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# Banking on the poor

## Organizing for Social Change: A Dialectic Journey of Theory and Praxis

By Michael J. Papa, Arvind Singhal and Wendy H. Papa  
Sage Publications, B-42, Panchsheel Enclave, Post Box 4109, New Delhi-110017, India  
Tel: 91-11-2649 1290-7  
Email: marketing@indiasage.com  
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Reviewed by Moniza Inam

IT IS easier to write fiction, but difficult to state facts. It is for this reason perhaps that the credibility of *Organizing for Social Change* increases manifold because not one but three authors, Michael J. Papa, Arvind Singhal and Wendy H. Papa, have contributed material to it. The interesting feature is that all three come from diverse backgrounds.

The success of Grameen Bank has had a profound impact on the lives of millions — those who have benefited and those who have seen it work. It is the bank that motivated these writers to study and conduct research on its development and its positive impact on the lives of the downtrodden and oppressed people. The three could be described as belonging to that rare breed of conscientious writers and researchers who believe in the pro-poor policies, one reason for that perhaps being that they have seen the face of poverty, malnourishment and despair up front. Their work shows the resolve to change status quo and implement ideas which help the downtrodden. There is a clear message here: no one else except the underprivileged class can help itself.

Before delving into the details of the book, let's take a look at the authors. Michael J. Papa grew up in

a working class neighbourhood of the Bronx in New York City suffering from abject poverty. He now teaches and conducts research on organising for social change projects in Bangladesh, India and the US. Arvind Singhal has had vast experience in working for various rural communities. He also volunteered at the Mother Teresa Centre for destitute children when he was a student and now teaches at Central Michigan University. Wendy H. Papa was exposed to the conservative patriarchal values dominant in Indiana in the '60s and '70s. She is currently an associate professor at Central Michigan University. The authors mention that their objective to write this book was to strengthen their understanding of dialectical tensions in designing, implementing and studying effective strategies for social change initiatives with the sole aim of acquiring social justice and upward mobility for the poorest of the poor.

Now that is undeniably a noble cause. But an ordinary reader may find it difficult to pronounce, much less understand, the subject matter of the book which is a "dialectic perspective". The book explains that the history of the dialectic perspective is about 3,000 years old when Chinese philosophers first coined the word. In the western context, however, it was Hegel in the 18<sup>th</sup> century who advanced this theory. He said, "Everything — historical natural, human and divine — moves in a dialectical scheme that repeatedly swings from thesis to antithesis and back again to a higher and richer synthesis."

However, it was Karl Marx who developed this theory and based his treatise on material dialectics. According to Marxist stipulations, dialectics were a product of human labour trying to change the world by challenging and changing the struc-

tures of oppression. Russian philologist and social theorist Mikhail Bakhtin further elaborates Marx's theory. He says that "change is the only paradoxical constant in human relationships."

The authors have advocated the theory for social change processes that are pro-poor, pro-homeless and pro-women. And as they say: "Organising in this way has been empowering and transformative", it is like a magic wand that works to change the lives of the poorest sections of the population. The authors

lages; and (4) community suppers in Appalachia, USA.

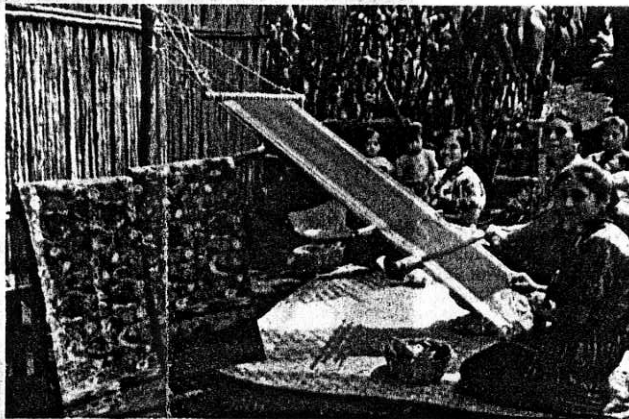
Starting from Grameen Bank, the authors discuss different dialectical practices especially theory of concentric control. In this system, the control shifts significantly from management to workers who combine forces to form regulations that influence their behaviour. The system can be very liberating as well as taxing on both workers and members. Even so, this unique banking system has helped to elevate the standard of living of thousands of

received by men. Research shows that when women farmers control the income, it translates into better health, childcare and shelter.

Then there is the dialectic of dissemination and dialogue. The authors argue that it is a vital ingredient in organising for social change. In this case study, they have focused on a radio programme, "Taru", and its positive effects on the rural communities in the Indian state of Bihar. They mention: "From our analysis we learnt that radio programmes can disseminate practical models of behaviour."

In the last of the series of projects and dialectic tensions, the authors have discussed the dialectic of fragmentation and unity in rural Appalachia. Contrary to the prevailing views on the general prosperity of the US — the world's sole superpower, the fact of the matter is that 40 million Americans live below the poverty line and some 31 million are "food insecure". The authors have discussed in detail the positive impact of community suppers and they prove by various case studies that it could help in changing the lives of the disadvantaged lot.

Summing up the book, the authors have suggested that these dialectical tensions could be used to change the lives of the dispossessed and vulnerable sections of society. It has to be acknowledged that the book in question is highly informative and well researched. But since everyone is not likely to understand technical jargon, it would have been better if the book was slightly more reader-friendly. In an era of ruthless market economy, there is a growing need to popularise such theories. It can safely be said that even after the disintegration of the Soviet Union, dialectic materialism is still relevant and can be used to break the vicious circle of poverty and oppression. ■



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base their analysis on four dialectic tensions which play a crucial role in the process: (1) control and emancipation; (2) oppression and empowerment; (3) dissemination and dialogue; and (4) fragmentation and unity.

As a role model, they have selected four projects, namely: (1) Grameen Bank in Bangladesh; (2) dairy co-operatives of India's National Dairy Development Board; (3) entertainment-education and community organising in Indian vil-

people who barely manage to survive below the poverty line. The bank has become a role model for micro financing all over the world yet it controls and disciplines lives in a very rigid way.

The next dialectic tension which the authors have discussed is the dialectic of oppression and empowerment in Indian dairy co-operatives. Dairy farmers are usually women and nearly 85 per cent of the tasks are performed by them, but the payments are usually