

# Sarvodaya to Nurture Peace Communities: A Case Study of ASSEFA



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## 1 Introduction

The recurring crisis in capitalism and its failure to address rising inequality and create sustainable and vibrant communities (Bhatt, 2017) have prompted scholars and practitioners to look for alternative economies (Bhatt et al., [this volume-a](#); Dinerstein, 2015; Holloway, 2017). Many see Gandhian philosophy as an alternative to redressing the failures of capitalism by placing social and environmental concerns at the center of economics (Balakrishnan et al., 2017; Bhatt et al., 2013; Chakrabarty, 2015; Roy, [this volume](#); Patil & Sinha, [this volume](#); Vidaković, 2022; Wang et al., 2022). It is argued that the Gandhian principles of Sarvodaya and trusteeship and related concepts of commoning and technoficing (Bhatt & Qureshi, [this volume](#); Bhatt et al., 2022; Qureshi et al., [this volume](#), 2021d, 2023) have the potential to challenge two fundamental problems of the current economic system (i.e., inequality and exploitation of nature) by redefining economic activities (Bhatt et al., 2013; Iyengar & Bhatt, [this volume](#); Mahajan & Qureshi, [this volume](#); Mehta & Jacob, [this volume](#); Mishra & Shukla, [this volume](#)).

Capitalism defines economic activities in terms of fulfilling the material needs of society through an “efficient” market system that “optimizes” resources to meet the unlimited material needs of society (Laville, 2010; North, 1977; Coraggio, 2009).

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Individuals interacting in the market system are presumed to be utility maximizers, indifferent to others, and severely competitive (Kotz, 2009). Since capital accumulation and profit maximization are the main driving forces of the economy, all other sectors that are not commercially competitive or do not have monetary value are excluded from the economic activities (Johanisova et al., 2013; Qureshi et al., 2021a). Relatedly, it establishes a primacy of exchange values of commodities over their use value (Coraggio, 2009; Pillai et al., 2021a, b), and only those activities that have monetary value form an integral part of the economy, while the social and environmental costs of producing goods are not included in the exchange value of commodities. Evidence shows how this narrow understanding of economics has been detrimental to social and environmental progress. For example, the principle of private property and less government intervention, while arguably leading to economic prosperity, innovation, and efficiency, has resulted in depleting resources and increasing pollution (Bansal et al., 2014; Solanki, *this volume*). Markets reward those who already have productive assets: financial assets, land and other physical assets, and human capital (Birdsall, 2004). Thus, the system exacerbates social inequalities, leaving a majority of people in poverty.

The Gandhian philosophy challenges the core assumptions of capitalism. It is rooted in alternative principles (non-possession, non-violence, and trusteeship) and provides support for a *commons paradigm* (Gibson-Graham et al., 2013; Peredo et al., 2018; Meyer, 2020). It values solidarity and sustainability over profit maximization and advocates community to be at the center of creating, managing, and sustaining commons. Interestingly, scholars exploring self-reliant communities have mainly focused on indigenous communities and their traditions of caring for the land and its environment (Dinerstein, 2015; Dombroski et al., 2019). There are fewer examples of how such a process of building self-reliant communities and commons takes place in heterogeneous and hierarchical communities.

In this chapter, we trace the journey of the Association for Sarva Seva Farms (ASSEFA) to show the challenges and processes of building self-reliance in heterogeneous and hierarchical communities. ASSEFA is a leading Gandhian social organization in India that is well known for its pioneering work in the Bhoodan (land gift) and Gramdan Movements. Embedded in the Gandhian principle of Trusteeship, ASSEFA's leadership in these movements provides critical insights on creating and managing land as shared resources for the common good.

With its five decades of actively working in the development sector, ASSEFA is considered the bellwether among social organizations in India. It was also instrumental in incubating several other social organizations, notably PRADAN, BASIX, Deepalaya, Srijan, and Dhan Foundation (ASSEFA, 2018). Furthermore, epitomizing the Gandhian principle of village Self-reliance, ASSEFA's engagement with creating self-reliant communities in over eight states across India provides insights into alternative organizing.

This chapter is organized into the following sections: In the first section, we situate ASSEFA's work within the broad philosophical framework of Sarvodaya. We then trace its evolution as a social intermediary by examining five different phases of its development trajectory. We demonstrate how ASSEFA's approach of trial and

error (cf. “muddling through,” Lindblom, 1959), its long-term orientation, and its focus on need-based solutions have enabled it to prefigure self-reliant communities (Bhatt, 2022; Bhatt et al., [this volume-a](#)).

## 2 Sarvodaya: The Philosophical Underpinnings of ASSEFA

Sarvodaya, meaning “welfare of all,” is a central concept in Gandhi’s philosophy (Gandhi, 1951; see also Bokare, 1985; Devadoss, 1974). Its ideal is to transform society holistically. It envisions a more equitable socio-economic future where everyone’s basic needs are met, and it is achievable through various constructive programs, creative imagination, shattering the status quo, experimentation, and undying hope for the future (Kantowsky, 1980; Pandey, 1988; Varma, 1959). Sarvodaya’s appeal is its ability to motivate people to actively strive for change and improve the status quo, making it, at least seemingly, a realistic and achievable process (Agarwal, 1951; Basu, 1984; Bilpodiwala, 1961; Doctor, 1967; Narayan, 1964). Gandhi believed in equality and ethical behavior and sought to create them among all people, beginning with the last and least in society and moving toward upliftment for all (Mallac, 1987; Sinha, 1978). Gandhi’s objective of Sarvodaya cannot be seen in isolation from other Gandhian principles, as it sums up his ideal and praxis of creating a just and equitable society (Bokare, 1985; Devadoss, 1974; see Bhardwaj et al., 2021; Gandhi, 1951, see also Bilpodiwala, 1961). His principles, ideal, and conceptualization of Sarvodaya led to Bhoodan and Gramdan, which represent the core concepts used in this chapter.

### 2.1 *Sarvodaya Through Bhoodan*

The Bhoodan movement was a voluntary land-gift movement aimed at redistributing land from landowners who had excess land to the landless without any coercion or force (Bhave, 1957a). It was developed by Vinoba Bhave, who believed that it was a necessary step in achieving a just and equitable society where land was seen as a key resource for economic and social development. Bhoodan aimed to address the issues of landlessness and empower the landless, promoting cooperation, mutual respect, and social responsibility, which were central to the Sarvodaya movement (Oommen, 1972). The concept of Bhoodan, which involves individual land donations that are accumulated and redistributed to the landless, evolved into the more radical idea of Gramdan, where the whole or a major part of a village is donated by at least 70% of its villagers, thereby abolishing individual ownership of land altogether (Linton, 1971; Sen, 1964).

The movement of Gramdan has three stages for the development of a village, which involve acquiring land for the village assembly, legally transferring land titles to the assembly, and proceeding with social reconstruction under the guidance of

the Gram Sabha (Mukherji, 1966). In Gramdan, the land becomes community owned through the process of commoning, giving the village control over its own economy and polity with the objective of making the village one family (Bhatt & Qureshi, *this volume*). Gramdan was introduced as the basis for establishing village autonomy but proved harder to promote than Bhoodan (See Linton, 1971, for a critique).

The Bhoodan-Gramdan movement expanded on Gandhi's earlier constructive program and aimed to establish self-sufficient and thriving villages where everyone's basic needs were fulfilled and there was a sense of social and economic equality (Bhave, 1957b). The Bhoodan movement represented a practical application of Sarvodaya principles in India and, at least to some extent, provided confidence that Sarvodaya was an achievable ideal, capable of transforming Indian society. While the movement was criticized at many levels (Mahajan, 2020; Sherman, 2016), it still remains among the largest such movements post the Gandhian period in the constructive work movement. And arguably more land has been distributed to the marginalized and landless in the Bhoodan period than in the entire history of the Indian sub-continent (Narayan, 1969). The state also supported the initiative in a significant manner. The various state governments across the country brought out supportive legislation to ease the land gifting process. Taxation benefits were also provided in the form of stamp duty exemption and land revenue tax. In the following section, we explain the complexity and challenges of implementing Bhoodan and how ASSEFA navigated those challenges and evolved over the period of time.

### 3 ASSEFA: Origin and Historical Context

ASSEFA, a Sarvodaya organization, was started as an offshoot of the Bhoodan movement. ASSEFA was founded in 1969 by Sri. S. Loganathan, a Sarvodaya worker, and Professor Giovanni Ermiglia in Tamil Nadu. The initial mission was to develop the land collected under the Bhoodan movement and settle the poor and landless farmers. However, the donated land was largely barren and needed substantial investment. Additionally, the landless beneficiaries of the Bhoodan also lacked capital and inputs such as tools or animals to start farming. To develop the land, several Gandhian leaders came together to start a land development project in a small village in Tamil Nadu. This project was launched as a Sarva Seva Farms project in 1969 and laid the foundation for the origin of the Association for Sarva Seva Farms (ASSEFA).

Since then, ASSEFA has expanded its operations to other areas in Tamil Nadu as well as other states in India, such as Maharashtra, Bihar, Karnataka, Madhya Pradesh, and Rajasthan. Simultaneously, it also changed the approach from working exclusively on land development to village-centric development. In the next paragraphs, we trace the journey of ASSEFA and explain in detail the challenges in each phase and how those challenges were navigated.

### ***3.1 First Phase: Developing Skills and Capabilities Through Direct and Immediate Actions***

Inequality in land ownership is one of the biggest contributors to social inequality (UN, 2013). As noted above, the Bhoodan movement was inspired by the Gandhian ideal of trusteeship to challenge unequal land possession and to build a just and equitable society. In the theory of Trusteeship, Gandhi saw it as the moral obligation of the property owners to behave as “trustees” of their property to advance social good. On various occasions, he argued that land and all property belong to those who work for it (Gandhi, 1947). However, instead of forced confiscation of land from the land owners, Gandhi believed in “non-violence” and persuaded land owners to voluntarily renounce their land by becoming “trustees.” The Bhoodan movement aspired to create social equality by enacting the principles of trusteeship in practice. However, it faced several challenges in its implementation. Notably, the quality of the donated land was not good and required capital investment, expertise, technical support, and input such as bullocks, implements, seeds, and fertilizers to make these lands productive. ASSEFA implemented various programs to improve the quality of land and to provide support to the most marginalized.

ASSEFA, under the leadership of Loganathan and Giovanni Ermiglia, started the first Sarva Seva Farm at Sevalur in the then Ramnad district of Tamil Nadu to develop the donated land. It involved various constructive programs that leveraged the assets and skills available in the communities and collectivized them through community mobilization and group formation. As described by Loganathan:<sup>1</sup>

I asked the allottees’ families to give me one youth from their family and then we created this land army. We stayed in the villages itself. In the evening, we will go to the nearby villages, we did drama and other things. Next day we collect rice and other things...in such a way we did it...and then these boys went ahead and did the first village and then the second....it was people to people or youth to youth.

ASSEFA also collaborated with government agencies and external funding agencies. For example, Bhoodan cooperatives were formed to distribute loans from the government. Similarly, various need-based support programs, such as wells for irrigation, adult literacy schools, and recreational activities, were started with a specific purpose of land development. As this program became successful in Tamil Nadu, the ASSEFA team replicated the success in other states, Bihar, Rajasthan, Madhya Pradesh, Maharashtra, and Karnataka, covering 9844 acres, benefiting 3597 Bhoodan families. However, this scaling up through replication also required an expansion in organizations’ internal capabilities to manage resources and day-to-day affairs more professionally (André & Pache, 2016; Bhatt et al., 2021). Mobilizing the right human resources is a challenging yet important task for a social intermediary to carry out its mission (Battilana et al., 2015; Doherty et al., 2014). Loganathan faced a similar challenge in recruiting the right professional. On the one hand, the

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<sup>1</sup><https://www.youtube.com/watch?v=fxA0VnfOhTA>

staff should be driven by the best practices of commercial enterprises (such as efficiency, scale, and innovation) (Kistruck et al., 2013a, b); on the other, they should be aligned with the Gandhian philosophy of self-reliance and trusteeship and must be passionate about improving the lives of the most marginalized (Javeri et al., [this volume](#); Moolakkattu, [this volume](#)).

After an initial search, Loganathan was able to successfully rope in several professionals who were inspired by Gandhian philosophy and had a passion to work for rural development. Vijay Mahajan from the Indian Institute of Management at Ahmedabad, Deep Joshi from MIT, and T. K. Matthew, a staunch Gandhian with a degree in Agriculture studies and over two decades of experience in the field, were all brought in to take over the reins of ASSEFA in other regions.

As described above, the intervention at this phase was limited to the more immediate requirements of making the Bhoodan land habitable and creating a basic livelihood solution for its inhabitants. Some of the programs implemented during this time include land leveling and reclamation with irrigation facilities. This was supplemented by agriculture programs that were capital-oriented projects such as building check dams and wells. Thus, making the most of what could be undertaken given the resource constraints in the context of the marginalized.

### ***3.2 The Second Phase: Proactive Long-Term Engagement for Village-Centric Development***

Direct and immediate actions are helpful in meeting the urgent needs of the resource-constrained communities (Bhatt et al., 2019; Hota et al., 2019). However, a long-term orientation and holistic livelihood strategy are required to achieve a just and equitable society, or Gram Swaraj (self-government) (Sutter et al., 2023). Such long-term orientation means building institutions and processes that are based on participatory decision-making and aim to create a just society (Bhatt, 2022; Bhatt et al., 2023, [this volume-a](#)).

The second phase in the evolution of ASSEFA moved away from a land development model towards a more village-centric participatory model. ASSEFA's tryst with Gramdan could be considered a pragmatic approach to overcoming resource constraints while implementing its development strategies. As noted in the first phase, the land that was allotted under Bhoodan was largely wasteland. During its cultivation, ASSEFA realized the benefits of pooling resources and creating self-reliant villages that promote peace and harmony. The practice of Gramdan developed by Vinobha Bhave was particularly relevant for creating the Sarvodaya order or society. According to Bhave, villages where land is not a private property but a common resource will be harmonious despite the differences in caste, creed, cuisine, culture, and class (Bhave, 1957c). In such villages, the rich will hold no contempt for the poor, and the poor will have no hatred toward the rich. He used the analogy of how differences that may still arise in such a context will be like the five

fingers of the hand, all different yet necessary with a consequential role in ensuring that everyone grows and equity is maintained (Bhave, 1957c; Dickson, 1968). However, evidence suggests that a feeling of belonging and harmony was not echoed by all sections of the community that participated in the Gramdan process, as the benefits were shared differently. Often, the landless beneficiaries of Bhoodan tended to have better social and economic outcomes compared to those who donated the land (Mukherji, 1974). Incidentally, the definition of Gramdan itself has evolved over the period to a more fluid version with no mandate for a 100% donation of land but with extra provisions for a governing body such as the Gram Sabha and conflict resolution mechanisms (Mahajan, 2020).

These conversations shaped ASSEFA's second phase and inspired it to take a broad village-centric approach compared to narrow land-based livelihood interventions (ASSEFA, 2005, 2019; Dhadda, 1957). ASSEFA also embraced the changing nature of Gramdan, even if partly. For example, Bhave believed that any village that has donated all of its lands for the common good is ready to implement participatory mechanisms almost immediately (Bhave, 1957c). ASSEFA launched this concept in a few villages in the Natham Block of Tamil Nadu, where Gram Sabhas (village assemblies) were established to design and implement various community-centric livelihood projects. These Gram-Sabhas remain the cornerstone of the efforts to build self-reliant communities through deliberative processes, create networks with external intermediaries, and resolve conflict among the village members. They also acted as the chief negotiators between the members of the community and the government and other organizations. This solidified ASSEFA's approach to a participatory and village-centric model for its future efforts. Eventually, demonstrating its alignment with the government, it had to encourage the communities to merge with the state-mandated Gram Sabhas to avoid duplication of operations and responsibilities.

As the above discussion shows, Gramdan was only one of the approaches to building self-reliant, participatory communities. The other two approaches used by ASSEFA were participatory mechanisms and a need-based approach to social intermediation. The need-based livelihood solutions aimed to improve the cultural status and socioeconomic background of the marginalized groups and to enhance the self-management capacity of individuals and the community. It was among the first step toward building self-reliant communities. ASSEFA also launched various constructive programs to address the rising material aspirations as well as the social-ecological concerns. Some of these programs are discussed below:

*Agro-based interventions:* The programs formed the backbone of ASSEFA's rural development initiatives. As the work was carried out in an extremely resource-constrained environment with extreme poverty and inequality, ASSEFA designed programs specifically to improve the net income of the farmers. With grant funding, ASSEFA provided comprehensive support in the form of finances and technical expertise for infrastructure development. A participatory approach to watershed development and irrigation facilities through check dams, lift

irrigation, and wells was also undertaken, and direct linkages were created to source quality agricultural input and also to exchange surplus produce.

*Educational interventions:* It included setting up schools at all levels, including technical education. ASSEFA considered education as a prerequisite to attain sustainable and quality livelihoods. For this purpose, community-managed schools were established in peripheral villages where such facilities were absent. Born out of the Sarvodaya social order, supplementary education mechanisms were also formed to ensure equity in capacity-building programs. Currently, there are around 600 schools across the Indian states of Rajasthan, Madhya Pradesh, and Tamil Nadu under ASSEFA education programs, educating around 32,000 children. Approximately, 48% of these students are girls.

*Health-based interventions:* These interventions aim to build a healthy and harmonious community. The programs prioritize the health of the most marginalized groups, such as women and children. Some of these interventions include access to reproductive health services, immunization measures, nutrition, and conducting awareness campaigns on health and sanitation. Given the lack of health infrastructure in these villages, there is also a deliberate focus on preventive medicine.

*Community marriages:* They are organized to promote harmony and inter-group amity among the inhabitants of an area. Several religious denominations participate in this endeavor. According to Loganathan, community marriages result in many positive social and economic benefits, including a decrease in domestic and communal violence. These events are fully organized by women from the villages, and the wedding expenses are fully covered.

### ***3.3 The Third Phase: Assembling an Ecosystem for Sustainability***

An exit strategy for a social intermediary is important (Kistruck et al., 2013a, b). Since these intermediaries are not driven by profit and economies of scale and, in some cases, are inspired by the Gandhian ideal of Sarvodaya (Mahajan & Qureshi, [this volume](#); Mehta & Jacob, [this volume](#); Mishra & Shukla, [this volume](#)), an exit strategy provides them with more avenues to achieve their social mission and replicate their programs in other areas (Ghosh, [this volume](#)). The third phase of ASSEFA involved developing this exit strategy by ensuring the sustainability of their programs (ASSEFA, 2005, 2019). A key question at this stage was how to ensure the social sustainability of its programs, even after the organization exited from the community. Prior research suggests that developing inclusive social ties (cross-cutting ties among people from different socio-economic statuses) is important for the social sustainability of development programs (Bhatt, 2017; Pillai et al., 2021a, b).



ASSEFA reflected this approach by not only creating livelihood programs that address the economic needs of the community but also implementing programs that build community spirit and the self-esteem of its members. Creating mutual interdependencies<sup>2</sup> through community institutions and supplementing them with social programs such as community marriages, education, and health awareness was critical for this endeavor (ASSEFA, 2016). Next, we discuss some of the important initiatives that help the organization in its goal of sustainability while adhering to the Sarvodaya principle of Gandhi.

With over 163 organizations in the ecosystem, ASSEFA has developed a comprehensive system that involved multiple constructive programs (Bhatt et al., 2023).

This ecosystem helps ASSEFA in moving towards Sarvodaya by taking various measures, such as creating a pool of shared resources, fostering women leadership at multiple levels, mitigating social issues, and, in some cases, even altering government policies to facilitate community-driven development. Relatedly, it also formed numerous community-owned and operated corporations, trusts, and federations at village and block levels.

**Women-Led SHGs and Federations** As noted earlier, ASSEFA's intermediation efforts have always been driven by a needs-based framework. The organization, while strongly rooted in the Gandhian values of Sarvodaya, is also inspired by Gandhi's pragmatic approach to community/nation-building. ASSEFA's pragmatic approach led it to prioritize the current needs of the community over other aspects. Nonetheless, these need-based activities are conducted with an underlying Sarvodaya spirit. For example, the livelihood interventions were not designed based on social identity and did not follow a class or caste divide but instead focused on the functions and nature of trade. ASSEFA created voluntary membership groups that were based on the nature of economic activities, ensuring that only interested individuals become part of them.

Additionally, given the various positive externalities associated with women's empowerment (Ghatak et al., [this volume](#); Qureshi et al., 2023), ASSEFA engaged women in the majority of their interventions from the outset. This is reflected in building collective structures (i.e., federations, etc.) by women-led SHGs. For example, in each block where ASSEFA was operating, 3000–5000 women were mobilized and organized into SHGs with initial support from the government and IFAD. On average, an SHG had 20 members, and the rules governing group savings, thrift activities, and credit management were tailored to the members' requirements. By utilizing a rotational system with a variable amount, these women were able to meet the credit requirements for consumption and other purposes. Since its

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<sup>2</sup>Creating mutual interdependencies has several benefits (Bhatt et al., 2022; Qureshi et al., 2022b; Sutter et al., 2023), as it helps community members trust each other, rely on local resources and exchange, and engage in mutually beneficial activities (Qureshi et al., 2016; Riaz & Qureshi, 2017). This can also be observed in organizational and online contexts (Maurer & Qureshi, 2021; Qureshi et al., 2018a). It also helps them not fall to polarizing efforts from outsiders and politically vested interests (cf. Qureshi et al., 2020, 2022a).

inception, the SHG mechanism of ASSEFA has mobilized funds of over INR 39 crore. After mobilizing nearly a million women partners in over 14 districts of the Indian state of Tamil Nadu, the enterprise encountered a significant roadblock when the government withdrew its support. Realizing the potential of such a massive community initiative, ASSEFA was compelled to continue its support. Based on an extensive study, it embarked on establishing independent women-owned and managed financial institutions at the grassroots level to develop an ecosystem for easy accessibility to credit. This led to the formation of Sarvodaya Mutual Benefit Trusts (MBTs), a well-known initiative at the block level. The members of the trusts are effectively the SHGs at the block level. Their purpose is to raise external funds to satisfy SHG's credit requirement. As the name suggests, these MBTs only lend to their member SHGs. Currently, there are over 113 MBTs active in the communities served by ASSEFA.

The SHGs, from their inception, were also enabled as collectives and involved various mechanisms, such as conflict resolution. Women-led SHGs were formed in agricultural and non-agricultural activities such as dairy. Dairy work was a very easily adoptable and beneficial enterprise for women. Since many of them were already engaged with agriculture (directly or indirectly), introducing dairy-related livelihood interventions proved to be complementary. Further, to promote and improve animal productivity, credit facilities were also made available through the MBTs.

The evolution of the dairy interventions of ASSEFA is a prime example of its needs-based framework. Initially, the surplus milk produced after local consumption was sold to the state-led "milk cooperative," a state-wide procurement agency. However, a lack of effective and participatory redressed mechanisms caused a rift between the milk producers and the cooperative. This eventually resulted in women producers establishing their own dairy cooperatives with the help of ASSEFA, effectively dissolving the state-led cooperative's monopoly. Incidentally, the sector currently has no entry restrictions and is home to a number of entities engaged in dairy-related activities.

In appropriate locations, milk processing facilities and bulk refrigeration units were constructed so that surplus milk could be processed and sold via well-connected networks in retail or bulk under distinct brands such as "Seva" and "Sarvodaya." Subsequently, dairy factories were established in multiple locations to provide integrated support for dairy producers. The facilities are registered as female-owned and operated businesses with the purpose of processing and packaging surplus homogenized milk for market sale (Fujita & Sato, 2011). Interestingly, through this mediation, ASSEFA has been able to provide a broader, contextual, and pragmatic definition of Gandhian self-reliance ideals. Its dairy initiatives, while assuring local self-sufficiency, also generate additional wealth for its populace through the export of surplus products. The Gandhian self-reliance paradigm, while rooted in the principles of Sarvodaya, organized village activities around the availability of local resources (Hota et al., 2023). Gandhi proposed that any method of

mobilizing resources for the purpose of meeting local needs should, at most, be carried out locally. Gram Kosh (village treasury) is another successful example of how to build self-reliant communities.

**Gram Kosh** While SHGs and MBTs partially met the need for credit, the increasing demand and the complexity of the rural context highlighted the need for more robust and sustainable sources of credit and grants. This resulted in the formation of a “Gram Kosh” at the village level. This was only implemented in the villages where the surplus income of the inhabitants was collected into a fund. In order to guarantee decentralized management of the initiative, Nidhi Foundations were established at the village level. The funds were used for implementing the economic program in villages. Members of numerous voluntary groups established these foundations. The funds were allocated for productive activities and were available based on the requests of the groups (functional divisions).

However, this decentralized model encountered several challenges: first, the lack of expertise and leadership; second, as per the legal requirement, the operation of the development fund was only restricted to companies. To address the first challenge, ASSEFA federated the Nidhi Foundations at the regional level along the lines of the MBT. Its purpose was to advise and assist the foundations in administering their funds. To address the second challenge, ASSEFA formed a separate company, the Sarva Jana Seva Kosh (SJSK). According to a recent estimate, the SJSK administers over 25 crore of community funds and provides financial assistance for the development of livelihood operations. ASSEFA also launched Sarvodaya Nano Finance Limited (SNFL), a Non-Banking Finance Company (NBFC) to provide microfinance solutions to its members. SNFL is rooted in the Gandhian Trusteeship Model and employs a three-tier community-based structure. It provides financing to SHGs via MBTs, along with life and property insurance. While providing credit to SHG members, the MBTs are also required to purchase all the company’s shares, thereby becoming members of the General Body of this NBFC. This guarantees that no external entities are involved in this process (Pathak & Sriram, 2004; Satagopan, 2015). This well-developed community-based financial structure helps in the timely and effective mobilization of community resources for social transformation.

It shows how the Gandhian ideal of a self-reliant community could be achieved through building collective institutions. These community-based institutions (through a clear mandate of conflict resolution) also reduce conflict and promote solidarity. Crucially, they encourage collective ownership and only support private ownership to the extent it is deemed important to earning a respectable livelihood. Developing these trusteeship-based collectives complements ASSEFA’s exit strategy and its mission to create a sustainable, and equitable society.

### 3.4 Phase 4: Partnering for Development

Social challenges such as poverty and inequalities are complex, multi-level, and multi-dimensional problems (George et al., 2016), and addressing them requires a partnership among various actors – government, business, and civil society organizations (George et al., 2024). The same collaborative approach is taken by ASSEFA to scale up and help the most marginalized. It is based on the realization that community development requires a diverse set of organizations engaged in different fields with distinct objectives. To illustrate, as a social intermediary rooted in the social context with a long experience in facilitating community development, ASSEFA understood the complex, uncertain, and dynamic nature of social problems. It also realized that it alone does not have the specialized skills and training required to address the persistent and emerging social problems. As a result, ASSEFA decided to bring in the requisite expertise in terms of skills, technology, and other resources by collaborating with other organizations to bolster the ongoing activities with value-added services. While the extant social enterprise literature highlights tensions and friction in such partnerships (Mitzinneck & Besharov, 2019), in ASSEFA we observe a symbiotic relationship (i.e., Lichenism<sup>3</sup>) between all community stakeholders, including external agents and the state. Lichenism is a complex mechanism that helps us understand inter-organizational processes leading to a synergistic relationship resulting in a virtuous cycle of social impact. The Lichenism approach suggests that a partner's social orientation aids social enterprises in maintaining their focus on social objectives, resulting in optimal societal impact. This is in contrast to a hybridity framework where social enterprises compromise their social and financial outcomes, leading to an unsatisfactory societal impact. The Lichenism perspective directs attention toward reinforcing mechanisms that yield optimal societal impact.

The most notable collaborations of ASSEFA involve numerous government agencies and the state itself. ASSEFA has worked assiduously with the respective state administrations since its inception to provide legislative support for formulating the Bhoodan land distribution, but there have been some challenges. While general red tape and rent-seeking behavior were largely common, there were also fundamental contrasts between the goals of these two entities. This was evidenced in the pursuit of availing sanctions for dairy companies and cooperatives; the state's reluctance to allow a non-state entity to enter the dairy market caused a delay. Nationally, at present, the dairy market in question is crowded with competitors. These issues notwithstanding, ASSEFA is collaborating with various government entities and their agencies. For example, NABARD, a state-owned credit institution, has been ASSEFA's primary partner in financing its watershed programs, which have been essential for irrigating the desolate and arid territories allocated through the Bhoodan lands. They also provide assistance with operational planning and

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<sup>3</sup>A lichen is a symbiotic relationship between two or more organisms that interact closely and depend on each other for mutual benefit, consisting of a fungus along with algae and/or bacteria.

assistance in the field of credit for ASSEFA and its beneficiaries, and their efforts have contributed to the creation of a climate that encourages farmers to cultivate more land.

ASSEFA has collaborated with USHA International to build capacity and promote women's self-employment. It also has a partnership with the social organization Rang De, a specialist in innovative microfinance programs, to increase employment opportunities for women-headed households. ASSEFA has also launched a number of health interventions in collaboration with other experts in the field. One such example is ASSEFA's collaboration with Tagore Medical College and Hospital in Chennai to provide comprehensive medical treatment to the members. This partnership also involves collaboration with the state government, which has created a provision of free health insurance and free medical care. This partnership has resulted in the creation of local healthcare infrastructure for providing essential, affordable, and sustainable medical care. As noted above, ASSEFA's collaborative framework is driven by identifying complementary skills and knowledge (Qureshi et al., 2018b, 2022b). ASSEFA uses the knowledge and experience of those working in rural communities to identify the need and the resource gaps. It then identifies partners that are willing and capable of filling that gap. ASSEFA's collaboration framework helps it to expand its operations and enhance the efficacy of its programs. Additionally, by sharing its experiences in community development, the organization also assists other social intermediaries to realize their mission (see Escobedo et al., 2021; Hota et al., 2021; Kistruck et al., 2008, 2013a, b; Pandey et al., 2021; Parth et al., 2021; Parthiban et al., 2020a, b, 2021; Pillai et al., 2021a, b; Qiu et al., 2021; Qureshi et al., 2017, 2021b, c, 2023; Zainuddin et al., 2022) for various digital social innovation and sharing economy models at the base of the pyramid.

### ***3.5 The Fifth Phase: Prefiguring Peaceful Future Through Social Justice***

Peace and harmony achieved through non-violent processes and social arrangements are at the core of Sarvodaya society. To achieve Sarvodaya, the practices and process of ASSEFA aim to prioritize equitable outcomes and build hope for peaceful and harmonious futures in the present (Bhatt et al., [this volume-a](#)). The peace communities envisaged by ASSEFA owe their origins to the Sarvodaya order of society formulated by Vinobha Bhave (Bhave, 1957c). Rooted in the broader Gandhian Sarvodaya spirit, these communities will be a harbinger of hope for the marginalized, where there would be distributive justice and harmony among diverse social groups. ASSEFA has launched a Sarvodaya Model of Development program to reinforce these values in its own mission, vision, and implementation processes. For prefiguring such a peaceful society, ASSEFA believes in:

Improving the economic, social and cultural status of the rural communities and enhancing their skills and self-management capacity. ASSEFA also wants the rural communities to unite without any kind of discrimination and work for the upliftment of the social, cultural, and economic life of all and to establish self-sufficient, self-reliant, and self-managed communities based on the principles of freedom, economic equality, and social justice.

This vision of ASSEFA is enacted *in present* by applying two integral elements of Trusteeship: non-violence and non-possession. ASSEFA hopes that in such a society, all forms of violence will be rejected. The economic activities will be based on social and economic needs and will prioritize the interest of the most marginalized group (Bhatt et al., [this volume-b](#)). The “common paradigm” will be integral to such peace communities, and social actors will be engaged in the creation and management of commons, i.e., shared resources that are accessible, inclusive, and democratically managed by and for communities (Hess & Ostrom, 2011; Ostrom, 1990).

These peace societies are complementary to the community economy’s principle of the common paradigm. For example, Gibson-Graham et al. (2013) provide five key aspects of a common: access, use, benefit, care, and responsibility. They argue that in order to “common” a resource:

- Access must become shared and inclusive.
- Use must be negotiated by a commoning-community rather than just an individual.
- Benefit must be distributed to the commoning-community or beyond.
- Care must be performed by commoning-community members.
- Responsibility must be assumed by commoning-community members (Dombroski et al., 2019, p. 315).

There is a potential to expand this work through the principle of trusteeship and Sarvodaya.

## 4 Conclusion

In this chapter, we explored how a social organization creates and manages commons and builds self-reliant communities in socially hierarchical and heterogeneous communities. Following the development trajectory of ASSEFA and its involvement in the Bhoodan and Gramdan movements, this chapter helps in understanding the challenges social intermediaries might encounter in the creation of common. It also provides insights into how these challenges could be navigated by creating livelihood solutions that are context-specific and need-based. Further, the case study also demonstrates how a “trial and error” approach (cf. “muddling through,” Lindblom, 1959) rather than predetermined templates might enable social intermediaries to achieve their vision more effectively. Further, contrary to a hybridity framework, ASSEFA applies the *Lichenism* approach within the organization (various projects) and outside partnerships to facilitate social objectives and reinforce mechanisms for optimal societal impact. Finally, ASSEFA’s vision of a peaceful

society, which is based on the principle of Sarvodaya, shows that the process of creating a just, equitable order is never complete and it always continues.

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