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A Paper

“Gender mainstreaming a sine qua non for Sustainable development”

A study on fruitfulness of “Mission Mangalam” scheme in the selected areas of Gujarat

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Key words - Livelihood, NRLM, Mission Mangalam, S.H.G, Gender equity, Gender equality, Animal husbandry, Poverty eradication, P.R.I.s

Objective of the Study:

To know reality in implementation of livelihood generation schemes; prevailing at ground level and its impact on socio-economic status of Women through selected case studies in Sabarkantha (Arravali) district of Gujarat.

INTRODUCTION

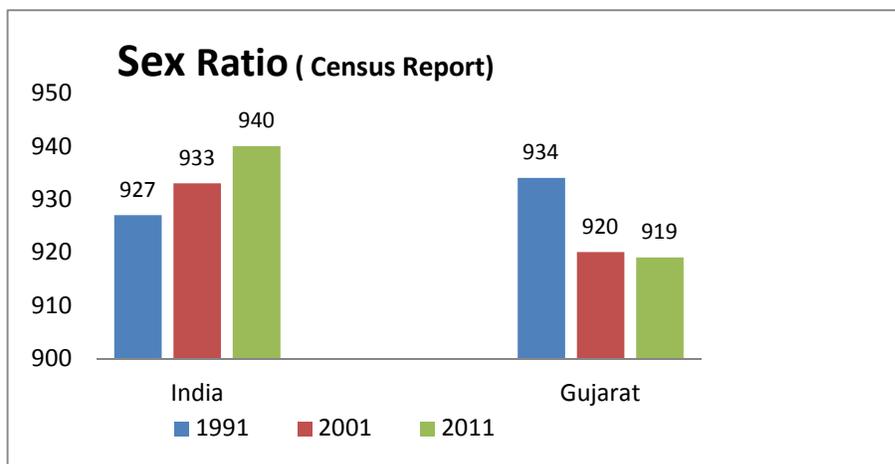
“It is said that women hold up half the sky. We could persuasively argue that they hold up more than that. Yet virtually in every country in every period of history; in every culture and tradition; in every region, religion, caste, class, race, creed, ethnicity; in the diversity of our shared past and varied present, women have always been disadvantaged compared to men in almost all spheres of life. They have been discriminated against systematically in their access to food, work, education, health care and opportunities to participate in development, to lead, think, dream and to realize their dreams. They

are, and have remained through millennia, truly the world's largest 'minority'." – Harsh Mander, "Ash in the Belly India's Unfinished Battle against Hunger" – Penguin Books, (Page no.-43.)

Harsh Mander a retired bureaucrat and a well-meaning activist's assertion is not a sweeping statement made with an iota of personal sentiments. He has vividly narrated certain real cases of pitiable plight of socially harassed women struggling hard to feed her and her offspring's stomach. Gender discrimination is a universal phenomenon and despite India's glorious past in which a woman was equated with a Goddess and she used to enjoy certain rights to participate in academic and scholarly activities; her status was gradually reduced to nothing more than a chattel required to be at back and call of her husband and in-laws.

Post independence scenario-

The framers of the Indian constitution were fully aware of this stark reality and that is why they have conscientiously incorporated certain provisions in the constitution to ensure protection of social and economic rights of women. No nation can make sustainable development by excluding its almost half of the population.



Graph - I

Women constitute almost 48% of India's population; as shown in the above graph. The importance of women as a valuable human resource was recognized by the Constitution of India, which not only accorded equality to women but also empowered the state to adopt measures of positive discrimination in their favour.

A number of Articles enshrined in the Constitution specially reiterated the commitment towards the socio-economic development of women and upholding their political rights and participation in decision making. The Article 15(3) of the constitution empowers the state to make special provisions for women and children.

India has witnessed the world's largest experiment in grassroots local democracy, triggered by the 73rd and 74th Amendments to the Indian Constitution, which created a three tier of governance – Panchayati Raj Institution (Village Councils) and urban local bodies. These are elected bodies and cannot be dissolved by administrative order. Since 1995, regular rounds of elections have been held; and as one-third of seats (proposed to be increased to 50 per cent) are reserved for women and as a result of this revolutionary constitutional provision a sizeable number of elected women representatives are found in the PRIs and local self-governments.

India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the Convention on "Elimination of All forms of Discrimination against Women" (CEDAW) in 1993. The Mexico Plan of Action (1975), the Nairobi Forward looking Strategies (1985); the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the United Nations General Assembly Session on

Gender Equality and Development & Peace for the 21st century, titled “Further actions and initiatives to implement the Beijing Declaration and the Platform for Action” have been unreservedly endorsed by India for appropriate follow up. The Beijing Platform for Action lays down critical areas of concern for women. The commitments made in the international conventions are as far as possible reflected in the Plan documents and the National Policy for the Empowerment of Women.

India has endorsed the eight Millennium Development Goals (MDGs) established in the Millennium Declaration at the General Assembly of the United Nations in the year 2000. These include “Promote gender equality and empower women” and “Improve maternal health”. Though only these two are explicitly gender specific, gender equality is at the core of achievement of other 6 MD Goals- Eradicate extreme poverty and hunger, Achieve Universal Primary Education, Reduce Child mortality, Combat HIV/AIDS, Malaria and other diseases, Ensure environmental sustainability and Develop a global partnership for development.

As part of fulfilling obligations under the constitutional provisions and international conventions; a number of schemes have been floated and a plethora of laws have been enacted to ensure sustainable development through gender equity in India after independence and some of the schemes focus on welfare of women and children. A sizeable quantum of fund is poured into these schemes so that their benefits percolate down to the socially and economically backward women.

There cannot be gain said that the central government and the state governments have been endeavoring for upliftment of the downtrodden

people and also mainstreaming gender equity and equality in the development process through various schemes and projects.

In the context of the above background; an attempt is made in the present paper to study economic empowerment of rural women through “Mission Mangalam” scheme at the zero ground level in the selected areas of Gujarat.

The present paper provides a glimpse of success of mission mangalam scheme and its projects in the area which are part of the universe of the study.

Methodology

❖ Primary data collection

- *Qualitative:- Focus Group discussion (FGD)*
- *Personal interview*

The researcher and his team met as many as 50 women, and their family members and Taluka Development Officer and the local manager – mission mangalam with a view to getting first-hand information on its implementation in Bayad block of Arravalli (S.K.) district.

*❖ **Secondary data collection***

- *Census reports*
- *SRS bulletin (Sample Registration Statistics System)*
- *Materials published by N.M.E.W. (Ministry of Woman and Child Development, Govt. of India). & UN-WOMEN., Newspapers & Books.*

❖ Purposive Sampling

Purpose of the Study

This study will throw light on economic empowerment of rural women through “mission mangalam” – scheme and some success stories

associated with it. The study will enable academicians, sociologists to ponder over better implementation of the Govt. programmes/schemes on women to create a gender just society.

MISSION MANGALAM ; An initiative of Gujarat

- ❖ On the occasion of the Golden Jubilee Year celebration of Gujarat State, an ambitious campaign by the name MISSION MANGALAM was launched in the year 2010. The objective is to organize the poor into Self Help Groups/ other organizations of the poor, link them with banks build capacities in them and lead them towards sustainable livelihoods.*
- ❖ To implement this Mission a company was formed in April 2010 by the name Gujarat Livelihood Promotion Company Limited (GLPC) and a budgetary provision of Rs. 95 Crores was made for 2010-11 for Mission Mangalam. The manpower for the GLPC was approved on 4th September, 2010. Mission Mangalam is launched on the pattern of NRLM.*
- ❖ Under NRLM, every State is required to form its own State Livelihood Mission and a dedicated structure to implement the mission at the state level. Mission Mangalam would be the State Livelihood Mission for Gujarat and GLPC would be its implementing agency.*
- ❖ Mission Mangalam would adopt certain innovative state specific initiatives within the broader framework of NRLM.*

Institutional structure

Two-tier structure

- ❖ Mission Mangalam Advisory Council*
- ❖ Gujarat Livelihood Promotion Company*

GLPC has its offices at State level, District level, Taluka level and Cluster level. The State level office would have broadly 11 verticals reporting to the Managing Director.

- ❖ Social Mobilization and Institution Building*
- ❖ Skill Training, Placement and Capacity Building*
- ❖ Microfinance & Financial Inclusion*
- ❖ MIS and IT system Management*
- ❖ Livelihood Promotion Agriculture & Agro based sector*
- ❖ Livelihood Promotion Animal Husbandry and Dairy Sector*
- ❖ Livelihood Promotion Cottage Industries Service Sector*
- ❖ Livelihood Promotion Horticulture*
- ❖ Marketing Interventions*
- ❖ H.R & Administration*
- ❖ Accounting and Internal Financial Management*

The district level office of GLPC would be integrated with the DRDAs. District Development Officer would be the Chairperson of the District level Steering committee of Mission Mangalam / GLPC. The manpower structure at the district level would be as below

- ❖ District Livelihood Manager*
- ❖ Expert in Social Mobilization and Institutional Building*
- ❖ Expert in Micro Finance and Financial Inclusion*
- ❖ Expert in Agriculture & Dairy Sector*
- ❖ Expert in Cottage Industries Services sector.*

Taluka Development Officer would be the Chairperson of Taluka level Steering Committee of Mission Mangalam / GLPC. The manpower structure of GLPC at Taluka level would be as under

- ❖ Taluka Livelihood Manager*
- ❖ Assistant Taluka Livelihood Manager (Institution Building & Microfinance)*
- ❖ Assistant Taluka Livelihood Manager (Livelihood Interventions)*

Salient objectives

Empower the Poor by organizing them into SHGs/ Federations/other Collectives

- ❖ *250,000 Sakhi Mandals /SHGs to be formed / strengthened, covering 30 Lakh households, of which majority would be from within the BPL category.*
- ❖ *Follow a saturation approach by ensuring inclusion of at least one member of every rural BPL Household into SHGs.*
- ❖ *20,000 Producer Groups to be formed covering 10 Lakh poor households to provide access to Agriculture, Livestock and Non-Farm Business and support services for income enhancement*
- ❖ *Reviving the existing co-operatives / industrial co-operatives by market driven approach through infusion of microfinance, skill up gradation, technology up gradation and market commitments.*
- ❖ *Form over 1,000 Cluster Federations followed by Taluka, District and State Federations of Sakhi Mandals / Producer Groups to create empowerment.*

Empower the poor through ensuring access to Financial Services

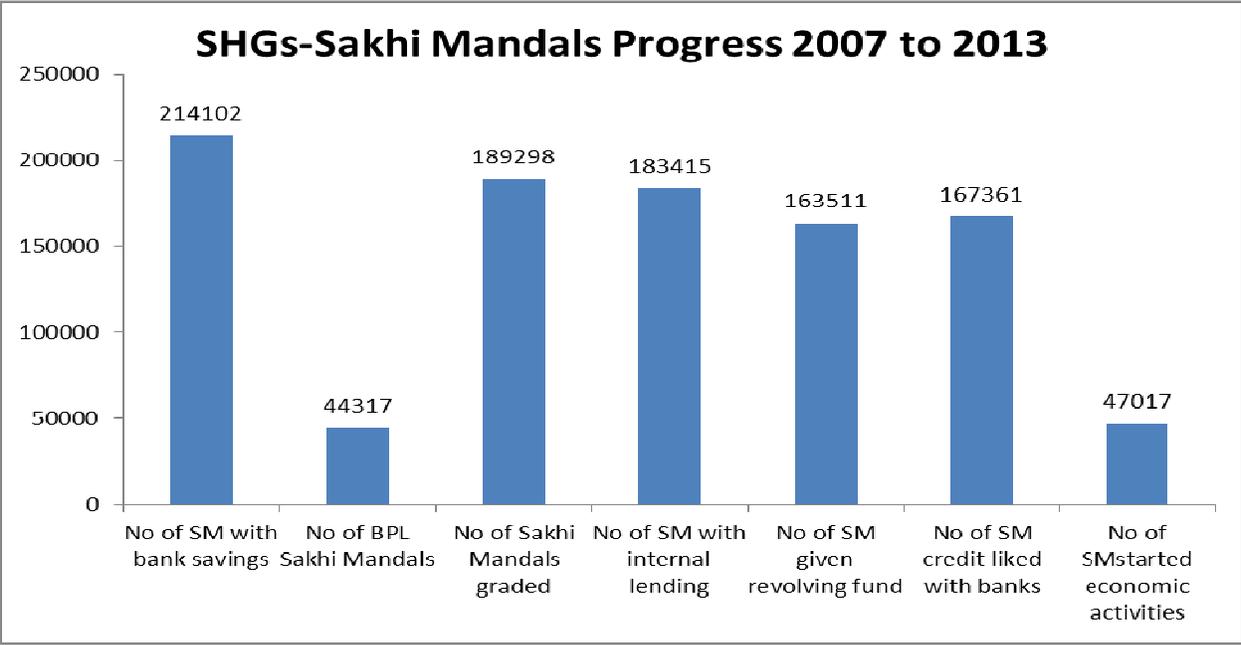
- ❖ *Access to Banking - through no-frills accounts, in the name of the woman of the household*
- ❖ *Payment Services - NREGS wages, pensions and other social security schemes*
- ❖ *Remittances - from migrant family members*
- ❖ *Savings - once the above cash-flows stabilize and immediate consumption needs are taken care of*
- ❖ *Insurance on a group basis, for health and life, crop, livestock and assets*
- ❖ *Micro Credit - for consumption needs, contingency needs and swapping of costlier loans from non-formal banking sources*

- ❖ *Livelihood Credit - for income- generation activity, dove-tailing it with existing subsidy schemes of central and state governments.*

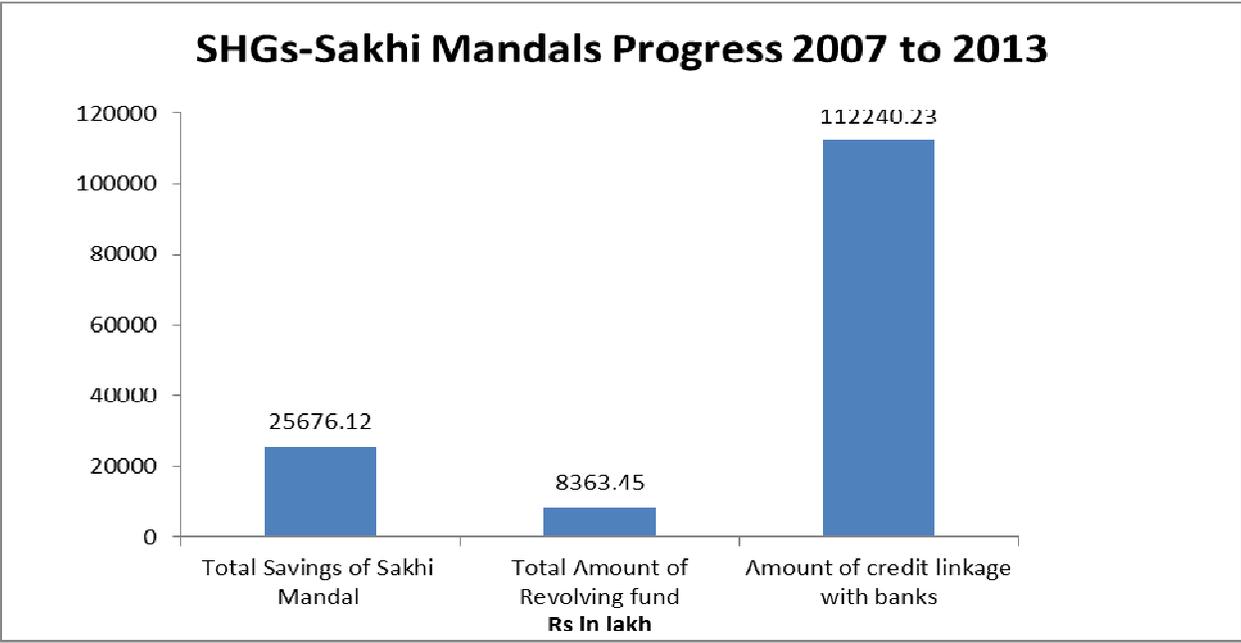
Thus, it can be asserted that both the central Government and State Governments leave no stone unturned to bring about Socio-economic transformation through various measures.

However, periodical studies on implementation and its impact on the socio-economic conditions of the people in general and women in particular are necessary to enable the policy makers and role players of its implementation to make such schemes really purposeful. The present study is an exercise in this direction.

- *Gujarat has approximately 2.14 lakh **Sakhi Mandals** with savings worth Rs. 256.76 crores linkages built with **Mission Mangalam** for sustained economic development of members. A provision of 45 crore has been made towards 5% interest assistance on the bank loan of 1122 crores (November 2013).*



Graph:2



Graph:3

The case studies depicting self reliant and confident women

Inroads in a male bastion: -

Case Study - I



Meena Shah

Age: 40 years

Study: H.S.C.

Resident: Ramos village (Bayad blok – Aravalli district)

Occupation- Wheat Flour Factory

Husband's occupation: Grocery shop

Children: One Daughter

Running a flour mill in a rural area is indubitably a male bastion. However, the researcher and his team were pleasantly surprised to meet Meena Shah, the owner of “Mahalaxmi flour mill” in a tiny village Ramos.



(Researcher & his team - field visit at Ramos Village on 4/10/2013)

Originally hailing from Maharashtra; Meena came to this village after tying a nuptial knot to a Gujarati man, about twenty years ago and she has become

both a de facto and a de jure Gujarati woman. She formed SHG under the banner of “Jay Ambe Sakhi mandal” and persuaded other women of her village to make efforts to earn their livelihood through small business. She opted to run a flour mill from last 15 years after obtaining a small amount of loan through a bank. Today, She herself operates the mill, confidently deals with her clientele and earns approximately RS 10,000 a month and not only financially supports her family but also pays attention to her children’s education with the result that her daughter is pursuing a post-graduation- (B.Ed.) and her son is an under graduate student. Meena commands respect of both men and women of her village and she is a source inspiration to all rural women. Meena Shah’s is a classic example of woman empowerment through livelihood linkages.

Case Study - II



Rekha Valand

Age: 41 years

Study: H.S.C.

Resident: Ambaliyara village (Bayad blok – Aravalli district)

Occupation- Anganwadi worker & Animal husbandry

Husband’s occupation: Hairdresser (A barber)

Children: Two Sons

Rekha Rasikbhai Valand is the founder member of the sakhi mandal named as “jay yogeswar” in Ambaliyara village, where she has been residing since her marriage in April 1988. At the time of her marriage she had cleared her S.S.C. exam, but her husband, despite being a primary school dropout, inspired her to pursue further study and she completed H.SC. She encouraged her two sons to pursue their study in Diploma in Engineering and graduation in Science (B.Sc.), respectively. Not only has that she also inspired her daughter in law to study in Business Administration (B.B.A.)

The researcher and his team found during interactions with the family members of Rekha that her active participation in the Mission Maglam Scheme linked 16 Sakhi mandals from 2012 onwards, transformed her socio-economic status; nevertheless, she was associated with the SHG scheme and as part of her domain as an A.W.W.-ICDS and She had founded some Sakhimandals in the year 2008. Every member of a SHG regularly contributes 100-200 Rupees per Month as part of saving and in turn they can avail a small loan with a nominal interest thereon. The rural women meet their minor social and other encumbrances, out of the loan amount from SHG, which keeps their family out of the clutches of money lenders.



(Researcher & his team - field visit at Ambaliyara Village on 4/10/2013)

Rekha approaches a bank manager with oodles of confidence in connection with saving accounts of the members of the SHG led by her and she regularly maintains accounts of all the SHGs. Thus, she has been associated with Sakhimandals for the last about 5 years and this activity has not only made herself economically self-reliant but also has enhanced her confidence. She triumphantly said to the researcher,

“I had not seen a bank before I was 30 and I was virtually afraid of bank officials. However, after my association with SHGs, I have to frequently visit a bank and I consider it my right to approach the Branch Manager in case of a grievance; as he keeps our own money, as part of his official duty.”

Rekha has herself availed a loan facility as a member of SHG and she earns “extra money “through animal husbandry and today she possesses two buffaloes, two cow and two calves. Happiness in Rekha’s family is palpable and it is beyond all doubts attributable to her successful participation in SHGs linked with Mission Mangalam.

“Jay Yogeshwar”- SHG in Bayad, consists of 10 members and each member regularly deposits RS 100-200 every month, towards saving. This sakhimandal has received a loan from the local branch of Dena Bank. The SHG members with whom the researcher and his team mates interacted; were found to be full of confidence.

Case Study - III

A Success story of Khergam:- Block - Chikali , Dist.- Navsari

The village named Khergam is one of the famous market areas of the Chikali Block of Navsari District. Majority of the population of this village consists of “Dhodiya”- scheduled caste. Like other villages, Khergam also conducts

Gramsabha for discussing about the wellbeing and other issues of the village. Among many topics discussed in the meeting, one topic for discussion was about the employment and livelihood schemes and its benefits for the rural folk. During such discussions, Sakhi mandal Scheme was emphasized with a motto of spreading awareness among rural BPL Women. Having been inspired with the benefits of the Schemes launched by the Government, Saraswatiben, a resident of Khergam village motivated other local women residing near her house and formed a group which was collectively named as “Om Parmatma Sakhi Mandal”. The group opened a saving account in Bank of Baroda in the same village and started their internal saving of Rs. 50 from each member.

They also qualified for the Revolving fund of Rs. 5000/- and by this amount along with the savings, they started internal lendings. After looking into the progress and financial situation of the group, Saraswatiben thought of starting an economic activity which resulted into formation of “Om Parmatama Dairy center”. The group started with the collection of 60 liters milk. Gradually the collection of milk rose to 350-400 liters per day which was sent to a local cooperative dairy. The dairy used to provide cattle fodder to the group on monthly credit basis which was then deducted from the monthly income through milk delivered to the dairy. The profit amount is equally divided among the members of the group providing them a decent livelihood platform. These women have now become economically empowered because of sustainable income and they support their families too.

Case Study - IV

Lily Farming - A Success story

In the age of Science and Technology, even today, Agriculture is the major source of income. The profession of agriculture/farming can become a

profitable income generation activity by adopting new techniques instead of following the old trend of farming. Floriculture can bring a tremendous change in profit of the income. The term farming has changed due to the innovative thoughts of the people.

The floriculture has changed the life of the eleven (11) members of Radhaswamy Sakhi Mandal living in Tarmaliya village of Pardi Taluka. The members thought of cultivating lily garden in the unused land of their Leader of the group, Smt. Tinkal ben Patel by taking the benefit of the Cash credit of Rs. 1 lakh which they received after joining the SHG group. All the women members jointly did the farming like removing weeds, sprinkling pesticides/medicines, plough, watering etc.

The idea of lily flower farming came in due to the tremendous demand of the flower. They purchased 2000 saplings of lily plants from their savings of Rs. 1500/- and now harvesting is also completed. As the leader has the knowledge of Horticulture. This lily cultivation has profitable income due to its demand and price in the market. The lily flowers are sold for Rs. 65/- per bunch which provides them a lot of profit.

Case Study - V

A Saga of success- Lakshmi Mahila SHG Of Dhumli Village

Lakshmi Sakhi Mandal, one of the pioneer women SHGs has contributed greatly to the erstwhile State sponsored Sakhi Mandal Scheme.

Lakshmi Sakhi Mandal comprises of 12 members all of whom belong to backward communities. Adversity brought them together and these strong willed women started a shop at the Gramhaat located at the Tourist spot of

Dhumli Village. The capital for the shop was raised by utilizing the group's monthly savings which begun with a per member contribution of Rs.100/- each. The shop sells items such as artifacts made of China Clay (Chinai mitti), handicraft items, cutlery, etc. These items are sourced from nearby town's viz. Rajkot, Surendranagar & Junagadh. While a few members work at the shop, the others remain associated with daily wage work and agriculture activities. The GramHaat shop which otherwise started as a leisure time activity for the members has now become an important source of sustainable income for supporting their families. One of the Members, Ms.Rekhaben says excitedly, "As Tourism grows, our Gramhaat will also progress." The Members of Lakshmi Mahila SHG have now become pillars for growth and sustainability for the rest of their family members. In Bhanwad Taluka, more than 4400 women are included in SHG who have saved Rs. 80 lakhs and have done the internal landing of around Rs. 50 Lakhs and have proved to be a supporting hand for their family.

(Source- www.nrlm.gov.in, www.aajeevika.in)

Major Findings and Observations

- *There is a modicum of transformation in the lifestyle of rural women and elevation in the socio-economic status of rural women who are members of S.H.G.s under Mission Mangalam – N.R.L.M. is indeed visible.*
- *Rural women have become economically self-reliant at least to some extent and they are able to provide support to their family.*
- *It has provided them an exposure to the “World” outside their family; resulting into awareness on their basic rights and importance of providing education to their children; both boys and girls.*
- *The rural women have of late started understanding significance of “small saving” and availability of loan for earning livelihood.*
- *The Government’s policy to provide subsidy on interest of a loan under Mission Mangalam has encouraged the rural women to be part of S.H.G.s and to earn livelihood on their own, nevertheless, it is difficult and somewhat cumbersome to obtain a loan from a bank whose prime concern is recovery. It can be concluded that the livelihood related Schemes by the Centre and the State have definitely resulted into economic empowerment of the rural women; at least to some extent despite certain bottlenecks in implementation at ground level and reported decline in number of S.H.G.s in some parts of the country.*

Limitation of the present study

The researcher could not widen the universe of the study due to time constrain and therefore a need is felt for an depth study covering as many districts of Gujarat as possible to get a clear picture of acceptability and fruitfulness of Mission Mangalam scheme in Gujarat. However, a few case studies shown above are the concrete examples of growing awareness on women empowerment in the rural areas of Gujarat.

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Mr Gaurav Thakker –Asst. State Coordinator

Ms Himali Joshi –Asst. State Coordinator

Ms Mita Patel – Gender Resource Officer

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- -"Development of model village through panchayati raj institute" the year 2010 at National institute of rural development Hyderabad India.
- -"An analytical study on Political Empowerment of elected women representatives of PRIs in Bardoli Tehsil in Surat district of Gujarat" National Seminar, N.T.T.T.R.I., Chandigarh, 8, March, 2013
- "Socio-economic Inclusion of Women – A peep into fruitfulness of Govt. Schemes at Zero Ground, in Selected Areas of Gujarat" at 16th Thinkers & Writers forum organized by Skotch Foundation, Mumbai on 7th June, 2013
- "A Background of conceptualization of Gender Equity and legal Provisions with focus on PWDVA 2005- Scenario in Gujarat" at One Day Workshop on Gender Issues, A.T.I. Mysore, Govt. of Karnataka on 7th June, 2013

Academic Sessions at state & National Level

- ✚ "Citizens Charter and its Significance"-2006 NIRD, Hyderabad
- ✚ The Tribal Rights with focus on S.C/S.T (Prevention of Atrocity Act, 1989)- 2006 NIRD, Hyderabad
- ✚ Gender Sensitization and legal provisions-National Disaster Response force VI battalion-Gandhinagar-2012
- ✚ Two sessions on "Human Trafficking from Gender Perspective" Biju Patnayak Police Training Academy, Bhuvneshwar, Govt. of Orissa on 28th September 2013 – "Sexual Harassment of Women at Work Places" Act 2013 – RTCs of SPIPA (Gandhinagar, Vadodara & Ahmedabad) Gujarat.