5.0. Introduction

Social mobilization is defined as the mass movement to engage people’s participation in a process and is used by grassroots organizations to achieve a common goal. Social mobilization is the process of bringing together all feasible and practical inter-sectoral allies/partners to raise awareness of and demand for a particular programme, to assist in the delivery of resources and services and to strengthen community participation for sustainability and self-reliance. The process of social mobilization has a definite objective. Following the strategy of social mobilization SHGs are created with a view to achieving savings mobilization, obtaining credit for emergent requirements, mutual help and economic upliftment through income generating activities.

Social mobilization as a panacea for poverty alleviation the government embarked upon a major programme of organization of women into SHGs in many states for the last two decades. Having seen the experiences of United Nations Development Programme (UNDP)-South Asia Poverty Alleviation Programme (SAPAP), District Poverty Initiatives Programme (DPIP), and Rural Poverty Reduction Programme (RPRP) in AP and finally Swarna Jayanthe Shahari Rozgar Yojana (SJSRY) in urban areas has given a fillip to the strategy of social mobilization for poverty alleviation. Now it is time for us to take stock of the situation and identify the bottlenecks in implementation of the
SJSRY and overcome with a view to mobilize the poor into self-sustained and self-reliant communities with sustainable livelihoods.

Further, it is essential to highlight the lessons learnt from SJSRY which clearly pointed out that the weak delivery mechanisms due to inadequate participation of the communities apart from lack of convergence among stakeholders, lack of capacity building of poor, lack of flow of credit to the urban poor for self-employment among others. Hence, National Urban Livelihood Mission (NULM) which is going to subsume SJSRY emphasized the need for demand driven paradigm for distribution of funds instead of allocation based strategy and facilitating the building of institutions of the poor and their capacities to implement the programmes by themselves with the support of government and civil society. Hence, the idea is to address the gap areas and implement the NULM in a much more meaningful way so that the communities get benefit from the government initiative.

5.1. The Change

Social mobilization approach has yielded positive results in organizing poor women into self-help groups and linking them to banks for small credit and thus enabling them to improve their livelihoods. Consequently, concrete social capital has been created among women in the state and social empowerment is on the rise. Further, the groups in Andhra Pradesh became central to the development process as the government cannot think of implementing any new initiative without their role and participation. AP being educated society women became active participants of development especially in health, education and livelihood promotion among others. Besides, poverty levels are reduced drastically owing to the five components of SJSRY in the state though STEP-UP has been used to some extent. SJSRY has opened up new opportunities to the women
belonging to SHGs and many are utilizing the bank linkage and social empowerment initiative taken up by the state government.

A serious attempt has been made to strengthen the capacities of SHG women through CRP strategy. Visit to ULBs has revealed that the women are in the process of moving towards empowerment by learning from training programmes. In fact, they became confident in speaking with the officials, even with the district level officials, while trying to secure government benefits. However, the level of confidence and capacities vary across different ULBs in a district and again from district to district.

The issue of social capital has been examined in our study in understanding the process of empowerment of women in the state. Many women who became members of the group began developing their levels of understanding and awareness on various issues. There is a close relationship among group members and a kind of bond existed; they showed solidarity when there is a problem to fellow members. There are instances wherein the group members contributed for the exigencies of their members. Their self-confidence and self-esteem levels are high after the participation in SHGs which is something remarkable that made Andhra Pradesh as unique compared to other states in the country.

5.2. Emerging Challenges

The results of social mobilization and poverty alleviation have resulted in the formation and nurturing of SHGs which are so impressive in terms of their functioning that it is attracting a lot of attention from all corners of the society. However, some challenges that need to be addressed encountered by SHGs that can significantly contribute to participatory urban development are outlined below:
• Group formation of women through social mobilization and their capacity building in urban areas on a saturation basis should be the agenda that should be given priority.

• Monitoring regularly by a team of experts by designing a framework of indicators would be useful in knowing the implementation arrangements, the process, output and outcomes. It can also enable us to suggest mid-course corrections if the programme is off the track.

• Community based trainings, by senior members of the group, should become an in-built activity of SHGs over a period of time.

• A decision by MEPMA may help the groups in reducing the interest rate on internal lending among groups would go a long way in improving the economic condition of poor women.

• Preparation of necessary guidelines such as restrictions in taking loans from other private agencies/NBFCs and awareness generation with a view to explain the adverse effects of MFI loans and finally avoiding taking MFI loans

5.3. Social Mobilization and Community Development: The Role of Women

The states of women in the society is quite important and their role in society whether it is urban or rural occupied a superior place. The population composition in a state/centre, almost nearly have equal size or sometimes to a tune of 51 percent with male population and 49 percent with female population. It is understood that women’s participation in community development work has been started straight from 1958 onwards and it was the beginning of Urban Community Development Projects (UCD Projects), Government of India, New Delhi. In the process of Social mobilization,
compared to man, women have an active reactive and predominantly an interactive role in community development works.

5.4. Social Mobilization

Social mobilization is a pre-requisite for community development and it requires the following characteristics. They are: 1) homogeneity of individuals with common interest, 2) common need; 3) common opportunity and 4) collective strength. Therefore, Homogeneity + Common Need + Common Opportunity+ Collective Strength is brought about through social mobilization. The process could be seen in the following diagram

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  2 Reactivity
  
  Semiskilled  U.P.A  Skilled
  
  Activity 1  3. Interactivity
  
  Population
  (Potential Population)

Fig: 5.1 Social Mobilization Women

  3 Plan
  
  Action

  Development

  1 People
  2 Resources

Fig: 5.2 Community Organizational System.
According to Fig: 5.2 Community Organizational System has its own mechanism where in peoples activity (role) with resources in accordance with a specific plan and the activated activity gives fruits. That is to say that people plus resources combined and systematically (mini plan) if envisaged may leads to development not only to the individuals but also to the group of individuals spatially and temporally. This is a spatio-temporal model yields/gives development. The role of women in social mobilization is presented in the following paragraphs. The views expressed by Mrs.S.K.Pandet, B.S.Bennie, D.Pulla Rao, Nivedita Nath and et.als; K.Saritha; K.Saritha and Venkateswarlu.M; Rajasekhar . E.M; Raji, Mandakini pant and Sobhita Rajagopal’s works were considered as the back drop of the present chapter and also dealt with historical perspectives gaps in literature, Hypothesis, objectives and benefits of Social Mobilization involves several steps for meeting the objectives and targeted results were also presented.

5.5. Historical Perspective

Historically, it is evident that women are able and stable to do the necessary work at house besides her roles from sun to moon (ie) metamorphosing her roles vary from youth mature and old stage. They are baby; daughter, sister, wife, daughter-in-law, mother, mother-in-law grandmother and great grandmother etc. we can identify her roles according to her age and stage of development over time. We can view this as a temporal change. Women’s role in the family as wells as in the society are quite use and could not be measured by any means. They want to be independent but circumstances warranted them to be dependent in view of the non-earning capacity situation existed in the old society and contemporary location and situationof urban and rural systems. In addition to this, according to Manu, “Nastree Swatamtramarnayet”. It means that women should not
be given independence current situation warrants any society or individual should have to extend the power of independence to act according to her own choices. Traditionally her place at home was cooking, child bearing, rearing, catering to the relatives, family members comprised of her work and life activities. Current situation has changed the entire scenario. Besides the above, in the modern period, women additionally have to perform their duties in employment. More and more women are employed in new avenues of employment and new occupations. In modern times, we have been witnessing women Chief Ministers, women Prime Ministers and ambassadors at state, the National and International levels in political life besides becoming Professors/Principals/Head of the Departments/Dean/Director and also like Vice-Chancellor to the great Universities bring fame to the society as well as to the mother land. They enjoy more and more opportunities. It is apt to identify that no gender discrimination is there for any post carrying equal rights and opportunities current situation spells-out that ‘equal rights and equal opportunities” on par with the other (Male) gender. This is the contemporary situation exists for both the genders. Women may be able to become an entrepreneur as well as ready for empowerment with all her capacities, capabilities and caliber.

5.6. Empowerment of women through collectivization

Groups and federations are inextricably woven together into the realm of urban poverty alleviation in India today. With the ever-increasing awareness on the role of the user groups in the sustainability of all development initiatives, social mobilization and subsequent collectivization of homogenous groups within the community is often taken as the first step in scheme implementation. The formation of Self Help Groups (SHGs) started in India way back in the early 90’s with the NABARD promoting rural SHGs as a pre-requisite for financing them for various initiatives. Similarly the Rashtriya Mahila
Kosh (RMK) as an initiative of the government sought to make available micro-credit to
groups for a series of initiatives of income generations through Non-governmental
organizations. It might be mentioned that these institutional initiatives have gone a long
way in the development of the earliest groups.

Mrs. S.K. Pandit (1998)\(^1\) has identified and stated that, “the directive principles
are fundamental in the governance of the county and are to be applied in enacting
legislation, they are not judicially enforceable”. “That the state should not discriminate
against any citizen on grounds of sex, among other things, it provides that nothing in this
article shall prevent the state from making any special provision for women and children.
So, there is a constitutional provision in India permitting the state to discriminate in
favour of women, if such discrimination is found necessary. “Finally opined that women
claim to be largest majority in India with a variety of social and economic disabilities
which prevent them from exercising their human rights and freedom in society”.

Pulla Rao, D (2012)\(^2\) has identified that, “though women share equally with men
in population, they are treated unequally in all other aspects. Even in the urbanized and
sophisticated countries they are treated as the second rated citizen with sub-ordination to
men” and further presented that, in the recent past, women entrepreneurs have been
playing an increasingly important role in promoting growth and economic development
of the country”. Nebedita Nath\(^3\) presented in a paper on “problems and prospects of
emerging entrepreneurship among women in slums of western Orissa” had expressed
that the absence of the traditional economy women in slums are now adhering

\(^2\) Pulla Rao, D, “Women Entrepreneurship in India – Problems and Prospects” Published by
\(^3\) Nebedita Nath, ‘Problems and prospects of emerging entrepreneurship Among women in Slums
in Western Orissa’ - Ibid -.
themselves to different new forms of economic activities. The SHGs are playing a major role in promoting entrepreneurship among the women in slums. According to the authors courage will make women self reliant providing new avenues followed by economics, security and empowerment. Saritha, K., and et.als; have presented a scenario on “Socio-economic conditions of women Micro-entrepreneurs of Tirupati Region, Chittoor, district particularly mentioned that women constitute an integral part of socio-economic life and actively participate in socio-economic development women are the victims of poverty and unemployment. The problem of poverty and unemployment cannot be solved unless women are able to participate fully in the economic and social development of the country”. Saritha, K. and Venkateswarlu, M., have presented in their paper on ‘Impact of Success of Micro-Enterprises on the Women Micro-Entrepreneurship of Tirupati Region, Chittoor district - A study on Women Empowerment” made further an attempt to analyze the impact of the success of the micro-enterprises on the women-micro entrepreneurs in Tirupati Region of Chittoor district. The authors found that the Micro enterprises and the resources generated thereby had a positive impact on the status of the women and it lead to economic development of women. T. Rajasekar and et.als; have stated in their paper on “Muslim Women Empowerment through Mat Weaving” revealed that majority of them are getting below Rs. 3,000/- per month, getting disease from mat weaving and they are not at all aware of the medical facilities for its treatment. Their exquisite silkan mats have won the admiration of celebrities for over a century. Paradoxically the Shrinkage tribe remains in

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4 K. Saritha Set eds, “Socio-Economic Conditions of Women-Micro Entrepreneurs of Tirupati Region, Chittoor district, AP. 2012, pp256 - 263
6 T. Rajesekhara Set.Ch, “Muslim Women Empowerment through Mat Weaving” 2012, pp. 227-290
search of support and wider recognition. They have recommended policy oriented measures for the upliftment of the conditions of the mat weavers”. “Micro finance and women empowerment” by E.M. Reji\(^7\) where in argues that there is an evidence that micro finance programme have contributed significantly to women’s empowerment by helping them to develop the habit of saving and accessing credit at an affordable rate besides helping members to gain confidence and self respect. While most micro finance programmes target women, and aim at their empowerments, only a few have attempted to measure empowerment in the context of micro finance. In this article the author presents findings of a study which attempts to provide a framework for assessing empowerment in the context of micro finance programmes. The five key elements used to explain empowerment in this framework involve. Power, autonomy and reliance, participation, capacity building and entitlement. The author concludes that micro finance creates an enabling environment for empowerment and the framework presented in this article it can be used for empowerment and that the framework projected in this article can be used for empowerment in other programme contexts with suitable modifications.

According to Reji, “the concept of empowerment has broadened to include the growing concern of women’s movement for gender equality and social justice. Thus, empowerment is viewed as a process where powerless gain greater control over circumstances and their lives. It includes control over both resources and ideology, greater self confidence and an inner transformation of one’s consciousness to overcome external barriers. Empowerment is a continuous process and takes place in three steps involving dependency independence and inter-dependence. The first stage has been

channelized by the dependence of individuals on others for everything. The second stage involves the development of the ability to take individual or collective decisions without the intervention of any intermediaries or external forces. In this stage, individuals develop confidence and the abilities to raise one’s voice, which is considered the basic element of one’s empowerment. In the third stage, individuals develop an increased consciousness among them” (p.560). This increased mobility leads to attaining a greater sense of self-confidence (Khaan and Pith (1966). He has presented three paradigms. 3 distinct paradigms are as follows: 1) feminist empowerment paradigm, 2) poverty alleviation paradigm, and 3) financial self-sustainability paradigm.

The ‘Poverty Alleviation Paradigm’ is based on the principles of self-help to build sustainable livelihoods and sustainable communities; microfinance is often an integrated part of the strategy for poverty alleviation. Gender lobbies have argued for women because of higher levels of poverty and responsibility among women. Under the poverty alleviation paradigm, ‘empowerment is frequently used and often synonymously with a multidimensional definition of poverty alleviation’ (P.563). The women’s name is a symbol of their own independence and medium through which they exercise collective citizenship. The women claimed that after the Sangha’s name had been constructed, the groups have become more cohesive and as a result, they feel empowered. Mandakani Pant’s study of Self-Help Groups (SHGs) from the economically backward areas of three states about their role in the planning process in Panchayati Raj System. It was found that SHG’s are providing a supportive lease to the women from the marginalized communities by mobilizing community level activism. SHG’s can enhance women’s participation by ensuring accountability to Gram Panchayats mobilizing Grama Sabha, support to elected representatives, and creating social capital. Sabita Rajgopal also stated that the women development programmes exercise in Rajasthan clearly established that the poor, non-literate woman given space and support could reflect, articulate and challenge injustice. The Sathins developed skills of communication, mobilization and

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reflection. They grew to become leaders assuming a greater degree of control over their lives. There was a clear recognition that catalyzing change would necessitate a change in the self-image, leading to change in the social image. However, the challenge is to build capabilities and abilities wherein marginalized groups can become agents of social change and action and gain meaningful opportunities as citizens. Women’s resource based livelihood in the wider context of development viewed through lens of citizenship rights. It is emphasized that there is much to be learnt from emphatic interaction with the collective struggle of poor women and from action and dialogue on the ground. The aim is towards recasting citizenship for a gender just development that ensures women’s livelihood rights.  

5.7. Collectives have more strength

It is a well accepted phenomena that the collectives have more strength than individuals and this is the theory as to how women of homogenous backgrounds having similar objectives and needs are formed into groups to emancipate themselves from the poverty. Acknowledging the importance of social mobilization, 13th Five Year Plan, added two buzz words inclusive growth and convergence. The newly introduced NULM seeks to strengthen the poor in community in a “Right-Based Approach” rather than benefit receiving mode. This is definitely an additional improvement over the existing paradigm of bottom up and ‘demand- responsive” approach. The opportunities could be tapped only when the community plays an important role and take active part in identification of the right individuals for the training, keeping in view of the strong infrastructure within which there are embedded. This will lead to the ownership of the initiatives and their identification with the impacts that the programme inputs create in terms of better employability, skill and knowledge base. This helps to achieve equal development of all segments of the poor community, namely women, youth, children, different categories of literates, skilled and semiskilled and self-employed.

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Social mobilization involves several steps for meeting the objectives and targeted results (Structure)

**Social Mobilization**

1. **1st Step**
   1. **Accounting and Book keeping Maintenance of records for**
      i. Meeting like agenda, resolutions, visitors
      ii. Passbook, Thrift, of interest rates
   2. **Groups & Federations**
      1. Maintenance of Books
      2. Thrift and Credit System
      3. Repayment
      4. Community Based Recovery Management (CBRM)
      5. Micro Credit-Plan(MCP)

2. **2nd Step**
   3. **Bank Linkage**
      1. Revolving fund
      2. Community investment fund
      3. Credit guarantee fund
      4. Universal financial inclusion
      5. Basic savings bank account
   4. **Best Practices**
      1. Community based capacity building
      2. Social Action Committees
      3. Food security/Rice Credit line
      4. C.R.P. strategy

3. **3rd Step**
   5. **Livelihood Promotion**
      1. Concept of livelihood
      2. Innovation strategy
      3. MBCs and Self-Employment
      4. Sustainable livelihood promotion through groups
   6. **Sustainability Issues**
      1. Rating
      2. Community based Mobilization and evaluation
      3. Self reliant community groups
5.8. Community Mobilization in SJSRY and NULM

NULM: Social Mobilization and Institution Building

An important focus of NULM is the component of Social Mobilization and Institution Building that is built into the principles, values and strategy of the Mission. This makes social mobilization assume paramount place in the implementation of the NULM. Starting with core belief that the poor are entrepreneurial by nature having an innate desire to come out of poverty, the NULM cites motivation of the urban poor to form their own institutions as the very first step, followed by capacity building in order to manage the external environment, access finance, expand their skills, enterprises by offering them continuous and carefully designed handholding support, duly induced by a dedicated and sensitive support structure right from the national to city and community level. The core values of the NULM prioritize prominence to the community ownership and productive involvement of the urban poor and their institutions in all processes strengthened through transparency and at the same time holding the government functionaries and the community equally accountable. These would ultimately work towards the community achieving self-reliance, self-dependence, self and mutual help.

The NULM strategy includes building the capacity of the urban poor and their institutions as well as the institutions involved in implementation of the mission through support on which the further structures of stabilization and enhancement of livelihood options, build skills to access market-based job opportunities and establishment of
micro-enterprises. On this foundation are built the components of permanent shelter with basic infrastructural facilities.

5.9. UPA through Community Development Society

In the area of urban poverty alleviation (UPA), the formation of SHG’s started with the UBSP Wherein the concept of Community Development Society (CDS) as a viable structure through which all activities related to the provision of basic amenities was initiated. This three tier structure representing the community (usually a slum or Basthi) was envisioned to be initiated with the presence of a Resident Community Volunteer (RCV) who would initiate the process by formation of groups called as Neighborhood Groups (NHGs) That may also function as Thrift and Credit (T & C) Groups which would take up various works/ Supervision of works related to the provision of basic services. The NHGs were further federated at the slum level into Neighborhood Committees (NHCs) and further at the ULB level into community Development Society (CDS). In case of large municipalities, an Area Development Society (ADS) was also envisioned at the intermediary level of the ward.

The organization of the community in Kerala as part of the Kudumbashree has coincided with the introduction of the SJSRY and therefore, the implementation of the program has created model for the rest of the country. The major point is that while this is so, the CDS structure grew into a vibrant module for Social Mobilization Close at the heels of Kerala, the AP government also developed strong CDS structure, further strengthened through the initiation of the Andhra Pradesh Urban Services for the Poor (APUSP) initiated in 32 class-I towns and further extended to other towns in the state. Other southern states and some of the states like Gujarat and West Bengal also achieved commendable success in the implementation of the program. The APUSP, which has
implemented from 2000 to 2008, subsequently got integrated into the government as a Mission program implemented by a dedicated nodal organization called Mission for the Elimination of Poverty in Urban Areas (MEPMA) as an autonomous body under the direct control of the C & DMA empirical strategies presented in the 7th chapter inclusive of testing of Hypothesis.

The NULM in its concept and thrust is focused on social mobilization as an important element of implementation. In a way, it is the evolution of the program to the current stage which leverages the learning’s as well as the successes achieved in the earlier versions into this version. The effective implementation of the SJSRY is dependent on the involvement of the community in utilizing the provisions therein. The third objective of the SJSRY Guidelines relates to “empowering the community to tackle the issues of urban poverty through suitable self-managed community structures like Neighborhood Groups (NHGs), Neighborhood Committees (NHC), Community Development Society (CDS) etc”. The concept of groups and federations has emerged out over a period of time.

The encouraging part of these programs including SJSRY was that people’s participation constituted the basic principle in designing and implementing these programs. This approach is no doubt a breakthrough in the strategy of improving the lifestyle of the Urban poor and to prepare the Urban Community to shoulder higher responsibility in improving the Socio-Economic and political picture of India.

In SJSRY programme formation of Neighbor-hood groups (NHG), Neighborhood Committees (NHC) and Community Development Society (CDS) as the apex and coordination body have been establishing far-reaching impact on the overall development. The responsibility of the community structure envisaged and developed in
the SJSRY Programme is mainly restricted to poverty eradication through a set of given and innovative programme now being implemented. The functioning of these Community Organization manned by women selected by the community from below the Poverty line and named as Resident Community volunteers (RCV) has already attracted attention and it is expected that this strategy will revolutionize the Urban Development in foreseeable future.

SJSRY rest on foundation of Community empowerment and its implementation is through community Organization for the purpose. Community Organization like Neighborhood Group (NHG), Neighbor Hood Committees (NHC) Community Development Societies (CDs) have been set up in target areas on prescribed pattern. The CDS is the focal point for purpose of identification of beneficiaries, preparation of applications monitoring or recovery generally for providing whatever other support is necessary to the programme. The CDS also identify viable projects suitable for the particular area. The CDS may also set themselves up Thrift and Credit societies to encourage community savings as also other group activities. CDS is a registered body, hence has been authorized to have access to funds under various schemes as also wider finance and credit base. CDS is the nodal agency of this programme. CDS lay emphasis on providing the entire gamut of social sector input to their areas including health, welfare, education etc. Thorough establishing convergence between schemes implemented by different departments.

Since 1992, UBSP has grown from a handful of cities and women participating to a network in 25 States and Union Territories and over 1,30,000 women volunteers organized in 30,000 Neighborhood associations, recognized by the Government. Many of these women have said that before UBSP they were in their homes and could not
interact with outsiders. Now, through the training and guidance provided, they are more confident, articulate and unafraid to make their needs and demands known both within and outside their homes. Over 100 of these volunteers have contested municipal elections (1995) with over 60 elected to date! One of the UBSP cities, Alleppey in Kerala received the UN “We the Peoples Award” in 1995 (September) for its remarkable achievements in women’s organization for children and women’s needs.

i) **Institutional Framework:** At the national level, UBSP is one of several programmes under the Ministry of Urban Affairs & Employment’s MOUA&E) Urban Poverty Alleviation Programme (UPA), with specific objectives of women’s empowerment; attainment of social sector goals; and convergence with other Government schemes for long-term sustainability. State Urban Development Agencies or Cells manage the programme with structures also at the district level, especially those which have many cities and towns.

Within this overall national framework, the community organizational system is what makes UBSP a unique government effort for facilitating peoples participation, beginning in urban poor Neighborhoods. One (or more) RCVs (Resident Community Volunteers) are elected by her Neighborhood (15-40 households) as a focal point for communication and interaction forming a Neighborhood Group (NHG). Units of NHGs (around 10 groups) from Neighborhood Committees where mini plans are prepared, resources mobilized, and action taken. When formally registered, they may receive programme resources for direct management of activities. In some States, Community Development Societies at city or ward level are registered for advocacy, planning and resource mobilization especially for thrift and credit. Through UBSP, one paid Community organizer is generally available for initial organization and planning work.
for 2000 households (10,000 persons), expected to work intensively in the communities for several years, helping the women towards self-reliant action. After some time, Community organizers initiate efforts in other Neighborhoods, often with the help of RCVs. At city level, Urban Poverty Alleviation Committees/Units are formed for convergence among departments and overall management.

**Development of Social Capital –Family Counseling Centers**

To empower women in legal matters and rights of women, the Family Counseling Centers (FCCs) are established to provide training to poor urban women to enable them to resolve their family disputes by adopting various methods of counselling and thereby save expenditure on court litigations. FCCs were initiated in 21 towns and so far 8410 cases have been resolved. The process includes identification of paralegal workers, formation of Social Action Committees and Capacity Building of paralegal workers. The impact of FCCs has been that the number of disputes have been reduced resulting in happy families.

**II. Deployment of highly trained Nagardeepikas**

The Nagardeepikas are active and experienced members of the Self Help Groups trained in various aspects like SHG concepts, Insurance, Family budget plans and solid waste management. Around 4400 Nagardeepikas have been trained and positioned in ULBs. These Nagardeepikas who are knowledge workers and change agents are readily available for taking up various community based services like Insurance and recovery mechanisms.
Citizen Resource Centre

To sensitize the urban poor about their needs, a citizen resource center is set up in each town wherein all kinds of information can be made available and disseminated. The functions of the centre includes: drop in facility, learning centre, meeting place for social gatherings, venue for various trainings and centre of information and knowledge on services available with the Govt. and NGOs. Self Help Groups are mostly informal groups whose members pool savings and re-lend within the group on rotational need basis. These groups have a common perception of need and impulse towards collective action. Most of these groups got formed around specific production activity, promoted savings among members and use the pooled resources to meet emergent needs of members, including consumption needs. Since the SHGs were able to mobilize savings from the poor who were not expected to have any savings and could also recycle effectively the pooled savings among members, they succeeded in performing/providing banking services to their members, may be in a primitive way, but in a manner which was cost effective, simple, flexible and available at the door step of the members.

5.10. Issues of Skill Development

Issues of skill development, Affordable Housing Schemes , BSUP & IHSDP HIGHLIGHTS OF PROGRESS BY 31.12.2011, Progress of Reforms, Progress on 3 Pro-Poor Key Reforms, Internal earmarking with in local body budgets for Basic Services to the Urban Poor, Progress of Reforms, High level Committee and Rajiv Awas Yojana (RAY) are discussed and presented for understanding the process and the action which await legal functionalities (i.e) from proposed (Bill) and Reform (Act) to implement them into for the welfare of the citizens. Indian economy is marked with low levels of skills base: in 2004-05, only 2 percent of individuals of employable age of 15 to
29 years had received formal vocational training and 8 percent of individuals received non-formal training. In contrast, many of the developed economies have 60 to 80% of skilled workforce (e.g., Korea, 96% skilled workforce). The country has 9039 Industrial Training Institutes/Centers with seating capacity of 12.16 lakh, which needs to be increased. An important aspect related to this is the availability of relevant skills. The skill development system needs to be driven by the current demand in the industry to make it relevant and reduce the mis-match. One of the important reasons for the mis-match is the lack of a proper mechanism for collecting information on the labor market. Further the trainings have a need to be accepted beyond the local institutions in order to offer scope for the individual aspirant to search for employment outside. Often skill development trainings suffer the limitation of being offered only to suit the specific requirement of the industry seeking incumbents and the trainings are tailor-made for the purpose and may become limited beyond the given scope. Certification and accreditation of trainings on a larger scale (which is recognized at the state and national levels and beyond) would help address this issue effectively. This certification, based on concrete criteria like curriculum (that is in keeping with the employers’ requirements as well as the current needs), consistency of trainer capability, mandatory number of hours of training and a third-party evaluation of candidates’ performance would add to the authenticity of the training imparted. On the other hand, many skill development initiatives are given by training institutions that are purely theoretical with limited practical applicability. In both cases there is limited scope for the trained individual to secure the employment suitable to the training.

There is a need to develop a mechanism of defining the skills related to the sector broadly at the bare minimum, which are defined by reputed councils of vocational and
skill development. These councils can play the important role of standardizing the minimum requirements of training in any sector, which can be further built upon by the employing institutions to suit their specific requirements.

Last, but not the least, traditional skills that have retained their relevance in the contemporary market which are passed on across generations should be preserved while seeking to formalize this system so as to retain and perpetuate the cultural weave in which they are embedded. Toy-making, brass and other metal curios, food dye based fabric making etc. to name a few, which reflect the culture and heritage of the area from which they originate, need to be preserved, and made exclusive through mechanisms like Geographical Indication (GI) protection and certification.

It is worthwhile mentioning that the National Skill Development Policy, formulated in early 2009 targets creation of 500 million skilled people by 2022. The vision clearly focuses on reduction of socio-economic divisions among Indian workforce through matching emerging skill demands & evolving a national system of vocational qualification, developing a standard certification system of quality skills, achieving greater stakeholder convergence and facilitating enhanced earnings of skilled workers. Towards realization of the vision, the immediate measures and targets include the following:

1. At least 2.5 percent employment growth per year
2. Achieve quantitative employment growth targets by promoting labor intensive sectors
3. Focus on inclusion of individuals with their skill and training needs, as well as on provision of social security and improved work conditions and compensations, re-skilling, and development and regular update of employment data
As strategies in the mid-term, focus on self employed and casual workers, creating more opportunities in the organized sector, social security coverage of unorganized sector, diversification of rural workforce, concentration on areas with more social disadvantaged, mapping of skills, developing a robust mechanism of accreditation, promoting PPP mode, creating skill development institutions, sector skill councils and national level vocational qualification framework are the important ones.

5.11. Women Empowerment – Reforms

Social Mobilization of women is a necessary prerequisite to protect and safeguard the interests of women as well as their roles and development in different fields which they choose to enter into it. From the time immemorial, ‘women’ were considered as secondary though they are primary in every aspect. It is seen from manu to modern times, ‘women’ as a gender and she is supposed to perform her duties for which they have assigned. But, the situation warrants any government to think seriously and plan for their development in the overall plan for development.

1. Women, Demographic Situation and Technology:

Statistically, women were precisely outnumbered the male population. But during the new millennium, female population is less in number comparatively with male population. Technology is one of the reasons for slowing down or less in number than the male population. The medical tests such as the gender tests often have been playing an important role and to that effort, and it shows the overall effect female on population leading to less in number.
Women’s Participation & Community Development:

The Population Composition in a state/Centre, is almost nearly have an equal size or sometimes to a tune of 51 percent with male population and 49 percent with female population. It is identified that women’s participation in community development work has been in its offering since 1958 onwards.

2. Women as Event Managers.

Women have an active, reactive and predominantly an interactive role in community development besides her social role in the family. Though women are primarily interested in social life but the economic situation compulsorily made them to enter into some profession through which economically she should be benefitted. As an individual she may not be able to deliver the goods but collectively, she may be quite successful in performing her duties. This situation may be seen in the solid mobilization process and community development and she should be termed as ‘event manager’.


‘Equal Rights’ and ‘Equal Opportunities’ should have to be provided to women by the respective governments such as G.O.I, New Delhi and Government of Andhra Pradesh, Hyderabad in order to achieve development in various sectors. Women may be able to become an entrepreneur as well as ready for empowerment with all her capacities, capabilities and caliber.

4. Women and Law:

Law has not succeeded in playing its role of Social Engineering and changing certain deeply rooted and noted social attitudes.
5. **Women and Employment:**

More and more women are employed in new avenues of employment and in new occupations. They enjoy more opportunities than ever before as individuals, workers, wives and mothers. The phenomenal progress in education has made them capable of working in important fields like engineering, Medicine, administrative services, law, Judiciary, Journalism, and politics etc.

6. **Women and Social Action:**

It is observed that, the role of women in this field of “Social action” is now increasing as against her subservient position in the past. To fulfill this role, women must make certain adjustments, occupational roles, she is likely to develop certain attitudes, values and habits neither to unknown to her and to her family.

7. **Women and Special Ability:**

It is further observed that there are women who have reported that things wanted to use their education and special abilities and there are some who worked to serve the society.

8. **Women and Empowerment:**

A Study on women empowerment, saritha et.als have attempted to analyze the impact of the success of micro-enterprises on the women- micro entrepreneurs and thus found that micro enterprises and the resources generated thereby had a positive impact on the status of women and it leads to economic development.
From the above analysis, the following areas are emerged out and the same may be taken up for action research for the furtherance of thematic and goal oriented research. They are urban poverty and its prevalence is considered as an urban shadow region of the entire urban region. Keeping in view of the situation, Planners should be able to plan the programmes for urban development relating to urban slum, where in people are living within adequate infrastructural facilities like sanitation. Education and Nutrition. Generally, these people belongs to B.P.L. and the studies may be taken up for further research and development in order to alleviate urban poverty. To tune with the G.O.I programmes, there is every need to uplift and alleviate urban poverty thereby government has to provide the necessary skill training programmes and vocational training programmes leading to employability of the skilled and semiskilled people in different sectors of economic development: Action plan for skilled and semi-skilled – A study from Andhra Pradesh. Entrepreneurial programmes and women empowerment activities should have to be designed activated for their upliftment for economic progress and social development. It is concluded and apt to state that, “social mobilization is a complex problems of activity of people (women with a particular identified activity as a response to a common cause and reactive with process and thereby finally interact with semi-skilled people to full fill the common goals and objectives with in a timeframe to achieve economic ability with social stability of development over space with social engineering activity”.

**Conclusions**

From the foregoing discussion, it is clear that the strategy of social mobilization of women has yielded positive results in organizing them into groups and enhancing their capacities and finally linking them to bank loans and thereby leading to
improvement in their quality of life. It goes without saying that the organization of poor women into groups has established the fact that the generation of social capital has further resulted in empowerment of women socially and economically. It needs to be mentioned that the Self Help Groups (SHG) have made strides in achieving expected results over a period of time. It should be emphasized that the grass root level work relating to formation, nurturing of women groups resulted in generation of social capital and concomitant empowerment of women at the micro level is possible to a great extent.

It is a fact; in fact that the SHG model could be adopted by others also with a view to alleviate poverty both in rural and urban areas.

It is concluded that keeping in view of the above scenario, there is every need to identify the Self Help Groups its evolution and evaluation. There is need to identify with the basic premise that “collectives have more strength than individuals”. It is apt to identify the correlating objectives with subject of urban poverty alleviation some modifications in the name of administrative reforms for adopting them in various environments whether it is urban “or rural” or rural – urban. In chapter six empirical data analysis has been undertaken and presented in order to understand that the reforms may bring change in lives of urbanites particularly the social group belongs BPL. The macro data accompanied by micro data (field studies) and the associated problems with urban poverty alleviation has been presented in order to have an intensive look upon extensive field coverage.