

# **Women Self help groups – instruments of women empowerment and poverty eradication : A case study of S.E.R.P**

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T. Vijay Kumar,

Advisor, Agriculture, Govt of A.P

(C.E.O, S.E.R.P – 2000 TO 2010)

(Mission Director, NRLM – 2010 – 2015)

[vjthallam@gmail.com](mailto:vjthallam@gmail.com)



**Poverty** is an ***affront to human dignity,***

and a cost to  
the economy and the polity.  
Poverty creates vulnerability,  
dependence and  
helplessness.

It deprives society of the productive  
energies of a substantial  
segment of its population,

**contributing to instability and  
social unrest.**

# core beliefs about the poor

**... poor are extremely capable**

they face multiple obstacles – psychological, social, economic, religious, political, gender, etc.

there is tremendous potential within the poor to help themselves and overcome their multiple obstacles

this potential can be harnessed by organising them

core beliefs about the poor

they are willing to be organized

‘heroes’ among the poor

the building of organisations of the poor does not happen on its own – it needs to be triggered

a sensitive support structure is the catalyst to trigger this process, and to continuously nurture the ‘institutions of the poor’

# core beliefs about the poor

How to build strong institutions of the poor ?

enable direct participation of the poor in their organisations, and,

enable poor take decisions on all issues concerning their lives and their organizations

external support structures to enable institutions of the poor to transform into 'institutions for the poor'

# S.E.R.P – key features

- Set up in the year 2000 – by Govt of A.P – to be the sensitive support structure for triggering social mobilization
- Based on results of a 5 year pilot – UNDP – SAPAP
- A dedicated multi-disciplinary team of trained and competent professionals at state, district and sub-district level
- Quality human resources from open market and from Govt.
- Young professionals as Social mobilizers – 1 per 2000 households
- **Success of SERP lead to national roll out – NRLM**

# GOAL - POVERTY ELIMINATION

Poverty elimination through social mobilization, institution building, financial inclusion, portfolio of sustainable livelihoods, social development, convergence with Govt, and accessing entitlements

# S.E.R.P – mandate

- Universal Social Mobilization – to organize all rural poor
  - one woman from each rural poor household to be organized into savings and credit based S.H.G s
  - Women organized around common social bonds
- Institution Building – the women S.H.G s are federated at the village, mandal and district level
- Capacity building - to make these institutions strong, self reliant and self sustaining
- Interventions – financial inclusion, livelihoods and social development, social protection, etc.



# KEY IMPACTS IN A.P – SNAPSHOT - 2000 TO 2013

## Building Institutions of poor:

- 1.15 crore women organised into 10 lakh S.H.Gs,
- All Villages in the state covered
- S.H.G Federations: village – 38,821 Village federations, mandal – 1098 Mandal samakhyas, and, district – 22 Zilla Samakhyas
- Universal coverage of poor - 95% of rural poor households organized

# The organizations of the poor in AP

**22 Zilla  
Samakhya  
s**

**1098 Mandal  
Samakhyas**

**38,821 Village  
Organizations**

**1.0 million Self Help Groups**

**11.5 million women members**

Coverage of Mandals : 100% Coverage of districts: 100%

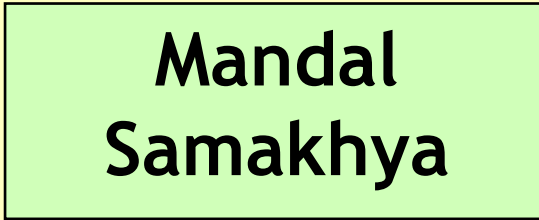
Coverage of Poor HHs : 95% Coverage of GramPanchayats:100%

# Social capital created

- **20 lakh** trained grassroots women leaders managing S.H.Gs and federations
- **200,000 community professionals** at village level – accountable to women's groups
- **50,000 Community resource persons (C.R.Ps)** – scaling up and deepening social mobilisation, financial inclusion, livelihoods and convergence.

# Community Financial institutions

Terms of Partnership (VO - MS)



Repayment Period

100 - 120 Months

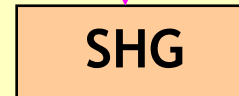
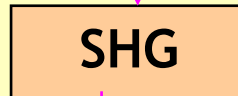
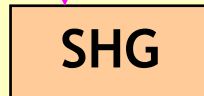
Terms of Partnership (SHG - VO)



Banks

40 - 60 months

Terms of Partnership (Member - SHG)



Prioritization of Needs and Members

12-24 months

Micro Credit Plan



## Financial services from banks

- S.H.G's own corpus: Rs.5900 crore
- Cumulative lending from banks: 2000-2013:  
**Rs.55,000 crore**
- (A.P leverage – Grant funds to loans - 1:20)

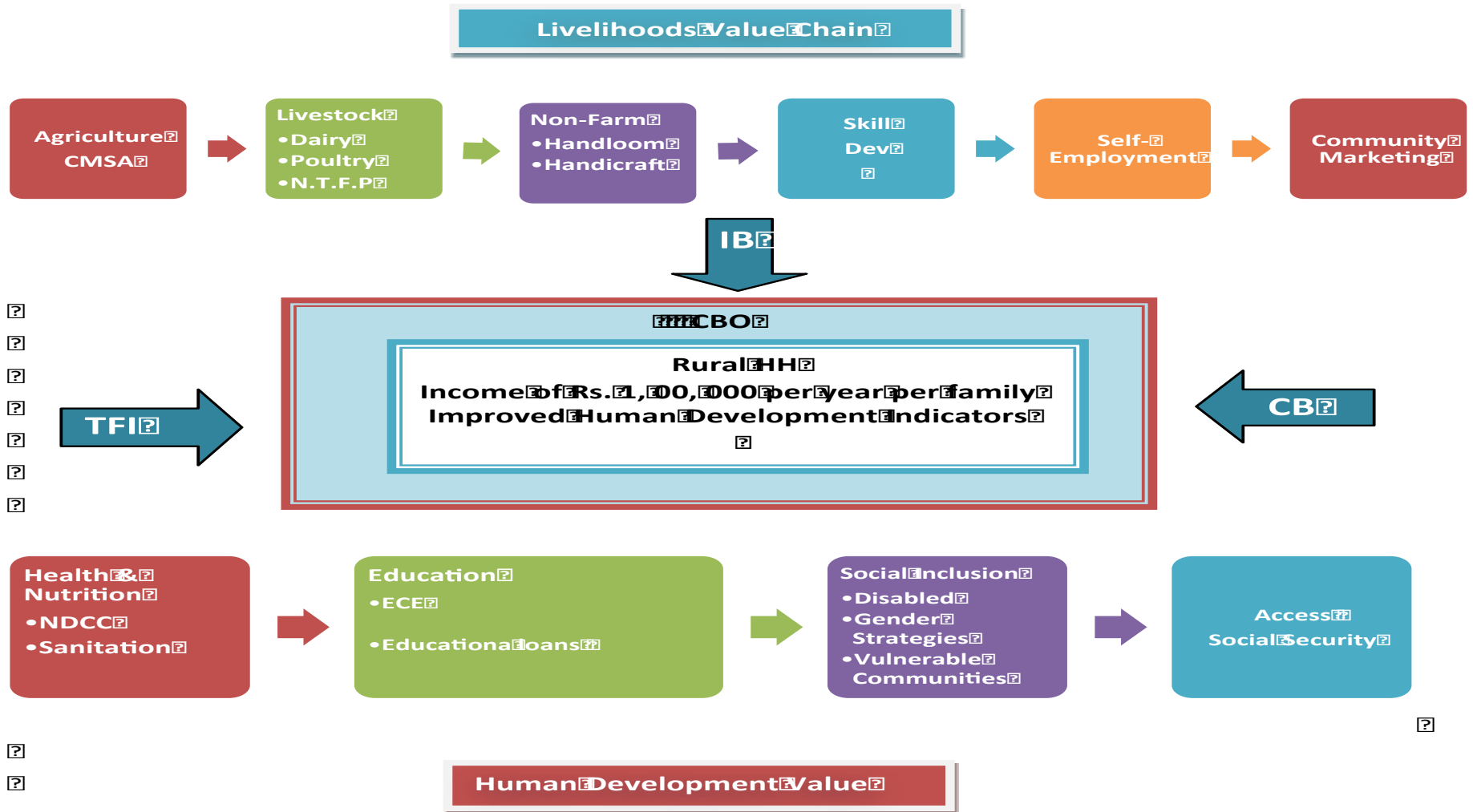
# THEORY OF CHANGE

Each household, organized into an S.H.G attains a sustainable income of Rs. 60000 per annum ( at current prices), from 3 – 4 livelihoods, after being supported for 6 – 8 years, and accessing repeat institutional loans of **at least** Rs.1.0 lakh and another Rs.1.0 lakhs from their own savings and community funds of the project

(household incomes should be at least 50% higher than 'current' poverty levels)

# Multiple dimensions of interventions

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CBO: Community Based Organization; IB: Institution Building; CB: Capacity Building; TFI: Total Financial Inclusion; NDCC: Nutrition cum Daycare Centre; ECE: Early Child Education Centre; RFSA: Rain-fed Sustainable Agriculture; NREGS: National Rural Employment Guarantee Scheme; CMSA: Community Managed Sustainable Agriculture; NTFP: Non-Timber Forest Produce;

?

# Community managed Sustainable agriculture

- Low external input, local resources based sustainable agriculture ('Zero budget natural farming')
- Community managed **extension system**
- Cost savings: Rs.3000 – Rs.15000 per acre
- Seen as a national model for sustainable agriculture in the context of **adaptation to climate change and mitigation**
- covering 3.0 million farmers, 2.4 million hectares in Kharif 2013 ( **started in 2003 - 04 with 200 farmers**)



# A.P – other key impacts

## Collective marketing of agriculture produce

2012-13 paddy turnover: Rs.1400 crores – from 1600 V.Os

## Women dairies: franchisees of A.P State Coop dairy

- 175 Bulk milk cooling centres run by Mandal samakhyas
- 3000 village milk collection centres
- 250,000 litres of milk per day (flush season)

## Social risk management

- 91.0 lakh members/spouses covered under life insurance

# A.P - Key social impacts

## Health and nutrition initiative

- 4200 villages - comprehensive nutrition and health care support to pregnant women and lactating mothers

**Gender initiative** – intra family equity, ‘no to domestic violence’, family counselling centres

**A.P - S.H.G – Co-contributory pension** - 5.0 million members

**Persons with disability:** 2,12,888 persons with disability organised into 23,069 S.H.G s

# Scaling up - implementation by the poor – Community resource person (C.R.P) strategy

## Community driven, community managed and community owned

- C.R.P s are S.H.G members who have come out of poverty by being members of the S.H.G s for a period of more than 5 years and are willing to share their experiences in other villages, other mandals and districts
- Thematic C.R.P s – farm livelihoods, dairy, financial inclusion, gender, health & nutrition, etc

## S.E.R.P : thematic deepening through C.R.P s

- All these innovations were introduced in a few Resource villages or mandals
- After they are tested in these villages, scaling will happen through thematic C.R.P s who emerge from these locations
- These villages will then become immersion sites

# Issues

- Governance in community organizations and relationship with the support structure
- How long should they be nurtured and supported ?
- Relationship with Gram panchayats and line departments
- Too much involvement of Govt vs. indifference
- Political interference
- Resilience of these institutions
- **Climate crisis and women S.H.G s and federations**

*The problem is so big – can an individual make a difference*

Where the **poor participate as subjects** and not as objects of the development process, it is possible to generate growth, human development and equity, not as mutually exclusive trade-offs but as complementary elements in the same process.