

## MAINSTREAMING OF WOMEN THROUGH SHG MOVEMENT: VISIBLE EVIDENCES FROM ANDHRA PRADESH

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*Received: 2 August 2013, Revised and Accepted: 16 August 2013*

### ABSTRACT

Women remained excluded from the social, economic, political and cultural fabric of development. Conventional poverty eradication efforts of the state to mainstream women failed in achieving the intended goal. For mainstreaming the women of weaker sections self help groups are considered as an effective tool. Government of Andhra Pradesh undertook two different initiatives with the financial support of World Bank. Impact assessment of these two programmes would help understand the impact of them on mainstreaming of the women. Data and information collected in PRAs is used in arriving at the impact of the SHG model in mainstreaming the women.

**Keywords:** Women, SERP, PRAs, SHG

### Introduction

The concept of social exclusion gained currency in recent times owing to change in development paradigm demanding the need for social inclusion of all the sections that remained excluded. From among such sections that need inclusion into the development fabric without delay are the women of poorer sections. This is more so because women having control over resources and household expenditure are likely to spend them on food, health and education (Gustav et al, 2000), empowering women improves the wellbeing of the household and leads to better outcomes for children (Kabeer, 2003) and such empowerment results in reduction in gender disparities and human development (Rustogi, 2004). But a 'declining trend has been observed in the employment of women labourers and even some of the technologies have displaced women from many of the traditional activities and women continue to toil in labour intensive jobs, and women get limited opportunities in modern occupations/trades as they do not have access to the training required for new technologies. And in industry, women continue to be employed mostly in unskilled jobs' (GOI, 1990). The new technology also associated with employment losses in the Asian region and these losses appear to have been concentrated on women, especially among the landless rural poor (United Nations, 1986). To overcome some of the above problems Self Help Group (SHG) was undertaken in the state of Andhra Pradesh in India with the financial assistance of World Bank. It is in this context, the role of Self Help Group (SHG) movement in mainstreaming the women in Andhra Pradesh needs to be assessed.

### Methodology

Secondary data available from the Society for Elimination of Rural Poverty (SERP) and the opinions expressed in the participatory rural appraisals (PRAs) conducted with eight SHGs in two villages namely Chiyvedu in Anantapur rural mandal and Battuvanipalli in Kalyandurg mandal are the main source of data and information for the study. Specific PRA tools were developed, pre-tested and canvassed to gather data and information at SHG level for the study. The PRAs were conducted during the summer of 2012.

### Who are the Socially Excluded?

Generally speaking, deserters, refugees, illegal immigrants, thieves, thugs, murderers, prostitutes, transgender, homosexuals, lesbians, outcastes, street children and HIV/AIDS infected and affected are among the important categories of socially excluded. With economic

development taking precedent over other aspects, the orbit of socially excluded widened. As a result, certain sections viz., Scheduled Castes, Scheduled Tribes, women and other weaker sections remained outside the orbit of economic, social, political and cultural development and remained the socially excluded.

The term exclusion means, according to Chamber's dictionary, 'to shut out, to hinder from participation or ejection.' Social exclusion connotes denial, deprivation or preclusion from participation in the mainstream social fabric. Social exclusion was defined as a "more comprehensive formulation, which refers to the dynamic process of being shut out, fully or partially, from any of the social, economic, political, or cultural systems which determine the social integration of a person in a society. Social exclusion may, therefore be seen as the denial of the civil, political and social rights of citizenship". In this definition, emphasis is on the dynamic social process, involving the denial of rights of citizens and leading to lack of individual integration with the society. Another definition offered by Madnipur is: "Social exclusion is ..... a multi-dimensional process in which various forms of exclusion are combined: participation in decision-making and political process, access to employment and material resources and integration into common cultural processes. When combined they create acute forms of exclusion that find a spatial manifestation into particular neighbourhoods". All this implies that, it is rooted in the ideology of inequality; it can be the cause and as well as consequence of inequality. It is grounded on the principles of hierarchy, segregation, isolation and exploitation.

Social exclusion had a caste-dimension too. Hindu tradition legitimized this denial and deprivation in the name of Karma and Dharma. The socially excluded were from low class toilers denied and deprived. From among these sections women are the worst denied and deprived owing to their much lower status within their low class toilers.

### The Process of Social inclusion

The process of social inclusion involves four different dimensions viz., economic, social, political and cultural. Each of these four dimensions has a wide range of processes. Important processes are: 1) climbing of economic ladder by opting for newer livelihoods and income generating methods; 2) climbing the social ladder by opting for Sankritisatation; 3) asserting political decisions and also reaching the political ladder and remaining in power with decision making

powers; and 4) coming out of the cultural orbit fixed by the Manu Dharma or self inflicted cultural ethos.

The state's role in the process is to include the socially excluded into the social, economic, political and cultural fabric of the society on one hand and reduce the differences between the socially included and socially excluded. Government of Andhra Pradesh made a significant effort to integrate the excluded women into development fabric through SHG movement.

### Self Help Group Movement in Andhra Pradesh

The Development of Women and Children in Rural Areas (DWCRA) programme, implemented as part of Integrated Rural Development Programme, has given the initial taste of savings, revolving fund and undertaking income generating activities by women groups. Similar groups formed by the Non Governmental Organizations (NGOs) have also helped the women to understand the working of SHGs in the state. The initiation of District Poverty Initiatives Programme in six districts viz., Adilabad, Anantapur, Chittoor, Mahaboob Nagar, Sri Kakulam and Vijaya Nagaram and Rural Poverty Reduction Programme in the rest 16 districts by SERP could be considered as the turning point in SHG movement in Andhra Pradesh. The programmes had four important components, namely, mobilizing the poor women into SHGs, facilitating women to undertake savings and practice inter-lending through their SHGs, providing them financial support in the form of Community Investment Fund and consolidating the strength of poor women by forming Village Organizations at village level and Mandal Samakyas at mandal level and Zilla Samakyas at district level.

### Economic Mainstreaming

Long before SHG movement was initiated, innumerable anti-poverty or poverty reduction programmes were implemented during the Planning era aiming at 'mainstreaming of the marginalized sections'. Poor men were targeted while implementing the programmes. However, those programmes seem to have helped the poor more as palliatives rather than helping them in climbing the economic ladder. Since men were mainly targeted in the programmes, whatever little income or asset generation happened through the programmes ended up in arrack shops. It is in this context, women were considered as a better target for eradicating poverty.

With regard to SHG movement in Andhra Pradesh, by the end of 2008-09, 111.81 lakh women formed into 8.50 lakh SHGs. The savings made in these SHGs were 1962.50 crores. The corpus mobilized by the groups was Rs.4025.55 crores. Through linkage programme, banks to the tune of Rs.7203.53 crores were facilitated to these groups. Inter-lending of savings and share of loan from Community Investment Fund (CIF) has further helped in the economic furtherance of poor rural women. Subsidized bank loans to SHG women at 4% interest have further helped in the economic wellbeing of rural poor women. Because of the financial support from the above three sources income women took up generating activities.

From the field the following impacts have been observed: 1) women were saving regularly in about 98 percent of the SHGs; 2) monthly savings has increased by three times, on an average from Rs.10-30 to Rs.50-100 between 2004 and 2011; 3) bank linkage repayment was between 90-100 percent; 4) bank linkage loans have increased by five times, on an average from Rs.50000 to Rs.300000 per SHG; 5) housing loans were given in the name of women; 6) distribution of lands/new pattas on lands was given in the name of women; 7) no security was demanded by bankers and bankers identified a safe market for their business in rural areas; and 8) usage of bank loans for consumption purposes declined significantly.

### Social Mainstreaming

Reaching on-par status with socially better-placed communities and caste-groups is an important dimension of social inclusion. The concept of Sanskritisation enunciated by Srinivasan provides the basis for understanding the process of social mainstreaming of weaker sections. In the process of Sanskritisation, the socially weak,

it is believed would adopt the traditions and customs of Brahminical legacy as an important measure of climbing of social ladder.

As part of empowering, the SHG women were facilitated in areas like domestic violence, child and women trafficking, alcoholism, mobilization of school dropouts for 'back to school', etc. apart from being facilitated to learn signatures and bookkeeping of SHG books. The impact of such facilitation can be seen in the protests undertaken against domestic violence, child and women trafficking, alcoholism, mobilization of school dropouts for back to school, learning signatures and bookkeeping of SHG books. More important, a significant number of SHG women were sending their children to English Medium schools. Festivals like *Rakhi* and *Holi*, both known as rich people's festivals in Andhra Pradesh are being celebrated by the poor SHG women of Andhra Pradesh.

With regard to activities related to the SHGs that indicate the social mainstreaming the women were: 1) going to bank was an act possible only for men till recently, but SHG women now are involved in bank transactions and in acquiring bank loans; 2) going to school by the girls of weaker sections was an anathema till recently, but in about 30 percent SHGs, women themselves were writing the books; 3) earlier the share of women in anti-poverty programmes was limited to mercy sanctions or as a mechanism to offer double benefits to the same household and the 30 percent promised share to women remained on paper only, but now the SHG members have started demanding their share of development/welfare expenditure; 4) till recently, the women of weaker sections were known to abstain from any meetings unless their wages were paid, but the VO, MS and ZS meetings are taking place regularly and women were attending such meetings without fail even by foregoing wages.

### Mainstreaming and Political Power

Independence in decision-making and voting, standing for political positions, utilizing the attained power to climb, stand and retain political power during subsequent elections and pass on power to subsequent generations are the important dimensions of political mainstreaming in India. Representation of women in political bodies and decision-making structures is not commensurate with their share in population. Of course, opinions continue to do the rounds that elected women representatives got over burdened because of household chores as well as that of Panchayats (Ahmad and Rahman). The 73<sup>rd</sup> and 74<sup>th</sup> amendments of the Indian Constitution have provided for 33 per cent representation for women in local bodies i.e. Zilla Parishads, Mandal Parishads and Village Panchayats. However, the most important bottleneck of women's empowerment through Panchayat is that elected women representatives were not taken seriously by men of their neighbourhoods. Further, even when women were elected to local bodies they were not allowed to exercise their official powers and were dummies either to their husbands or to other powerful leaders. Men exercised powers in the name of elected women. In contrast, in local body elections of 2000-02, 6.2 per cent women elected were for unreserved seats at the Zilla Parishad level apart from their normal quota. Similarly, 10 per cent for the posts of Chairpersons and 5 per cent of the Ward members at Village Panchayat level were in addition to the quota reserved for women (State Election Commission, 2000-02). In addition, no political party could look towards attaining power without assigning due weightage to the women SHGs. More important, political parties consider giving Assembly, Zilla Parishad and Mandal Parishad and Panchayat seats to SHG women as a vote gathering strategy. It has been revealed in the PRA that, before the SHG movement, women for political positions were identified based on the economic, political and caste strength of their family or their better halves. But at present, the leadership qualities of woman established in running the SHGs and caste strength of the SHG woman was mainly considered in offering positions for contest by different political parties.

### Cultural Mainstreaming

To understand the impact of cultural mainstreaming, the children of small gods owning higher pantheon practices could be one of the measures. Some of the indications available from the findings of the PRAs are: 1) about 50 percent of the SHG women households were

celebrating festivals like Sankranti, Ugadi, Sri Rama Navami, Vinayaka Chavithi, Dussera and Sri Krishna Jayanthi rather than celebrating festivals like *Gangalu*, *Devarlu* and praying of local deities; 2) the Jogin making, a juxtaposition of religion and poverty, is on the decline with the SHG women opposing it; 3) names of the recent born children also reflect a change: from naming after local pantheon to either higher pantheon or naming based on the meaning of the word used as the name; and 4) cases of eloping, a common practice, is not visible and a large number of marriages were also celebrated in Brahminical way.

Another important indication is keeping the symbols of pantheon in the household. Between 1970s and 2000-01, only 5 percent of the households kept the symbols Hindu pantheon in the household, be it calendars, photos, idols made of wood, soil and metal. However, during the current survey it was observed that about 75 per cent of the households keeping the symbols of Hindu pantheon. Reasons as given by the SHG women in the PRA for these changes are: 1) day-to-day interactions with all caste women in SHG/VO/MS/ZS meetings; and 2) discussions in SHG meetings covering the festivals, social functions and social and cultural issues apart from monitory matters. All the above practices indicate the role of SHG movement in mainstreaming the women of weaker sections.

### Conclusion

Though it is difficult to exactly quantify the impact of SHG movement in mainstreaming of women in Andhra Pradesh state, it is suffice to state that, it has laid a strong foundation for a better tomorrow for women of the weaker sections of the State. From now on it is essential to take care that the women of the state do not fall from the present stage to lower and lower depths of isolation of discrimination.

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