Chapter - V

WOMEN EMPOWERMENT
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Gender equality and women's empowerment are human rights that lie at the heart of development and the achievement of the Millennium Development Goals. Despite the progress that has been made, six out of ten of world's poorest people are still women and girls, less than 16 percent of the world's parliamentarians are women, two thirds of all children shut outside the school gates are girls and, both in times of armed conflict and behind closed doors at home, women are still systematically subjected to violence.

Women are entering the public sphere, getting higher education and entering professions which earlier were male oriented. The fact that India has several women in leading positions looks fairly good from the general perspective of women's empowerment. There are women in top positions and women leading grass root organizations. Not to forget Smt. Indira Gandhi, who was the prime minister of India, a woman and a charismatic leader well known internationally. Though such examples stands out, there are a large majority of women in rural areas and slum areas who are illiterate, not being able to read a newspaper. The diversity in the situation of women, and the ongoing changes, make the life of women in the State an interesting subject of study. Women's issues and concerns as a result have been specially be addressed and reflected in all concerned laws, sectoral policies, plans and programmes of action in the country in general and the State of Andhra Pradesh in particular.

ECONOMIC EMPOWERMENT OF WOMEN

Poverty Eradication Programme - Indira Kranti Patham (IKP)

The activities of DWCRA and Velugu were integrated under a programme called Indira Kranti Patham (IKP). The basic objective of this integration is to implement various programmes for strengthening the self-help Groups with similar implementation strategy. The new scheme Indira Kranti Patham had been designed by clubbing Women Empowerment with Poverty Alleviation Indira Kranti Patham is a state-wide poverty reduction project to
enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the 30 lakh poorest of the poor households. It is implemented by Society for Elimination of Rural Poverty (SERP), Dept of Rural Development, Govt of AP. SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. The Chief Minister of Andhra Pradesh is the Chairperson of the Society. IKP builds on the more than a decade long, state-wide rural women's self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia.

It works with 4,76,930 Self Help Groups federated into 28,080 Village Organizations (VO) and 700 Mandal Samakhyas (MS). The projects mandate is to build strong institutions of the poor and enhance their livelihood opportunities so that the vulnerabilities of the poor are reduced. Community Investment Fund (CIF) is the major component of the project, which is provided to the SHGs/ VO s/ MSs to support wide range of activities for socioeconomic empowerment of the Poor.

IKP brings together the lessons learnt from earlier experiences and experiments of both the governmental and non-governmental initiatives. It is a Rs. 600 crore World Bank supported poverty elimination project. It builds on the strengths of a number of projects, particularly the UNDP assisted South Asia Poverty Alleviation Project (SAPAP), which have shown that the poor have tremendous potential to help themselves and that this potential can be harnessed by organizing them. The poor have demonstrated that when adequate skills and inputs in community organization, management and action are provided they can shape their destinies. The project promotes people's projects, which facilitate the poor to play a decisive role in shaping their own destinies. Building and formation of people's grass roots institutions, starting from
women's self-help groups to higher level structures forms the core functional area of the project. Social mobilization is integrated as the cornerstone for the programme.

Indira Kranti Patham (IKP) is the most prestigious of all the poverty eradication schemes of the State Government. IKP is to cover all villages and all rural poor households, estimated at 90.0 lakhs out of 142.0 lakh rural households. IKP lays special emphasis on the poorest and most vulnerable households (226.0 lakhs). It is a women centered development programme. The core belief is that the poor can come out of poverty only through building their own institutions.

SERP is responsible for conceptualization, and monitoring the Self Help Group bank linkage programme for economic empowerment of Indira Kranti Patham. SERP has close collaboration with the women self-Help groups (SHGs) and the Samakhyas which are the stakeholders. SERP has state level, district, mandal and village level implementation. Under the aegis of Society for Elimination of Rural Poverty (SERP) IKP made rapid strides with a total of 88,32,828 rural women having been enrolled in 7,08,315 Self-Help Groups all over the State. In the SERP, a small experiment of promoting the thrift culture among women from the BPL families almost a decade ago has now become a mass movement to end poverty in villages. The seeds of thrift campaign in the villages of Nellore sown by a dynamic bureaucrat has transformed the rural economy in Andhra Pradesh and became a bandwagon of economic growth for the poor below poverty line (BPL) in thousands of villages in the state. In the years 2001 to 2004, the scheme was slow, there were 103606 to 231336 members in this scheme. The last four years made great progress. 4,124 rural banks under the leadership of 18 commercial banks and five regional banks extended loans amounting to Rs. 11,965.76 crores to women in 13,47,969 self help groups. Today 25 commercial banks, 16 regional banks and around 4000 branches are participating in this programme. While the bank lending to SHG
was just Rs.197.70 crore in 2001-02, it has jumped to Rs.3063.87 in 2006-07 and to Rs.6527 crore in 2007-08. The target is to secure Rs.11,000 crore for the SHGs from the banks in the 2008-09 year. There were 96,46,200 members in 8,09,779 SHG’s exclusively for women. Including 2,01,465 members in 21,780 exclusive SHG’s for PWDs. There are a total of 98,47,665 SHG members in 8,31,559 SHG’s in 34,269 Villages Organizations (VOs) and 1094 mandal samakhyas. The total savings and corpus of the SHG members are Rs.1755 crore and Rs.3951 crore respectively.

Table 5.1: Year-wise Microfinance and Bank Linkages and Membership in the SHGs

<table>
<thead>
<tr>
<th>Year</th>
<th>Rupees (in Crores)</th>
<th>Membership</th>
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<tbody>
<tr>
<td>2001-02</td>
<td>197</td>
<td>88,32,828</td>
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<tr>
<td>2002-03</td>
<td>454</td>
<td>103606</td>
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<td>753</td>
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<td>2004-05</td>
<td>1018</td>
<td></td>
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<tr>
<td>2005-06</td>
<td>2001</td>
<td></td>
</tr>
<tr>
<td>2006-07</td>
<td>3064</td>
<td>96,46,200</td>
</tr>
<tr>
<td>2007-08</td>
<td>5883</td>
<td>98,47,665</td>
</tr>
<tr>
<td>2008-09</td>
<td>11000</td>
<td>1,42,00,000</td>
</tr>
</tbody>
</table>

Source: Department of Rural Development, Government of Andhra Pradesh India, 2009

As of July 2008 1,52,139 SHGs were set up in the urban areas of the state which are popularly known as IKP-urban and the target was to take it to 62,275 in 2008-09. Since 2005 nearly 87,454 SHGs have been provided bank loan linkage and 10,720 SHGs are slated to be added to the list during the current year. In the five years between 1999-2004, the previous government had facilitated a bank credit of Rs.1221 crore to the SHGs. But the present Government has provided a disbursement of bank credit of Rs.11,438 crore to: improve the human capabilities of the poor; build the financial capital; improve the livelihood base of the poor; improve the human capital formation and tackle
the intergenerational transmission of poverty; and improve women's empowerment. The success of this project depends on the functioning and sustainability of the SHGs and their federations. The preconditions that led to the success of the model include: the commitment of the political regime to address the issues of poverty on mission mode, the active civil society that emerged due to the promotion of the stakeholder associations, the anchoring of the project management by very sincere and highly committed government officers for a long period of time, the induction of young professionals committed to work with the poor at the cutting edge level and highly planned and relevant capacity building efforts. However, the programme has to move to the higher levels of rural non-farm activities in cluster framework with necessary infrastructure and appropriate technologies.

Pavala Vaddi

Pavala Vaddi is a concept of providing bank loans to the women SHGs at a cheaper interest rate of three percent as against the existing interest rate of 12 percent in the commercial banks. The state government paid the difference in the rate of interest to the banks under a unique scheme supported by the centre to revive economic activity in the villages.

The bank loan linkage had shot up from Rs.3063.87 crore of 2006-07 to Rs.6527 crore in 2007-08 and is proposed to touch Rs.12,000 crore in the year 2008-09. The then American president George W Bush was glad to note that the women in Andhra Pradesh from all sections of society had emerged as the true agents of 'change' and development and had become instruments of progress from the grassroots. "I wish this model of Andhra Pradesh in utilizing the mothers, sisters and housewives as tools of development is emulated worldwide", the US President had said during his half a day sojourn in the fields of the agricultural university.

The president of the World Bank Paul Wolfowitz who visited one of the villages in the state and spent time in the huts of the poorest of the poor felt that
the Andhra women were the true inspiration behind the economic transformation brought in the poultry, dairying and other activities which boosted the village economy. "Women as agents of change are the best model of infusing development for the needy and from the grassroots level", he said.

The SHG- Bank linkage was Rs.5193 crore as against a target of Rs.5124 crore recording 101.34 percent achievement during 2007-08 and Indiramma bridge loans of Rs.711 crore were achieved as against a target of Rs.1403 crore. The target for rural SHGs was Rs.11,037 crore, of which the Indiramma bridge loans targeted were Rs.3238 crore. The total financial inclusion proposed was two villages in each bank branch during 2008-09, i.e., a total of 8248 villages. As of now total financial inclusion was implemented in 2674 villages with a loan component of Rs.1284 crore, relieving 3.5 lakh families from high cost debt burden during 2007-08.

In the year 2007-08 Pavala vaddi (0. 25% rate of interest per month) subsidy of Rs.112.30 crore was provided to nearly 5,54,359 groups. East Godavari (131%), Chittoor (124%), Nizamabad (117%), Krishna (116%), Khammam (115%) were the best performing districts in the SHG movement, while the Mahbubnagar (68%), Karimnagar (71%), Kadapa (80%), Warangal (88%) and Adilabad (74%) were among the least performing districts.

The success of the Pavala Vaddi scheme is such that the commercial banks have as of date advanced a whopping Rs.8779.77 crore as loans to the women SHG's with the rate of collection of repayments as high as 97 percent. In the year of 2006-07 a bank loan linkage of Rs.3169 crore was provided. The state government has paid an interest subsidy of over Rs.172.70 crore in the last three years. In comparison the past TDP government procured for the SHG's in spite of high voltage publicity was just Rs.752.90 crore as loans spread over nine years. "In view of the successful experiment even the NABARD and the Bankers committees are coming forward to extend unlimited credit to women SHG's not only in Andhra Pradesh but also elsewhere in the
Smt Sonia Gandhi Handing Over Cheques to UKP SHG Women at Ongole, Prakasam Dist on 17-07-08
country wherever the SHG movement has caught on" said the State Finance Minister K. Rosaiah. In order to enhance women’s access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institutions will be undertaken so that the outreach of credit is enhanced.

**SHGs in Anti-Poverty Programmes**

The Andhra Pradesh Government took the initiative of unveiling a poverty alleviation program through the SHGs way back in nineties. The credit goes to the congress government, however, in consolidating the various programs under one umbrella of Indira Kranti Patham (IKP). "The anti poverty programs funded by different agencies like the World Bank, Government of India and the AP government were implemented by different agencies with high cost of overheads in the past and hence it was decided to club all of them under one program of Indira Kranti Patham", says the Chief Minister Y S Rajasekhara Reddy. The SHGs are being used by the Government for popularizing their programs for poor, women, youth and also farmers. They are empowered to function as eyes and ears of the government in the implementation of health, education and also agriculture programmes.

**SHGs in Government Programmes**

Some of the salient features of SHG involvement in populist programs are detailed below:

1. The SHGs have been engaged in the marketing of forest produce like gum, rubber, tamarind and spices collected by tribal women.

2. The SHGs are also engaged in procurement of Maize from farmers. Agricultural and NTFP commodities to the tune of 42.50 lakh tons worth Rs.277.88 crore were procured up to November, 2007. The government wants to add some more farm products for procurement through the SHGs.
3. The SHG women were also selected to work as Arogya volunteers in villages to spread the message of family planning and AIDS in villages. 80,000 women volunteers for AIDS were trained.

4. The SHGs are empowered for the distribution of rice among 12 lakh BPL families in the state.

5. Andhra Pradesh Government has been registering land grants to the poor in the name of women only.

6. Women SHGs are encouraged to undertake trading maize, neem seeds, Lac, groundnuts, Cashew-nuts and turmeric crops as well. 4442.20 acres of land was purchased and handed over to 4795 poor families upto November, 2007.

7. Under food security schemes the SHGs are procuring quality rice and selling them to the poor families at subsidized rates. 17,19,698 families are covered under this programme.

8. SHGs are involved in identifying school dropouts and bringing them back to bridge schools.

9. 9,83,589 disabled persons were brought under 19,727 SHGs for enabling them in various group activities. SHGs are spreading awareness in NPM farming among agriculturists to bring 5.00 lakh acres of NPM farming in the state.

10. Rs.459.23 crores pension was distributed to 43.60 lakh pensioners upto November, 2007.

Fair Price Shops to Women

As per the Supreme Court order 30 per cent of the ration shops are to be allotted to women and not more than 50 per cent of all categories can be reserved. As of now, out of the total 40,897 fair price shops, 12,889 (31.5 per cent) are held by women.
C.M. inspecting quality of 2/- Kg. rice during Praja Patham programme in Gandhari on 16-4-08
Women and Agriculture

In view of the critical role of women in agriculture and allied sectors, as producers, concentrated efforts are being made to ensure that benefits of training, extension and various other programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock management including small animal husbandry, poultry, fisheries etc. are expanded to benefit women workers in the agriculture and allied sectors. Training and Technology Department (TTDCs) was established in 22 rural districts for imparting training on production and marketing and maintenance of books etc. They are being used as vocational training centres for women as well. In addition, 23 Mahila Pranganams are also being utilized for training the women.

The Andhra Pradesh experience makes it clear that sustainable development can only be achieved through the mobilisation of the poor particularly women tapping into their self interest and desire for a better life. It has to be organised from the people and for the people. Finally it needs to become ‘by the people’ where they take ownership and steer the change and development process.

Scaling up through community resource persons by adopting ‘people to people’ learning approach. Community Resource Persons (CRPs) are the best practitioners and their training is ‘experiential’ and practical. Hence, they have very high credibility. Their motivation levels are amazing and that is why their training is so effective.

Women Fight against Social Evils

Enlightened women Self-Help Groups in many districts of Andhra Pradesh have become exemplary by running several business successfully. Now they
have gone up one step further by combating social evils like dowry, child marriages and sexual harassment. In various places of the state, awakened women have eloquently demonstrated that they are second to none in getting justice meted out to wronged women.

Under this component, 36 Mandal level Family counseling Centres were established. Many cases of violence against women were identified by social action groups. Women suffering due to alcohol abuse by husbands are being counseled by SHGs and VO level sanction action committees. Alternative livelihoods are identified for vulnerable groups such as Basivis, Yanadi and Chenchu. 20000 women are actively mobilized to standup, for their rights and to help each other.

**Women Replace Middlemen in Business**

Women all over the state have been forging ahead in business ventures, thanks to Government initiatives, incentives and encouragement under Indira Kranthi Pratham. in some of the districts (chittoor, Warangal, Kurnool and Adilabad) women have availed of the scheme to excel in dairying business, neem seed business etc. The seed business all along had been the preserve of middlemen who exploited the seed collectors by underpaying them and earned exhorbitant profits. They started business with a capital of Rs 30 lakhs- 25 lakhs received under Indira Kranthi Patham and Rs 5 lakhs contributed by the Women Federations i.e, village organizations, which receive funds from Mandal Samakhyas basing on their performance. These purchase centres will keep functioning in season every year. The women are confident of improving their business, and expect repayment of their borrowings can be made in comfortable instalments.

In Kurnool district women self-help groups registered incredible victories and success in business. Having had experience in doing odd business, they wondered why they should not take up business in a big way.
Availing themselves of assistance under Indira Kranthi Patham they took to trading in paddy. Sixty federations of women self-help groups joined hands to procure paddy in the district. By entering marketing arena in a big way, the women have become the harbingers of a new era. Their accomplishments have triggered the interest of even foreign visitors. The credit of waging a war against poverty through the savings movement and earning an international award goes to Kurnool district women.

The women say they have learnt business skills by doing odd business. The success in business has helped them provide good education to their children and lead comfortable lives. They are also working for the abolition of child labour. During 2005-06, responding to the demands from the women the Government have issued orders to close all liquor belt shops throughout the state. Awareness campaigns against the evils of drinking have been launched by utilizing the vast network of 5.79 lakh women self-help groups reaching up to each village/ward in the State.

Girl Child Protection Scheme

With a view to eliminating prejudice against girl child and to enhance the status of women, Girl Child Protection Scheme revised as an insurance-linked scheme in April 2005, is being implemented in the State. Under this scheme, one girl is child entitled to receive Rs one lakh and Rs 30,000/- to a second girl child in the family. The government's gift will be presented at the time of the wedding of the girl child.( after the age of 20 years) and a scholarship of Rs.1200/- per annum for 9th Standard to 12th Class. Parent death is also covered up to Rs.10000/-. This will go a long way in encouraging parents to ensure proper education for their girl children which will help to prevent the child marriages in rural areas. The Government started Kastur Beas Girls Residential schools on August 14th 2005. The government is implementing the 'Chaduvulastalli' scheme for Scheduled Caste and Scheduled Tribe girls.
Women Health and Nutrition

The aim of this programme is to improve the Health and Nutrition among the poor people. It operates hand in hand with the Health department and Women and Child Welfare Department and fills up the gap in the existing public health and nutrition services. Presently this programme covers 63 mandals on pilot basis.

In these areas, the focus of this programme is on pregnant women and the newly born child with the efforts of the Self-Help Groups. There are 236 Nutrition cum day care centres that were started not only to educate but also provide complete nutrition support to the pregnant women. This has resulted in 100 per cent safe deliveries and out of 1000 babies, 967 babies were born with normal birth weight.

Today, this initiative has 360 health activists who have been trained at Jamkhed in Maharashtra by Dr. Arole. These village level activists link up with mainline health infrastructure facilities to ensure that these services reach the poorest of the poor. Apart from that, they act as agents of change and awareness by educating the poor on issues of nutrition, hygiene and safe drinking water. The self-help group members have also developed a unique Health Risk Fund where each member donates a certain amount which is then used for health emergencies. In 2008-09, the target for this programme is 1200 Nutrition Centres. All Villages in the state are to be covered in Five years.

Gender Justice

The Gender strategy envisages that the poor women are able to have access and control over assets, incomes and all services available at village and individual level. Gender programme helps women to increase their understanding of intra family equity issues, decision making levels, free mobility and necessity of building a safe environment.
WOMEN EMPOWERMENT

A model social agenda has been evolved to address violence on women in private and public sphere, female infanticide, child marriage, girl child education, equal wages, trafficking, alcohol consumption, prevention of HIV/AIDS. Committees have established good working relationship with the judiciary and police. All women members are scheduled to be empowered through the gender strategy in 3-5 years.

Indira Life Insurance Scheme

The Indira Life Insurance Scheme was launched by the UPA Chairperson Mrs. Sonia Gandhi in March 2008. In this scheme, 38 lakh agricultural workers/farmers are being benefited. Women’s Self-help Group are extending their support in the implementation of the scheme. Chief Minister Dr Y.S. Rajasekhara Reddy handed over a cheque for Rs.38 crores to the insurance company through Mrs. Sonia Gandhi. This scheme covers both accidental and natural deaths. It is also applicable to families enjoying assignment lands. In case of accidental death or accidents resulting in a permanent handicap, the family of the insured agricultural labourer gets Rs.75,000/- If the accident renders the insured partially handicapped, the insured gets Rs.37,500/-

The family is paid Rs.75,000/- if the insured person dies a natural death. The insurance company also gives a scholarship of Rs.1200/- per annum to the child of the deceased subject to a maximum of two children to enable them to study from ninth standard to Intermediate. To get this benefit, the insured should pay a nominal premium of Rs.10/- per annum.

Medical Insurance for Women Groups

Health is an essential prerequisite for creating wealth. This scheme was started in July 2005 with the District Rural Development Agency (DRDA) and
Indira Kranti Patham (IKP) playing a key role of facilitator. To safeguard the health of Karimnagar district women, who have earned global reputation for their mastery of business skills, the district administration has introduced "Arogya Raksha" Insurance scheme. This scheme is purely meant for members of women Self-Help Groups and their families. Five members of each family irrespective of their age are eligible to avail of the benefits. The members have to pay from their earnings a premium of Rs. 448/- in one installment to "Jeevan Jyothi Mahila Samakhya". The samakhya pays the premium in three installments to Pratima Hospital in Karimnagar. During the three years the scheme is in operation, each family can avail of medical services costing up to Rs.60,000/- . During 2006-07, 1.18 lakh people got benefitted in the scheme. So far on payment of a premium of Rs. 2.22 lakh, the rural women got medical treatment billed at Rs.5.80 crore.

Members can undergo diagnostic tests at a discount of 20 per cent. On purchase of drugs, outpatients get a 10 to 30 per cent discount and inpatients up to 50 per cent. The Samakhya provides ambulance services to patients coming from far off places. Now members are able to access medical services at low cost. Earlier, they used to spend up to 50 per cent of their annual earnings on healthcare. The samakhya documents the details of eligible family members and stores them in the Indira Kranti Patham office. The cost incurred on medical services is recorded in passbooks issued to members. It is contributing to the socio-economic development of women by ensuring that healthcare expenses do not pauperize them.

Community Managed Insurance Scheme

The district (Zilla Samakhya) federations of women in five districts have covered more than 5 lakh rural poor women under insurance programmes where the premium collection and settlement of claims is managed by the women themselves. This is also the largest intervention of its kind in the Country.
Indira Gandhi National Widow Pension Scheme

The government has decided to expand the scope of National Social Assistance Programme to include about 4 million poor widows and persons with multiple disability for providing them a monthly pension of Rs 200, which is likely to put a burden of Rs 1,691 crore on the exchequer annually. For the remaining period of the 2008-09 year, the scheme is likely to cost Rs 281.98 crore. About 25 lakh widows in the 40-64 age group in the BPL households are likely to be benefited from the scheme. Persons with severe and multiple disabilities in the required age group in BPL families are estimated to be at 15.65 lakh. The present scheme covers only persons aged 65 years or higher, estimated to be around 1.57 crore. The central government will provide pension at the rate of Rs 200 per month for widows between 40 and 64 years, under a scheme, to be named Indira Gandhi National Widow Pension Scheme. The government also decided to give similar pension to people with severe and multiple disabilities between 18 and 64 years under the scheme. This expansion will cost Rs 1,691 crore for the entire year and is expected to benefit over four million people.

The state Government is distributing social welfare pensions under Indiramma to old people, widows and distressed and disable persons through Mandal Samakhyas and village organizations. The pension amount is also increased from Rs.75/- to Rs.200/- per month per person. During 2008-09, the amount of Rs.362.63 crore was distributed to 49 lakh pensioners up to July 2008. Every month the beneficiaries get pension delivered at their doorstep. In the third phase of Indiramma, the total number of pension beneficiaries will cross the 60 lakh mark.

Abhaya Hastham (Indira Kranthi Patham Pension and Insurance Scheme for SHG Women)

Govt. of AP has undertaken comprehensive eradication of poverty, in rural and urban areas through the Indira Kranthi Patham, a Programme for
empowerment of women, through formation, development and strengthening of women SHGs and their federations, covering 1 Crore 25 Lakh women in rural and urban areas. During the last 3 years, Government is also implementing National Rural Employment Guarantee Scheme to secure guaranteed wage employment to the rural poor. As a result of these measures, a large number of women and their families in rural and urban areas are enjoying stable livelihoods, increased incomes and better quality of life. While economic growth at household level is an important pre-condition for expanding the scope of Social Security, no less important is the need for adopting special social security policies. The Government regards social security as one of the important factors in improving quality of life and elimination of poverty.

The need for income security in their old age, when their ability to earn from their physical labour would have reduced considerably has been voiced by SHG members in various meetings they had with the Chief Minister of Andhra Pradesh in the month of December 2008. Responding to the demand from the SHG women, the Chief Minister of Andhra Pradesh has conceptualized Abhaya Hastham as a Co-contributory Pension Scheme for the women, above the age group of 18, belonging to the Self Help Groups in Andhra Pradesh. The scheme envisages contribution of Rs.30/- per month by SHG women and Government’s co-contribution of Rs.30/- per month into her Pension account. The contribution of the member and the co-contribution of the Government is periodically transferred to Life Insurance Corporation of India, for investing diligently for securing better returns on the investment. The corpus thus generated till the age of 60 years, will be used for giving monthly pension amount to each woman, on crossing 60 years of age.

Abhaya Hastham offers 3 kinds of benefits to its members, namely
- Monthly pension on crossing 60 years of age,
- Death and disability insurance cover including Scholarship to the children of the women,
Lump sum transfer of corpus which is accumulated in her account to the nominee in the event of her death.

The monthly pension amount payable to the women depends on the number of years of contribution she makes till she crosses 60 years of age. In order to secure reasonable level of monthly pension, Govt. has decided to ensure that every woman shall receive Rs.500/- or above pension every month, on crossing 60 years of age till her death.

A woman joining Abhaya Hastham at the age of 18 will be able to draw Rs.2,200/- per month pension on crossing 60 years of age. This amount is likely to be much higher, should the level of monthly contribution / co-contribution be stepped up after every 5 or 10 years.

Every woman who joins Abhaya Hastham will have a Passbook to record details of her contribution and she is entitled to receive an annual statement with the particulars of her contribution and co-contribution from the Govt. and interest earned on the corpus. On crossing 60 years of age, the monthly pension is adjusted to her Bank Account by LIC every month.

Abhaya Hastham offers many other benefits to the women in addition to monthly pension on retirement. The other benefits are (a) death and disability insurance cover in respect of women in the age group of 15 to 59. In the event of her natural death, Rs.30,000/- is paid to the nominee. In the event of her accidental death, Rs.75,000/- is paid to her nominee. In the event of permanent disability Rs.75,000/- is paid to her. In case of partial disability Rs.37,500/- is paid to her. (b) The member's children studying 9th, 10th, 11th and 12th classes will receive a scholarship of Rs.1,200/- per annum (c) in the event of the death of the subscriber, the available contribution of the subscriber and Government's co-contribution along with accrued earnings on such contributions will be transferred to the nominee of the subscriber.
Government has provided an amount of Rs.365 Crores in the 2009-10 Budget Estimate towards State Government’s Co-contribution. It is expected that about 1 crore 25 Lakh women are likely to join the Scheme. The AP Government has thus earned the distinction of rolling out the world’s largest co-contributory pension scheme for the poor in the unorganized sector. The women members of SHGs feel that Abhaya Hastham will help them lead a dignified life in their old age, enhance their self worth and secure to them greater respect from rest of the society.

**Employment Generation**

Indira Kranthi Patham has forged a partnership with a corporate foundation, Livelihood Advancement Business School (LABS) of Dr. Reddy’s Foundation for improving their employability skills and linking the youth to service sector jobs. Vulnerable youth like girl widows, single mothers, and children of landless labourers are identified by Mandal Samakhyas. These girls and boys from poorest of the poor (PoP) families are trained and then linked to deluxe hotels, up market malls and rural BPOs.

The self-help groups and their federations have empowered the women and the poor. They are able to monitor all the government programmes. They play a major role in the selection of beneficiaries and targeting the poor. Their knowledge and information base has gone up enormously. VOs in some of the villages are now able to perform much larger tasks. Some of the VOs have undertaken the procurement operations (for paddy and other grains) on behalf of the Government or other agencies, and the entire operation is managed by volunteers from SHGs, with a little of technical training and initial guidance from the project administration. Some of the VOs operate food security system through which they procure and store foodgrains to be lent to needy members in lean season. Some of the VOs have been able to workout a health insurance arrangement for the members entering into an agreement with a local Medical
College-cum-Hospitals. The SHG experience of Andhra Pradesh appears to be a more suitable model for most of those states which have not been able to evolve an effective poverty alleviation strategy.

Criticism against SHG movement

There is also some criticism of the working of the SHGs and their contribution towards emphasising poor women. The microfinance to poor followed by the government, has led to the private agencies entering into this field for their own profit by exploiting the poor. Poor marginalized women who were considered non-bankable are now seen as a source of profit making by private individuals and organizations set up as micro-finance companies. While these companies promote an image of supporting women's empowerment, they are lending at exorbitant rates of interest making profits at the cost of poor. The micro-credit and micro-finance discussion must be seen in the context of who is providing the micro-credit and to what purpose.

A Study carried out by Nirantar which surveyed 2750 SHGs in 16 states highlights the following:

♦ While SHGs claim to improve livelihoods, there was little evidence to suggest that they do so. They do provide women with access to money but do not necessarily ensure women's entitlement to the use of resources or assets.

♦ Promoters of SHGs are focused on micro-enterprise which usually and do not pay adequate attention to non-cash resources such as development of common properties and public services.

♦ The SHG has added a new dimension to the idea of "good women" - a women who saves, repays regularly and pressurizes other women to repay not for her own benefit but for the welfare of the family. This negates the potential of a woman to be a rights bearing individual rather than just a member of a family.
Moreover the poorest are excluded because they are not able to save regularly and pay according to schedule. This includes dalits, Muslims and Tribals. Single women also tend to be pushed out.

Education and literacy inputs provided to SHGs are minimal.

Dividing empowerment into categories of economic and social is a false dichotomy.

By making the claim that SHGs are leading to empowerment and poverty alleviation the state does not hold itself accountable to ensure universal right to food, work, education and health.

Despite the criticisms it may be said that in Andhra Pradesh the Women Self-Help groups after 2004 have played a major role in the socio-economic empowerment of women, particularly the poor women.

Education of Women

Education to women is the most powerful instrument of changing their position in the society. Education also brings about reduction in inequalities and also acts as a means to improve their status within the family. In order to encourage education of women at all levels and to dilute gender bias in the provision and access to education, schools, colleges and even universities were established exclusively for women in the State. To bring more girl children, especially from marginalized BPL families, into the mainstream of education, Government has been providing a package of concessions in the form of free supply of books, uniform, boarding and lodging, clothing for boarders, mid-day meals, scholarships, free by-cycles and so on. The Sri Padmavathi Women's University has been established for the development of Women Studies and to encourage higher education among women and their social mobility.

To encourage and enable the women students to appear for the IAS/IPS Examinations, the Government established four free coaching centers. In each
center, 60 women students are being given free coaching. During the current year, the government has provided a sum of Rs.1.00 lakh for implementing this scheme.

Participation of Girls in Higher Levels of Education

There is a tremendous increase in the participation of girls at all levels of education. The participation of girls is 31 per cent in diploma level technical education, industrial, arts and crafts courses and in polytechnics. Girls form nearly half of those receiving primary teacher training in DIETs. In higher education, women form about 40% of the Arts and Science students. Commerce education is emerging as another strong area with women forming 40% of the graduate level and more than half of the post graduate students. In the three major professional courses at the first degree level, women form 44% of the B. Ed. students, 35% in MBBS and 31% in B.E./ B.Sc. (Engg.)/ B.Arch.

Women's Political Empowerment

Political equality to all children regardless of birth, sex, colour, etc. is one of the basic premises of democracy. Political equality includes not only equal right to franchise but also more importantly, the right to access to the institutionalized centres of power. Thus, political participation of women means not only using the right to vote but also power sharing, co-decision making and co-policy making at all levels. The active participation of women in political sphere is integral to empowerment of women and helps to build a gender-equal society as well as to speed up the process of national development. Women's political empowerment is premised on three fundamental and non-negotiable principles: (a) the equality between women and men; (b) women's right to the full development of their potentials; and (c) women's right to self-representation and self-determination. In Panchayati Raj Institutions women are increasingly coming to the fore and are providing leadership at the grass root level. This has a profound social implication and goes a long way in addressing gender related discrimination in development.