

Social Actions That Followed the Total Literacy Campaign

[Practice Insights](#) > [Lessons From Practice](#) > [Education](#)

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Lessons from Malar (Kanyakumari District)

By V Santhakumar, Anant Gangola, K K Krishna Kumar

1. Introduction

The Total Literacy Campaign (TLC) of the early 1990s was a major mass literacy initiative in India which brought governmental and non-governmental stakeholders together. It was the first time that a nationwide campaign was launched for mass education with the goal to at least extend minimal levels of literacy to those who were not able to read and write. This campaign could summon a large number of volunteers from different walks of life, including thousands of women who were not participating in any major public action until then. This public campaign took place in different districts of the country with varying levels of success.

The social actions that have followed TLC are quite interesting. It not only enabled the schooling of children in different ways, it may have also galvanized social actions to address issues related to livelihood, health and development in general. Therefore, there can be important lessons for education and development practitioners from these efforts. We have decided to document a few of these follow-up actions of the TLC in a few districts of the country.

The TLC in the Kanyakumari district of Tamil Nadu was a notable one. This district shares not only the border but also

certain socio-economic characteristics with Kerala. The literacy rate in the district was relatively higher compared to the other districts of Tamil Nadu. Hence, the literacy campaign in Kanyakumari was more or less similar to that which had taken place in the districts in Kerala (such as in the Ernakulum district) in that it attempted to mobilize social energy to provide literacy to a relatively smaller section of people who had continued to be illiterate till then.

After a relatively successful campaign that was run for a couple of years in Kanyakumari, it was stopped somewhat abruptly by the district administration. However, the activists did not want to waste the social momentum created by the TLC and decided to create an organization that could mobilize women in the form of Self-Help Groups (SHGs). The purpose of creating these groups was to encourage women to save small amounts of money and to enhance their access to credit. Such a mobilization was expected to create awareness and address other social issues, including illiteracy, in a collective manner. With this objective, the organization, Malar (Mahalir Association for Literacy, Awareness & Rights) came into being.

It may be insightful to look at the current status of Malar as an offshoot of the TLC. Its importance lies in the fact that many districts in the country did not witness such actions or movements that have emerged out of, and sustained this long after the TLC.

The founders of Malar faced innumerable hardships in the beginning. They worked full-time without any significant financial compensation. The current chairperson took voluntary retirement from her government job to devote herself completely to the organization, a decision that cost her a significant financial loss. The temporary or kuchcha building in Nagercoil city from where the organization operated was torched by anti-social elements, forcing them to move out and set up a permanent office in the outskirts of the city. But

the social capital and networks built during the TLC helped Malar in establishing its infrastructure. This report looks at the current status of Malar as an organization involved in the mobilization of SHGs among women and as a platform for social action and identifies its challenges and opportunities. It is based on a short-period field-work, including visits to five SHGs and meeting almost all functionaries of the organization.

2. Literacy and education: the current situation in Kanyakumari district

The literacy and educational status of the district have improved significantly compared to the early 1990s when TLC was underway. This is evident not only from the statistics but also from the lived experiences of the people, including the women who are part of the SHGs. According to the women, there may be very few people in their surroundings who do not have the basic ability to read and write¹. All parents make efforts to educate their children and are willing to spend a major part of their income or wealth for it. In fact, a major reason for taking loans through the SHGs is education. Even lower-middle-class parents send their children to private schools (when government schools are available in the vicinity) and to self-financing colleges. Hence, there is an overall increase in the demand for schooling and higher education within the district and this is met both by the government and private organizations. However, there are other social issues that we discuss in the following sections.

3. The Current status of Malar

That Malar, an offshoot of the TLC, could sustain these activities for 25 years and continues to be a notable organization of women in the district is by itself an important achievement towards social mobilization by this organization.

Malar sustains approximately 2000 SHGs with around 35,000

women in different blocks of the Kanyakumari district. It has nearly 350 workers, among these 300 are village coordinators who work part-time and 50 are full-time workers. The members in the SHGs save small amounts (a minimum of Rs 200, per week) and each group disburses loans from these savings and also from the money provided by Malar. Though banks have been providing loans directly to the SHGs in the past, it is not a common practice by the organization any more. The major source of money for lending is the funds of the organization and the savings of the SHG members. All loans are provided at an interest rate of 18% per annum. The income from this interest is distributed among the members after deducting the expenses of the SHGs and of other schemes (to provide financial grants) that exist to support the needy members.



The SHGs meet weekly and in addition to the discussion on savings and loans, there is also a discussion on some social issues. A monthly document circulated by Malar is the basis of these discussions. The members recite songs highlighting the importance of literacy and women's rights. The repayment rate of loans is very high, and sometimes members help each other to pay back loans. Hence, members have a strong sense of ownership of their organization. This is an important strength

of Malar.

Some of these SHGs also run micro-enterprises such as tailoring units. These units train members, make products and sell these through traders or by participating in fairs. Those who participate actively in these units get incomes to the tune of Rs 2000-3000, per month.

The organization has also acquired various assets – the spacious building of its headquarters, which is surrounded by three acres of land (on lease from the government) and other buildings in seven blocks of the district, which were acquired by mobilizing money locally.

While probing the social issues affecting women in the locality, it was noted that dowry not only persists but has also increased among the different sections here. And one important need for loans is to meet (partially) the cost of dowry. On the other hand, there seems to a willingness on the part of the women, especially those who are members of an SHG or are their family members, to take up employment if and when the opportunity is available. This is a desirable trend considering the low rate of participation of women in employment in most other parts of India, including Tamil Nadu.

4. Notable positive features of Malar

The formation of Malar has been useful in sustaining the social activism generated through the TLC. This is remarkable when we compare it with the situation in a number of other districts in India where the momentum created through TLC – bringing together a large number of common people, especially women, as volunteers with a social purpose – slowed down with the end of the campaign. Some of those who have taken part in TLC as employees have lost the enthusiasm due to the absence of similar opportunities after this campaign. However, Malar has provided sustainable opportunities for social activism (and also some financial support) to a set of key activists

who took part in the campaign in the Kanyakumari district. This is a major contribution of the organization.

There are interesting aspects of Malar as a non-governmental organization facilitating women SHGs. First, it is a democratic movement since the leaders (president, secretary, and others) are elected by the members of SHGs. Some of these leaders have come up through the TLC and also through women's organizations. We could see articulate and capable women leaders at the top of the organization. The current President was a literacy volunteer who became an active participant of Malar in its initial days and has evolved into an effective activist and leader. Though there are male activists who have supported the organization in the beginning and at various stages later, it is not controlled by men as in the case of a number of other non-governmental or governmental organizations which are involved in facilitating women SHGs. At the SHGs meetings, we could see women members and employees in complete control, even though we were accompanied by the male employees of the organization. In essence, Malar is an organization of women, led and controlled by them.

The SHGs of Malar include women from all social groups. This is also notable in the current context when religious, caste and community organizations are involved in the business of forming and supporting SHGs. These groups of Malar seem to be a space for interaction among women belonging to different religions, castes and communities.



Malar is recognized as an important SHG-facilitating agency by government organizations such as NABARD, which has extended financial support for specific activities, like training. The loans provided by Malar are not subsidized by the government (or other agencies). The absence of a possibility of the government underwriting loans if members default, enhances repayment, making this a sustainable model. Overall, the organization seems to be in a financially self-sustaining situation, even without taking money or grants from external sources. This is important when we note that a number of non-governmental organizations in India have to depend on governmental or foreign sources for their sustenance, and may face financial difficulties in the absence of such support. Because of this dependence on financial support, these organizations also have to change their priorities to suit the interests of the funders. Malar does not seem to be facing this issue.

Regarding the possible impact of Malar as a facilitator of SHGs enhancing the access to credit by women, one can make certain speculative remarks. The organization has met the loan requirements of its members to a great extent. The fact that 2000 SHGs have been functioning in the district for a couple

of decades under the umbrella of Malar is an indication of this positive benefit. However, the leaders and members of Malar note that there are other non-governmental and micro-finance organizations working in this district, which provide a stiff competition. Hence, one may surmise that women would have access to loans even in the absence of Malar. Also, there has been a relative improvement in the living conditions of the people in the district, partly due to economic activities (like the cultivation of rubber and other crops), and partly due to the provisioning (such as free or subsidized ration) by the state. The members of SHGs whom we met as part of the field-work note that abject poverty has come down in this area.

The members and employees of SHGs are aware that Malar is not merely an organization facilitating SHGs among women. They continue to see the root of Malar in TLC and see it as part of a social movement that creates awareness and advocates the rights of women and other less privileged sections of the society. It is also closely associated with other social organizations such as the Tamil Nadu Science Forum (TNSF) working towards spreading scientific awareness and messages of progressive social change among the people at large. The local office of the TNSF is located within the premises of the headquarters of Malar and one of its functionaries also takes care of the activities of the science forum. This connection of Malar with the progressive social and political ideals cannot be overlooked.

The members of the SHGs note that they participate in some collective or joint activities, like an agitation against the starting of a liquor shop in a locality within the district. Malar also has a set of community resource centres and the coordinators of these centres extend help to members and other women in multiple ways, such as guiding them in getting treatment in hospitals when required; enabling members to get social security benefits provided by the government;

facilitating subsidized medical and dental testing and care, to name a few. These community centres help Malar to take up and intervene in social issues beyond the facilitation of access to credit by poor women.

For all these reasons, it is insightful to look at the experience of Malar which sustains the spirit of a social movement but tries to address the 'practical needs' of its members through saving and lending. The organization also provides financial support (and livelihood) to its employees, which is less likely in a typical social movement. What are the challenges in combining these two objectives? Is it possible to excel in terms of one objective without compromising on the other? What are the ways in which the organization can be made more vibrant so that its twin purposes are met more effectively and at scale? These are the questions we take up in the following sections.

5. Challenges ahead

It is important to make a comprehensive and participatory evaluation of Malar at this stage. There may be many strengths and weaknesses that go unnoticed. Though we have not carried out such an exercise, we are highlighting a few challenges that the organization may have to address in the near future.

First, there does not seem to be any significant growth of the organization. There has to be an expansion plan with both quantitative and qualitative targets otherwise, complacency is likely to set in. It is evident from the fact that the number of SHGs and the members is more or less stagnant. One reason cited by members and employees is that there is a higher level of competition among NGOs and micro-finance organizations to provide loans to people there². Some NGOs which support SHGs may not insist on weekly meetings, and hence these may attract women who may not be interested in attending meetings. Also, micro-finance agencies may provide loans without insisting on savings, and also may take loans to the door-step of

households. These factors may discourage women from joining the SHGs of Malar if they do not see other advantages.

At Malar, there seems to be a heavy dependence on the savings of the members and the funds of the organization as the main source of money for lending. As noted earlier, the linkage with banks seems to be weak. In the past, the organization has taken bulk loans from banks to distribute among its members. This 'micro-finance' model has inherent problems and Malar does no longer follow it. The reason cited by the leaders for the weak linkage with banks is the general reluctance on the part of the bank managers in extending loans due to rising Non-performing Assets (NPA). Though this could be a reason, we have seen other cases where banks compete to provide loans directly to SHGs when they are sure of the repayment based on the credibility of the facilitating organizations. We have documented the case of one such non-governmental organization [here](#). Hence, it is possible to get banks to provide loans directly to the SHGs without following a micro-finance model. However, this would require facilitation by Malar, which should be in a position to convince banks that its SHGs are healthy and vibrant and can pay back loans without delay or default. There may also be a need for a mechanism to pay back the loan in case of default by a few SHGs, and we discuss this in the next section.

The weak linkage between banks and SHGs seems to be limiting the availability of funds for lending among members leading to a rationing of loans – members wait to get loans or there could be a prioritization since there is not enough money to provide loans based on the demand.

Another problem due to the weak linkage with banks is the relatively higher rate of interest on the loans by Malar, which is currently pegged at 18% per annum. It is normal for poor people to expect a higher interest rate on their savings, and hence there is a tendency to keep it higher on loans from the savings of members. It is possible that the main source of

revenue for Malar is this interest and it is prompted to charge this high rate in the absence of other sources of revenue and also when it cannot scale up the operation. If it could scale up its operations, it may get more revenue even from a lower rate of interest. If there is a strong linkage between SHGs and banks facilitated by Malar, the interest rate may come down, the attraction of its SHGs among people in the district may go up, the number of SHGs and members may go up drastically, and then Malar may be able to charge a reasonable processing fee for the transactions between the SHGs and the banks, and this can be a good source of revenue for it to meet its expenditure. Such an expansion is useful for the larger social purpose of Malar (beyond the facilitation of access to credit by a set of women with limited means). Also, its ideas and messages will reach more people.

In fact, it is possible that this higher rate of interest is restraining the expansion of the SHG movement of Malar. The competition that Malar experiences currently not only from other NGOs but also from micro-finance institutions is primarily due to its higher interest rate. Micro-finance institutions and other NGOs are also likely to charge 18-20% interest, and hence Malar, for the borrowers, is just one among the lending organizations.

This relatively higher interest rate may also work against the inclusion of poorer women within the SHGs of Malar. Poorer people or those who are in dire need would be able to take loans if the interest rate is low. Though the members of SHGs note that they try to include their poorer neighbours from the locality in their SHG, our impression is that this process is somewhat restricted due to the financial tightness (in terms of the availability of money and the interest rate) of these groups.

Since the amount of money that can be saved by a member is not capped (and there is only a minimum amount fixed), some members may use the SHG as a means to save their extra

resources. It seems that almost all members take loans from the group and hence there is no division among them between savers and borrowers, but this can crop up if there is no cap on the savings or on the income that can be earned through it.

Though Malar is rooted in the TLC and is a social movement, one gets the impression that the focus of the SHGs has shifted to savings and lending. Other social issues which may influence the financial conditions of families are not getting enough attention. The burden on the women to take care of the affairs of the household has not come down in many families, especially due to alcoholism and other behavioural issues of the male members³. There may be a need to discuss and change intra-household relationships if the real empowerment of women has to take place. In the absence of such an empowerment, the financial burden on women may increase due to the easier availability of loans facilitated by organizations, such as Malar.

We also discovered that an important reason for taking loans is to meet the expenses related to marriages. The tendency to spend too much on marriages is not desirable and needs to be moderated through social action, but it does not seem to be a major focus of these SHGs. Dowry (in direct or indirect forms) is an important part of this marriage expenditure. There was a campaign against dowry as part of the TLC. The learning material prepared for the neo-literates included a lesson on the harmful effects of dowry. So, while such issues do not get enough attention in the discussions among the SHG members, social awareness regarding the factors which sustain dowry also seems to be limited. As long as the personal, financial and social security of girls is ensured only through marriage (even when they are educated); as long as parents of daughters compete to 'buy' a better bridegroom, dowry cannot be done away with and the practice will only increase. (The fact that dowry comes down when the girl is 'attractive' based on the prevailing notions of femininity and goes up when she is not

considered so, noted by a few SHG members, is a manifestation of this phenomenon). This problem can be mitigated only when girls stand firmly on their own feet, empowered by education and employment, and have relationships with men on an equal basis or on the basis of their own income/financial/employment position.

However, the perpetuation of the current social situation may lead to an increase in the amount of dowry, and that can be a reason for the indebtedness of the poor households. The SHGs and the access to loans facilitated by Malar may not relieve the burden of its members in such a situation. Hence, discussions among its members and collective actions are required to address issues such as dowry. The role of Malar as a social movement and not merely an SHG facilitating organization is much more relevant today, and that needs to be reiterated.

The organization or sections of employees seemed to have settled into a comfort level at the current stage of functioning of Malar. To some extent, this is noted by the chairperson too, and that is the impression that we, as outsiders, got after visiting a number of SHGs and interacting with employees. The SHG coordinators are more interested in the completion of tasks related to the saving and lending. The 'ageing' of the organization is showing even though the leaders and the employees are relatively young. In this context, we put forward a set of suggestions to make Malar more effective and vibrant in terms of its social purpose.

6. Suggestions and Recommendations

6.1 Make micro-enterprises viable

We have noted that the micro-enterprises started by the SHGs provide very small incomes to the women who are part of these and who spend a lot of time in these ventures. This is not unusual; we have seen this at micro-enterprises by other organizations (including Kudumbashree in Kerala, despite the

subsidies provided by the government.) There could be various reasons for this state of affairs. Though the members of the SHGs are hardworking, their productivity could be lower due to the lack of their preparedness. There may be a need for better approaches for the marketing of their products. External expertise may be needed to design and organize production. All of these cannot be attempted by each of these micro-enterprises, which may be sub-optimal in size. This may require interventions by Malar and can be attempted through a federation of micro-enterprises involved in similar activities. Such a federation may be in a better position to hire professional inputs for marketing and design. If Malar is interested in continuing with the micro-enterprises, (which may be useful due to the limited employment opportunities available to women in the region), it should consider the option of federating these enterprises. The federation can be owned by women members of the SHGs, and hence it can avoid the capitalist-worker relationship. However, there may be a need for professionals to make these products saleable in markets, and enhance the financial viability of these enterprises.

6.2 Strengthen bank-SHG linkages

Malar need not adopt the microfinance model and it can avoid lending to its SHG members by taking bulk loans from banks. Its current strategy is better. However, it should do everything possible to strengthen the direct linkage between the SHGs and the banks. For this purpose, it may consider the model followed by the Integrated Village Development Project (IVDP) in the Krishnagiri district. This organization facilitates (recommends) the transactions between its SHGs and banks. It monitors SHGs and through that, it has ensured timely repayment by almost hundred percent of the groups. A small amount is charged by the organization to meet its operational expenditure and it does not receive/take any grant from domestic or international sources. It has also created a contingency fund from the contribution of its members to pay back the loans if some members/SHGs fail in this regard, and

that has enhanced its reputation among banks. For all these reasons, public sector banks and affiliated rural banks are interested in extending loans to the SHGs created by IVDP.



A robust linkage with banks has a number of advantages. It will increase the amount of money available for lending within an SHG. It will reduce the average interest rate significantly. If a major part of the operational expenditure can come from the charge for facilitation, Malar's own money could be lent out at a lesser interest rate. The reduced interest rate may encourage many other women to become members of the SHGs. Through this process, Malar may be able to expand its operations, meet the growing needs of its members, and spread its social message to a wider section of society in the Kanyakumari district.

The organizational structure of Malar has certain advantages. It is a democratic movement and its leaders are elected by its members. It has a vision of progressive social change and is rooted in a social movement. Retaining these characteristics of Malar is important. However, even for achieving the social objectives, the organization has to expand and become more acceptable to more and more women in the district.

In summary, a more creative approach to entrepreneurship may

be necessary to strengthen the economic base of the organization. Tourism-related activities, waste management, fisheries are some of the areas that can be explored. Malar may consider making use of new information and communication technologies in all aspects of its functioning. If it has organizational limitations to get into too many diversified activities, it may be a good idea to promote sister concerns or organizations with a certain degree of autonomy.

6.3 Reiterate the larger social purpose

Though Malar has viewed the SHGs of women or enhancing the access to credit as a means to achieve the progressive change in the condition of women and the society, in general, there is a need to re-emphasize this in its functioning. This is necessary even to make the life of women better through the provision of loans. The empowerment of women requires their education and employment, and a marriage which does not require the families to spend too much to fetch husbands for their daughters, and where the irresponsible behaviour of husbands does not add to their burden of the wives. The empowerment of women and society as a whole requires a government which provides basic social security, quality education and health-care, and meets other such needs. It requires a governance that is sensitive and responds to the needs of citizens. These changes can happen only when there are wider public debates and social actions. Malar can be one among many organizations that can play an active role in this regard. However, this may require a greater awareness of their larger social role.

As an organization which has evolved out of a people's literacy plan, Malar should involve itself more with educational programs. A comprehensive plan for the educational advancement of Malar members; involvement in activities to improve the quality of children's education; active involvement in parent-teacher committees; establishment of libraries and reading rooms, health education, environmental

education – there are several other ways in which they can diversify their work. Malar may consider taking up socio-cultural activities like anti-dowry campaigns, awareness-creation and training on gender-equality, etc. If such initiatives are not taken up, Malar may neutralize its own achievements.

In summary, the organization must get out of its current comfortable equilibrium. Its leadership should be willing to work towards expanding the organization in a viable manner and reaching out to many more women in the district. The employees and field workers of the organization may have to be motivated for this purpose. The expansion has to take place on two fronts. The first is the professional route by which more members can be served by facilitating loan transactions at a lower rate of interest and through a federation of micro-enterprises. The second is the strengthening of its character as a social movement. There may be concerns about whether these two objectives can be combined effectively. However, we note that, in the absence of such an initiative, it may not succeed on both these counts. It may become a relatively small NGO providing loans to a set of women at not very low-interest rates (and there can be many other organizations of the same kind). Its social role may become more 'ritualistic' and not an active one. Hence, making the organization vibrant professionally and socially is unavoidable if it has to avoid the stagnation on both these fronts.

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