategy which would draw upon the wider experience of such interventions as well as knowledge of local patterns of social and economic relations built up through informal contacts. In keeping with the bottom-up planning approach the strategies for developing local institutions would be **location-specific**; indeed, the successful elaboration of village-specific strategies for organisational development was an intended and specified outcome of the project's participatory planning exercises (Mosse *et al.*, 1994).

In each setting (village cluster), several issues had to be considered, including: the type of activity or resource to be managed; the choice of starting point

or the basis of villager meetings; the level at which groups should be formed (hamlet, village ...); group size; the relationship between the group and existing social structures (caste, tribe, clan etc.); the operations of existing institutions; the nature of leadership which was to be encouraged (e.g. traditional or youth); the best way of promoting women's involvement and leadership; and the role of outsiders (i.e. project staff). The process would be far from uniform, either in its phasing or in the nature of the institutions which emerged.

Many social variables would affect the process of group formation including: the settlement pattern; the degree of social heterogeneity; social stratification or factionalism; the extent of seasonal migration; and the local history of cooperative efforts. This meant that considerable skills in social analysis had to be built into the project at different levels.[11]

In the absence of usable models, the starting point could only be a set of broad **principles** for institution building. These principles were initially drawn up on the basis of experience from further afield in India, much of which had been generated by NGOs. Later they were tested and, in some cases, modified in the light of project-specific experience. Principles adopted at the outset (1990–92) included the following:

- Sustainable groups should evolve only around strongly **experienced needs** (those of local people not of the project).
- Groups should be **socially** limited. It would be a mistake to attempt to promote more cooperation or unity than was socially realistic, and there may be advantages in building on existing social solidarities.[12]
- Group development should begin in those villages/hamlets which have the highest chances of success (e.g. where opportunities to innovate can be identified and where resistance, conflict with existing leaders, money lenders, or political brokers is at a minimum).[13]
- Groups should have **leaders** whose leadership styles can combine the need (a) to forge links with outside institutions, and (b) to encourage participation or cooperation within the group.
- There should be a **gradual progression** from small, simple, single-issue focused groups towards larger, complex, multi-purpose institutions. Size and complexity should only increase with proven success.[14]
- Groups should initially be **informally constituted** and should only formalise when there is good reason to do so. Legal registration carries with it risks of bureaucratic or political interference.
- The project should allow for a **diversity** of group forms. Uniform structures should not be imposed from outside. Villagers should evolve their own norms and rules for group functioning.
- **Financial openness** and **strict accountability** and **equity** would be measures of success.
- Groups would need **support**, skills and training (e.g. in record keeping). Outsiders would also have an important role to play in ensuring equity of representation. But groups could, if not careful, become over-dependent upon external management subsidies. Groups should therefore take on increasing management responsibility for implementing project activities.
- Developing an appropriate institution building strategy would require **skill and social analysis**. This would be a major output of the first 2 years of the project.

5 Project practice

Village institutions (VIs)

Aside from having to adhere to these principles, and the group development guidelines derived from them, KRIBP Community Organisers (COs) working at village level were given considerable freedom to formulate an institutional development strategy based upon their own analysis of the local social situation. Indeed, this was seen as one of the COs' key tasks. What was not realised, however, was how strongly COs' approaches to group development would be influenced by prevailing ideologies and their own recent experience. Throughout India there is a strong ideology of the self-governing village community, and it is often assumed that the primary institutions for rural development should be village bodies. In the initial stages of the project, KRIBP staff therefore held village-wide discussions and meetings, and assumed that decision-making should take place at this level. 'Village leaders' were identified as points of contact and 'entry'. Thus PRAs, crop trials, seed supply and input credit and other programmes were planned and executed at the village level and through village leaders.

In addition, several of the new team had previously worked in a rural development agency (the Aga Khan Rural Support Programme in Gujarat) which promoted village-wide 'development societies' or Village Institutions (VIs). Villagers too began to desire and expect these VIs to which they had been exposed during visits to nearby NGOs, and the team's conception of local institutional development quickly became limited to this form.

Local institutions and village power structures

By early 1993 several problems had emerged. The project had learned that tribal villages are far from homogeneous units. Social relationships within villages are determined *inter alia* by inter-*falia* or inter-clan conflicts, credit-related dependency, mortgage relations and the operations of brokers or guarantors

for money lenders and land disputes (see Box 1). Despite this, the project was pressing ahead to form VIs and to initiate village funds. This it was doing before it had adequate knowledge of village relations or a broad base of contacts below leader level. VIs were also being set up before villagers themselves had a clear understanding of the purpose of such institutions, except perhaps as a condition for receiving project benefits (which is why they had agreed to form the groups in the first place and why they were disillusioned when benefits did not materialise). Moreover, in some instances the VI was created as a way of solving the **project's** own administrative problems. For example, some were formed mainly to manage the funds generated from the sale of nursery saplings to farmers or from repayments on crop loans given (but not recovered) by the project.

Box 1. Power and opposition within a village group

In one village, project activities began in a hamlet inhabited by a comparatively better off and better educated Bhil clan. It was this place that government officers (etc.) would visit when coming to the village. The project initiated a small savings and credit group amongst women in the hamlet. This group included the families of 2 closely allied powerful village leaders: Hurji, who had recently been only narrowly defeated in Sarpanch elections, and Ramu who is an ex-Sarpanch and now a Member of the Panchayat. Ramu's wife is also a Panchayat member and is a signatory to the (women's) savings account. These 2 leading families are also money lenders, and many members of the new group are their debtors. Certain cooperative efforts (e.g. a sewing centre) had in the past been hijacked by these families who were thought to have 'eaten' the proceeds. A group of 6 households (brothers) in the hamlet led by Rajiv are suspicious of Hurji and Ramu. The Rajiv faction were offered Rs 6,000 by Hurji for their support in recent Panchayat elections. They voted for him, but have yet to see the money. This group therefore currently refuse to join the new KRIBP-initiated savings and credit group.

While purporting to represent the whole village, these VIs often involved only a limited number of active individuals. These tended to be members of the village élite or one of its factions; women were conspicuous by their absence. Despite this, such institutions could rapidly become the context for decision-making which would affect the village as a whole. Rather than encouraging broader participation in project activities, it seemed that through the VIs there was a risk of institutionalising the privileged participation of a small core of better placed individuals. The earlier experience of *mandals* had taught poor villagers to expect this. Such problems were amplified in large villages with many hamlets. Community Organisers' diaries of the time reveal villagers' scepticism about the likelihood of VIs serving the interests of any but a small number of leaders.

Participation in VIs was, then, determined by the prevailing social structure, by existing relations of dominance and dependence, alliance or cooperation. This was hardly surprising. However, it forced the project to recognise that, once established, new institutions would acquire their own dynamics. Although these would be influenced by KRIBP's inputs, they would lie beyond the agency's direct control.

During this period, while rigorously adhering to a 'farmer first' approach in technology development and despite the guiding principles of community organisation, the project risked moving into 'transfer of technology' mode when it came to local institutions. The project was in danger of (a) ignoring traditional structures and systems; and (b) transferring to villagers generalised structures and standardised 'urban' prescriptions, forms, and procedures (committee membership, fees, registers, records etc.), often derived from quite strongly held ideas about how villagers **ought** to organise themselves. But the reason why rural institutions often fail is precisely because they are not controlled locally and involve alien procedures understood by only a few. New systems are clearly needed for new tasks (e.g. the management of finances and works) but these must be based on successful local ways of doing things which work and people must themselves be involved in crafting institutional solutions (Ostrom, 1992). Only in this way can it be ensured that the systems meet local needs and not the administrative requirements of outsiders. Furthermore, new institutions/procedures have to be introduced slowly with commensurate attention to skill development so that they are, from the start, operable by members themselves.

To sum up, by the end of 1993, after 18 months of operation it was clear that project practice on local institutional development was in some confusion. Prevailing village institution arrangements were unworkable for several reasons, including the following:

- Village-wide groups were ineffective mechanisms for planning and decision-making, and ignored the needs of certain sections, *falias* (hamlets) or kin-groups within the tribal villages.
- Village-wide institutions were dominated and sometimes manipulated by powerful leaders (it rapidly became clear that the apparent social homogeneity of tribal villages concealed inequalities of power).
- Women had a very limited role in the planning of activities at the village level and, because of the dispersed settlement pattern, found it difficult to participate.
- There was little to bring the members of the groups together. Membership did not imply that the groups had any significant *social* existence. Rather they had become part of the project's system for

administrating village activities, delivering inputs and accounting for finances.

- Village institutions and their constituent activity groups involved accounting systems (e.g. combined accounts with different heads) which were complex and beyond the skills and comprehension of ordinary participants. Consequently, they were largely managed by project staff who, in most cases, were joint signatories of VI bank accounts. This gave limited opportunity for the development of systems of accountability or for skills transfer and made VIs heavily dependent upon the management support of project personnel.

The whole notion of VIs was clearly based on unrealistic assumptions about the nature of village community and the possibilities of collective action. Despite the strong ideology of village institutions of self-government in India, there were strong reasons for wishing to **avoid** the creation of such bodies. In fact, the project was already experimenting with alternatives; VIs had been introduced as part of project activities, subsequently they provided the framework within which some more limited group-based activities took place.

Activity-based groups

On reflection, it seemed that various activity-based groups engaged, for example, in hiring and operating diesel pump-sets for irrigation, in input supply, in credit, in nursery raising, well deepening and water sharing, and in joint forest management, might hold out more potential than the VIs. These groups focus on clear common interests and can be small enough to allow for effective member participation and accountable leadership. As such they are a good 'training ground' for skill development. Furthermore, in contrast to the VIs, they can also represent the specific needs of women and the poor (e.g. the concerns of a small group of women leaf plate makers or custard apple traders, or of low status basket makers).

When established, these activity-based groups were not, however, free from problems. For one thing they were often part of the larger VI and so lacked autonomy on decision-making and financial matters.[15] This meant that membership and interests were ambiguous and accountability weak. With few exceptions, groups which came into existence as a result of project activities took on a limited range of pre-defined responsibilities and had little involvement in activity planning or management. Input supply credit groups, for example, often operated more as accounting devices for the project than as farmer-managed credit institutions. Group members received seed and fertiliser loans from the project **as individuals** rather than groups. There was limited group responsibility, no regular group meetings, and no savings or other activities which might have prepared the ground for more group involvement in the management of the activity.

Other activity-based groups involved purely casual association for the purpose of the implementation of project activities, such as the establishment of nurseries and kitchen gardens, soil and water conservation, well deepening or the operation of threshers, etc. These groups rarely had the capacity to follow through from planning to implementation. Indeed, under demands to individualise activities, soil and water conservation work groups eventually disbanded.

Project response

Many individual COs recognised the problems of both VIs and activity-groups and developed creative ways of dealing with some of them at the cluster level. Firstly, COs shifted away from village-wide meetings, PRAs and decision-making, and instead encouraged informal group discussions at the hamlet or neighbourhood level. This enabled focused work with women and other marginal groups to take place, even though the official VI still persisted. Secondly, project activities were diverted away from troublesome leaders and the hamlets they controlled towards more cooperative hamlets (as starting points from which to move gradually to more difficult ones). Sometimes the centre of the VI shifted and became, in all but name, a hamlet/*falia* or kin-based group. Such hamlet groups allowed for more unambiguous overlap between different activities. For example, a hamlet-based group in one village was strongly cohesive, it managed a crop loan scheme, operated (and hired) a mobile irrigation pump, initiated savings and gave loans to members. The group also managed funds from the sale of saplings. Its members belonged to a single clan, which was independent of the disruptive influence of the *Sarpanch*.

Thirdly, older political leaders of village institutions were gradually bypassed in favour of educated youth supported by hamlet and neighbourhood groups (see Mosse *et al.*, 1994). Fourthly, a clearer focus on gender showed that it was only really possible to involve women in more localised neighbourhood groups.

Finally, it was realised that there were real constraints to the implementation of project activities while group skills were so diffuse and undeveloped. Financial management was a key concern here. The generation of village funds without commensurate skills to account for and manage them, to arbitrate claims, or to develop strategies for their use was potentially dangerous. This was especially so where accumulated funds were not generated by group members themselves (i.e. where savings paid a negligible part in common funds). How long would

COs be able or willing to operate bank accounts and keep records? Without them the existence of village funds could be highly divisive, as villagers themselves recognised. This weakness of financial management at the village level contrasts with the well known success of savings and credit groups at the level of the smaller group (20–25 members). It also focused attention on the need for a coherent strategy for savings and credit in the project (see below).

6 The current ideas – managing the costs of collective action

The project began with the premise that local institutions were necessary to ensure the viability and sustainability of farming systems and watershed interventions. It gradually became apparent, however, that the new local institutions were themselves among the least viable and sustainable of the project's interventions.

One problem was the operational emphasis on **village** institutions, based on ideas of the traditional village 'community'. Another, was the emphasis on group procedures and accounting systems which satisfied project rather than local needs. Both these problems demonstrate the fact that the **costs** of collective action – manifest in the weakness of villager involvement in new institutions and the high dependence on project support – had been underestimated. While group approaches are important and necessary they should be promoted only where the **benefits** significantly outweigh the costs. Within the project this meant that ways had to be found to reduce the transaction costs involved in working with groups.

This recognition implied a number of changes. First, collective action should be organised around smaller, and more socially coherent groups. These should be able to develop their own procedures over time. Second, the task of these groups should be largely restricted to the management of common finances. Third, activities should be clearly differentiated in terms of the extent to which they demand institutionalised group action.[16] These changes will be discussed in turn.

Hamlet (falia) groups

In late 1994, when KRIBP's policy on institutional development was reviewed, a decisive shift towards more decentralised hamlet groups and the break-up of unmanageable common village funds took place. These groups were not only smaller (20–25 members) but were also based on existing solidarities of residence and kinship as well as on existing patterns of mutual assistance and cooperative action (such as systems of labour exchange). This served to reduce the costs of collective action. It was also consistent with (1) the experience of self-help groups in other organisations concerned with sustainable resources development, and (2) a wider government policy to support small self-help groups.

The shift towards more localised groups also reduced obstacles to women's participation. However, smaller, male, kin-based groups could also be problematic for younger married women (since all the members are the woman's in-laws she has to observe certain codes of conduct towards them). This is one important reason why women should be given the opportunity to define their own groups which allow them freedom of expression. Such groups serve as a support base for emergent women leaders, and help to enhance women's capacity for effective participation in more public fora.[17]

Savings and credit management

The second means by which to reduce the costs of collective action was to reconsider the way groups are involved in project activities. Initially, there was a tendency to view the hamlet group as a mini-VI. It would own assets (e.g. irrigation pumps) and organise the implementation of project activities. Once again, group action was being promoted where it might not be necessary (or where its demands might compromise the sustainability of a project activity). Consider the following example.

There are considerable advantages to farmers in using small diesel pumps to irrigate fields near wells or water bodies. The project provided such pumps as shared assets to the hamlet groups on the understanding that the group would operate and hire out the pump, the profits going to the common fund. An alternative approach, less demanding in terms of cooperative effort, would be for an individual or a small group of farmers (3–4) who wished to use a diesel pump to take a loan for this purpose from the group to which they belong and to hire it elsewhere. The principal function of the group would then be to manage loans from a common fund, and to negotiate additional credit from the project or other sources.

Currently a wide range of activities including agro-input supply, forestry, well deepening, and soil and water conservation (of some kinds) are managed by hamlet groups. There is, however, some question as to the long-term sustainability of these group activities, even if well managed in the short-term. If, instead of attempting to develop a wide range of collective responsibilities among groups, the focus of group action were to be restricted to savings and credit, the chances of success might be greater. Project support would then increasingly take the form of financial assistance to small credit groups, together with training in fund management.

The provision of savings and credit facilities has become a core group activity in newer project villages. This serves a number of functions:

- it meets identified needs especially given the seasonal demand for crop inputs, limited access to institutional credit, usurious private interest rates, and considerable indebtedness;[18]
- it develops management competence;
- it fosters skills (e.g. in record-keeping, numeracy/literacy);
- it builds up capital resources for income generation and for further investment in private land and common resources; and
- it provides a clearer focus for the project's own inputs and training.

Furthermore, while it is difficult to mobilise women for unconventional activities such as soil and water conservation or input supply, savings and credit activities are more publicly acceptable for them. Involvement in credit groups, therefore, provides the means by which women can increase their influence on other project activities.[19]

Clearly, however, not all farming system development inputs can be managed through credit groups. Direct investments in forestry, irrigation, and soil and water conservation demand more complex forms of collective action. Nonetheless, as other NGOs have found, the **capabilities** developed in the context of savings and credit provision (with focused training inputs by the project) are also relevant for these more demanding forms of resource management. Many of the basic skills required for resource allocation, conflict resolution, group management and record keeping are transferrable.

Thus, while savings and credit groups have specific functions in agricultural development, the emphasis here is not on the creation of a given, persisting structure (a set of self-managing groups), but rather on the development of the underlying facilities for organised planning and action. (Although, it must be admitted this is not always how it is understood within the project). In the long-term, individual groups may or may not persist, but during this group formation stage a capacity has been generated to meet needs which certainly will persist, especially (a) the need to generate and manage collective financial and natural resources, and (b) the need for effective interaction with external rural development agencies.

The development of skills in loan management can also help make natural resource development more sustainable (Fernandez, 1993). Thus, in the case of soil and water conservation (SWC), funds can be advanced to self-help groups to undertake SWC work (against an agreed village/micro-watershed workplan). The group can (and should) recover some of the land treatment costs from those farmers for whom treatments have significantly increased productivity (e.g. where gully plugs have created new paddy fields). Here, the recovered funds are retained and can contribute to a group fund managed for future SWC maintenance or extension. Less or no cost-recovery would be expected for SWC work on upper slopes or on common lands where productivity benefits would be limited, while cost recovery would be particularly important in minor irrigation shemes.

Phasing and sequencing programme activities

The third way in which a project such as KRIBP might manage the social costs associated with collective action is to differentiate and sequence activities in terms of their demand for institutionalised group action. Careful phasing of the project is crucial to ensure that the activities which are least demanding in terms of collective action, are undertaken before activities which involve more complex social arrangements, and for which the existence of groups of some form is required. Thus **individual** farm-based trials and crop demonstrations should precede soil and water conservation measures requiring coordination between adjacent farmers, or the development of common pool resources. Complex activities should be undertaken only as and when effective groups have been consolidated.

The full benefits from SWC, for example, may **only** be realised where effective groups are already in operation. In KRIBP villages, it is suggested that work on SWC structures will only bring significant economic benefits if a range of agronomic changes have already been made.[20] These may themselves require collective action. Group action, for example in the form of improved input supply through savings and credit groups, may be needed to allow for the adoption of improved agronomic practices. The existence of effective credit groups may then indirectly increase the perceived benefits of SWC and hence the incentive to maintain and improve individual and common structures. However, even where group activity is attractive in the short-term, it may not be so in the longer-term. In some settings, SWC can raise water tables significantly, but if the benefits from the raised water table are captured by individual farmers through private wells, it may prove difficult to sustain interest in collective efforts towards maintenance once wage benefits and other subsidies cease. This problem is reduced but not eliminated in cases where there is overlap between the farmers who benefit the most and the group doing the conservation work.

It is just possible that if new groundwater resources were treated as a common rather than a private resource, by developing community wells as the principle means of access, then there would be a better chance of sustaining collective investments in maintenance.[21] Put more generally, where collective action on common pool resources generates privatisable benefits, it may be necessary to initiate

group action in relation to the use of these private resources to overcome free rider problems in common resource maintenance.

While the idea of sequenced programme development and a progressive shift from simple to more complex tasks seems reasonable enough, there are a number of difficulties with this approach. Perhaps the most important is a common dilemma. While collective action is only likely to be sustained when it brings significant benefits, the programmes most likely to deliver benefits in resource-poor tribal areas are often larger-scale and more complex interventions (e.g. complex water projects) which require sophisticated institutional arrangements for management. These are often the interventions most clearly prioritised by farming communities themselves.[22] This may not, however, be an unresolvable dilemma, particularly since complex activities involve various stages; preparatory works can be organised in such a way as to provide the context for acquiring skills, mobilising and managing resources, resolving conflicts etc.

The development of **common property resources** (e.g. forests, grazing or minor irrigation resources) and the integrated planning of village resources, does by its very nature demand wider forms of farmer association such as (micro)-watershed associations and joint forest or water management committees. The national watershed guidelines stipulate that Watershed Development Committees must be formed on a large-scale to take in the whole watershed.

Given the difficulties of skill development and problems with the exclusion of marginal groups within larger VIs, it can help to arrange planning activities in 2 stages: first, in small, local groups (including separate women's groups); second, on a community-wide basis. Smaller groups have been shown to provide a strong basis for ensuring effective representation of members' interests, accountability and performance of larger associations. For example, in its work on watershed development, the south Indian NGO Myrada found that where effective savings and credit groups operate,' the larger watershed associations were 'more effective and took control of the process much quicker, enabling the NGO to withdraw and move to other areas' (Fernandez, 1993:39). Without robust hamlet-level groups built on existing social affinities and interests, wider village or micro-watershed associations which evolve in time will be fragile, unrepresentative, less accountable, and exposed to political manipulation.

Project support and the monitoring of group performance

In order to support the effective development of groups it was clear that a programme of **management training** of COs was required. Project workers at the village cluster level had to shift from being 'doers' to being supporters, from logistical work and mediation between villagers and the project office, towards animation and training. This also meant that they had to broaden the ways in which they communicated with villages, and to develop new training skills.

COs are also responsible for establishing mechanisms for group monitoring. This means that a set of objectively verifiable **performance indicators** has had to be developed to determine the strength, effectiveness and capacity of groups at different stages in their evolution. These indicators measure a number of things but, in particular, aim to reveal the extent to which capacities and skills have been developed. An idea of these indicators can be gained from the provisional list in Appendix 1A. Once functioning, groups should develop and agree their own indicators to allow for more participatory monitoring.

It may be helpful, here, to show how such performance monitoring can fit within a wider system for monitoring institutions.[23] A project such as KRIBP can use 3 different types of indicators for monitoring: (1) indicators of achievement (**output indicators**), which measure progress against objectives; (2) indicators of performance (**process indicators**) measuring the quality of different project outputs and the functionality of project institutions; and (3) indicators of impact (**impact indicators**) which demonstrate the cumulative result or effect of different project activities and outputs on the lives of farmers. To give an example: if an **achievement indicator** (an objectively verifiable indicator of a logframe project Output) is, '30 savings and credit groups formed, 3 per village by the end of year 1', then one among several corresponding **performance indicators** could be, 'group loan funds in regular circulation with above 90% repayment rates', and a corresponding **impact indicator** might (purely hypothetically) be 'average annual incomes of group members increased by Rs 2,000, increased asset holdings worth Rs 2,500'.

Output and impact indicators are usually incorporated into conventional logframe project planning. Indicators of performance tend not to be. This has probably exaggerated a tendency to report crude quantitative measures of institutional change (e.g. 'x number of groups formed') rather than measures of the dynamics and performance of the new institutions.

Performance indicators have the greatest value in on-going management. They can inform decisions about the timing or scale of new activities in particular villages. In Appendix 1B, for example, the first column sets out the preconditions which must be satisfied before a group is eligible to receive external financial support from the project, or from other external

sources, such as banks. These are indicators of proven performance in managing savings. The third column sets out the preconditions for KRIBP withdrawal from the group. These indicators can be adapted to inform other programme-specific decisions such as the shift from small-scale individual or private land-based work to more complex work on common resources. Linking qualitative reporting on group performance to the uptake of activities can also provide an incentive for field workers to record change against indicators, and can help focus project attention on the importance of developing people's capacities. It requires strong management support to ensure that decisions on the organisation and timing of activities and investments *are* made with reference to group performance.

All institutional performance indicators are user-specific. Different stakeholders in a project will have different interests and will wish to monitor the progress of local groups and other institutions from their own point of view. Farmer groups, for example, will be interested in monitoring the performance of larger watershed or irrigation associations to which they contribute; they will also have an interest in the nature of support extended by NGOs, banks, government offices and so forth. A set of stakeholder indicators (Appendix 1C) is the starting point in establishing a means to monitor this set of institutional linkages from different perspectives.

Indicator-based group monitoring does not, however, provide the means to observe unanticipated aspects of farmer group development. In KRIBP, the established system of routine monthly monitoring generated quantitative data relating to meetings, group membership and financial details (savings/loans), but could not capture the variation in the performance of different groups. This requires more open-ended and inductive **process monitoring**. The process monitoring approach under development in the KRIBP project is described elsewhere (Mosse, forthcoming). Essentially groups are appraised (and audited) every 4–6 months through a team review of progress at the level of village 'clusters'. This review aims to capture the dynamics of group functioning, to identify problems and to plan training support, as well as to assess performance against agreed indicators.

7 Current experience

Today the shift from larger, unmanageable VIs in KRIBP is almost complete. There are presently over 100 small groups (20–25 members) which have evolved norms for savings and credit. They operate funds of between Rs 400 to Rs 22,000, acquired through voluntary savings, savings linked to wages for soil and water conservation work, KRIBP grants, interest payments, hire charges, sales and fines. Most of the groups are hamlet/clan based, and 18 of them are managed by women. Villagers have **themselves** decided what best constitutes a group. Initial membership is often fluid as people identify workable groupings. Groups are supported by *jankars*, trained volunteers who assist in meetings and record keeping. Indeed, these people are taking over more and more of the project's support role.

Groups are engaged in activities ranging from providing credit for input supply to operating and hiring small diesel pumps, from raising tree nurseries to planning soil and water conservation works. They manage their own funds and assets. In a few cases hamlet groups come together to manage common village resources such as forest and grazing land, or lift irrigation schemes. In the latter case, they have the task of evolving norms for water distribution, operation and maintenance, water charges and cost recovery.

Inevitably, group performance is uneven. Unsurprisingly, the more active and better skilled groups tend to be those composed of better-off farmers in dominant hamlets (which were the first to benefit from project inputs). Evolving groups with the poor, migrants and women is, as expected, more difficult. Indeed in some cases existing power relations at the hamlet level exclude certain social groups from participation (see Box 1).

In general, managerial skills remain weak, partly because the groups are young, but also because of an administrative reluctance on the part of the project to hand over responsibility, especially financial responsibility, to them. This arises from a dilemma mentioned above. Those activities which bring sufficient benefits to generate sustained interest in collective action also demand skills which farmer groups do not initially possess. For example, farmers in the project area face an acute need for credit during the cultivation season. If they take this from private money lenders they must pay high interest rates. To address this immediate problem the project began advancing loans to groups, but without insisting that groups first manage loan funds based entirely on their own savings. Since these credit groups had therefore acquired very limited skills in financial management, the project imposed strict control over the credit advanced, rather than leaving this to the groups themselves.

This is one example of the kind of trade-offs which the project has to make between the need to make significant programme inputs and the need for progressive development of skills and management competence within the groups themselves. Overall, groups remain strongly shaped by prevailing ideas about 'proper' structure and procedures (membership rules, accounting procedures, etc.) and about local self-government and the role of multi-purpose groups. Groups manage a range of tasks and assets beyond

common funds, and in so doing they have to meet the requirements of external accounting systems. These demands of collective action may, in the end, limit their sustainability.

Ultimately, however, sustainability will not only depend upon the importance and complexity of task managed by groups, but also upon how well groups are linked to other institutions.

8 Institutional sustainability

Groups promoted by the project are essentially vehicles for the development of skills, competencies and financial resources which will eventually enable the project to withdraw from its current area of operation.

Once the project has withdrawn some small groups will continue to function around core activities (e.g. savings and credit), or because they are essential to the management of a critical resource (e.g. irrigation or forest resources). Others will cease to function. However, as mentioned already, it is not the continued existence of a group or a particular structure which is important, but the **ability to organise** when the need arises.

Once KRIBP has withdrawn, several of the functions of the project will have been taken up by other organisations and agencies in the region – commercial, governmental, political, NGO, users' bodies etc. For this to occur, it is essential that wide linkages between local groups and development institutions should be developed from the outset. Institutional sustainability concerns not only sustaining the management of farming system resources, but also enhancing farmer's capacity (knowledge, confidence, awareness) to interact with a wider set of development institutions. Greater access to government programmes and services by poor farmers, unmediated by the interests of local elites, is an important social development objective in itself. This implies that the capability of villagers to make demands on other institutions should be enhanced, but also that changes should be made by the various service and input providers upon which farmers depend.

The raised awareness, skills and collective strength necessary to make demands more effectively are imparted though group development processes. The voice of farmers' groups can be further strengthened when groups operate in concert or are linked together through apex bodies capable of addressing issues, implementing state programmes (e.g. watershed development) and linking to higher level organisations for credit, input supply or marketing. These are current concerns of the project.

In the 5 years since the KRIBP project was first designed there have been significant changes in the options for local institutional development. Today's policy environment is more favourable to the development of local user groups with rights to plan, manage and retain certain benefits from common resources. Indeed, the development of 'self-help' and 'user' groups for credit, forest and water management has taken centre stage in Indian government thinking, and forms part of the official operating guidelines for banks, watershed development agencies and others.

Nonetheless, considerable work is needed to translate such guidelines into practice. As a parastatal agency KRIBP has many opportunities to influence, train and re-orient bodies such as banks, and block and district agencies which make development investments. The concept of institutional linkage can, however, easily be over-simplified. Projects such as KRIBP need to move towards a strategic view of institutional links at the local level, to assess the costs and benefits of links serving different purposes, and to set out ways of setting up, strengthening and monitoring them against indicators of performance and impact. This is an important area which requires separate discussion.

In the longer-term, local government institutions are likely to have a particularly important role to play in consolidating and extending the gains of participatory approaches. In *Panchayat* structures the demand and supply sides of rural development are linked. *Panchayats* also have the political function of making resources allocation decisions. Project-promoted structures have to incorporate the concerns and leadership of the *Panchayats*, without losing the advantages of local **user** control and management of common resources. There may be a role here for apex advisory committees in which locally influential people can be acknowledged and incorporated without risking disruption or interference.

However, there remain potential conflicts of interests between local groups and other, more formal, local institutions, such as *Panchayats*. *Panchayats* have also been strengthened through recent legislation. As they gain clearer authority over resources and a desire to use benefits from watershed or forest resources for their own developmental goals, it may be increasingly difficult for local user groups to retain control over resources or to be sure of securing the benefits arising from their protection or development efforts. These are important issues in a rapidly changing local institutional scenario.

9 Conclusion

The KRIBP project has been built around a strong belief in the value of collective action and an assumption that development activities will only be sustained and extended if such action takes place through appropriate local institutional forms. This participatory development ideal has had to contend with the real social *costs* involved in collective action

and the uncertainty surrounding the sustainability of new local institutions. Strategic thinking within the project has identified ways to reduce both the demand for and the costs of collective action. This has given rise to an emphasis on small, hamlet-based savings and credit groups with a role in managing financial transactions related to farming systems development. Since such groupings do not entirely overcome the exclusions faced by women, alternative women-managed groups are a complementary requirement to meet women's strategic gender interests in community decision-making.

It has not proved easy to translate these planning concepts into practice. It has been necessary for the project team and management to experiment and to learn before changes have been able to be introduced. This has sometimes been a slow and cumbersome process. Experimentation, learning and progressive change in one part of the project is only gradually translated into a project-wide strategy. Learning and change has been facilitated by the creativity of relatively autonomous Community Organisers working at the village level **and** by the selective documentation and analysis of this local experience by outside consultants. This process documentation has made an important contribution to developing ideas on local institutions for the project. But (and this is by no means a unique experience) the results of process documentation are not easily incorporated into management decisions and operational norms (Mosse, Farrington and Rew, forthcoming).

One reason for this is that the project has to manage a complex and inconsistent set of objectives. In particular, the project has had to contend with an uneasy balance between objectives oriented towards concrete interventions which bring significant livelihood benefits and those oriented towards the development of local skills and capacities to manage the concrete benefits without extended dependency on the project. Local institutional development, the subject of this paper, straddles both.

Appendix 1

Appendix 1a. Provisional criteria and indicators for group performance[24]

CRITERIA	INDICATORS
1. Group characteristics	1.1 Size: 15–25 members 1.2 The group is socially homogeneous: kinship or other social ties exist; absence of dependency relations 1.3 The group is not dominated by politically/ economically powerful households 1.4 Poorest households in the hamlet are included in the group
2. Group identify and structure	2.1 Every member knows the other members of the group 2.2 Every member knows the purpose of the group 2.3 Members represent their households 2.4 There is continuity in household representation 2.5 All members can give an account of all the group's activities 2.6 All members can give a general account of the group's finances
3. Leadership	3.1 Leadership roles are changed annually 3.2 Responsibilities (including bank signatories) are changed at least annually 3.3 Leaders have been elected by the group 3.4 A procedure for the selection of leaders based on desired characteristics has been followed (even if there is only one candidate) 3.5 Leaders facilitate and do not dominate group discussions and decision-making 3.6 Leaders represent group interests and uphold group norms
4. Group functioning	4.1 The group has a set of rules (bylaws) and sanctions for rule-breakers which have been discussed and agreed 4.2 Regular group meetings take place with 90–100% attendance 4.3 Sanctions (fines, refusal of credit etc.) are imposed on rule-breakers by the group 4.4 The majority of members contribute to group discussion and decision-making: • unanimous support (from group members and other household members) is elicited for key decisions (COs initially record who speaks, who is prevented from speaking in meetings and how decisions are made) 4.5 There is full group participation in key activities (e.g. SWC planning – PRA, 'sweeping transects'; species selection for nursery raising) 4.6 The following records are maintained and up-dated (without CO inputs): • attendance register • minutes book • savings and loan ledgers
5. Independence from KRIBP	5.1 Meetings regularly take place in the absence of COs 5.2 Records are maintained without CO assistance 5.3 Decisions are taken independently of the COs. There is a clear shift in COs' role in meetings from initiator to facilitator to observer to not being there at all. Key decisions (e.g. on leadership, finances, sanctions) are taken without CO involvement 5.4 Group activities have been initiated independently of the project (at least 2 per year) 5.5 Group makes use of planning skills (PRAs, CPA etc.) without CO involvement
6. Resource mobilisation	*Financial* 6.1 Every member makes the minimum savings contribution each week 6.2 Individual savings have been accumulated (Rs 60 after 3 months...) 6.3 Savings and income build up in a common fund (savings, fines, donations) 6.4 Size of common fund is *'x'*Rs at stage *'y'* (see below) 6.5 Working capital per member is *'x'*Rs at stage *'y'* (see below) 6.6 Group raises money to pay for the services of *jankars*, training costs etc *Other* 6.7 Group mobilises specialist skills or services from the government 6.8 Group obtains government scheme to meet identified needs 6.9 Group members make time available to attend trainings

7. Resource management	7.1 Wide (equitable) distribution of loans within the group 7.2 Poorer group members have taken loans 7.3 Group has agreed criteria for determining purpose and priority in making loans 7.4 Group appraises loan applications on basis of these (e.g. legitimate need) 7.5 Loans are available for a wide range of needs (loan criteria do not restrict access to credit for consumption for the poorest) 7.6 Over time, the ratio 'loans for product'/'loans for consumption' increases 7.7 Group has agreed interest rates for loans for different purposes 7.8 Reasons are given for refusal to make loans to members 7.9 Group agrees repayment schedules for different loans 7.10 There is a 95% recovery rate from members 7.11 Repayment schedules are strictly adhered to 7.12 Loan/repayment records are kept up to date 7.13 Most of the loan fund is in circulation 7.14 Group ensures that loans are used for the purpose for which they are taken 7.15 The group has shown ability to negotiate, and to sell or purchase services or products 7.16 Group effectively oversees/manages the work of *jankars* 7.17 Group has mobilised and used resources for common purposes (e.g. watershed funds for bund repairs)
8. Skill acquisition and use	8.1 50% of group members have attended 'y' training programmes by 'x' date after formation 8.2 Every member has received some training 8.3 Members have completed course in functional literacy/numeracy with 80% attendance rates 8.4 100% of group members can read and understand their pass books 8.5 There has been a reduction in the COs' inputs in group record keeping 8.6 Specialised training needs are put to use 8.7 Groups have independently used planning skills employed by COs in the village (PRA, CPA, mapping etc.) to identify and solve at least one common problem
9. Distribution of benefits	9.1 The needs of poorer members are specifically identified in group activities (e.g. poorer households are given priority in allocating labour benefits in works; contract arrangements in relation to common water or forest resources are agreed to give benefits to poorest) 9.2 The group has provided assistance to members in desperate need
10. Links with external agencies	10.1 Group has taken loans from banks (under NABARD re-finance scheme) 10.2 Resources and services have been obtained from government/NGO agencies 10.3 Group members have basic knowledge about available schemes, resources, technology centres (etc.) and use them 10.4 Necessary technical assistance is obtained from outside
11. Inter-group links	11.1 Good linkages exist with other groups and group is represented in federations

Appendix 1b. Provisional performance indicators by key stages for small savings and credit groups

Initial (0–9 months) *(No external financial support)*	**Functional (9 months–3 years)** *(Grant/loan support from project and banks; planning and implementation of resource development programme)*	**Independent** *(KRIBP withdrawal)*
• Stable membership (15–25) • Agreed rules/by-laws, sanctions for rule-breakers • Leadership criteria agreed Leaders elected for fixed terms • Regular meetings, 80% attendance rates, good participation in discussions, decision-making • Regular savings (min. Rs 5 per week, Rs 60 per member by 3 months) • Common fund (Rs 3,500–5,000 by 6 months) increased through savings, interest payments, fines etc • 3–6 months' credit management • Reasoned selection/ rejection of loan beneficiaries (need-based lending) • Justifiable interest rates charged • 100% loan recovery • Records maintained with COs' assistance: minutes, resolutions, savings and loan ledgers • Initial programme of training completed (group purpose formation, leadership etc.); basic literacy numeracy achieved (all members can read their pass-books)	• Regular meetings/ savings, high member involvement; decision-making not dominated by few better-off farmers/men • Leadership election and change • Group conflicts resolved, group 'saboteurs' managed • Group interests effectively represented at village level meetings • Common fund growing with matching grant contributions • Wide (equitable distribution of loans within group) • Ratio of loans for production /consumption increases • Interest rates and repayment schedules depend on purpose, risk etc. – group carefully monitors loans • Loan fund is in regular circulation • Above 90% recovery, repayment schedules strictly adhered to. • Effective links established with banks and loans to the group negotiated; bank loans repaid • Group have discussed farming system development plans, developed proposals and had them included in the village workplans. Planning materials (PRAs etc.) retained by group • Group enforces agreements on contributions (cash/labour), allocates responsibilities and benefits, and recovers costs • All decisions and agreements are recorded. Records and accounts maintained by group with limited external help • Group promotes the interests of its most disadvantaged members (poorest, disabled, single parent households etc.) • 75% of group members have received some training • Reduction in KRIBP support	• Group conducts its meetings independently of COs • Rotating leadership • Records and accounts independently managed • Sizeable working capital (?Rs2,000/ member) • Equitable access to loans, good fund rotation • Independent mobilisation of loans from banks, and resources inputs from other agencies (lobby NGOs, government) • Successful economic activities (members have acquired a resource, skill or asset for regular income generation) • Common properties maintained/ protected without external support • Groups identify and use necessary external expertise (e.g. from line depts) – group negotiates and purchases necessary services (including book-keepers etc. paid from group funds) • Group is actively involved in larger village/ watershed level bodies, has management responsibility for some activities • Good linkage with other groups and representation in federations • Training syllabus completed • KRIBP has minimal role, withdrawal of all management subsidies, no further equity contributions from project • Group regularly audited

Appendix 1c: Stakeholder monitoring

The following table gives an indication of the kind of indicators which different institutions might use to monitor other institutions which affect them. The example is not from KRIBP but from planning documents of the Karnataka Watershed Development Project.[25] A *sangha* is a small savings and credit self-help group akin to KRIBP's hamlet group; an MWSDC is a 'Micro-Watershed Development Committee' which would involve the participation of members of several *sanghas* in the planning, implementation and maintenance of watershed resources. MWSDCs and *sanghas* are promoted by local NGOs and integrated into a wider project structure. This table is an illustrative section taken from a wider plan for institutional monitoring developed for the project.

MONITOR -ING BY	MONITORING OF		
	Sangha	**MWSDC**	**NGO (SWSFG)**
Sangha members	• Financial strength: increase in group capital fund from savings, group income and interest payments (etc.); individual contributions • Amount of equity contribution from the project • Pattern of loan distribution – spread of credit benefits (people and purposes). Fair effective loan appraisal • Viable enterprises supported with group fund and project equity • Extent to which credit needs are/can be met through *sangha* rather than informal credit sources • Repayment rates • Compliance with rules and regulations and follow-up on resolutions • Improved access to/influence on village decision-making; ability to express needs and to be listened to • Increased group cohesion, and skill: management of joint enterprise • Group representation: participation of women and poor	• Members derive concrete benefits from MWSDC-managed works in the short and long-term • *Sangha* is properly represented on MWSDC • *Sangha* interests are attended to; micro-watershed development ideas adopted • Funds from the project properly channelled to *sangha* • Works implementation according to plan, timely measurements and payments • Agreements on usufruct adhered to • Financial accounts accessible and in order • MWSDC has good links to *Panchayat*: CPR agreements are approved; additional resources for village/ street improvements obtained • Effective influence in cooperatives, banks, line departments, NGOs to secure additional resources • Effective mediation of *sangha*-level disputes	• NGO presence supports minority interests (of *sangha*); strengthens *sangha*'s representation in MWSDC • Ensures democratic functioning of MWSDC • Effective mediation/ resolution of village disputes • NGO training programmes and exposure visits relevant and effective – *sangha* members skill improvement • Relevant advice and support for NLBAs • Facilitation of bank loans
MWSDC group	• *Sangha* representatives participate in meetings, take responsibility for actions • Resources and labour mobilised for MWS works • *Sangha* ensures cost recovery • Contributions to CPR protection	• Members attend and participate in planning • Progress in micro-watershed implementation against plan; expenditure against budget • Soil and water conservation structures and CPRs properly maintained • MWS fund managed and used to support resources development works • Useful contacts/links with *Panchayats*, departmental functionaries ***GRAM SABHA/ VILLAGE LEADERS*** • Resolution of inter-MWSDC problems especially in managing village common lands	• Appropriate training and exposure • NGO motivates marginal or reluctant participants (help manage disruptive groups/factions) • Facilitation of links with project, banks and other agencies • Facilitation of meetings help solve problems (e.g. inter-village resource allocation conflicts – grazing land, tank chains) • Timely recommendation of MWS plans

Bibliography

Amanullah, Md. and Sharma, S.C. (1987) *Indebtedness among tribals of Jhabua District: a case Study.* Bhopal: Tribal Research Institute.

Astha. (1987) 'A review of the training programmes and an identification of the training needs in the DWCRA programme in Rajasthan.' Unpublished report. Astha Udaipur.

Aurora, G.S. (1972) *Tribe, caste, class encounters.* Hyderabad: Administrative Staff College of India.

B.E.S. (1974) 'Final Report of the survey of seasonal migration of labour in Panchmahals District.' 1971–72. *The Bulletin of Economics and Statistics.* **14**. No.2

Bhamania. (1976) *A study of migrating rural Adivasi Bhil labourers of Dohad Taluka.* Unpublished MSW Thesis. Gujarat Vidyapith, Ahmedabad.

Bhatt, A. (1989) *Development and social justice: micro-action by weaker sections.* Delhi: Sage Publications.

Breman, J. (1974) *Patronage and exploitation.* Berkeley: University of California Press.

Breman, J. (1985) *Of peasants, migrants and paupers: rural labour circulation and capitalist production in west India.* Delhi: Oxford University Press.

Chambers, R., Saxena, N.C. and Shah, T. (1989) *To the hands of the poor: water and trees.* New Delhi, Bombay, Calcutta: Oxford and OBH Publishing.

Deliège, R. (1995). *The Bhils of western India.* Delhi: National.

Doshi, J.K. (1971) *Bhils between societal self-awareness and cultural synthesis.* Delhi: Sterling.

Doshi, J.K. (1978) *Process of tribal unification and integration: case study of the Bhils.* Delhi: Concept Publishers.

Doshi, S.L. (1990) *Tribal ethnicity, class and integration.* Jaipur: Rawat Publications.

Eldridge, P. (n.d.) 'The political role of voluntary organisations and action groups in Gujarat.' Unpublished paper, University of Tasmania.

Fernandez, A.P (1992) *The Myrada experience: Alternate management systems for savings and credit of the rural poor.* Bangalore: Myrada

Fernandez, A.P. (1993) *The Myrada experience: The interventions of a voluntary agency in the emergence and growth of people's institutions for sustained and equitable management or micro-watersheds.* Bangalore: Myrada

Gandhi, R.D. (1979) *Rural seasonal migration.* Ahmedabad: Gujarat Institute of Area Planning.

Gupta, A.K. and Schroff, M. (1990) *Rural banking – learning to unlearn: an action research enquiry.* New Delhi, Bombay, Calcutta: Oxford and OBH Publishing.

Jones, S., Khare, J.N., Mosse, D., Smith, P., Sodhi, P.S., and Whitcombe, J. (1994) 'The Kribhco Indo-British Rainfed Farming Project: Issues in the planning and implementation of participatory natural resource development.' *KRIBP Working Paper No. 1*, Centre for Development Studies, University of Wales, Swansea.

Mosse, D. (1994a) 'Authority, gender and knowledge: theoretical reflections on the practice of Participatory Rural Appraisal.' *Development and Change* Vol. 25, No. 3, 497–526.

Mosse, D. (with the KRIBP Project Team) (1995a) '"People's knowledge" in project planning: the limits and social conditions of participation in planning agricultural development.' *Agricultural Research and Extension Network Paper No. 58.* London: Overseas Development Institute.

Mosse, D. (with the KRIBP Project Team) (1995b) 'Social analysis in participatory rural development.' *IIED Participatory Action and Learning Notes* **24**, 27–33.

Mosse, D. (1995c) 'Local institutions and power: the history and practice of community management of tank irrigation systems in south India.' In: *Power and participatory development: theory and practice.* (eds.) N. Nelson and S.Wright.

Mosse, D. (forthcoming) 'Process monitoring and process documentation: evolving methods for social research and development practice – cases and issues.' Overview chapter in Mosse, Farrington and Rew (forthcoming)

Mosse, D. and Mehta, M. (1993) 'Genealogies as a method of social mapping in PRA.' *RRA Notes* No. 18, pp.5–11.

Mosse, D., Ekande,T., Sodhi, P., Jones, S., Mehta, M., and Moitra, U. (1994) 'Approaches to participatory planning: a review of the KRIBP experience.' *KRIBP Working Paper No 5,* Centre for Development Studies, University of Wales, Swansea.

Mosse, D. Farrington, J. and Rew, A. (eds) (forthcoming) *Process monitoring and process documentation: evolving methods for social research and development practice – cases and issues* (provisional title) (publisher to be announced).

Mosse, D. and Mehta, M. (forthcoming) 'More questions than answers: gender issues in farming systems development in tribal western India.' Paper prepared for Workshop on '*Methodologies for Gender Research*', International Crops Research Institute for the Semi-Arid Tropics, Hyderabad, 27–28 May 1996).

Naik, T.B. (1954) *The Bhils: a study.* Delhi: Bharatiya Adimjati Sevak Sang.

Ostrom, E. (1992) *Crafting institutions for self-governing irrigation systems.* San Francisco: Institute for Contemporary Studies Press.

Rajora, S.C. (1987) *Social structure and tribal élites.* Udaipur: Himanshu Publications.

Rao, A. (1988) *Tribal social stratification.* Udaipur: Himanshu.

Sen, A. (1984) *Resources, values and development.* Oxford: Basil Blackwell.

Sodhi, P.S., Ekande, T., Jones, S., Joshi, A., Moitra, U., and Mosse, D. (1993) 'Manual on participatory planning', *KRIBP Working Paper No. 3,* Centre for Development Studies, University of Wales, Swansea.

Wade, R. (1987a) *Village Republics: Economic Conditions for Collective Action in South India.* Cambridge: Cambridge University Press.

Wade, R. (1987b) 'The Management of Common Property Resources: Finding a cooperative solution.' *Research Observer* 2, No. 2. 219–234.

Endnotes

1. These figures relate to studies conducted in in the late 1970s (BES, 1974; Bhamania, 1976; Gandhi, 1979). Today the figure would be even higher (cf. Breman, 1985).
2. For the most part this paper will not discuss this wider and important dimension of local institutional development but will be confined to discussion of its more instrumental aspects.
3. See Mosse *et al.*, 1994; Sodhi *et al.*, 1994.
4. It should be emphasised that this is not the same as the official 'administrative' or Revenue Village; inter-hamlet ties often cut across official boundaries.
5. The same names are found throughout the area. These are often names borrowed from former Rajput overlords (Deliège, 1995). Clans themselves have little sociological significance. They are not corporate groups and unite only rarely, if at all, for ceremonial purposes. More relevant than clans are the local lineages using clan names which make up the hamlets.
6. Resulting, for example, from the settlement of a landless man working on his wife's family farm in lieu of bride-price payments, or marriage into a landed family with no male heirs.
7. McKone, C.E. (1989) Proposed ODA/Kribhco Composite Dryland Development Project: Report of Visit to India, 29 April–26 May 1989. Plunkett Foundation for Co-operative Studies, Oxford.
8. *Gram Panchayats* are the lowest level in a 3-tier structure of decentralised local government (*Panchayat Raj*) which (in 1990) differed only slightly between the 3 states in which the project works (Gujarat, Rajasthan and Madhya Pradesh).
9. In one late 1970s 5-village study in Banswara District, only 2% of villagers knew the location of the Taluk Panchayat Office (Doshi, 1978).
10. In Banswara positions of leadership at the inter-village or *pal* level exist, including inter-village *bhanjarias.*
11. The way in which social knowledge relevant to local institutional development was generated in the project is discussed in Mosse, 1995b.
12. On the other hand, existing groups (kin, clan or tribe) might also be a source of fission and faction. New institutions are unlikely immediately to change existing social relations. A credit group, for example, would not be expected suddenly to replace links between tribal farmers and money lenders (see Box 1).
13. New institutions will involve a more participatory interfacing of the community and external agencies (the project, government, etc.) which will undoubtedly change if not eliminate the role of traditional 'brokers.'
14. It was accepted that common property resources (CPR) management (e.g. of woodlots, grazing land irrigation) would present the most complex institutional development problem. This is also one which has received considerable academic and practical attention. There are successes, but also many instances of failure of community management, where village organisations are weak, are not trusted, lack authority or have limited experience. The search for pre-conditions for effective collection action has yet to come up with definitive findings. Nonetheless, it is often the case that successful CPR management assumes: that an important and clearly defined resource is at stake on which all members of the community (and certainly the most powerful) depend; that needs cannot be met by individual action; that there are established, clearly defined, secure and publicised rights in the resource, which are vested in the local community of actual users (rather than a body such as the G*ram Panchayat);* that a community institution has established clear rules for the protection of the resource and equitable distribution of benefits, has the authority to impose these rules and effective sanctions against those who violate them, and has mobilised people's contribution towards costs (cf. Wade, 1987a, 1987b; Chambers, Saxena and Shah,1989; Ostrom, 1992).
15. The only exceptions were the Village Forest Committees which, falling under Forest Department rules for Joint Forest Management (JFM), were required to be separate and to include as members all households.
16. These changes had taken place by late 1994. However, the formulation of the problem was greatly helped by an ODA mid-term review in April 1996.
17. The role of women's groups within the project's gender strategy is discussed at length in a separate paper (Mehta and Mosse, 1996).
18. Gupta and Schroff, 1990; Amanullah and Sharma, 1987.
19. The project strategy for savings and credit, which

is based on the development of farmer-managed funds based on savings, draws heavily on the experience of Myrada in Karnataka (Fernandes, 1993). It emphasises the development of skills through the management of a group's own financial resources, followed by project support to build up a loan fund, and to link to banks and other sources of credit. Groups develop their own lending norms, interest rates etc. The strategy has been developed in line with policy initiatives by the National Bank of Agriculture and Rural Development (NABARD) which aims to improve poor people's access to credit by relaxing the requirement of collateral. Under NABARD's scheme (as in the KRIBP guidelines) loans to groups demand neither collateral nor specify the purpose for which loans should be used. The proven management competence, peer pressure, and group guarantees substitute as loan conditions better adapted to the needs of the poor. This strategy is not yet fully implemented in KRIBP, and further efforts are needed to develop an approach to savings which builds upon or strengthens traditional forms of local 'banking' using livestock and jewellery (see endnote 23).

20. A. Shah 'Impact of KRIBP's SWC programme: some policy implications', December 1995, Gujarat Institute of Development Research. Report prepared for the Mid-Term Evaluation.
21. I am grateful to John Farrington for this point which comes from the experience of various NGOs working on watershed development in Udaipur district of Rajasthan.
22. This important point was made by Elon Gilbert, after discussing an earlier version of this paper with a number of NGOs in Udaipur, Rajasthan.
23. The ideas in the following paragraphs come from work undertaken in planning another watershed project. Details are found in 'ODA Karnataka Watershed Development Project: Monitoring Indicators and Gender Strategy' Report by David Mosse, November 1995, Centre for Development Studies, Swansea.
24. Developed during a team workshop with inputs from Prof. Anil Bhatt.
25. See endnote 23 for details of the project report.

AgREN

Network Papers cost £3.00 sterling each (*add* postage & packing – 50p Europe or £1 elsewhere for each paper).
Please contact the Network Secretary at:

Overseas Development Institute, Regent's College, Inner Circle, Regent's Park, London NW1 4NS, U.K.
Tel: +44 (0)171 487 7413 *Fax:* +44 (0)171 487 7590 *Telex:* 94082191 ODI UK
Email: agren@odi.org.uk

□

Information about ODI and its publications can be found on our World-Wide Web pages on the Internet at:
http://www.oneworld.org/odi/