'Didi' of Rural Bihar: the real agent of change?
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Introduction: The term 'didi' in northern India is used to address an elder sister. It embodies the notion of respect given to an elder sibling. Traditionally the term has remained within the social domain. This brief overview provides an insight into the emergence of rural self-help groups (SHGs) for women – the Bihar Rural Livelihoods Promotion Society (BRLPS): JeeVika in Bihar, where the term is formally deployed to address member colleagues. The paper also explores how this nomenclature might influence in mobilising the immense underutilised social capital of rural women. Based on the author's primary research it seeks to highlight the potential role of the individual rural women – the 'didi', in driving the social and economic shifts necessary for sustainable poverty reduction in rural Bihar.

SHGs in India: The SHG network in India as noted by Ramesh (2007) has emerged as the major conduit for microfinance delivery. The second generation of SHGs mostly in Andhra Pradesh, Karnataka, Kerala and Tamil Nadu though are attributed with acquiring roles geared towards livelihood securities and harnessing of social capital (ibid). The 'Velegu' SHGs in Andhra Pradesh is worth mentioning as the Bihar initiative has emulated the conceptual model for `Velegu'. The Velegu SHGs work within a 'saturation-approach' where the aim is for all poor and socially excluded women in a village to achieve self-reliance and livelihoods security. The raison d'etre for each unit of the pyramid structure – the SHGs, the Village Organisations and the Community Block Organisations is embedded in inclusion, participation and ownership. The SHG movement is estimated to have attained 10-15 percent self-sustaining status in Andhra Pradesh (Ramesh, 2007). Hence, while much remains to be achieved even in the model state, the progress in terms of enabling the rural women to harness the social, economic and political opportunities and reclaim self-respect and dignity are highly noteworthy. These are critical drivers of human development within the discourse on the capability and the wellbeing approaches (Sen,1999; Alkire, 2002; Gough and McGregor, 2007).

The SHG endeavour in Andhra Pradesh was initiated in the 1990s within a relatively progressive development environment - female literacy, poverty incidence and the gender indicators in particular were near or above the national trends (GoI,

1991, 2001). In addition to the political support there was also a healthy engagement of the civil society organisations (Narayanasamy and Boraian, 2005). The context in Bihar presents significantly divergent socio-economic structure.

Bihar SHG – JeeVika: Since over three decades Bihar, although rich in fertile land, continues to exhibit the lowest HDI amongst the 15 major states of India. With 90 percent of its population in the rural sector and poverty incidence at 41 percent, health and education outcomes are worst in the country for the rural women - maternal mortality at 707 (national average is 404) and literacy at just 34 percent (World Bank, 2006). It is characterised with rigid 'semi-feudal' tendencies, complex social-exclusion politics and fragile state structures. Mushars and Santhals continue to be the most impoverished groups with absolute capability and asset deprivation (ADRI[i], 2007). The financial sector delivery in rural areas remains sterile from micro credit access to the poorest cohorts[ii]. Such households remain dependent on informal sector credit at very high borrowing costs.

In recent years though Bihar's new political leadership with a progressive mission, is attracting support for its intensive development effort aiming to enhance social wellbeing and poverty reduction**.**

Launched in September 2007 JeeVika is a state led World Bank funded initiative. Based on 'savings-led' self-help-groups it comprises the poorest and the most socially excluded women. It is conceived in terms of (1) individual institutional building: situated within the discourse on wellbeing and empowerment (2) individual and collective capacity building, drawing on the discourse on the capability approach and (3) adoption and participation in self-selected livelihoods opportunities. The focal point of the process is the individual rural woman and her 'agency'. Each of the fifteen rural women that make up a single SHG is the main stakeholder – the operational unit and the lifeline of the movement.

By addressing each other as 'didi', numerous social barriers are broken and new bonds of collegiality and social networking are created. Complexities of caste and religion based exclusion are engrained even *within* the lower caste communities. The nomenclatures – JeeVika and 'didi' may weaken such social rigidities and have an equalising influence. First, since the women understand the meaning of JeeVika, it is easier to identify with the movement to improve their livelihoods irrespective of their social background. Second, the social attributes of the term 'didi' usher in

reverence for each other beyond that conveyed by 'mahila', 'bahin' or 'sakhi', irrespective of their caste, religion or age. Thus weakening caste and religious barriers. The 'didi' of JeeVika SHG can be a young mother, grandmother or a widow. The newly created bond is reinforced at the weekly group meeting held in rotation in the social space outside the dwellings of each member.

The professionalism exhibited in conducting the meetings is most impressive. With members seated in a circular formation, the meeting begins with a secular song in the local dialect calling for individual and collective strength, knowledge, faith and courage to follow the right path to bring happiness and wellbeing. The circular seating enables dispelling of any hierarchical notions that may arise out of social status or being office bearers – president, treasurer or secretary of the group. Each member first introduces herself then greets all 'didis' with not just a 'namashkar' but 'pranam'. This again has higher connotations of respect in the cultural context, further strengthening the bond. The encouragement given to the shy and less articulate 'didis' from the bold and vocal ones is a lesson for any researcher of adult learning.

Starting with rules of punctuality, regular attendance or request for absence and meticulous minute taking the group also maintains detailed records of the weekly savings and repayments. There are individual member passbooks as well as the group ledger. Savings and repayment are passed down the circle to each 'didi' who is encouraged to count, add their input and say it aloud, to finally reach the treasurer. The practice aims to instil a sense of ownership and entitlement by visually and physically handling savings and repayments. A Rs 10 note growing to Rs 150 at the end of the round certainly appeared to provide a sense of material security – the group has Rs 600 at the end of each month and the assurance of accessing this money with dignity. The social and economic implications of borrowing at 2 percent compared with at least 10 percent from the local moneylender are unmistakingly clear to the group. The practice also helps with numeracy skills though at an aggregate level these are already high in comparison with the calculator dependent literate Western population.

The agenda moves to assessing the loan applications for the group money. Each applicant makes a case by outlining her need, urgency and how she expects to pay. The decision-making process is participatory. All 'didis' barring the applicant discuss the proposal to arrive at a consensus. The arguments are lively both in terms of questioning the merits of the case and in supporting the application. In clear

contrast to a commercial lending process, the group appeared to relegate the 'ability to pay back' to a much lower priority where the need was either for life-threatening treatment or a daughter's marriage. 'Softer' repayment terms extended over a longer period were offered to such applicants. However concerns of accountability, defaulting repayment and savings as well as inadequate information indicated a strong sense of ownership of the process. 'Didis' are not wanting in vociferously expressing their views, be it a criticism of their treatment at the bank, by the village head, by Panchyati Raj Institution officer or how much they wish their children to be educated so that they can live a better life than their parents. The motivating nudge given to the less vocal 'didis' by the others is an indicator of the growing social bond in the group. The meeting concludes with the summary of the actions to be taken and the minutes being read out aloud. Lastly, a 'didi' is asked to volunteer to host the next meeting and the group leaves with a confirmed timing and venue.

The Community Mobiliser, who is a JeeVika staff and resident of the same village facilitates the book keeping. Most members use their thumb mark as signature or have learnt to sign while being in the group. The sense of pride in being able to sign even at age 65 or more instead of the thumb mark – 'angutha chap' for their identity is fathomless. Though, they do not lack the ability to participate, comprehend, calculate or communicate. The wealth of knowledge and awareness reflected in both articulating and suggesting solutions to social problems of alcoholism, poor delivery of public health services and irregularities in PDS, teacher absenteeism and lack of infrastructure is remarkable. It provides fertile grounds for research on knowledge at the grassroots and the meaning of literacy. The 'didis' need an empowering mechanism enabling them to express their experiential knowledge, pursue the opportunities they value and live with pride and dignity.

JeeVika agency and empowerment: JeeVika SHGs provide a platform for the bottom up approach to development. It is anchored in the social context for the 'didis' to confidently voice their views, have a say in issues that affect them and their families and do something about their wellbeing.

There is growing literature on the meanings of agency, empowerment and wellbeing and the role these play in human development. In a very 'Sen' language Malhotra (2003, page 3) defines agency as the ability to act on behalf of what you value and have the reason to value. Sen (1985b, page 206) himself defines agency as

'what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important'. Cleaver (2007, page 226) takes it further and defines it as 'the capability, or power to be the originator of acts and a distinguishing feature of being human'. In addition, he notes its relational existence, implying its use in and importance of a social context. It is this social context that shapes the opportunities and resources that can be accessed by individuals. Ibrahim and Alkire (2007) draw attention to the opportunity structure or the institutional environment that act as prerequisites for the effective deployment of agency. But a functioning agency itself is considered central to wellbeing or its absence to ill-being as pointed out by Narayan et al. (2000a and 2000b). Agency then emerges as the critical component of empowerment – to be able to make choices and translate into desired outcomes[iii]. It is through meaningfully exerting of agency that the choices can be made as emphasised in much of the literature exploring the role of agency. An earlier definition given by Chambers (1993) is of special relevance to this study. It describes empowerment as the process that enables the poor to have control over their lives and ownership of productive assets to secure better livelihoods.

The agency of the rural 'didi' that might enable her to have control over her life and ownership of productive assets to secure better livelihoods i.e. to become empowered is constraint by the socio-economic context. This comprises being disadvantaged through social exclusion and economic and social vulnerabilities. With stiff historical traditions of social exclusion in Bihar, it is difficult to fathom how the actions of the socially excluded individual alone can influence it directly. Though, the formation and membership of the JeeVika SHG itself is likely to reduce intra lower caste exclusion tendencies. 'Didis' certainly demonstrate the potential to be instrumental in engaging with actions to reduce their vulnerability. They posses the ability to act on behalf of what they value and have the reason to value. This is illustrated by their joining the SHG and actively participating in its functioning in the first instance. They do so i.e. 'act' to pursue livelihood and food securities through being ensured immediate access to money. Further evidence of their agency can be found in their articulation of social concerns and in taking action to correct these.

The SHG platform does not create the agency of its members – the 'didis', instead it *enables* them to fruitfully exercise their agency. It connects the two components of agency discussed above – the ability and the relational existence/opportunity structure noted by Cleaver (2007) and Ibrahim and Alkire

(2007). Further, the SHG platform facilitates the collation and translation of the individual agency into collective agency and action. Thus transforming the process into a functioning agency, both at the individual and the group level. 'Didi' is able to voice her views, make choices and transform these into desired actions and outcomes. Hence, able to be included and participate in the local decision-making. They experience this in varied domains and magnitudes – reinforcing the debate on domain specific empowerment, the interconnectedness between these as well as empowerment through different tasks (ibid). These range from being able to: sign their name instead of using their thumb mark for identity, visit the bank to deposit the group savings, provide some measure of financial security against unforeseen vulnerabilities, visit and register complains to officials about poor public service delivery, have the confidence of the group support amongst others. This is crosscutting numerous definitions of empowerment in the literature – including that of the World Development Report 2000/2001, Narayan (2002), Alsop et all (2006), Kabeer (1999) and Chambers (1993).

Conclusion: 'Didi' is clearly demonstrating the ability to act and bring about change ie being an agent as defined by Sen (1999, page 19) with the SHG platform as the enabling factor. The change entails first the empowerment of the poorest women in both economic and social domains. Second, rudimentary and scattered evidence indicates the JeeVika SHGs influencing the public service delivery and local governance through the collective action of 'didis'. Some noteworthy examples are: measures being taken by the local officials to correct the irregularities in the PDS and this having a self-regulatory impact on other PDS, bank officials coming to the village to open group accounts, daily availability of mid-day meals in schools and improvements in teacher absenteeism. The shifts in the status of the most disadvantaged women are critical tenets of the current thinking on wellbeing and human development. The changes can be conceptualised as pro-wellbeing and pro-development driven by a bottom up approach.

The JeeVika SHG in Bihar is at its infancy though already showing immense promise. Going by definitions of second generation SHGs, JeeVika resoundingly belong to the latter category. From the very start they have embarked upon a remit that spans well beyond just facilitating micro credit to the most deprived women. Yet limitations and pitfalls must be anticipated. The emerging more empowered status of

the women is bound to affect the gender relations and the traditional male-female dynamics in the village communities. What is for certain is that while a supportive male environment *can* assist the progress and expansion of the SHG agenda, a non-supportive male environment is *assured* to impede progress. More research is needed to enable synergies in the male-female dynamics in rural Bihar. A bigger threat to the success of the SHGs in Bihar is the economically better off from lower castes joining the group while the poorest are left out. This could jeopardise the group dynamics and create a divisive structure with skewed power relations. The selection of the most deprived cohorts is challenging in Bihar because of the disputed below poverty line cards allocated some five years back. Additionally, the social mapping process has proved to be more difficult due to the socio-political complexities in rural Bihar. The third but not the last impediment is in letting the already formed SHG to break up. It could have an all around dampening effect through distrust and unmet expectations. While much work remains to be done to address these and many other limitations, the SHG endeavour through the rural 'didi' of Bihar – the agents of change, has much to offer towards driving the development agenda in Bihar.

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This brief overview is the first in the series of papers based on a pilot for the Poverty and Social Impact of rural livelihoods in Bihar funded by the ICSSR and ESRC (UK).

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[i] Asian Development Research Institute
[ii] The BRLPS Project Implementation Plan identified a gap of almost 300 percent between the demand for micro credit services and that being delivered by the commercial banks in the rural sector (BRLPS, 2007)
[iii] See Ibrahim and Alkire (2007) for a detailed review of the rich literature on empowerment.

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