

## 0512. "Become Rich in 3 Years!"

*This paper was specially written for a workshop on income generating schemes for rural women, organised by Icco at Anantapur, A.P.*

*It traces how the Coolies adopted their economic agenda, and explains the reasons why the creation of a congenial socio-political milieu is even more important than the economic factors of credit, markets, et al that are normally associated with enterprising.*

### 1. CONTEXT IN WHICH THE SLOGAN WAS COINED

#### 1.1. Changes in the Indian Economy

The economic situation began to undergo very fundamental changes since mid 1991. It started rapidly transforming from the pretence at socialism to a competitive market economy. We do realise that it is a wrong simplification to pretend that modern capitalism (globalisation, liberalisation, *et al*) gained an entry into Indian villages and began to effect the rural poor only at this time. Yet we will proceed as if this were the case, dubbing the previous political economy as feudo-capitalism of sorts - where landlordism and feudal oppression had an upper hand over industrial bourgeois considerations.

Small and poor peasants (who we refer to as Coolies) had to adjust to the new reality without merely crying against the wind. We believe that this was possible because, unlike the earlier social structure, there was no more a *Manu Shastra* to put every one in their places.

#### 1.2. The Course of Capitalist development in the Indian Countryside

We felt that the development of capitalism in India would not homogenise the population in to the uniform proletariat. There were two reasons:

Firstly, there were too many independent producers (including, among others, the peasantry) who had established production systems and markets.

Secondly, technology was far too advanced for this to be necessary - capitalism could flourish without "releasing manpower" for its purposes.

Therefore a European style bourgeois democratic revolution, which was then a liberator of sorts, was not going to take place in the countryside. On the other hand, we predicted many negative consequences for the rural poor, which included a rise in fundamentalism, continues extra economic coercion, official tyranny, reduction in basic services, changes in the character of the NGO sector, and a credit squeeze. (Pages 141-143)

#### 1.3. Our response to the changed situation

ADATS felt there would be no point in crying against the wind. To this extent, it is true that we were accepting the "inevitability" logic. But our reaction was also couched in the belief that capitalism, unlike feudalism, had no blue print to follow. Though normally guided very purposefully from the top, it was a political economy which could also, in part, be shaped and moulded from the bottom. We had already taken this stand as early as June 1990 when commenting on the 2 tracks that capitalisation of agriculture has followed in India. The Coolies had accepted this position as a plausible. They had developed a workable strategy of struggle and empowerment based on it. (Pages 101 and 102)

Coolies, on the other hand, were quick to recognise their *subaltern* position in society. They were adept in taking a worm's view of situation – one where cracks and crevices were cleverly opportunisted to find spaces for upward mobility. Right now it meant that they had to develop an Entrepreneurship.

This was a perfect meeting of minds. Together we recognised that there would be nothing uniform in the manner in which the bourgeoisie penetrated into the rural market. Each region would have the possibility to shape things in its own manner, provided we together had the means and gumption to do so.

#### 1.4. Other NGO responses

Many in the sector do not agree with us. They feel that there were other options instead of simply accepting capitalism as inevitable. This suggestions cover a wide range.

Some emphasise on campaigns and lobbying against SAP, IMF conditionalities – the unfettered entry of foreign investment capital into India.

Others cling to the belief that alternate economies can be built in the villages, mixing the ideals of Gandhian *Gram Swaraj* and the Environment movement – the concept of developing a Niche Market.

These are serious and sincere suggestions. We read the literature and participate in the debate. There are many vital skills and invaluable concepts that we have borrowed from, especially, our Gandhian and Environmental colleagues. Nothing we say should be construed as arguments to belittle them.

#### 1.5. What Entrepreneurship means for the Poor

Entrepreneurship is not just the learning of new skills, shaking of a supposed lethargy or working hard. It is more than the creation of physical infrastructure of technology transfer, credit, logistics and markets. Entrepreneurship has deeper requisites and social preconditions which have to first be fulfilled. The State carries out this task, included the reshaping of socio-political and normative values of the population, and making socio-legal adjustments. But this is done only for a select few. Through their Mass Organisation, the Coolies have to actualise spaces and improvise a milieu for themselves.

Once again we do not want to enter into a semantic debate with our technical friends. We are as aware as the next person as to how important technicity is. Skills, markets, credit and infrastructure are serious and complex affairs which need professional attention. It is just that we development workers are equipped with the faculty to create a social milieu for the poor to enterprise. We should make serious political efforts to do so.

#### 1.6. Coming of Age in Coolie Sangha

All these NGO reflections took place at a time when there already was a steady coming of age in the People's Organisation. The BAGEPALLI COOLIE SANGHA had started to concentrate on internal ratification as a strategy to reach out and address bigger issues. It began to transmute itself beyond a trade union function. Without abandoning struggle, it allocated politics to the back seat. The emphasis was on breaking internal shackles instilled by institutions like caste, religion and gender. Macho behaviour was recognised as being self destructive for both, women as well as men. (Page 143)

#### 1.7. Instilling a determination

This coming of age is what gave the Coolies a maturity to grasp complex situations. It enabled them to take stock of the changed economic situation and make changes. Otherwise they would have got caught in a gloom and despondency, pondering on their being abandoned by the polity, without subsidies and protection. They were not prepared to sit back and wait for a special attention which they knew was not forthcoming. Nor did they feel that anything useful would be served by lamenting their suddenly changed position. We could almost feel the altered national scenario thaw under the steel of their resolve to readjust. And we

could almost hear their silent reaffirmation to remain within the Coolie Sangha and together chalk new strategies to survive with dignity. (Pages 155 and 156)

### 1.8. Individual and Community

The biggest search within the Coolie Sangha was to find a balance between the Individual and Community.

Individual poor had to develop managerial and conceptual skills to plan ahead and deal with the market forces.

The Community had to assist them with Support, and also exercise a Control over its Members.

A balance had to be struck between Support and Control on the one hand; and no shaping wider reality on the other. This was the true dilemma of Entrepreneurship.

### 1.9. The Campaign

ADATS' emerging position on the Structural Adjustment Programme (globalisation, liberalisation, market driven economics, et al ) interacted with the newly emerging emphasises on economics in the Coolie Sangha. The Coolies took stock of their socio-political achievements to see how they could use the that had been created to improve their economics. From mid 1991 till the end of 1992, 4 rounds of campaign was undertaken. (Pages 152 to 155)

In the 1<sup>st</sup> round, market economy was explained in general and neutral terms without judgements being passed. Perhaps it was not so non-ideological a stance as we then claimed. It can be said that we took the stand that what was happening was a preferable development when compared to the pseudo-socialism and bureaucratic overlords who had earlier existed.

In the 2<sup>nd</sup> round we elaborated on the negative consequences of the changed scenario for the rural poor.

In the 3<sup>rd</sup> round the Coolies' own ability to etch a place for themselves and survive in the changing scenario was minutely examined – how they could develop Entrepreneurship.

In the 4<sup>th</sup> round we identified caste, gender and social custom as deterrents to Entrepreneurship by preventing a positive individualism from emerging.

### 1.10. Women and the Campaign

Women participated in the campaign in equal measure and earnest manner. They made their presence felt. Every single man and woman got to clearly understand exactly what was meant by the term "Feminisation of Poverty". Particular attention was drawn to the danger that lay ahead through a unisexing of the work force. This is one of the few campaigns where we can honestly claim that "mixed" (usually a polite euphemism for all male) genuinely meant all men and women. (Page 156)

It was something in the middle of the 2<sup>nd</sup> and 3<sup>rd</sup> round that the Coolies coined the slogan to "become Rich in 3 Years!"

## 2. WHAT DO THE COOLIES MEAN BY "BECOME RICH IN 3 YEARS!"<sup>1</sup>

Somewhere in the backs of our minds was a sense of guilt. We felt the need to justify such a prosaic term as "Rich". Perhaps we felt that the Coolies had overreached themselves and

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<sup>1</sup> "Documents of ADATS – Book 3" give a clear idea as to what the Coolies meant by their slogan. We have also recorded ADATS' own interpretation of the slogan.

would be open to ridicule. Even BCS functionaries got caught in our middle class sensibilities.

But the authors of the slogan staunchly defended it. By Rich, they declared with no sense of apology, they meant Rich. Rich was a total break from past positions on poverty which seemed to grudgingly accept efforts by the poor to improve their situation.

At first the Coolies defended the time frame of 3 years as a time table with definite targets. But over the years it became a kind of prescription – that any one could pull themselves up by their boot-straps and make fundamental alterations in their life style and income level.

We, development workers who accompany the independent Coolie Sangha, are still tempted to define Rich as the attainment of a sustainable minimum. But we are not sure if the Coolies would quite agree. For them it is not just the ability to give a glass of milk and send their children to school everyday.

So very often they have wistfully yearned that the goals of the health programme, for example, should be that they never have to ask for a subsidy to go to hospital...

They have said that would like to repay their *Runam* (a quasi religious sentiment which emphasises on the repayment of debts to society) by themselves being able to support the formation of the Coolie Sangha in a brand new taluk.

Serious talk about self financing the future of the Coolie Sangha was initiated at this time and a system of annual declaration of family income and the paying of Sangha Tax was put in place.

Perhaps Rich for them means more the fierce defence of pride that is getting instilled through their Mass Organisation. This is why there are angry rejoinders whenever we query them on this topic.

*"We mean kattas of Rupee notes! We mean madi houses! What does it matter to you?"*

But not once in the past 5 years have we seen any tendency of the *nouveau riche* ever being exhibited in even a single Coolie family.

### 3. COOLIE CREDIT FUNDS (CCFS)

ADATS and the Coolie Sangha had always taken the view that Credit should be a learning and enabling tool. Though we introduced a large measure of professionalism and did not allow the activity to slither into an uncontrolled mess, we never subscribed to the view that rural banking would be a pivot around which all development activities would rotate and gain relevance.

The Coolies decided to use their decentralised village level alternate credit system – the Coolie Credit Funds (CCFs) – as the chief instruments to effect necessary changes in their life style and create a space for themselves in the emerging market economy.

The very first thing the Coolies did was to empty their coffers and give out loans to the poorest of the poor (the *Nirupeda lists*). Quite frankly, ADATS was a little surprised that they dared take such a big risk. If, after all, the poor failed in their ventures or even deliberately faltered, what then would be the consequence of this foolish, even if commendable, step?<sup>2</sup> The Coolie Sangha declared that unless landless agricultural labourers, elderly persons, and single women were helped to improve their economics, they would be a drag on the rest of them. Their understanding of Individual and Community was one where there would be a more or less uniform development of all, as opposed to the promoting of unfettered enterprise (supporting only those with the spark to undertake business ventures).

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<sup>2</sup> To this day the problem of CCF Overdue has its origin in this generous period of giving out loans.

Later a propitious development enabled ADATS to increase the capital base of the village CCFs. Over 10,000 Crop Loans totalling to Rs 105 lakhs given out. Loans for petty enterprises to 1,127 and Rs 81.63 lakhs.

#### 4. 9 STEPS TO BECOME RICH

We would like to end this note with a rough translation of a Telugu poster that found it's way on the walls of most villages with Coolie Sangha Units. It shows that the Coolies were more concerned with creating a socio-cultural milieu for entrepreneurship than with the 4 inputs of skills, capital, market, etc.

- Start caring for Yourself since no one else will.
- Develop a Self Centeredness which comes from self respect and self esteem.
- Develop Individuality and an individual identity.
- Join hands with others who want to project their individuality and form a Community.
- Give up everything else – be it Caste or Social Custom or Religion or Wasteful Expenditures.
- Avail Capital from your Coolie Credit Funds and from the Banks.
- Take the Support of the Community to utilise the loan, moral support during crisis, and accept your Community's Control over you.
- Acquire a Fiscal Discipline.
- Remember that, in Capitalism, there are No Guarantees.