

## ROLE OF NON GOVERNMENTAL ORGANIZATIONS AND SCOPE OF WOMENEMPOWERMENT IN ANDHRA PRADESH

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**Abstract:** Empowerment of women has been the burning issue of modern India. Social work and welfare of people cannot be uniform without the participation of women. In urban India this is remarkable whereas in rural India it is stunted. This is because women generally suffer from greater deprivation. This is of two ways viz economic deprivation and social deprivation. Because of poverty men and women are further deprived privileges of life. Women are further deprived because it has been man's world. Social deprivation is due to several restrictions upon the movements of girls and women in villages and towns. Further, women's status has been called as second class citizens because they are excluded from decision making role in matters of family, and business matters.

**Introduction:** Growth with social justice is possible only with empowerment of women. This concept has now resulted in development with empowerment. This is possible only with the help of Self-Helping Groups, Mandal Samakyas, Vana Samrakshana Samithi, Water Users Society, Mothers Committee, Gram Sabha and Watershed Committee and Village Organization. The role of these organizations has been stated clearly. They are:

Voluntary association of people formed to attain a collective goal, members are homogenous with respect to social background, heritage, caste or traditional occupations come together for a common cause to raise and manage resources for the benefit of the group members. (T.S.Raji Jain, 1995) This study uses the above criteria for women's empowerment.

**Statement, importance of the problem and purpose of the study:** As stated, the problem selected for research is significant because women constitute nearly 50 percent of the population. Due to oppression, suppression and discrimination in all parts of our country they have become vulnerable and equated with such sections of people like BC, SC, ST categories. They suffer from many problems of physical, social, medical and primarily psychological problems. In fact even in 100 percent literate states like Kerala and next in Bengal, women suffer because of low status and this is largely attributed to male domination.

Different governments under various political parties with different ideologies, have stated in their election manifestos and other policy documents that development programmes have suffered and have not reached because of the social condition of women. Under these circumstances a brief history with the following relevant questions are studied:

- How far the women groups are creating job opportunities to destitute women?
- Whether they are helping women to gain financial support to help their respective families?
- How the women organizations are helping in their social and economic upliftment?
- How long can they sustain?
- How effectively will they function?
- How women's groups play effective role in rural development?

- What are the conceptual difficulties in women empowerment?

These questions are intended to look into the whole functioning pattern of Village Organizations and Mandal Samakhyas in women empowerment.

**Scope and Limitations of the Study:** The scope of this study is within the ambit of women's empowerment confined to their scope status and social work. The geographical and demographic area or jurisdictions of the study is confined to Andhra Pradesh.

The study is concentrated on the grown ups, educated, literate and semi-literate women covering various aspects. It is general and not restricted to one section like destitute, orphans, sex workers and etc. Hence only those who can be empowered and are on the poverty line are considered. Sick women, retarded women are excluded in this study. Another limitation of the study is that sociological and social science research design and methodology are used psychological and psychiatric tools or concepts are not used. Dynamic roles of organizations are considered and such organizations which shows women in highlights or those seeming to imitate western lifestyles are excluded. For example, organizations like 'Miss India' or activist organizations of victimized women are excluded. But their standpoints, legal positions and implications for women upliftment are considered relevant for the study.

**Abbreviations used in the study:**

V.O	:	Village Organizations
M.S	:	Mandal Samakyas
SHG	:	Self-Help Groups
DWACRA	:	Development of Women and Children in Rural Areas.
IRDP	:	Integrated Rural Development Programme.
SAPAP	:	South Asia Poverty Alleviation programme.
UNDP	:	United Nations Development Programme
NABARD	:	National Bank for Agricultural and Rural Development.

**Objectives of this study:** For the purpose of the present study the following specific objectives have been formulated:

1. To study the socio-economic background of the women participants of the village organizations and

- Mandal samakhyas.
2. To examine the various activities taken by the respondents.
  3. To know the role of government and financial agencies to the promotion of village organizations and mandal samakhyas.
  4. To critically evaluate performance of these organizations for women's empowerment.
  5. To assess the overall effect of the village organizations and mandal samakhyas in the upliftment of the members, namely women.

**History of Self-Help Groups, Village Organizations and Mandal Samakhyas in Andhra Pradesh**

The main history of evolution of group concepts in Andhra Pradesh can be traced back to the year 1982-83 with the implementation of a novel programme called (DWACRA) Development of women and children in Rural Areas in the country. It was a sub-componant of integrated rural development programme (IRDP) launched by government of India. IRDP was implemented in AP first with the backward districts of Adilabad, Kadapa and Srikakulam. It was extended in a phased manner to other districts in the state. By the year 1994-95 it was covered in all the districts of A.P.

The SAARC summit held at Dhaka in 1993 sought the eradication of poverty by 2002 in all the SAARC membership countries. A programme called South Asia poverty Alleviation Programme was implemented in 1995 to 2000. In 20 mandals of three droughtprone A.P. districts Kurnool, Mahabubnagar and Anantapur it was assured out with the assistance of United Nations Development Programme (UNDP). These programmes were aimed at eradicating poverty. The objective of the project was poverty eradication was to form self-helping groups or social mobilization. Combating rural poverty through active participation of members in development planning and implementation the strategies of UNDP assisted programme released on the trial of:

- ❖ Social mobilization
- ❖ Capacity building
- ❖ Sustainable livelihood.

These are heads of accounts for financial assistance and to meet the demands and supports of the programme. Social mobilization has to be continuing and uninterrupted. As part of the social mobilization programme, the poor were organized at three levels to the selected districts of A.P. They were:

- SGH: Small homogenous self help groups (SHGs) especially women and the landless at hamlet/sub-hamlet level with thrift and credit as entry point it hamlet.
- VO: Village organizations at the village level.
- MS: Mandal Samakhyas at the mandal level.

To tackle the socio-economic poverty the government of A.P. has taken up the theme of women's empowerment as one of the strategies. It is a self help movement through savings. Mass movement of this kind will help rural women to change their condition. Development agenda of the state of Andhra Pradesh has made women

in the forefront throughout the state. Majority of women are told to save a rupee a day. SHGs are assisted by the government by providing revolving matching funds/ making groups under various programmes.

By 2003 above 4.36 lakh women SHGs have been formed in AP covering 58.29 lakhs poor women. This has been about half of SHGs organized in the country. These were called DWACRA groups through which women's groups are assisted initially. They resist to thrift and take loans out of the corpus funds available with the groups. The corpus fund is mainly made out of their savings, government assistance and also bank loans made by DWACRA groups. These loans are for their personal or domestic needs and in the long run they are used for income generation activities. Since inception then an amount of Rs. 1362.98 crores is mobilized as corpus by these groups and it is estimated to reach Rs.1500 crores by 2003.

Microcredit summit was conducted in 1997 in Washington. In this summit it was resolved to reach 100 million poor women by 2005 all over the world. In AP alone 5.6 million women were covered under microcredit with a saving of one rupee a day. The financial institutions extended loans upto 4 times to their corpus fund savings. Between 1997 to 2003 banks extended a loan of Rs.900 crores SHG and the recovery of loans is more than 95 percent. The commercial banks have later reduced the interest rates on the loans extended to SHGs from 12% to 9.5%.

Women's savings movement started in 1993 due to literacy campaigns conducted by pro-active groups and government initiatives in A.P. Poor women developed awareness and agitated against sale of arrack, organized themselves into Thrift and credit groups with one rupee saving per day. It has become a mass movement in which 56 lakh members saved more than Rs.800 crores. This is rotated internally and lent against the members twice in a year as per the interest rates fixed by the groups. Such amounts are used for their daily consumption needs and also for production of goods for sales to earn incomes. This study recognizes that microcredit scheme by SHGs is a first step for economic independence by rural women.

All the villages in AP have one SHG at least and 75% of the villages have 15-26 groups in each. These were a need for government assistance and the government felt the necessity of building institutions for SHG at the village and mandal level. Mandal is an administration unit equivalent to 33% of the block. Village organizations and mandal federation are formed and the latter are registered under the mutually aided cooperative societies Act 1995. Such federations take up functions like:

- ❖ Pensions to old people
- ❖ Insurance services to members
- ❖ Procurement of raw materials and marketing of finished products
- ❖ Accessing community infrastructure facilities
- ❖ Promoting market information and services to the

members

The above are important points to check the empowerment of women at the first phase. (1)

It is now well-known that for the development of a nation the human development paradigm has to be centre of its concerns. Among the people it should be women's empowerment as a concern by men. Cernea, in 1985 pointed out that the growing concern among development thinkers is that people are at the starting point, the centre and the goal of each development intervention. This was published in UN report in 1995 stating that the real wealth of a nation is its people, both men and women. This study enquires about women and their empowerment as the main tasks in the development. (2)

The purpose of development is to increase and create an environment to enable them to enjoy long, healthy and creative lives. But the UN report cited and Cernea asks (1985, 1995) that 'in no society do women enjoy the same opportunities as men'. Women welfare officers and politicians have made an issue stating that in India, for centuries women have been pushed aside from the race of development. They accuse tradition, customs and religion namely Hinduism as a chief reason for this oppression. This argument exists among various sections stating that Indian women are denied the average social, economic and political development, they state that they enjoy low status in society. However, this has to be established now because of fifty percent reservations of women in all elected bodies, education and employment opportunities.

The three main indicators of development are:

- ❖ Life expectancy
- ❖ Educational attainment and
- ❖ Income

India has a dismal ranking of 134<sup>th</sup> among 174 countries. (UN, 1995:53)(3) Besides these indicators women have been accepted as powerful agents of social change. This social change is possible only with their empowerment. This man's investing in women's capabilities and empowering them to exercise their choices. This system is considered by sociologists as the surest way to contribute to economic growth and overall development. Another report states that it encourages the women's well-being yield important integration benefits and productivity gains in future. (WB, 1995:28)(4) According to these major report the task ahead of all development is women's empowerment.

**Importance of Women's Empowerment:** Women's education and welfare from her cradle to the grave is important for nations development. 'If your mother is not there, where will you be', has been the proverb in ancient India. But the slavery during the colonial rule has oppressed and suppressed her. This has also led to the backwardness of about three fourths of India's population. The main reason for women's powerlessness and lack of desire to be independent and be dependant was due to illiteracy and lack of education. Education is the engine of human resource development. Its

importance in improving the status of women in society is well known and widely acknowledged. It helps the woman to develop her personality, enriches her and adds to her awareness and self-esteem. It gives her access to new information and fosters new and innovative ways of thinking. Education opens up options for her to the outside world to fulfill her gender roles of daughter, wife, and mother. Women's education helps in building up her individual personality, character and awareness but also her productive capacity and ability to perform her share of work more efficiently.

If women are in the labour force, then even a little education greatly increases a woman's earnings. A literate woman who has not even completed primary school commands higher wages than an illiterate woman, while middle school qualifications can double a woman's returns to labour. (Report, 1991: 217). (5) There have been several studies in this regard and it cannot be expected that education will not have any impact on the development of personality of a girl child.

Another survey made by National Sample Survey Organization found that technical training for literate women brings earnings three times more than those of illiterate women. It was also found that they too can double their earnings with technical training. (6)

It is through education or technical training that woman can earn more out of Agricultural Labour and into the manufacturing and service sectors of the economy. This has to be conformed further.

Female education and welfare conditions are linked to each other, in developing countries and knowledge societies like India, there are enough evidence to show that high female literacy rates are associate with low rates of population growth, infant mortality and maternal mortality besides higher rate of life expectancy.

It also leads to better hygiene, improved nutrition practices, better family health, small family size there by contributing to better living. There have been simulation studies of 72 developing countries showed that with all other factors held constant, a doubling of female secondary school enrolment in 1995 would have reduced the average fertility rate in 1985 from 5.3 to 3.9 (Subba Rao, 1993)(7) children per household this study reported that one additional year of female schooling can reduce the fertility rate on an average between 5 and 10 percent (summers, 1994).(8) However, this study notes that education by itself is not enough and cannot work in isolation. Other critical factors in women's education leading to their empowerment are:

- ❖ Welfare services in areas of health and nutrition
- ❖ Child care
- ❖ Opportunities for employment and
- ❖ Political empowerment

These are no less important and political empowerment helps a great deal. There are bills to reserve 50 percent of seats of president and vice-president to Dalit women. There is a debate about extending this to legislatures

and the parliament. All these services must go hand in hand for a holistic approach towards woman's development.

The state of total well being of an individual health and it is vital in one's life it has been observed that poor health and nutrition reduce productivity and chances of reaping gains from investment in education. A study of 6 villages in Andhra Pradesh found that disabling conditions caused by malnutrition and prevalence of diseases reduced female labour force participation by 22 percent.(Chalter fee, 1991).

Women's health is important because it also has inter generational consequences. Children of mothers who are malnourished or sickly face a greater risk of disease and premature death. Iodine deficient mothers can run a greater risk of giving birth to mentally retarded children than healthy mothers (Towards gender equality, 1995-29).

These findings are noted here because the V.O.s and MSs Organizations must include in their check list these critical findings. But mere schooling and contributing the drop out rates will not alter the situation. Supplying iodine enriched salt, arranging doctor visits go a long way in checking the diseases of women labor force. In fact, in Andhra Pradesh, AROGYA SHRI project for white ration card holders has enabled poor village women in better health care. News paper reports and government reports indicate that about 32 children underwent heart operations in corporate hospitals costing Rs.8 lakhs each. This was to save their families run by single women.

Women's well being is linked to child care services as indicated in the empowering programmes of Aarogyashri as the primary responsibility of child rearing with mothers, a large proportion of her from is utilized for this purpose. Therefore, the availability and access to child care sources would give her an opportunity to utilize that time for her self-development. Another factor that influences woman's well-being to a great deal are the prospects for gainful employment. Women's earnings not only foster self-confidence in her but may also provide her with bargaining power within the household, which can be used to improve education health and nutrition of children. Further, the survival chances of female children appear to increase as the employment rate of women rises and the earnings differential between men and woman decreases. (Bardhan, 1988).Hence, it is obvious that the social development of society and the nation.

**Efforts towards women's welfare and empowerment:** Ever since India's freedom and democratic form of government advocated by Nehru and Ambedkar women's welfare ministry has been active. Social welfare was common to women, B.C, S.C, and S.T. people. This was also linked to rural development. But due to lack of awareness and poverty policy initiatives by the government have not yielded results only two decades ago girls education was

emphasized and the media played great role and building the required awareness. Subsequently studies have revealed that world bank and U.N. have funded several programmes towards women's welfare. But DWACRA programmes and the roles of MSs and VOs have to be stressed in this regard.

The history of women's Empowerment through education has made in 19th century. The social reformers principally were Raja Ram Mohan Roy, Keshab Chandra sen, Ishwar Chandra vidyasagar, Pandita Rama Bai, Swami Dayananda, Syed Ahmed Khan and Maharshi Karve. They wanted to raise the status of women and also reform the society of social evils connected with women and their role in the family and society. The reforms mainly concentrated on:

- The abolition of sati and child Marriage.
- Removal of restrictions on widow remarriage.
- Provision of educational opportunities for women.

These were also the main features of freedom struggle which aimed at social change and removal of colonialism and imperialism which was the ideology of the British. The Process of emancipation gathered momentum during these years under the leader ship of Gandhiji, Nehru, Annie Besant, Meeraben Patel, Pushpa Mehta, Miraben and sushila Nayar. These People advocated equality of men and women. After independence, the government realized the importance of women development due to the enlightened ideology of Tagore, Russell and Torn bee on Nehru and his daughter Indira Priyadarshini Gandhi. After 1947 the cabinet under Nehru popularized the following Notions:

- ❖ The importance of women's development
- ❖ Enshrining the principles of gender equality
- ❖ Gender Justice and Women welfare.

These principles were stated in the preamble, Fundamental Rights and Directive principles of the Indian constitution. Among the specific legal measures Illustrated towards that and were the following acts which are relevant till today:

- The Hindu marriage and divorce Act,1955
- The Hindu succession Act, 1956
- The Dowry prohibition act,1961
- Equal Remuneration of women(Prohibition) Act 1986
- The commission of sati (prevention) Act, 1987.

These acts prevent the oppression, Suppression and exploitation of women by individuals, family and society. The MS and VOs should popularize the main ideas to women. DWACRA should aim at these legal pronouncements and ideas in place of slogans and dharnas. In1992, the National commission for women was set up with these provisions:

- To monitor the matters relating to constitutional and legal safeguards provided for woman.
- To look into complaints involving deprived of the rights of Women.
- To acknowledge that the empowerment of women can best be achieved through their full participation

in the political process.

- To make the 73rd and 74th constitutional Amendment Acts Providing reservation of one-third of all seats and posts of chairpersons for women in institutions of local governance both rural and urban in 1992. At present there is a woman's bill providing for 50% of the seats in legislatures and Parliament. But this has been a political issue pending now.

These measures are not known to all women. The government also enumerated numerous measures over the years for improving the educational status of women, several commissions, committees and policy documents are existing since 1950.

The University education commissions have sought equal importance to girl's education. The national committee on women's education (1959) suggested and launched the schemes like condensed course for Adult women and Balshiksha Training programmers. Incentive schemes such as providing free text-books and scholarships for girls were begun. In order to promote enrolment and Retention of girls in schools in backward areas, schemes to give uniforms and attendance scholarships were introduced. The national education policy (1967-68) and National committee on the status of women (1974) contained further policy initiatives in this regard. The National policy on education (1986) gave overriding priority to the removal of female illiteracy and laid emphasis on women's participation in vocational, technical and professional education. It emphasized that education should be used as an agent of basic change in the status of women. In order to neutralize the accumulated distortions of the past, the educational system should play a positive interventionist role in the empowerment of women after 2010.

In 1953 the government set up the central social welfare Board (CSWB) with the following broad objectives:

- To bring about needed changes of women's status on the socio-economic front.
- To take up the responsibility for promoting and developing welfare services for women and children.
- To make specific analysis progressively to be increased in the five year plans for health, nutrition, education training and social programmers for women.

These objectives are stated here in simple Terms. But the efforts yielded results because the United Nations was convinced by India's commitment in this regard. U.N declared 1976-85 decade as women's decade. Pursued by this in 1976 the women's welfare and development Bureau was set up as a nodal point within the government of India to coordinate the measure for women's welfare and development and to Initiates polices and programmers for accelerating growth and development of women. In 1977-78 the government appointed the working group on employment of women. These efforts broadly indicate the ruling party's resolve to improve the lot of women. But due to lack of political will and the efforts of the opposition parties the

government adopted defensive measures and the vote bank. Politics for survival and compromising social welfare measures

**Economic empowerment of SHGs and VOs:** Sixty percent of women in AP and in the geographical area selected for the study take up economic activities related to agriculture and allied activities. Land lease for growing agricultural crop is a common practice in the 9 Telengana districts. Vegetables and flower cultivation, food crops and pulses, oil seeds cultivation are taken up on leased lands. Similarly rearing of calves, raw lambs, chicks, piggery and ducker, dairy, value addition to milk and milk products are preferred by women agricultural laborers, illiteratenand unskilled women engage in small business activities. Nearly 20% of the SHG members are artisans and engaged in making handicrafts and handloom products.

In promoting economic opportunities to women in the state public private partnership method is adopted. SHG members are appointed as dealers for the sale o products manufactured by companies like Hindustan levers Ltd, TVS, TTK- Prestige, Colgate Palmolive, Philips etc. Companies in return train SHGs in finance management, enterprise development packaging, branding and pricing of products.

A.P is now engages in intense pursuit of development of SHG programmers for women's empowerment. It also utilizes information technology and to strategize as how the benefits of IT could be taken to rural areas. SHGs are encouraged to get PCs and software for accessing information and developing their business. Their products are photographed, scanned and displayed on websites. These are put on the portals of e-commerce companies. Women members are enabled to buy a mobile telephone to develop communication connectivity.

**Estimates of impact of SHG and VOs movement:**

The impacts of SHG and VOs movements on women's empowerment have been estimated by various organizations like universities, NABARD and ORG-Marg. some of the salient features are:

- 98% of the women members make savings regularly as the Norms prescribed by the groups.
- Women groups meet at least once in a month to discuss Various social issues.
- 95% of eligible members adopt small family norms.
- 100% of women members are able to access immunization services against the 6 diseases
- 100% of women of SHG members are able to utilize the financial assistance from banks and repayment is 98%
- 30% of the members have access to safe cooking fuels (LPG) under the government promoted scheme popularly known as Deepam.
- 10,000 SHG members were elected to local bodies, Three tyre panchayat Raj institutions in 1997 November elections.
- Women members are engaged in 450 varieties of income generating activities.

- Women members are able to secure additional family incomes ranging from Rs 1000 – 3000 Per annum depending on the income generating activities.
- Women are able to increase their self-confidence and self-esteem.
- Org – Mars has reported that these women have revealed increase in awareness levels about the society and community.
- The above report added that voluntary participation in community activities like laying roads, planting trees, conserving environment, construction of water harvesting structures, and the victims of natural calamities, helping to reduce crime against girls and women, campaign against eradication of social evils like dowry, child marriages, untouchability, AIDS rescue and rehabilitation of orphaned children and counseling adolescent girls, support to widows and Destitutes.

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