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**The Unlettered Leader:
Strengthening Civil Society
through Dialogue and Social Learning in Rural India**

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Introduction

Since 1995, micro-credit lending in India has spawned over a million self help groups (borrower's circles) incorporating over ten million poor rural women. With the support of both governmental and non-governmental development organizations, these self help groups have mobilized village savings and raised the productive capacity and organizational capability of women villagers throughout the country. In some areas the self help groups have begun to organize themselves into district and regional networks, where a new phase is emerging: development of leadership and civic engagement skills for a vibrant civil society that builds on the assets of the poor and brings them into dialogue with the local state and private sectors. This article analyzes the factors behind the emergent transformational learning process from isolation to connectedness – i.e. the making of a citizen.

Manavodaya, the Institute of Participatory Development, was one of the first such non-governmental development organizations to foster self help groups. Having had particular success with its values-oriented approach to training several thousand development facilitators and organizing many thousands of women into self help groups over fifteen years, Manavodaya is now developing leadership and civic engagement skills among the district level federations of self help groups in Uttar Pradesh. The article explores the values and ideas behind Manavodaya's unique training, revealing how reflective dialogue and trust-building play a key role in building people's institutions to strengthen civil society in rural India.

Deep Democracy: Innovation in Civic Engagement

Manavodaya's work offers a fascinating learning laboratory to ground and test the theoretical and methodological contributions from scholars of global civil society. In particular, civic engagement is fast becoming a field of study and practice, bursting with new modalities (DIPs, as they are called internationally- deliberative and inclusionary processes) for citizen deliberation and dialogue. Designed to provide alternatives to adversarial activism, these efforts aim to deepen the civic conversation through face-to-face interaction among diverse citizens and stakeholders. The field of civic engagement is advancing along several dimensions: scaling-up in number and diversity of people involved; increasing the continuity of participatory mechanisms over time; strengthening the links between dialogue, decision-making and action; and increasing community capacity for collaboration.

A particularly interesting dimension of this literature sometimes referred to as 'deep democracy' (Wilson 2004) focuses on transformation and creativity in civic dialogue. Such dialogue moves beyond group discussion (as defense of positions and unquestioned mental models) toward the principles of Bohmian reflective dialogue: listening, suspension of assumptions and judgments, and deep inquiry (Isaacs 2001). Such dialogue, with its individual and collective introspection about basic values and assumptions, is apt to transform both individual and group consciousness, creating greater trust, connectedness, and awareness of the emergent whole and its potential (Wilson 2004). This transformation is followed by calming, quieting, and allowing new innovation and learning-from-action, eventually grounding in new institutions (Senge et al 2004). The theoretical framework for this deepening of the public conversation comes from the 'new' physics of emergent systems: dynamic systems theory, chaos theory and complexity of science, and unified field theory, which view social systems (or groups) as self-organizing evolving organisms with emergent properties. Emergence can be facilitated as a social learning process, but not master-planned (Wilson 1996, 1997; Kaplan 2003).

The 'deep democracy' approach to civic dialogue emphasizes two vital elements in strengthening civil society that are often ignored: consciousness and creativity. It shows how deep dialogue can transform consciousness and expand creativity. It holds fruitful implications for strengthening civil society in both developed and developing countries (Kaplan 2003). Manavodaya's approach to group dialogue and decision-making illustrates both the transformative and creative potential of dialogue.

Manavodaya in Context

Manavodaya's work can be seen in one sense as part of the global spread of the micro-credit as a vehicle for individual and group empowerment of the poor. Co-founded in 1985 by Varun and Amla Vidyarthi, Manavodaya began working with rural women and men in the northern state of Uttar Pradesh, using reflective dialogue to form self help groups of 10 to 15 villagers each, mostly women from the scheduled and backward castes, to mobilize their savings to develop family businesses and empower women. In 1995 when the Central Reserve Bank of India took the pivotal step of supporting micro-lending to rural areas, Manavodaya had already reached about 150 villages and assisted

over a thousand self help groups. The National Bank of Agriculture and Rural Development began to channel credit to villages throughout the country through its geographically widespread infrastructure of rural banks. Non-profit development organizations (NGOs) sprang up to assist the process of forming self help groups, receiving technical assistance funds from the government for such purposes.

Manavodaya saw the need for sensitive training for the thousands of field staff from NGOs and rural banks that began to organize self help groups. These trainings in participatory development became highly solicited, not just because of the technical skills imparted but because of their participatory values-based approach using collective reflection and dialogue. Manavodaya now connects to several thousand self help groups in the same districts and indirectly in other districts through agencies that have received training and guidance from Manavodaya.

Now thousands of self help groups influenced directly or indirectly by Manavodaya are organizing themselves into local and regional networks, called federations. In addition, a network of several thousand 'graduates' of Manavodaya's training programs is spontaneously developing in UP.

As Manavodaya became a leader in strengthening civil society, Varun Vidyarthi found himself part of an international conversation on values-led development. Having read about his inspired work, the author attended one of his international trainings in 2003 along with some of her graduate students in participatory development. A plan was hatched for a one month collaboration – a dialogue to assess the key learnings from Manavodaya's experience and to map the emergent direction of change.

To prepare for that collaborative dialogue, three months of field interviews and focus groups were conducted with self help group participants, leaders, development facilitators, and trainers. The four-week intensive dialogue between the author and Varun Vidyarthi took place in Volcano, Hawaii, in August 2004, and resulted in a book-length manuscript *Development from Within: Facilitating Group Consciousness for Sustainable Change*, on which this article is based. This article analyzes the group process and the role of reflective dialogue with village women in forming and strengthening self help groups. The article also shows how reflective dialogue is being used to scale up these village-level associations into regional networks, with emerging leadership and capacity to engage in the larger civic area.

Collective Reflection and Consciousness

'Development from below' is not enough. The key to strengthening civil society is development from within – i.e. a change in individual and group consciousness. This premise, derived from Vedantic philosophy, has sustained the 20 year quest of Manavodaya to strengthen civil society in rural India. The core methodology, reflective dialogue on values and purpose (referred to as 'satsang' in the Indian context), has borne fruit: throughout the state of Uttar Pradesh in northern India, Manavodaya has spawned many thousands of self-directed women's self help groups in the face of oppressive economic, cultural, and political obstacles.

The process of satsang, or collective reflection, has proven to be a powerful tool for transformation. The deeply reflective dialogue among members of a community evokes increased trust among the participants and understanding of others' points of

view, as well as awareness of one's own mental models, assumptions, and judgments. Collective reflection has produced positive effects in the participants' work and family lives.

(See Diagram 1).

Diagram 1:

Uma Devi

June 2004, Village Madanapur, district Sitapur, Uttar Pradesh

Uma Devi, an illiterate Lodh (backward caste) woman in her 40's has been a member of her self help group since 1994, and is now on the executive committee of her local cluster

When I joined the self help group, I was beaten by my Jayeth (eldest brother-in-law) several times. He used to come to our meetings in a drunken state and make a lot of noise. He often beat me with wooden rods. In our group, we had agreed not to smoke or drink. This infuriated him. He beat me several times. I used to go around talking to women, calling them to meetings. He did not like it.

Once my Jayeth came in drunk (to a religious service I was attending) and started shouting. I was embarrassed and told him, "Why this sudden anger? There are better things to do in the morning." He started beating me but others stopped him, and he kept shouting that he will kill me. Next morning three persons suddenly entered my house, tied my eyes, lifted me up and took me to a nearby field and started beating me with rods.

Then I went to Manavodaya's office for seeking justice (Note: A group of twenty people including Manavodaya staff then went to the local police station and helped Uma Devi to lodge a complain. Along with several police constables the group then went to the village Madnapur. Uma's Jayeth tried to flee from the village, but was caught and arrested by the police). Since that time my Jayeth has never dared beat me. He does not drink any more and lives peacefully.

The first loan I took from the group was small, about Rs. 1200. My husband started a cycle repair business in Ataria with that, but I could not pay back in time as my husband often worked on credit. Next time I took a higher loan and repaid it in time. In this way, the shop grew and once had total goods worth Rs. 13,000.....Some people are still in debt to money lenders....[but] members of our group have never gone to a moneylender since the formation of the group. The group is my life.

The Group Process

Starting with Humility

Dialogue is a crucial tool for strengthening civil society because of the group reflection and learning that takes place. Manavodaya is built on the belief that each individual first must undergo a personal transformation before collective reflection can begin, an experience that the founder, Varun Vidyarthi, experienced first hand before incorporating it into the work of his program. In the early 80s, when the energy crisis was at its peak, Vidyarthi brought to the villages solar cookers and bio-gas plants in the expectation that technical progress would bring economic and social progress. Ultimately the villages rejected them, eventually using them for keeping clothes or use as a mirror. The vast differences between Vidyarthi's and the villagers' perspectives made it impossible for any good to be accomplished through their cooperation.

Vidyarthi, who had come into the village with preconceived notions and solutions, gradually learned to listen to the villagers he worked with. What he found was that his technical training in the civic arena had allowed him to enter the situation with all the answers though he had never engaged with the people for whom he brought them.

The failure of his efforts, and the ensuing conversation that was born between him and the villagers, eventually led to the inception of Manavodaya and its work. Based on this experience, Manavodaya emphasizes to facilitators and participants alike to let go of preconceptions and enter into the process with an acknowledgement of equality and mutual cooperation.

Initiating the Community Dialogue

Awareness of the local power structure is important for the outside development facilitator. Manavodaya has found the use of dialogue an important tool for identifying and winnowing out the local 'vested interests' in a village who may be accustomed to direct and immediate material benefit from outside development projects and uninterested in a dialogue process. Those who remain interested and willing to dialogue are most often the more 'downtrodden.' The resulting economic parity among the participants has also proven useful in promoting candor in the dialogues. Similarly Manavodaya has found it better to have separate groups of men and women, so that men do not dominate the conversation or, later on, the decision-making process. "To create the foundation for meaningful dialogue, one needs to begin with a homogeneous group," Vidyarthi says, "although we encourage women to talk with their husbands outside of the group about taking loans for family businesses and building the business together. At a certain stage the dialogue needs to include all the potential contributors to the material basis for change."

The right tone must be set in the initial dialogue: "In our cultural setting," Vidyarthi says, "we begin a village dialogue with the singing of prayers that people understand and have faith in. We respect their faith system, whether Muslim or Hindu, and build on that." Dialogue between villagers must be in a comfortable, familiar environment in order to allow the participants to feel at ease. If an initial level of comfort is established, villagers have a higher tendency to be open to the discussion and to new ideas. The correct tone can establish a feeling of connection between the participants and lead to real solutions. "It is not about formation of one more self help group," Vidyarthi says. "It is about new ways of decision-making and of living together. The facilitator at the village level needs to have special qualities to motivate people to reflect on the larger goals, rather than just the immediate actions."

Deepening the Dialogue: Questions and Doubts

The impact of the initial dialogue in the village is often negative. Having been subject to the constraints of their social situation for so long, many villagers find it difficult to believe that larger social change, or even just the formation of a self help group, is possible. Though at first discouraging, this response implies the active participation by the villagers and should be taken positively. Poverty often produces courtesy that leads to a false acceptance of outside intervention. Vidyarthi encountered this response when he first distributed the technological updates to the village in the 80s. Though at first they accepted his aid gratefully, they ultimately rejected it. The negative response to dialogue shows that those involved have actively been thinking about the issues at hand.

When Manavodaya facilitators are trained, they are told that such a sign indicates that they should continue with their work. In almost all cases a useful discussion emerges that leads to the next step of building a vision.

Immediately after the first discussion, villagers typically take home what they have encountered from Manavodaya's facilitators. By doing so, they bring up questions and doubts about forming a self-sufficient group among themselves. Manavodaya trains their facilitators to allow time for discussion, curiosity, and engagement before they restart the dialogue. The conversation that results is often more mature, becoming a collective process of reasoning and discussing that stems from the villagers ability to question and doubt. This collective process, in turn, creates new leadership. As people start to understand the real problem of change, the exploitative relations that have existed in that setting may be challenged, thereby creating a reaction by the existing leaders that can be powerful and in some cases dangerous.

The Turning Point: Overcoming Fear to Build a Collective Vision of Change

Building collective change using an internal group system is an intensive process. The group must reach its own decision on their goals for the future. This vision must be backed by faith in the possibility of success, but facilitators are trained to understand that this part of the process can be a sensitive moment. Often villagers express fear of the many social, economic, and practical obstacles to long-term change. The traditional leadership may resist and publicly denounce the group's effort as impossible and wasteful. In rare occasion, there have even arisen threats and violence against those who choose to continue work with Manavodaya.

Because of the strong power of habitual patterns, many of the participants tend to believe the established leadership and fall out of the process. The ones who choose to continue usually are the ones who emerge as new leaders. They continue the dialogue among themselves and carry the group forward. Manavodaya facilitators must support those that wish to continue and show them that circumstances, though difficult, are not overpowering. Once the villagers have seen that they can continue their meetings and cause change in their situations, the groups gain in strength and support. As the group grows, the sense of community that arises greatly facilitates in their creation of a reasonable vision of the future and paths to reach it.

Sensing the Environment Accurately and Thinking Freely

The next step is to gather information about the current environment and circumstances in which the vision must be carried out. Here, facilitators use PRA (Participatory Rural Appraisal) techniques that essentially promote participatory dialogue by people to understand their own reality better. For instance, if there is a school in a village, the technique could be used to study the number of children enrolled the year before and the number that dropped out of the school the next year. When participants see the figures and percentages that they themselves have arrived at, it creates a new understanding of their lives and their relations with institutions.

Once knowledge has been gathered and organized, steps to change can be mapped out according to the needs of the specific circumstances. By seeing the institutions that

they live with and take for granted, the villagers are able to reexamine their approach to the institution. For example, an individual might have taken a loan from a local money lender. Though the actual amount could have been relatively small, the exorbitant interest that lenders may charge can lead to the person continually paying back his debt. In extreme cases he might have to sell his land and part of his assets to pay the money back. The villagers involved in such transactions get drawn into a life centered on working in the field of the money lender. Though not formally recorded, relationships such as the one explained are known as bonded laborers and they do exist frequently in many Indian villages. This feeling of complete dependence can rob participants of their ability to objectively analyze their situation.

The dialogue process allows individuals to look at the institutions and people that pervade their everyday existence and start reflecting on their various aspects. People are usually accustomed to think of social structures, government programs, or their own village Panchayat (council) institutions as entities which are given, that cannot be changed. Their role is more of submission to these entities than active participants. Given new knowledge through the PRAs, people start to think more freely and begin to understand many more aspects of and possibilities for their lives.

The Creative Process: From Dialogue to Action

At this point the dialogue evolves into a creative process enabling people to start looking at their own environment and their connections with the environment in a completely different way. Participants may begin to discuss organic agriculture, the loss of traditional seeds, or ways in which water resources can be developed. Such dialogue naturally leads to possibilities for participant action and no intervention by the facilitators is necessary. Though expertise and new technologies do enter into this stage, it emerges from the villagers' own knowledge of their area and needs. Manavodaya facilitators have found that the villagers themselves suggest ways in which new technology could be made more useful in their lives. Such a process of free thinking leads to innumerable beginnings of new relationships among people and their environment. This process is slow. The group encounters stumbling blocks on a day to day basis and communication must be fostered by the Manavodaya facilitators.

Addressing the Shadow

Reflective dialogue can extend well beyond immediate issues of economic interest. There are many cultural and social issues people are usually unwilling to discuss, such as untouchability, child marriage, wife beating, and drunkenness. As collective reflection becomes more acceptable, it becomes easier to address issues that have traditionally been a taboo. Traditions are reinterpreted along with institutions, and though social customs do not change overnight, dialogue empowers those involved in the discussion and more progressive outlooks can gradually evolve. See Diagram 2.

Diagram 2:

Observations by Group Member Bhushan Lal

We used to be called by our caste name. Our forefathers were verbally abused by caste names (by people belonging to the upper caste). Their children used to beat the children of lower caste to stop them from going to school. It happened with me. Even then we made a lot of effort to start a school so that our children do not go through the same difficulties. Now everything has changed completely.

Women had no identity at home, too. When they joined (self help) groups, there was a lot of awareness generated regarding education of children, their cleanliness. To learn about their savings and accounts in groups, they felt that their children should be educated at all cost, including the girls. When money was received in the family, it gave more respect (to the women). Now the women do not consider themselves inferior. Now they are not afraid to speak. They can speak to the authorities, too. When women go to attend their group meeting, the men take care of the children. Earlier the men used to come to the place of the meeting and start shouting. Now they have started understanding. They sometimes help in cooking, too.

Alcoholism was very high a few years ago. It has come down now. Now there is group pressure that people will come to know about their habit, so it came down. People do not smoke in group meetings. Smoking has reduced but has not ended. Earlier they used to ask the children to bring the tobacco. Now they are more careful so that children do not pick up the habit.

Earlier they (the upper caste people) walked from a distance so that our shadow does not fall upon them. A person could not sit on a cot even in his own house in front of them. We had to stand in a dirty place when we were called to their house, not at a cleaned place. Not any more.

Learning by Doing: Building People's Institutions One Deposit at a Time

The collective process is under constant scrutiny and doubt from the participants. They doubt their own ability to be an active member, the intentions of other members, and the honesty of everyone involved. These doubts are often alleviated by the creation of economic stakes. Everyone who puts in money has subjected themselves to the same risks as the others involved. The monthly deposits are pooled together and used for extending credit to members. Trust is crucial in this process. The group must build up a system of cash management by setting up rules and procedures including penalty systems created and implemented by the people themselves. The process is lengthy and difficult. It requires faith in the process and needs facilitator involvement to ensure success.

A facilitator's presence is essential. However, a balance must be found between aid and fostering independence. With too much direct involvement, the self help group can easily become dependent on their facilitator for managing their accounts or in decision-making. Manavodaya ensures that each new group is created with the knowledge that any outside help is temporary. The external involvement is only to build local capacity so that group management can become organic and self-sustaining; otherwise groups tend to die as soon as the outside aid withdraws. There is therefore a need to develop local capacities so that decisions are grounded in certain management systems which can be handled by people themselves.

Self help groups systematically go through a series of logical steps. For example, a cash management system implies that there are books of accounts which are managed by the group itself. Illiteracy is a problem in many villages, so often there is a single member paid to keep written track of the cash flow. The trial balance that he or she calculates at the end of the day should match with the amount of money in the communal box. Each time they coincide, trust is fostered within the group. The realization that, independent of outsiders, the group has succeeded in strengthening their economic position lays the groundwork for further achievements. Sustainability comes from building up local management and decision-making skills in which people participate and through which they connect to the outside world. Their own self-created institution gives them the power and strength to connect with outside institutions in a much more equal and balanced manner.

Summary of Group Process

There is no magic moment of transformation among self help group participants. Instead, there is much careful and painstaking work to build trust among people and create faith that a collective vision is possible. Day by day and moment by moment, a space is created in which people can build confidence in their own ability to save, to trust each other, to overcome fear and find their voice, to learn to dialogue with each other, to speak up for their rights, and to work at a larger level with other groups. In this way leadership is developed from within that can represent group members at the local and regional level.

The role of the facilitator in this process is crucial, but must remain a background role. The facilitator must be both humble and strong to allow the process to be carried forward at each moment by the people involved. A good facilitator will bring in themes of conversation and dialogue that encourage people to reflect deeply on their real situation, to see reality clearly, to question cultural practices that are usually not talked about like caste issues, untouchability, treatment of women, etc.

Through a well facilitated process, group members learn to dialogue and express themselves, find a voice and gain a sense of their own capacity and ability to change their environment and make things better. This learning process reaches to the roots of sustainable social change--the very interior of the person--and gradually affects larger and larger circles. This kind of change cannot be easily undone.

The process is best served when the facilitator ultimately withdraws from the area. This means that the local leadership has matured to a level where it is able to handle most local issues and problems. This withdrawal process is very important and one has to prepare for it well in advance so people know that the responsibility is theirs. This step in the evolution of the group process is essential for sustainable social change.

The crucial steps are first moving from the initiation to the consolidation of groups at the local level, and second moving beyond the local level with dialogues across groups and regions. Those two steps are necessary to the sustainability of this whole social change process. Left to their own devices, the groups that start out may succumb to internal problems such as non-payment of loans and the resulting decline of trust. A local or regional network can help sustain individual groups by resolving conflicts or

undertaking the social accounting. The development of supportive networks seems to be the main challenge at this point.

Scaling Up: The Governance of Local and Regional Networks

Manavodaya works most directly with self help groups at the panchayat level, with ten groups within the panchayat forming a regional group. Each group is trained towards working with panchayat related issues, enabling groups to limit their scope to their immediate environment. Panchayat level groups may choose to form a network at a higher level, such as an administrative region, but Manavodaya leaves decisions to expand completely up to regional groups. The process of coming together on a higher platform depends entirely on the maturity of those regional groups and their need for solidarity across panchayats. Individual groups have to collectively decide whether to build up their federal body. Often the same fears and doubts that arose with the inception of the original group come up again with the idea to make larger administrative connections.

The process therefore begins with a dialogue among groups about what function a regional network could play that would serve the individual groups in a way that is not already met at the individual group level. Such a function could be collective recovery of sticky loans, shared accountant, auditing of groups or collective action for improved governance at village level. In regional groups homogeneity is not necessary within the ten member groups. Though each individual group is relatively homogenous, groups of the very poor may join on the regional level with groups of the wealthy. At the level of the regional group, they are in a better position to work as equals. They are then in a position to deliberate on larger issues concerning the improvement of their village, area, or the larger environment.

Democratic processes often succumb to the pressures of the wealthier groups in society. In the regional network, each member group has an equal say in the discussing and debating of issues at that level, resulting in the process of local planning and governance. An empowering process that enables the poor to take collective decisions at a small group or regional level gives more meaning to politics and democratic institutions. The poor are more willing to speak out on issues because they have learned to take decisions collectively. See Diagram 3.

Diagram 3:
Examples of Civic Engagement

1. The Avsaan Bibi Regional Group in the village of Kursi in the Sitapur district of Uttar Pradesh has a membership of ten self help groups. Most members belong to the scheduled castes and Muslims. This village had always been dominated by a few landlords belonging to the upper caste who also lent money at exorbitant interest rates. When groups were formed here the fear of landlords in the minds of the people was so compelling that initially they held secret meetings. A school started by the self help groups met with direct opposition, i.e. beating teachers and preventing children from attending. After years of struggle the school is now running well. Subsequently the self help groups presented a resolution for raising the level of a mud road and building a brick road in another section with a small bridge on the road. These proposals were first discussed in group meetings where members identified areas for road construction in their locality. The combined plan was then presented in writing at the village council meeting. The proposal was received positively by the village head and the village now has brick roads at all the places suggested by the self help groups, a tribute to the slow struggle of the group members who now have an identity as well as a strong voice in local planning and development.
2. The Sangam Kshetriya Samooh Regional Group in the village of Hindora, also in the district Sitapur, consists of eleven self help groups. It passed a resolution for constructing a brick drain for draining out spilled water from a hand pump that had been water-logging the main road of the village and had become a source of nuisance and disease. The resolution was handed over to the village head with a request to use panchayat funds for the purpose. The village head is a Brahmin and group members are mostly Muslims or Scheduled Castes, who had never before tried a collective approach. However, the proposal was adopted and the panchayat has since constructed a 200 meter dam. This success has encouraged group members to plan other community improvements.

Next Steps

Manavodaya now defines its work as building civil society through the material infrastructure of people's own third sector organizations, strengthening their leadership and self-governance capacity, and ultimately their ability to engage in cross-sector dialogue through participation in local and regional governance. Manavodaya has entered a period of rapid innovation and testing of ways to strengthen the newly emerging federations of self help groups in Uttar Pradesh. The three part strategy involves training development facilitators, promoting horizontal learning across self help groups at the federation level, and fostering a regional network of women leaders:

The first step is to develop leaders training programs. Since September 2004 the regional leadership programs in Lucknow have involved hundreds out of the several thousand alumni of Manavodaya's values-based development training courses. These local development facilitators, who work with the self help groups and their federations through NGOs and rural banks, are developing new leadership capacity at the village, cluster, district, and regional levels to strengthen the self-governance capacity of the federations and self-help groups themselves. The development facilitators have demonstrated desire and ability to work with the federations on larger civic and development goals.

District solidarity meetings must be created next. The graduates of the Development Leaders Training Programs, in turn, are helping to organize district-wide solidarity meetings to bring together the members of the self help groups into horizontal learning communities within each federation. Each of the several district solidarity meetings (or camps) that has been held to date has been attended by thousands of village women who have demonstrated their solidarity and motivation to work towards larger development issues beyond micro-lending.

Finally, a regional network of women leaders is being formed from the district solidarity meetings. Manavodaya is providing logistical support and opportunities for these emerging leaders to share experiences, and draw upon technical and informational resources to address larger civic and development issues of mutual concern to the women and their districts. The network could decide, for example, to take up unresolved issues with the government or to enter into negotiations with the private sector on prices of crops and other resources produced by the rural poor.

Specific outcomes expected from these initiatives include enabling women's leadership and self-governance of federations and participation in local governance, particularly local development planning; decision-making, accounting and social audit systems that strengthen people's institutions; and development of suitable education/training programs for these purposes.

Conclusions

Manavodaya is strengthening civil society, not just at the village level but through its efforts to develop self-governance in the networks (or federations) that are emerging among the hundreds of thousands of very poor, largely illiterate, village women who are organized into self-help groups (borrowers' circles) in north central India. The experience of Manavodaya reflects the tenets of 'deep democracy' about the importance

of dialogue for transforming consciousness and expanding creativity. Reflective dialogue can be used for capacity-building, learning, and innovation within the organizations and networks of the poor, and between civil society, the state, and the private sector. The poor and their institutions can become partners in development at the local and regional level, through cross-sector dialogue with the state and private sector, despite formidable cultural barriers and stark differences in formal education, literacy, and wealth.

A series of conclusions emerges from Manavodaya's experience with dialogue and Self Help Groups in northern India. Development from below' is not enough. The key to sustained social change is development from within—i.e. a change in individual and group consciousness. Change in consciousness can be fostered by reflective dialogue (referred to as 'satsang' in the Indian context) on values, assumptions, and purpose. The material infrastructure necessary to support the change of consciousness lies in the gradual building of group and community capacity to design, operate, and evolve their own systems of management and decision-making for accumulating and managing resources, maintaining accountability, and adding value. Group creativity and learning are enhanced through ongoing dialogue and reflection-on-action. The values, consciousness, and sensitivity of the development facilitators are crucial to this process.

Strengthening civil society in rural India requires the development of effective people's institutions, from individual Self Help Groups to the federations that are forming at the local and regional levels. These institutions hold great potential for building leadership, addressing common needs, and interfacing with the larger economy in a way that represents the interests of the rural poor, especially the women from the scheduled and backward castes who represent the most oppressed sectors of civil society.

Ultimately a strong civil society requires on-going dialogue across sectors: the government sector, the private sector, and civil society as represented by people's institutions such as the self help group federations. In these cross-sector dialogues lies the possibility of expressing the deepest aspirations and values of each region. Such dialogues, or collective reflections, can be fruitful not only among regions of a country or continent, but between North and South, East and West.

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Diagram 3:
Examples of Civic Engagement

3. The Avsaan Bibi Regional Group in the village of Kursi in the Sitapur district of Uttar Pradesh has a membership of ten self help groups. Most members belong to the scheduled castes and Muslims. This village had always been dominated by a few landlords belonging to the upper caste who also lent money at exorbitant interest rates. When groups were formed here the fear of landlords in the minds of the people was so compelling that initially they held secret meetings. A school started by the self help groups met with direct opposition, i.e. beating teachers and preventing children from attending. After years of struggle the school is now running well. Subsequently the self help groups presented a resolution for raising the level of