CHAPTER IV

EMPOWERMENT OF WOMEN THROUGH GROUP STRATEGY
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EMPOWERMENT OF WOMEN THROUGH GROUP STRATEGY IN TAMIL NADU (1951-2007)

Demographic features

Tamil Nadu, one of the 30 States of India, is the 7th largest and spread over 1, 30,000 sq.kms. It has 31.5 million females in its total population of 62 million in 2007 (as per the projected calculation). Its population growth rate is at a very slower space in the rest of the Southern region. The growth of its female population has constantly lagged behind males. By 2007 it has a female deficit of over 5 lakhs. The sex-ratio number of its females per 1000 males has registered a continuous decline over the years still at 977 in 2007 is higher than national average of 933 as shown in the following figure:

<table>
<thead>
<tr>
<th>Year</th>
<th>Tamil Nadu</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>1044</td>
<td>972</td>
</tr>
<tr>
<td>1951</td>
<td>1007</td>
<td>946</td>
</tr>
<tr>
<td>1961</td>
<td>992</td>
<td>941</td>
</tr>
<tr>
<td>1971</td>
<td>978</td>
<td>930</td>
</tr>
<tr>
<td>1981</td>
<td>977</td>
<td>934</td>
</tr>
<tr>
<td>1991</td>
<td>974</td>
<td>927</td>
</tr>
<tr>
<td>2001</td>
<td>974</td>
<td>927</td>
</tr>
<tr>
<td>2007</td>
<td>977</td>
<td>933</td>
</tr>
</tbody>
</table>

A related factor to the declining of sex rate is the higher female infant mortality rate, under various factors such as marriage, early pregnancy and child bearing, unskillful mid-wifery, poor antenatal and
postnatal care, high female child and toddler mortality\(^1\), as shown in the following figure:

**IMRS in Tamil Nadu Districts\(^2\)**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>District</th>
<th>Infant Mortality Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dharmapuri</td>
<td>45.00 100.10</td>
</tr>
<tr>
<td>2</td>
<td>Madurai</td>
<td>39.70 70.00</td>
</tr>
<tr>
<td>3</td>
<td>Salem</td>
<td>43.70 85.40</td>
</tr>
<tr>
<td>4</td>
<td>Ramnathapuram</td>
<td>46.60 42.40</td>
</tr>
<tr>
<td>5</td>
<td>Dindugal</td>
<td>43.10 52.90</td>
</tr>
<tr>
<td>6</td>
<td>Trichy</td>
<td>38.40 38.80</td>
</tr>
<tr>
<td>7</td>
<td>Perambalur</td>
<td>37.50 35.90</td>
</tr>
<tr>
<td>8</td>
<td>Villupuram</td>
<td>33.70 34.60</td>
</tr>
<tr>
<td>9</td>
<td>Vellore</td>
<td>38.10 45.00</td>
</tr>
<tr>
<td>10</td>
<td>Guddalore</td>
<td>34.20 33.30</td>
</tr>
<tr>
<td>11</td>
<td>Karur</td>
<td>33.60 33.20</td>
</tr>
<tr>
<td>12</td>
<td>Tirunelveli</td>
<td>43.30 38.50</td>
</tr>
<tr>
<td>13</td>
<td>Thiruvannamalai</td>
<td>31.70 39.20</td>
</tr>
<tr>
<td>14</td>
<td>Sivagangai</td>
<td>33.40 27.20</td>
</tr>
<tr>
<td>15</td>
<td>Erode</td>
<td>37.70 38.90</td>
</tr>
<tr>
<td>16</td>
<td>Pudukkottai</td>
<td>35.40 35.60</td>
</tr>
<tr>
<td>17</td>
<td>Nilgiris</td>
<td>36.40 37.50</td>
</tr>
<tr>
<td>18</td>
<td>Kanchipuram</td>
<td>28.40 25.40</td>
</tr>
<tr>
<td>19</td>
<td>Thanjavur</td>
<td>31.30 27.80</td>
</tr>
<tr>
<td>20</td>
<td>Virudhunagar</td>
<td>43.50 36.50</td>
</tr>
<tr>
<td>21</td>
<td>Tuthukudi</td>
<td>42.40 34.60</td>
</tr>
<tr>
<td>22</td>
<td>Nagapattinam</td>
<td>35.80 32.40</td>
</tr>
<tr>
<td>23</td>
<td>Coimbatore</td>
<td>31.40 29.00</td>
</tr>
<tr>
<td>24</td>
<td>Kanyakumari</td>
<td>14.70 14.60</td>
</tr>
<tr>
<td>25</td>
<td>Tamil Nadu</td>
<td>36.90 44.35</td>
</tr>
</tbody>
</table>

\(^1\) Statistical Handbook of Tamil Nadu 2008.
Existence of female infanticide in many states, including Tamil Nadu, is often neither officially acknowledged nor seriously dealt with. In Tamil Nadu, thousands of infants seem to be killed every year. In 1998, as per Primary Health Centre Records, 3226 infants were killed and 1996 in 2001. And the killings seem to be concentrated in a core region of 6 districts – Salem, Dharmapuri, Namakkal, Theni, Dindugal and Madurai and to a lesser extent in adjoining Karur, Erode and Vellore districts totally involving around 130 development blocks in all in Tamil Nadu.3

Tamil Nadu Government has consistently claimed the superiority of its schemes for women’s welfare. The female literacy as shown in the following statement is on the rise in the state over the decades, though it is still low at 35.00 compared to the male literacy level of 58.30. The state has only 587 female literates per 1000 male literates as shown in the following table4:

**Literacy Rates (%) in Tamil Nadu (1951-2007)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>20.85</td>
<td>31.73</td>
<td>10.06</td>
</tr>
<tr>
<td>1961</td>
<td>31.41</td>
<td>44.54</td>
<td>18.17</td>
</tr>
<tr>
<td>1971</td>
<td>39.46</td>
<td>51.78</td>
<td>26.36</td>
</tr>
<tr>
<td>1981</td>
<td>46.76</td>
<td>58.26</td>
<td>34.99</td>
</tr>
<tr>
<td>1991</td>
<td>63.72</td>
<td>74.88</td>
<td>51.30</td>
</tr>
<tr>
<td>2001</td>
<td>70.00</td>
<td>80.00</td>
<td>60.00</td>
</tr>
<tr>
<td>2007</td>
<td>72.00</td>
<td>81.00</td>
<td>61.00</td>
</tr>
</tbody>
</table>

3 *ibid.*
The constitutional directive of providing free and compulsory education for all children up to 14 years of age is yet unfulfilled. In the age group of 5-9 years 45% of the girls and 36% of the boys are out of the school. In the subsequent age group of 10-14 years, more than half the girls, and a third of the boys are not in school. The rural-urban differentials are even larger here, with 70% of the girls in the rural area is remaining outside the stream of school education in these age groups.\(^5\)

Women in Tamil Nadu, who constitute 49% of the total population, accounted for 32% of total workers according to the census of India 2001. According to the survey of the National Social Survey organisation for the year 2000-01, the workforce of women in Tamil Nadu (Rural:47.80%, Urban:22.80%) is higher than the national average (Rural:32.80, Urban:15.4%). And the work participation of women in Tamil Nadu has increased over the years.\(^6\)

It has more women in its non working population compared to other parts of the nation. The following figure shows the number of money-earners among women in Tamil Nadu:

<table>
<thead>
<tr>
<th>AREA</th>
<th>Gender</th>
<th>1991-92</th>
<th>1993-94</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>Male</td>
<td>58.28</td>
<td>60.10</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>38.50</td>
<td>47.80</td>
</tr>
<tr>
<td>Urban</td>
<td>Male</td>
<td>52.78</td>
<td>57.40</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>13.10</td>
<td>22.80</td>
</tr>
</tbody>
</table>

\(^5\) Statistical Handbook of Tamil Nadu, 1998. 
At least 6 million women capable of doing work are remaining idle. The female population in it has a lower work participation level at 26.5% relative to the males at 56.6% with decade 1951-1961. A substantial number of these are in the rural areas with little or no skills and practically no education. To bring these women into the mainstream of employment is a challenging task but is essential if their economic position has to improve.7

The health status of women is one of the crucial elements in the assessment of the quality and development of their life. There is a lack of people's participation in health programmes and 40% of deaths at the time of child birth and pregnancy in Tamil Nadu is due to malnutrition. The Government needs to develop and use of qualitative and quantitative data and disaggregated variables such as sex, age and other demographic criteria, towards effecting gender impact assessments of its health programmes. It has lower fertility rate compared to the national average. There is a declining trend in fertility with an increase in the educational level of women8.

The constitutional sanction of political equality and gender equality is enjoyed only to a limited extent in reality though the government of Tamil Nadu is boasted as the pioneer state in elevating the women particularly rural women. Hence there is a need for the government to plan strategies for the elevation of women and make them as partner for the national development. The government of Tamil Nadu has extended its fullest co-operation to the Central Government in this aspect.

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7 ibid.
8 ibid.
Tamil Nadu is second to none in providing essential support to women in meeting the challenges faced by them and come out successfully to establish gender equality in some extent. Now a day the women are busily engaged in many petty trades independently and are participating in public life and local administration. There is an interesting history in the story of success of women against many issues under which they suffered for a long period. This chapter explains the various challenges met by the Government of Tamil Nadu in its effort of elevation of the rural poor women from 1951 to 2007 and it also enquires whether the rural women responded positively and elevated.

As said earlier from the beginning social reformers and philosophers as well as plan developers are of opinion that women need social welfare measures, since they form a part and parcel of a family. Hence all the measures related to women were at first directed towards the health, education and family planning. In pursuing this policy the Tamil Nadu government established the Women Welfare Department in 1947 when the center launched welfare schemes for women in its I Five Year plan. The Directorate of Women Welfare in Tamil Nadu executed it, by forming 257 Mahalir Mandram or Mahila Mandal (women group). By forming it the government thought of mobilising rural poor people under one roof through which all the schemes could be implemented successfully. More than 50,000 women were enrolled as members under a chief promotion called Mother Thalaivi (Women leader). But the scheme planned so well didn’t have the designed results. The report of Social Welfare Department of Tamil Nadu Government reveals that the amount sanctioned for this scheme i.e. Rs.15 lakhs did not elevate even 5% of the members⁹.

When the Central Government launched Community Development Programme in 1955 hundreds of blocks were created in Tamil Nadu to implement the rural development scheme. Each block was put under a systematic administrative set up as shown in the following figure:

**Block Level Office Administration under Community Development**

Since the women welfare is as conceived as a part of family and rural development, the women welfare schemes were routed through the office of BDO, and District Sanitary and Social Health Officers. Some of the women were trained in public health and sanitary and became nurses and mid-wives. Some others were trained as teachers. Craft Training was given in many trades. Embroidery classes, toy making classes, etc. were
also conducted. All India Ratio conducted programmes such as “Craft and Women Development”, “Sanitary and Women Welfare”, “Rights of women in property”, to enlighten them. The Panchayat Union and Panchayats also took initiatives for the women development from 1961 onwards. For evaluation of new programmes Department of Women Welfare Department, Social Welfare Board and the Women Welfare wing of the Community Development.

Under the Social Welfare Department many programmes were charted out to improve the welfare of the women through *Mahalir Mandrams (Women Clubs)*. The objective of this *Mahalir Mandram* was to bring out the rural women together without considering their economic barriers. A convener was selected from among them. It created awareness among the rural women on education, laws protecting women and conversion of their leisure time into time for training in useful professions to increase their economy. A sum of Rs.13,000/- was given twice in a year for social welfare such as hygiene, environmental cleanliness, nutrition, and taking the members of the *Mahalir Mandram* on educational tours. Gramasevikas (Village Guides) frequently met the group members and motivated them in self-employment and acted as agent to teach them on sanitary and health.¹⁰

Mid-day meals scheme and free education scheme were also introduced in Tamil Nadu in the first half of the 1960s under Kamaraj Ministry. Because of these schemes rural poor girl’s attendance in schools increased enormously¹¹.

¹¹ Administrative Reports of the Education Department. 1965 – 66 , Govt of Tamil Nadu, Madras.
Because of the efforts of international community India changed its concept of women welfare as a part of the social welfare of the community to women special target group. Tamil Nadu government enforced many programmes to create awareness on the necessity of elevation of women. In furtherance of this change Tamil Nadu government celebrate 8th March of every year as “International Women’s Day” in educational institutions. Women Democratic Federation also celebrates it. Under 20 point programme of IRDP scheme, nationalised commercial banks were made to involve in the rural reconstruction. The District Central Co-operative Bank also ensured its participation in rural development schemes. District Industrial Centre, District Development Industrial Centre, District Development Agency and Local Administration also played role in implementation of poverty alleviation programmes. Primary concern was given to elevate the poor women through this scheme. The sub-schemes of IRDP like TRYSEM, DWACRA etc. also launched schemes to train women in many crafts as well as to give computer education and typewriting training through private institutions. Since IRDP is a convergent programme of all schemes, a central agency at the collectorate called District Rural Development Agency made a nodal point. As per the report of Social Welfare Department of Tamil Nadu 10,755 girls were trained in computer education in 1983, 20,110 received type-writing and short-hand training, 35,175 ladies learnt tailoring. Some of them were supported by the Banks for their own self employment project. This scheme failed to enhance the status of women as expected. When women were given priority in the sanctioning of loan in large numbers, they were not able to gain benefit since collateral security was insisted.

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They didn’t achieve the desired success, as they were badly diluted at the time of implementation. Further it is to be noted that the programmes which were conceived and implemented by the Government itself are not effective when compared to that of the programmes conceived by the Government but implemented through the non-Governmental (or) grass root organisations. This is due to the following reasons:\(^{13}\):

a. The inadequate training and skills, half hearted aptitude and attitude, lack of sufficient resources (or) gendered thinking of the concerned officials and functionaries hinder the effective implementation.

b. Besides the functionaries of development are male oriented and more often than not they find it difficult to interact with women in general and rural women in particular.

c. Corruption among the officials and

d. Lack of work culture from the State side at the time of designing a specific programme.

e. Hardly any evaluation of the work done of the programmes, which becomes difficult to pinpoint the responsibility and accountability for the lapses.

f. No consistency in Government policies and there seems to be a lot of *adhoasicsim* due to the lack of national perspective in policies.

g. Lack of co-ordination and communication gap between the departments at the State and District level, and the multiple lines of control that divided women functionaries among different departments, have been posing various problems for the successful implementation of the programmes.

h. No organisation to co-ordinate the efforts of various departments (or) agencies which are involved in women empowerment.

i. Programmes do not get implemented proper by due to the lack of comprehension of the relevance of women's contribution to national development.

j. This in turn do not provide for improving the out reach and effectiveness of development services and resources as credit infrastructure, extension, training, technology, and marketing, particularly there is a lack of strong monitoring system at the State level.

The major shortcomings noticed in the implementation of the programmes for women with empowerment objectives are:

i) Perpetuation of the concept that women need only welfare development services.

ii) That the development benefits will automatically accrue to women as a result of economic development of the family

iii) Inadequate knowledge and skills for socio-economic activities for women

iv) In group organisations lack of supportive services such as credit, child care, marketing, training and technology for reducing the burden and

v) Finally women beneficiaries have not been involved in the process of planning and implementation of the programmes and consistent effort were not made to identify women beneficiaries and even when they are identified, they haven't been supported sincerely.

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14 Report of Social Welfare Department, Tamil Nadu Govt... 1986
Mahalir Thittam and Group Strategy:

In the meantime there was a change in the concept of women uplift after 1985 because the UN Nairobi Conference insisted on the women development schemes rather than women welfare schemes. Mahila Mandals were revived and activated to implement the women development schemes. This was taken not only as a social welfare group but also a centre for economic improvement of women. Hence the concept of “Women Groups for Self Employed” emerged in Tamil Nadu. At that time it was called as “Mahalir Sangam” or “Mahalir Kuzhu” or “Mahalir Mandram”. Prior to this conference the increased consciousness of the elevation of women forced the Government of Tamil Nadu to concentrate on the women development. This concept becomes more meaningful with the priority for the development of women only after establishment of Tamil Nadu Corporation of Development of Women in December 1983 (TNCDW)\textsuperscript{15}.

Administrative set up was formed with Chennai as its headquarters. This was monitored by the Ministry of Social Welfare, as its apex body. The TNCDW has its functions under the Director at its head. In the Block level special BDOs were appointed to look after the programmes in the villages. Extension Officers were appointed under IRDP. Through the sub-schemes of IRDP i.e. TRYSEM and DWACRA the women were supported to get training in various professions like tailoring, typing, toys making, etc. Vocational training was given with the Government assistance. Grants were released to start petty shops etc\textsuperscript{16}. Due to the effort of the Government of Tamil Nadu more than one lakh of women were benefited. However the socially influential community scraped most

\textsuperscript{16} ibid.
of the benefits. Hence the women belonging to SC and ST community couldn’t gain benefit.\textsuperscript{17}

Its share capital has been paid in the rate of Rs.40 lakhs and Rs.38.42 lakhs by the Government of Tamil Nadu and India respectively. Its objectives are\textsuperscript{18}:

1. To Provide employment opportunities for women
2. To Provide various women development schemes to suit them for any kind of job
3. To help individuals as well as women groups in the self-employment schemes in the field of animal husbandry, village and cottage industries, handloom, agriculture and allied activities
4. To provide assistance and guidance for those women who are willing to begin their own business
5. To undertake studies on the issues of women’s development
6. To set up training units of its own or help voluntary organisations’ training units to provide employment to women and conduct training programmes in association with financial institutions and other promotional agencies to develop entrepreneurial skill of women
7. To guide and assist women entrepreneurs in the selection of projects, preparation of project reports, getting financial assistance from banks and other institutions, getting various licenses and clearances from Government departments and organisations etc.
8. To bring out publications relating to literary work on women’s issues.

\textsuperscript{17} Report of Tamil Nadu Corporation for the Development of Women, 1987.
\textsuperscript{18} Report of Social Welfare Department, 1989, Govt. of Tamil Nadu, Chennai
Women groups were provided free training in various trades by the Central Technical Training Institute, Tamil Nadu Vocational Training Institute, etc. This training programme was in farm activities and non-farm activities to the women for their employment. Every year 12,000 women received training and loan assistance was provided through commercial banks under IRDP. In the meantime NABARD, established in 1982, also provided financial assistance to the women entrepreneurs for micro-enterprises. As per the report of TNCDW, 1987, nearly 90,188 women applied for loan and benefited\(^{19}\).

However from among the beneficiaries roughly 75% are belonging to the socially influential sections, thereby they were able to corner the benefits. Moreover the assessment of the performance reveal that the amount disbursed to the economically well off people were diverted to their domestic expenses. This is a clear indication lack of mechanism to find out right kind of beneficiaries result in the wastage of funds.

Another important point which is to be noted here is that Tamil Nadu government gave an increasing emphasis on the promotion of grassroots organisations like *Mahila Mandals* since the Central Government shifted its policy from welfare to development of women through micro-finance system from 1985 onwards. Importance was given to NGO activities since they motivated the women to form groups and created awareness among them on the benefits of the Government measures. NGOs like MYRADA, CARE Adhivasi Welfare Centre, etc. have long experience in promoting the weaker sections in self-employment. The dormant *Mahila Mandals* which were formed earlier and terminated due to unhelpful attitude of bureaucrats and non-support.

of public opinion on women employment were again revived with assistance of NABARD\textsuperscript{20}.

Most of the employment generating programmes for women's empowerment got implemented through the NGOs (or) Gross root organisations. More over, the NGO's oriented programmes do not suffer from any constraint, and large number of women was benefited. It is understood that with the exception of some programmes, many programmes which were implemented haven't succeeded to a great extent due to hurdles in the way for women access to credit society, and marketing of products. Thus the feedback from the field did not report any notable increase of women involvement in income (or) employment generating programmes\textsuperscript{21}. The programmes are not improving the overall economic status of women.

Formation of a separate Ministry for Adi Dravida Welfare, Backward Class Welfare and Women's Welfare in 1987 shows the TN Government didn't changed its earlier conception on the women welfare only through social welfare measures instead of uplifting them economically. But it seemed that it had changed its earlier stand only in 1989 November when it formed a separate Directorate for the Development of Women, Children and Handicapped, under the Social Welfare Department. This Department has the following objectives with regard to women\textsuperscript{22}:

a) Provide employment especially to those below the poverty line.

b) Help the women in distress especially the widows and destitute

\textsuperscript{21} The Indian Express, February 20, 1988.
\textsuperscript{22} Tamilarasu. December, 1989.
c) Ensure the pregnant and lactating mothers to receive adequate food and nutrition supplement and proper immunisation.
d) Assist voluntary organisations in their effort to help the weaker and vulnerable sections of the society.
e) Conduct seminars, campaigns and women's welfare programmes to improve the status of women and children in society.
f) Create more opportunity for equal development and progress of women on par with men.

In this background, the centre has launched a poverty alleviation program with the financial assistance of the International Funds for Agricultural Development (IFAD), in some states including Tamil Nadu focusing the needs of women. The Government of Tamil Nadu implemented it through Tamil Nadu Corporation of Development of Women from April 1989. It aimed at assisting 60,300 rural women over a period of seven years from 1989-90 with a project outlay and Bank loan components of Rs.94.86 crores and Rs.35.13 crores respectively.23

The policy and programme mix of the Central Government and that of the Government of Tamil Nadu shows that while match has been attempted and the significant progress already achieved is perhaps the most important part of the programme relating to the development of social equality. There is a need to design a strategy which can be applicable in all spheres of concern and which could integrate all aspects of a women's life. Further the strategies for women's development should involve practicability, and long term survival. The following suggestions are put forth for evolving such strategies. For the women of rural society the (a) first and prime concern should be the effective

implementation of poverty programmes. For this, the administration of these programmes need to be completely revamped. (b) The programmes should be handed over to the local groups for implementation. (c) The bureaucracy and other state level institutions should strengthen and support these local groups, through technical advice, training, monitoring and other support structures such as marketing in the open market. (d) The handing over process should be done in a phased manner to enable the groups to implement the programmes.24 The women specific schemes and programmes for employment generation may be implemented with full vigour and force with the help of the NGO’S, because investing in women would mean providing meaningful development to them. Overall there is an increasing awareness that one of the touch stones of successful development is the extent which it leads to the empowerment of women as revealed with UN Nairobi Conference. As such it is imperative to devise appropriate tools to realise it, both in the urban and rural areas.25

If it is expected better results from the programmes, participants need to be given due attention and their needs and views need to be respected and supported. The cardinal principle would have been that poor women are to be empowered and not pampered. Women should realize their potent power, which is quite latent for long. They must be helped and to help themselves. For this several NGOs, thousands of Mahila Mandal, and lakhs of women members in the Panchayat Raj institutions should work towards sensitising other women by spreading awareness about their rights. They should mobilise and organise women as a strong pressure group to participate vigorously in the development

24 Report of Human Resource Development Department, Govt. of India, New Delhi, 1995-96.
process and decision making. Further the local level women’s groups need to be strengthened and empowered for the effective implementation of the programmes.\textsuperscript{26} The endeavour is to combine the wide reach and resources available to the state with the commitment and quality work of the NGO’s together with necessary credit from commercial banks, Government of India organisation, local area Banks and other funding sources.\textsuperscript{27}

With these in mind the TNCDW has also formulated an integrated project called Tamil Nadu Women uplift programme (MAHAM). This aimed at giving access to education, health, nutrition, child care and income generating activities with financial assistance from the International Fund for Agricultural Development. The basic objective is increasing of income and standard of living of rural women by providing improved access to credit and strengthening of technical services for a range of income generating activities. The ultimate objective of International Fund for Agricultural Development is to leave behind self-reliant and sustainable women groups through a process of careful and slow withdrawal by NGOs and TNCDW in a phased manner. It simultaneously aimed at increasing the confidence of women and raising their social status by promoting village level women groups with national economic and social assistance. Group strategy is an important aspect of the project and is an indicator of the performance of the group.\textsuperscript{28} The project is taking adequate care to achieve the desired results by introducing innovative feature such as, use of animator’s working experience at village level to mobilise and assist women, ensuring greater participation by women in decision making, giving greater emphasis on

\begin{itemize}
\item \textsuperscript{26} Maya Majundar (Ed.) \textit{Encyclopedia of Gender Equality through Women Empowerment}, Vol.1, New Delhi, Swarop and Sons, 2005), p.184.
\item \textsuperscript{27} \textit{Ibid}.
\item \textsuperscript{28} Report of International Fund for agricultural Developments, 1989-90.
\end{itemize}
promoting self-reliance through self managed group saving funds and group credit and improvement in the process of selection of suitable economic activities and assistance with access to formal development credit. The International Fund for Agricultural Development that assisted Tamil Nadu Women’s Development project was as a pilot project by forming women groups was first introduced in Dharmapuri District in November 1989, because this district is one of the most backward districts of Tamil Nadu. The Individual Gross Income is very low when compared with other districts of Tamil Nadu. Due to acute poverty the literacy rate is very low i.e., 26% only. Further the geography of this district comprises of forests and it has congenial climate for sericulture and horticulture. Though it is suitable for promoting new jobs, due to economic backwardness and absence of awareness, and inducement they fail to improve the standard of their life. The project has to care for the benefit to 50,000 rural women with the financial out lay of Rs.1.24 crores for a period of five years from 1989.

Starting of a Model Group: Dharmapuri Experiences

In these circumstances women group scheme of the Central Government IFAD-TNCDW developed a model rural women uplift scheme. In this pilot project the Government used the expertise of NGOs like Mysore Resettlement and Development Agency (MYRADA) which has well established social service centre here. The experience gained here is called as “Dharmapuri Experience”. This is considered as the forerunner for the SHGs formed in 90s in other states of India and formed in Tamil Nadu under Swarnjayantni Gram Swarozgar Yojana in 1999.

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29 ibid.
At first 600 women groups were formed in this District with more than 12,000 women as members. All of them belonged to poor families. Previously they were the seasonal agricultural labourers and their total income was not beyond Rs. 2,000 per annum. After becoming a member of the women group they were trained in mat making, manufacture of gunny bags, sericulture and horticulture. Some of them, who do not know or understand any craft continued their agricultural labour but with new modern equipments and thereby increased their income. Satisfied with the performance of the women groups in this district, Indian Bank came forward for credit assistance with subsidy component from IFAD project.

This project has identified income generating activities suitable for women taking into consideration the availability of raw materials, marketing facilities and the aptitude of the perspective beneficiaries. It has the involvement of suitable NGOs, information, linkage and training. The main areas of assistance is agriculture and other allied activities and setting up of Industrial Handloom Women’s Co-operative Societies for women with financial assistance from Norwegian Agency for International Development (NAID), Support to Employment Programme (STEP) and Special Central Assistance Programme (SCAP) of Government of India and the external agency mainly International Fund for Agricultural Development (IFAD).

The main aim of TNCDW is to extend its helping hand to those women who are capable of improving their livelihood but unable to do so due to lack of sufficient resources. Hence the IFAD scheme was further

extended to seven more districts in 1990-91 which totally covered 1,20,274 women in 75 blocks of those districts namely Salem, Ramanathapuram, Namakkal, S.Arcot, Villupuram, Theni and Madurai.\(^{34}\) This created awareness among the rural poor women.

The IFAD fund is routed through NABARD to the beneficiaries as identified by the DRDA of the particular district on the suggestion of the NGOs who are in the field work and serve as linkage. The higher level officials supervise it periodically. The District level project officers take care to utilize the fund for the purpose of women economic uplift. Proper training through Vocational Training Institute for various types of petty jobs was also given. If there was any default, all the involving agencies in this scheme jointly took efforts to make sure of the repayment without fail. More or less the group members or individual beneficiaries are not willing to cheat the officials since they realized the benefit they gained in this scheme.\(^ {35}\)

Meanwhile Women's are now willing to become entrepreneurs due to various factors. These factors can be broadly classified under two categories, namely “Pull factors” and “Push factors”. Under the first category the women entrepreneurs choose a profession as a challenge to have an independent occupation. The other category of women take up business enterprises to get over financial difficulties and responsibility is thrust on them due to family circumstances.

**SHGs under *MaThi* (Mahalir Thittam – Women Programme)**

It is important to note here, that during the period between 1991 and 1996, the Government of Tamil Nadu under took an important step

\(^{34}\) Report of Tamil Nadu Corporation for Development of Women, 1989-90.
\(^{35}\) The Hindu, October 14, 1990.
through guiding principles for policy frame in the sphere of women’s advancement by protecting and promoting the equality of women in the society. According to the new policy initiative on women known as “Vision 2000 Policy for the Advancement of Women in Tamil Nadu,” each and every project and programme in Tamil Nadu had to be decided and designed in a manner that would re-define the role of women and men to enable them to work as equal partners.\textsuperscript{36} It is intended to make the Government and the Community to work towards the advancement of women by increasing the number and influence of women in decision-making. All the wings of the Government were made responsible in this big task. The goal of the Government was to strengthen the full and equal participation of women in the development of society, and State. The institutions fostering development, whether they were governmental (or) non-governmental, were ordered to review and ensure sustained improvement in the well-being of women.\textsuperscript{37}

The Government of Tamil Nadu followed the following objectivities to be pursued for realisation before the turn of the 20\textsuperscript{th} century:\textsuperscript{38}

a) Supporting and expanding the role of women as decision makers in public and private domains so that they may be able to control their lives
b) Ensuring equitable participation of women in the socio-political and economic processes and structure.
c) Facilitating equitable participation of women in development, planning, processes and programmes.

\textsuperscript{36} G.O.Ms.No. 147, Rural Development and Panchayat, TN Govt., March 12, 1995.
\textsuperscript{37} ibid.
d) Identifying areas of exploitation, oppression and violence and framing suitable legislation along with evolving pragmatic solutions, involving voluntary effort wherever possible.

e) Promoting the elimination of discriminatory practice and behaviour against women by undertaking programmes and campaign which promote self-awareness among women.

f) Improving access to literacy and educational opportunities and to work for compulsory primary education, ensuring at least five years of schooling for every child.

g) Ensuring equality of access to resources such as land, capital, and institutional support for men and women.

h) Helping women to improve income levels through training and development and better employment opportunities and helping in the designing of labour saving devices that will reduce the daily chores of women.

i) Improving access to basic health and family welfare services.

j) Promoting the TNCDW, as part of the institutional framework to strengthen the existing machinery involved in the advancement of women, and to ensure convergence of services by suitably coordinating with programmes of all agencies.

The strategies for implementing the ten objectives effectively were also made by the Government of Tamil Nadu. The TNCDW was made as the nodal point for bringing women into mainstream. This policy has been disseminated through all avenues to all organizations, Governmental and non-Governmental, which work for the cause of women.

In the light of the experiments gained in the implementation of the IFAD assisted TNCDW since 1989-90 the Government of Tamil Nadu
enunciated a new scheme called, the Mahalir Thittam (MaThi). This scheme was implemented with the aim of focusing women empowerment, which is a major component of socio-economic development.

This scheme was formed with the following missions:39

- To build the capacity of poor and disadvantaged women so that they are enabled to cross all social and economic barriers and thereby facilitate their full development into empowered citizens of the State.
- To achieve the equality in the status of poor women while participation with decision makers and beneficiaries in the democratic economic, social and cultural sphere of life.
- To empower women to work together with men as equal partners and to inspire to a new generations of women and men to work together for equality, sustainable development with communal harmony and co-promote and ensure the human rights of women at all stages of their life cycle.

It has been launched with State funds to cover the entire state in a phased manner. The expanded successive project scheme was announced in 1996-97 and it was started functioning from 1997-98 on the line of IFAD. The scheme is called as IFAD-MaThi scheme along with the “Bangaru Ammaiyar Ninaivu Mahalir Thittam”.

As planned in 1997-98 it was extended to the districts of Theni, Thiruvallur, Vellore, Thiruvarur, Karur, Virudhunagar and Tuticorin benefiting an expected additional three-lakh women. Due to its success, the Government of Tamil Nadu had announced a phased extension of the

39 Mahalir Thitam Project of Tamil Nadu, 1999-2000.
project for the seven more districts viz., Trichirappally, Thiruvannamalai, Pudukkottai, Thirunelveli, Sivagangai, Erode and Nilgris districts of the State also in the year 1998-1999. The project was started in 194 Panchayat Unions in 14 districts and 9000 SHGs were formed with the membership of 2 lakh women in 1999⁴⁰.

In Tamil Nadu in 1997-98 out of the total 1307 groups 96.79% of the groups are promoted by commercial banks and 3.2% of the groups are promoted by Regional Rural Banks. Among the 14 commercial banks in the scheme, the performance of Canara bank is commendable followed by Indian bank and state bank of India. The amount of bank loan and refinance released for the year 1997-98 through commercial banks stood at 33.33 million and 33.11 respectively and the corresponding figures for RRB were 0.58 and 0.58 million respectively. The DRDA has furnished a memorandum of understanding or contract to be used for entering into an agreement with NGOS/CBOS/community co-ordinators / Animators being involved as facilitators for groups formation, development and training. The DRDA shall regularly monitor the progress of group through periodic evaluation⁴¹.

The Self Help Groups started in a small level gradually expanded into a big group with in a short span of time. It is nothing short of an amazing fact that the number of groups has grown leaps and bounds. It is because of the inherent strength of the movement and the success it has registered over the period of time.

⁴⁰ Muttram (Tamil), November 1999.
The district wise position of women groups linked as on 31st March 1998 with the existing of women groups is as follows:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>District</th>
<th>No. of SHGs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Chengalpet</td>
<td>94</td>
<td>7.19</td>
</tr>
<tr>
<td>2</td>
<td>Guddalore</td>
<td>33</td>
<td>2.53</td>
</tr>
<tr>
<td>3</td>
<td>Dharmapuri</td>
<td>63</td>
<td>4.82</td>
</tr>
<tr>
<td>4</td>
<td>Dindugal</td>
<td>13</td>
<td>0.99</td>
</tr>
<tr>
<td>5</td>
<td>Erode</td>
<td>121</td>
<td>9.26</td>
</tr>
<tr>
<td>6</td>
<td>Kanyakumari</td>
<td>37</td>
<td>2.83</td>
</tr>
<tr>
<td>7</td>
<td>Madurai</td>
<td>271</td>
<td>20.73</td>
</tr>
<tr>
<td>8</td>
<td>Nagapattinam</td>
<td>9</td>
<td>0.69</td>
</tr>
<tr>
<td>9</td>
<td>Pudukkottai</td>
<td>5</td>
<td>0.38</td>
</tr>
<tr>
<td>10</td>
<td>Ramanathapuram</td>
<td>31</td>
<td>2.37</td>
</tr>
<tr>
<td>11</td>
<td>Salem</td>
<td>52</td>
<td>3.98</td>
</tr>
<tr>
<td>12</td>
<td>Sivagangai</td>
<td>63</td>
<td>4.82</td>
</tr>
<tr>
<td>13</td>
<td>Thanjavur</td>
<td>10</td>
<td>0.77</td>
</tr>
<tr>
<td>14</td>
<td>Tehni</td>
<td>5</td>
<td>0.38</td>
</tr>
<tr>
<td>15</td>
<td>Thiruvanamalai</td>
<td>3</td>
<td>0.22</td>
</tr>
<tr>
<td>16</td>
<td>Trichy</td>
<td>4.24</td>
<td>32.44</td>
</tr>
<tr>
<td>17</td>
<td>Tuticorin</td>
<td>5</td>
<td>0.38</td>
</tr>
<tr>
<td>18</td>
<td>Pondicherry</td>
<td>9</td>
<td>0.69</td>
</tr>
<tr>
<td>19</td>
<td>Vellore</td>
<td>33</td>
<td>2.53</td>
</tr>
<tr>
<td>20</td>
<td>Villupuram</td>
<td>21</td>
<td>1.62</td>
</tr>
<tr>
<td>21</td>
<td>Virudunagar</td>
<td>5</td>
<td>0.38</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1307</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The total number of women groups in Tamil Nadu in 1998 formed by IFAD -TNCDW, is 10,384. After merger of IFAD-TNCDW women groups with MaThi, the number of women groups in 1999 rose to 16,368 with 3,14,986 women in the enrollment including 1,27,913 women
GOVT. MONTHLY JOURNAL ‘MUTRAM’ (PORTAL)
belonging to S.C. and S.T. community. It further increased year after year with the effect of MaThi and response of the womenfolk.

TNCDW was registered as an Association (Sangham) named "MUTTRAM" (MaThi) and instituted a monthly journal in its name itself. This journal publishes the information relating to the activities of SHGs of Tamil Nadu and other states.42

In the meantime the centre has launched a new scheme called SGSY in 1999 with the objective of formation of SHGs for the elevation of women.

The agencies involved in the project implementation are: TNCDW as the interface organisation at its state level that networks through:43

1. Project Implementation Units (PIU): constituted by TNCDW at district level to act as its co-ordinating arm.
2. Indian Bank : providing credit to women groups.
3. Government/ Department : deputing their staff to project implementation unit, and providing support services / linkages.
4. Non-Governmental Organisations : promote women groups and monitor their functioning.

The ultimate objective of the project is the empowerment of women in rural Tamil Nadu. This empowerment could lead to benefit at Muttram. January 1999.

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43 ibid.
two levels. Direct benefits to the individual woman and women groups and development benefits to families and the community as a whole. The objective would encourage as achieving the following as:44

a) Social Objectives

1. Development of strong, cohesive-Self-Help women groups
2. Improved access of SHG members to various development schemes of government and bank credit schemes.
3. Development of Leadership qualities
4. Self-confidence building
5. Increasing social awareness
6. Improve status of women in the family and in society.
7. Improvement in health and family welfare
8. Functional literacy
9. Awareness of legal rights and legal aid access

b) Economic objectives

1. Including habit of saving management of common funds for the best benefits to members of the SHG and the community.
2. Increasing (doubling) of income
3. Control over income and better income management
4. Increase of assets
5. Change from women status to worker-manager status
6. Access to market-choice of activities.
7. Continued access to the regular credit delivery/alternate credit delivery system.

44 ibid.
c) Objectives for the villages a whole

1. Expected Spin of benefits in the villages
2. Active participation and collective action for development
3. Model effect
4. Improved health and family welfare
5. Education and literacy
6. Information awareness, demand-and problem-solving
7. Knowledge of various welfare programs of the government and banks in the villages.
8. Settlement of local disputes in groups
9. Voicing and acting against social injustices to women and children
10. Women become local and gain confidence

d) Objectives to society are

1. Abolition of bonded labour
2. Eradication of child labour
3. Protection of environment and natural resources.
4. Commercial harmony and caste harmony
5. Eradication of dowry.

Functions of SHG Organisational Structures

By this time the Central Government decided to bring all the women developmental programmes under one agency named Swarnjayanthi Gram Swarojgar Yojana (SGSY) with the aim of funding for the federation of SHGs so as to empower the women to form women SHG Union and thereby develop local women leadership.
TNCDW with its Head Quarters at Chennai is the Nodal agency for implementing the scheme. The Project Management Unit (PMU) at the Corporation Head office is headed by Chairman-cum-Managing Director and Executive Director assisted by several co-ordinators. At the State level, policy directions are given by “TNCDW Review Committee” chaired by Development Commissioner. Secretaries to Government of Rural Development and Municipal Administration are its members. There are also monthly reviews of project officers by the CMD of TNDEW, as well joint reviews of Project Officers of both DRDA and PMU along with Director of Rural Development.45

Further, at the district level, there is a District Project Coordination Committee (DPCC) consisting of:

1. District Collector (Chairman)
2. Project Officer (Secretary)
3. District Heads of concerned Line Departments (members)
4. Representatives of Lead Bank (Member)
5. Representative of NGOs (Members)
6. Representative from district NABARD Office (Members)
7. Two elected representative beneficiaries (Members)
8. Two women with prime commitment to women’s issues

The Block level structure has a Block Project coordinator and the Block Level Coordination Committee consists of Project officer, Assistant Project Officers, Bankers, animators/Representatives of NGO staff. At the Cluster level the NGOs are expected to have cluster coordinators, as there is no staff at the Government level.46 NGOs will

45 Refer Appendix No. II.1.3.
46 ibid.
have a cluster coordinator for every five village panchayat consisting about 15 groups. For larger NGO, three Block Coordinators while smaller NGO has a project Coordinator who may be often the Chief Executive.

MaThi Scheme was expanded to all districts of Tamil Nadu in a phased manner, with the vision of forming around 60,000 sustainable SHGs covering 10 lakhs women over the project period of five years i.e. 2002-2003 in Tamil Nadu with the total financial outlay of Rs.1440 crores. These SHGs would be instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, women's right, child care, education, adoption of new agriculture practices, and have the way for increased participation of women in decision making in households, community and local democratic set up bodies helping to prepare women to take up leadership participations.47 Apart from MaThi, Vocational Training Programme (VTP), Entrepreneurship Development Programmes (EDP) and Women Research Centres (WRC) are taken up by TNCDW.

Specific targeting of the poorest of the poor, planned NGOs support and guidance, systematic training for women, financial discipline through internal lending, external credit for goal groups and sustainability through participation approach MaThi has an unusual long term partnership between three agencies: 1) The State Government 2) NGOs and 3) Banks including NABARD and other financial institutions. The endeavour is to combine the wide reach and resource available to the State, with the gross-roots presence, goodwill, commitment and

47 Statement of MaThi. March 2003
innovative work of the NGOs together with the support from NABARD and credit banks.\textsuperscript{48}

By this time \textit{Indiramahalir Kendras} (Indira Women Group) numbering 1560 which already existed in Tamil Nadu were also brought under this project in 2000. More \textit{Indira Mahalir Kendras} established in Tamil Nadu contribute immensely to the women empowerment in TamilNadu. \textsuperscript{49}

The following chart gives the co-ordinating agencies of Mathi and their services:

\textbf{Co-ordinating agencies of MaThi and its services}

\begin{table}[h]
\centering
\begin{tabular}{|l|l|}
\hline
\textbf{Other Govt. Departments} & \textbf{Non-Govt. Orgns. (NGOs)} \\
\hline
\text{a. Giving information to SHGs about their departments Government welfare measures or schemes} & \text{a. Formation of SHG and supervision} \\
\text{b. Co-ordinating the MaThi} & \text{b. Training for group and federal set up} \\
\text{c. Selection of members of SHG to the welfare schemes to attain benefits} & \text{c. Grading of the groups / Bank loan linkage and arranging for bank loan to} \\
\hline
\end{tabular}
\end{table}

\begin{table}[h]
\centering
\begin{tabular}{|l|l|}
\hline
\textbf{Dist. Rural Devt. office} & \textbf{Banks} \\
\hline
\text{a. Training to SHG members in crafts and Grading of SHGs / Linking} & \text{a. Start SHG\textasciiquotesingle{}s bank account} \\
\text{b. SHG members with bank for loan / arrangement for bank loan to start industries} & \text{b. Grading of SHG / Linkage of Bank loan, loan to start industry} \\
\text{c. Marketing the products of SHGs (Poomalai commercial complex) District wise distribution and commercial centres} & \text{c. Supervising the repayment of SHG\textasciiquotesingle{}s loan to the bank} \\
\hline
\end{tabular}
\end{table}

\textsuperscript{48} Report of Social Development of Tamil Nadu, 1999.  \\
\textsuperscript{49} \textit{ibid.}
Further the facility for credit and loan was increased in furtherance of the policy “Vision – 2000” towards the empowerment of women by the Tamil Nadu Government. It brought many departments into this field to activate the movement. Primary Agricultural Co-operative Banks and District Central Co-operative Banks were brought into the hold of SHG for effective functioning.\(^{50}\)

In the meantime as expected in the budget for the year 1999-2000, NABARD and SIDBI doubled their efforts in the direction of SHGs and ensured coverage of 50,000 more SHGs during the year 1999-2000. In the year 1999-2001, the SHGs scheme was extended to the remaining seven districts such as Coimbatore, Dindigal, Kanchipuram, Nagapattinam, Perambalur, Thanjavur and Kanyakumari. All the groups were brought under SGSY scheme. Further in 20001-02 it was also extended to Chennai District.

NGOs are facilitating the group formations in the initial stages and they trained the group members in their selected project. For this work they are supported by MaThi. The scale of support cost is borne by MaThi to the NGO is shown as follows:\(^{51}\)

**NGO Support Costs borne by MaThi**

<table>
<thead>
<tr>
<th>S. No</th>
<th>Item of Payment</th>
<th>Scale of Payment</th>
<th>Payment Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SHG Formation cost</td>
<td>Rs.350</td>
<td>One time payment 3 months after the formation of SHG</td>
</tr>
<tr>
<td>2</td>
<td>SHG Monitoring cost</td>
<td>Rs.2,200</td>
<td>Every year after grading and based on grade of SHG for 4 years.</td>
</tr>
<tr>
<td>3</td>
<td>Sustainability cost</td>
<td>Rs.660</td>
<td>For each SHG that becomes sustainable at the end of 4(^{th}) year.</td>
</tr>
<tr>
<td>4</td>
<td>Credit Linkage support cost</td>
<td>Rs.135</td>
<td>For each Rs.5000 of credit</td>
</tr>
</tbody>
</table>


As per the main objective SGSY has extended the group loans to SHGs under *MaThi*. The Rural Department has taken steps from formation of group to sustainability of each group. In Tamil Nadu it is made as compulsory that priority should be given to the member of the SHGs in all the welfare schemes\(^{52}\).

The formation of SHGs under *MaThi* is increasing year after year. The total member of SHGs rose from 10,384 in 1998 to 3,78,526 SHGs in December 2007 consisting of 60,63,000 members. The total savings of those SHGs comes to 2062 crore of rupees at the end of December 2007. Out of 3,78,526 groups 3,08,500 groups are forming in rural area of Tamil Nadu.

The following table traces the growth of SHGs in Tamil Nadu from 1998-2007\(^{53}\):

<table>
<thead>
<tr>
<th>Years</th>
<th>Total Blocks</th>
<th>Covered Blocks</th>
<th>Total SHG formed</th>
<th>Women's enrolled</th>
<th>SC+ST Women Enrolled</th>
<th>Total Savings in lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>385</td>
<td>-</td>
<td>10,384</td>
<td>94,473</td>
<td>39,108</td>
<td>1331.87</td>
</tr>
<tr>
<td>1999</td>
<td>385</td>
<td>234</td>
<td>16,368</td>
<td>3,14,986</td>
<td>1,27,913</td>
<td>2278.01</td>
</tr>
<tr>
<td>2000</td>
<td>385</td>
<td>326</td>
<td>26,220</td>
<td>4,81,733</td>
<td>2,01,783</td>
<td>3341.78</td>
</tr>
<tr>
<td>2001</td>
<td>385</td>
<td>384</td>
<td>68,268</td>
<td>10,48,887</td>
<td>5,57,977</td>
<td>7390.81</td>
</tr>
<tr>
<td>2002</td>
<td>385</td>
<td>385</td>
<td>108,293</td>
<td>18,59,053</td>
<td>7,89,301</td>
<td>126330.01</td>
</tr>
<tr>
<td>2003</td>
<td>385</td>
<td>385</td>
<td>118,413</td>
<td>20,25,795</td>
<td>8,93,263</td>
<td>26726.62</td>
</tr>
<tr>
<td>2004</td>
<td>385</td>
<td>385</td>
<td>140,514</td>
<td>29,30,414</td>
<td>9,10,000</td>
<td>30414.04</td>
</tr>
<tr>
<td>2005</td>
<td>385</td>
<td>385</td>
<td>210,015</td>
<td>33,15,214</td>
<td>9,75,000</td>
<td>41516.70</td>
</tr>
<tr>
<td>2006</td>
<td>385</td>
<td>385</td>
<td>307,115</td>
<td>50,16,134</td>
<td>16,70,914</td>
<td>60717.00</td>
</tr>
<tr>
<td>2007</td>
<td>385</td>
<td>385</td>
<td>378,526</td>
<td>60,63,000</td>
<td>24,15,000</td>
<td>80696.40</td>
</tr>
</tbody>
</table>

\(^{52}\) *ibid.*

Once the group is formed by *MaThi* or NGO’s field workers, the functionaries are selected normally by consensus. In almost all the groups selected women were with leadership quality and required the time to work for the group. These groups are formed as the basis of mutual trust of understanding. In the first meeting, group members have to be explained about their objects, role and responsibilities of SHGs. The women group called as *Sangam or Kuzhu* has specific name like *Indraj(Leader), Victoria(Victor), Roja(Flowe)r, Samandhi(Flower), Thenkoodu(Buhirs), Annai Theresa* etc., and every activities of the group has to be decided by all group members at the time of their meeting. There are three types of regular meetings such as (1) Meeting for collection of savings (2) Monthly meeting for disbursement of loan and 3) Monthly or weekly meeting for discussing general issues pertaining to the group and community\(^5^4\).

From 2002-2007, hundreds of groups opted for cluster group formation and formed co-operative unions without government interference.\(^5^5\) The social and financial recognition with the women are able to achieve within their families through their involvement in SHG is an added fallout of the programme.

**Federation of SHGs**

Another major step for the empowerment of women taken by the Government of Tamil Nadu, is the “Federation of SHGs of Tamil Nadu” as apex body of SHGs in TN. The first conference of this federation was held in February 2005 at Chennai. The then Chief Minister of Tamil

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\(^{54}\) Guidelines for SHGs, Mahalir Thittam, 1999, TNCDW, p.5.

Nadu Dr. Jayalalitha spoke and announced many schemes to the SHGs. One more feather was added to the movement of “Women Empowerment” through SHGs, by the present Chief Minister of Tamil Nadu Dr. Karunanithi. This award has been instituted for the best SHGs of Tamil Nadu named as “Manimekalai Award” (named after an epic Personality, who with her divine rice bowl could feed the hungry masses). Further three groups are also to be adjudged as the best three SHGs in each district. In the year 2006, the Tamil Nadu government’s Rural development & Panchayat Raj Department in its G.O intimated the concerned officials relating to women development, that selection committees have been constituted for selecting state level awards named “Manimegalai” awards under the chairmanship of the chairperson of the TNCDW and for district level awards under the chairmanship of the district collector at the district level. Further it has been decided to give away that “Manimegalai Awards” for 5 panchayat level federations at state level with a cash price of Rs.1 lakh each and for the next 10 SHGs at state level with Rs.50,000/- each as award. It has also been decided that an award for one best panchayat level federation at district level at Rs.50,000/- each (30 districts) and for 3 best self help groups at district level at Rs.10,000/- each will be given.

While executing the above decision, the district level committee headed by the district collector invited applications from the SHGs. After the scrutiny the committee recommends one best SHG at the district level and one best panchayat level federation for the selection of the state level award. The state level committee constituted for this purpose met on 19.2.2007, pursued the applications and recommended 20 SHG’s and 10

56 G.O.No. 1066, Department of Rural Development, Tamil Nadu.
panchayat level federations in the order of merit for consideration of *Manimegalai* award for 10 best SHGs and 5 best panchayat level federations in the state. The Managing Director of TNCDW has recommended 9 panchayat level federations and 11 SHGs in order of merit\(^59\).

The Government after careful examination of the proposal of the Managing Director, TNCDW, selected the following best 5 panchayat level federations and 10 best SHGs for state level "*Manimegalai Awards*". At the panchayat level federations Brahmadesam of Erode district, Bedrahalli of Dharmapuri District, Chiruvanthadur of Villupuram District, Bharathi federation of Karur District and Ayapakkam of Thiruvalluvar District, were selected for the award.

The following table shows the recipients of the award for the year 2007. The following 10 SHGs were selected for the *Manimegalai Award*\(^4\):

<table>
<thead>
<tr>
<th>S:No.</th>
<th>DISTRICT</th>
<th>NAME OF THE SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Erode</td>
<td>Sri Amman</td>
</tr>
<tr>
<td>2</td>
<td>Thiruvannamalai</td>
<td>Sri Karpagambal</td>
</tr>
<tr>
<td>3</td>
<td>Vellore</td>
<td>Vanaroja</td>
</tr>
<tr>
<td>4</td>
<td>Pudukottai</td>
<td>Sembaruthi menava</td>
</tr>
<tr>
<td>5</td>
<td>Kanniakumari</td>
<td>Kaviquil</td>
</tr>
<tr>
<td>6</td>
<td>Perambur</td>
<td>Annai teresa</td>
</tr>
<tr>
<td>7</td>
<td>Namakkal</td>
<td>Rengappa naickanpalayam m.s</td>
</tr>
<tr>
<td>8</td>
<td>Chennai</td>
<td>Tendhral</td>
</tr>
<tr>
<td>9</td>
<td>Villupuram</td>
<td>Melmuthampalayam M.M.M-1</td>
</tr>
<tr>
<td>10</td>
<td>Thiruvarur</td>
<td>Kurinji</td>
</tr>
</tbody>
</table>

\(^4\) ibid.
The performance of the SHG movement is appreciable as revealed by the following facts:

1. According to the TNCDW, even districts with low demographic indicators like Dharmapuri, Madurai, Ramanathapuram, Salem have fared well in showing good results in SHGs. The TNCDW has claimed that 46.66% of the beneficiaries of the programme are Scheduled Caste and Scheduled Tribe women.

2. Repayment rate of the loan availed is as high as 99% according to the report of the Government of Tamil Nadu.

3. The Social recognition and financial freedom, which the women are able to achieve within their families through their involvement in SHGs is an added positive fallout of the programme.

Though the constitution of India, through the Instrument of Adult Franchise and Article 15, guarantees political equality to women and such political equality is hardly exercised by the women of India including Tamil Nadu. The 73rd Amendment of the Indian Constitution (1993) by legislating for a compulsory 33% reservation for women in all local governing bodies, has brought about a significant change in the scene as shown in the following table.60

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60 Rural Development Report, Govt. of India, 1999.
<table>
<thead>
<tr>
<th>Local Bodies</th>
<th>Total</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>SC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ST</td>
</tr>
<tr>
<td></td>
<td></td>
<td>General</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total</td>
</tr>
<tr>
<td><strong>Districts Panchayats</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chair Persons</td>
<td>28</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Members</td>
<td>648</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>171</td>
</tr>
<tr>
<td></td>
<td></td>
<td>225</td>
</tr>
<tr>
<td><strong>Panchayat Union</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chair Persons</td>
<td>385</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>107</td>
</tr>
<tr>
<td></td>
<td></td>
<td>139</td>
</tr>
<tr>
<td>Members</td>
<td>6499</td>
<td>534</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1750</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2295</td>
</tr>
<tr>
<td><strong>Village Panchayats</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presidents</td>
<td>12617</td>
<td>1078</td>
</tr>
<tr>
<td></td>
<td></td>
<td>33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3153</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4264</td>
</tr>
<tr>
<td>Members</td>
<td>97398</td>
<td>6297</td>
</tr>
<tr>
<td></td>
<td></td>
<td>258</td>
</tr>
<tr>
<td></td>
<td></td>
<td>26250</td>
</tr>
<tr>
<td></td>
<td></td>
<td>32805</td>
</tr>
</tbody>
</table>

As per the above figures.

- At the village Panchayat level, women form 33.68% of members and hold 33.80% of presidents’ position.
- At the Panchayat Union level, they form 35.31% of members and hold 36.10% of chair persons’ positions.
- At the District Panchayat level, they form 34.72% of members and hold 35.71% of chair persons’ positions.

From the above statement it is clear that members belonging to SHGs occupy most of the posts. Thus the SHG movement fulfills the constitutional guarantee of political equality.

A recent field sample study done for IFAD in 24 SHGs of varied grades in 8 villages in the 3 districts of Dharmapuri, Ramanathapuram.

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and Madurai, though limited in its range of analysis, brings out the following trends:\textsuperscript{62}

- Approximately 685 members of 24 SHGs are below the poverty line at the time of group formations.
- 43\% belong to very poor households.
- 21.5\% of the members belonged to women-headed households.
- 21\% of the members belonged to dalit (SC) households.

This report also reveals the fact that women of unprivileged society also improved their economic status. The critical analysis of SHGs in Tamil Nadu, done by the above study is indeed very significant. Some of the following facts are highlighted in this study:

- Though the SHGs offer loans to women for development, the amount of loan is so small that it cannot offer sustainable investment or help for asset creation.
- Although the schemes lay special emphasis on widows, destitute, the handicapped, divorcees and social backward classes, the implementation process does not guarantee any special provision to these sections.
- There is no focus on particular categories of women led households (deserted women, eligible widows heading households, women managing households because of male sickness and settled single women, women from landless households, unskilled women laborers and women with disabilities).
- Targeting, particularly to the backward households, may require greater attention.

\textsuperscript{62} ibid.
Since most of the Govt. schemes are implemented through the SHGs, villages and households that do not belong to SHGs are deprived of the benefits.

SHGs need to directly address gender-specific causes of poverty; otherwise the gains to women will not be permanent.

Sustainability of the groups is measured by the following parameters.

- Formulation of long-term mission by the SHGs
- Repayment of loan at more than 90%
- High group grading ('A' grade)
- Non dependence on NGOs and TNCDW
- Ability to manage their own affairs
- Adoption of best and healthy practices in family and SHGs.

Under these parameters almost all the SHGs in Tamil Nadu are prompt in the repayment of loan. As per the Report of TNCW, 99% of the SHGs loan was repaid. Out of 378,526 SHGs in TN, more than 150,786 SHGs crossed the 5 year period which is fixed for the sustainability. Some of the members of SHGs still continue group trades and some others follow their own profession and expand it and economically supporting their family income. Hundreds of cluster groups are formed and without the assistance of NGO, they have direct contact with the banks. Hundreds of women entrepreneurs are good business. As conceived by the SGSY and MaThi the “Women Empowerment” comes true in Tamil Nadu.

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Among the strategies and suggestions for the betterment of the SHGs are:

- Promoting joint ownership of land, and houses.
- Collective purchasing, marketing and storage service centers, and value-addition production activities.
- Strengthening literacy and technical skills of women and linking women’s group to corporate industries.
- Provision of loans for purchase of drudgery reduction equipments like gas-stoves for women.
- Increasing women’s participation in markets and non-traditional domains.

The following suggestions may strengthen the SHG movement towards guaranteed sustainability.

- The State Government needs to work out a specific and comprehensive gender policy, concretely expressing its vision, commitments, programmes and monitoring mechanisms, with the view to ensuring gender equality, justice and elimination of all forms of discrimination in all planning and programmes.

- There is an urgent need for all development programmes of the government to consciously make a shift to a “Rights approach” in all spheres relating to women’s welfare. The various schemes need to stop seeing women as mere beneficiaries. Rather efforts must be made to view the schemes on the basic of rights, such as women’s right to survival, right to land and natural resources, right to education, right to equal wages, right to employment, right to information and right to social security.

- The Tamil Nadu State Women’s Commission has hardly any focus, power or resources to make meaningful interventions towards
safeguarding and nurturing the rights of women in Tamil Nadu. The commission needs to be totally revamped with sufficient executive power and financial strength.

As discussed earlier, the women of Tamil Nadu were backward in education and they were not taking active part in the national development. Through various women welfare measures, the Govt. of Tamil Nadu, tried to improve their educational status and health improvement. But however it could not achieve a good result because the women who are under the stronghold of traditional customs could not utilize all those measures. When the policy for women welfare was transformed into “Women Development” new schemes for generating income of the uneducated poor women by utilising local resources and continuing their traditional occupation with good training and marketing facility, fetched a good result. Micro Credit System and Group formation speed up their improvement. The utilisation of local talent in animators also helped the progress of women. The women of Tamil Nadu have come out of their traditional social customs and their participatory role has enhanced their social, economic and political empowerment.

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