CHAPTER-VI

MAHALIR THITTAM OF TAMIL NADU

The Tamil Nadu Corporation for the Development of Women Ltd, had selected Gramalaya for the implementation of Mahilir Thittam (Women Development Project) in Thottiyam and Thathaiengarpet Block involving the local bankers and the Self Help Groups (SHG).

Under this programme, 445 women Self-Help Groups are being supported by Gramalaya for training in capacity building of community organisation and micro-enterprise activities. Various training programmes such as Animators & Representatives training programme, village-level women members training, skills training programme and entrepreneurs development programme for the field staff are being organised with the support from the Tamil Nadu Women Development Project.  

Micro-Credit through Women Self-Help Groups:

The Rashtriya Mahila Kosh (National Women’s Fund) of the Department of Women and Child Development (DWCD), Government of India has sanctioned financial assistance to the tune of Rs.57 lakhs for credit assistance under main loan and revolving fund scheme to 111 women Self-Help Groups. Under this programme, short-term and medium-term loans were provided to rural poor women for income generation activities. So far, 958 women beneficiaries of Thottiyam and Thathaiengarpet Block at the grass root-level were benefited under this scheme.  

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1 Available at http://www.gramalay.org/microcredit.html.
2 Ibid.,
The vision of Mahalir Thittam of Tamil Nadu Women Development Corporation is "Empowerment of one million women in Tamil Nadu with special emphasis on the poorest and disadvantaged. Social empowerment economic empowerment and capacity building are the missions of the Mahalir Thittam. The Self-Help Groups are supported by the following organisational structure.

Tamil Nadu Corporation for Development of Women Ltd

\[ \text{Mahalir Thittam} \]

\[ \text{Project Management} \]

\[ \text{Project Implementation Units (District Level)} \]

\[ \text{Non-Governmental Organisation} \]

\[ \text{Self-Help Groups} \]

Mahalir Thittam Mission Statement

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The Objectives of Mahalir Thittam:

The objectives of the Mahalir Thittam are as follows:

- To build capacity of disadvantaged women in order that they are enabled to cross all social and economic barriers, and thereby facilitate their full development into empowered citizens;

- To achieve the equality of stages of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life;

- To create or reorient democratic, economic and social process and institutions to enable women to participate fully and actively in decision-making in the family, community and at the local, district, state and national levels;

- To empower women to work together with men as equal partners and to inspire a new generation of women and men and work together for equality, sustainable development and communal harmony; and

- To promote and ensure the human rights of women at all stages of their life style.\(^4\)

The Tamil Nadu Corporation for Development of Women Ltd., with its headquarters at Chennai is implementing the Mahalir Thittam Project. The main objective is to combine the wide reach and resources available to the state, with the

\(^4\) Ibid., p.5.
commitment and quality work of the NGO's (Non-Governmental organisation). It has a project management unit. The unit consists of Chairpersons and Managing Director, Executive Director and General Manager.\(^5\)

Each district has Project Implementation Unit (PIU), which is headed by a Project Officer, assisted by Assistant Project Officers in the various functional areas of training and communication, monitoring, schemes, marketing, administration and credit. Co-ordination, monitoring the groups, conducting regular review meetings and organizing training programmes for NGOs and bankers are the roles of PIUs.\(^6\)

NGOs are another important unit that proved quality of work and commitment to this project at the grass root level. They help to form groups and work continuously with the groups to make them strong, cohesive and sustainable. They serve as adviser and facilitator to the groups on various matters such as social, economic and community action programmes.\(^7\)

**Centres for Self Help Groups:**

There are nearly 1,00,000 Self-Help Groups in Tamil Nadu. These Self-Help Groups have not got buildings of their own to conduct meetings, store and display their products and to hold training programmes. It is therefore proposed to provide each Self-Help Group Centre in a Panchayat during 2002-2003. 6309 Centres would

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\(^6\) Mahalir Thittam, op.cit., p.24.

\(^7\) Ibid., p.25.
be constructed at a cost of Rs.47.32 crores. In Musiri Block of Tiruchirappalli District 1000 Self-Help Groups are concentrated in the rural development activities.

Setting up of District Information Service Centre:

Marketing of rural products is presently done in many cases by the rural poor themselves or through Self-Help Groups/Co-operative/Society/Federation of which they may be a member. Other channels of marketing are the Government Department or their Agencies, NGOs and private traders. However, the rural poor manufacturing the products do not get a remunerative price for their products and are thereby deprived of their legitimate income through such economic activities as the middlemen and traders take away the bulk of the margins. The reason for this is that the rural poor have no access to market information and thus do not get a better price for their products through brand building, pricing, production, planning, control and publicity. It is, therefore, proposed to set up District Information Service Centres in each district which would be located in the District Rural Development Agency (DRDA) which would provide market information and technological updates.

Integrated Rural Sanitary Complex For Women:

Poor village sanitation and lack of toilet, causes untold hardship and health hazards to the rural women and children. Providing such facilities in the rural areas would ensure privacy and safety besides improving general hygiene and health of rural

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9 *The Hindu*, 7 December 2001, p.5.
women. Tamil Nadu’s coverage in rural sanitation is presently at 11 per cent which is lower than national average of 15 per cent. Recognizing that women are the major stake holders in the water and sanitation sector, the Government have launched the Women’s Integrated Sanitary Complex to provide toilets and facilities of bathing and washing exclusively for women under one roof.\(^\text{10}\) This scheme started in the year 2001-2002 is in order to enable women to have access to sanitation facilities on the entire 12619 village Panchayats in the state. Each complex is spread over approximately 750sq.ft with 10 toilets and three cubicles for bathing. Stone paved facilities are also provided where women can wash cloths.\(^\text{11}\) Each complex has an independent water connection to ensure that the users have a steady and continuous supply of water. A pump room and water tank are also part of the complex. The unit cost is Rs.2.0 lakhs per complex. This is designed as an enclosed facility where women can bath and use the toilet facilities without being disturbed. This would have long term impact on women’s health and would result in more hygienic practices.\(^\text{12}\)

The operation and maintenance is the responsibility of the Village Panchayat and Self-Help Groups. Infrastructure maintenance including the water consumption charges and the cost of maintaining pump sets are borne by the panchayats and the day-to-day maintenance is entrusted to women Self-Help Groups. Monitoring

\(^\text{10}\) Umashankar, K. *Pen Tholil Munavorai Ukkapaduthum Puthiya Panchayat Arasankam*, (Tamil), (Incentives to women Entrepreneurs through New Panchayat Government), (Chennai, 2002), p.21.


\(^\text{12}\) Umashankar, K. op.cit., p.12.
committees are formed at the village, block, district and state level. In the Musiri Block these schemes are well-planned and established in the development manner.

There are many training programmes under the Self-Help Groups in Musiri, names of some of which are given in the appendix.

**Entrepreneur Development Programme:**

For empowerment of the women, six training courses were sponsored by Tamil Nadu Corporation of Development of Women Limited, in which 201 members of Self-Help Groups were the trainees who were packed with information on various enterprises, availability of raw materials, marketing facilities and Government schemes to promote them. Three trainings were sponsored by District Rural Development Agency (DRDA) covering the same above areas in which 120 members of Self-Help Groups participated and benefited from the Musiri block.

**Vocational Training Programme:**

Training on preparing Soap and Phenyl and two trainings on Turkey rearing were conducted with the support of Tamil Nadu Corporation of Development of Women Limited in which 52 Self-Help Groups members participated in 2001 in the Musiri Block. In order to facilitate with more practical knowledge and experience members of Self-Help Groups were taken on a exposure visit to institutions where these enterprise are successfully run. Those who underwent the training in sanitary

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13 Ibid., p.12.
articles too are in manufacturing process that started to earn some income for the family.\textsuperscript{15}

**Health Activities:**

Health care has been a negligible one among the poor families. Tracing employment opportunities have occupied major portion of their time. Hence there is a need to make them understand better on health. Due to the negligence in the childhood the women face tremendous hardship when they grow adolescent. Considering the urgency the DRDA and Tamil Nadu Corporation of Development of Women Ltd., conducted the health programme for the women Self-Help Group members.\textsuperscript{16}

An advocacy workshop was conducted in 3 villages of Musiri Blocks of Tiruchirappalli District for Self-Help Group leaders, and Amoor, Gunaseelam, Vellur members, panchayat leaders and members. The aim of this activity is to make all of them involve in the programme in one or the other way.\textsuperscript{17}

**Training Programme for SHG’S:**

With the kind assistance of Tamil Nadu Corporation for Women’s Development Limited, Government of Tamil Nadu initiated “Mahalir Thittam” programme, DRDA of Tiruchirappalli District promoting Self-Help Groups programmes in Musiri Block also. Under this programme, Self-Help Groups are given

\textsuperscript{16} Ibid., p.9.
\textsuperscript{17} Ibid., p.10.
two types of training one is exclusively for the animator and representatives of the
group and the other is for the whole members in the group.\textsuperscript{18}

These trainings have helped the women to realize that a healthy portfolio could
open the door to a high level of self-sufficiency at a low cost, through the possibilities
for expansion provided by loans. As a result of the training and the women’s
commitment, the programmes have not been plagued by delinquency. They have been
able to create a culture in which late payment is simply unacceptable. This has been
ingrained in by co-ordinators, the Self-Help Group members and farmers. It has been
made clear that if women pay back on time, they can have access to further long terms
loans.\textsuperscript{19}

\textbf{Family Counselling Centre:}

The Tamil Nadu Social Welfare Board has extended its financial support for
running the Family Counselling Centre in Tiruchirappalli District. NGOs Family
Counselling Centre is situated in Musiri in Tiruchirappalli District. The main aim of
this centre is to help people suffering from depression. It service is available to men,
women, youths, the aged and children. The centre also creates awareness about the
laws relating to crimes against women. This centre received cases relating to
alcoholism, marital problems, economic crisis in the family, and interference from in-

\textsuperscript{18} Mahalir Thittam Project Report, DRDA (Trichy, 2002), p.20.

110
laws, backwardness in studies and disharmony in the family. Women Self-Help Groups actively are participating in the activities of the Family Counselling centre.\textsuperscript{20}

**Vocational Programmes:**

In the development activities the women Self-Help Groups played an vital role. Government of Tamil Nadu launched at a grass root level women’s organizations known as *Mahalir Sangams*.\textsuperscript{21} Its membership in Tiruchirappalli District was mainly concentrated in nearer villages of the district. These women’s organizations strengthen themselves numerically, economically, socially, politically and culturally through various social and political interventions particularly in those issues that affect women.\textsuperscript{22}

The Self–Help Groups activities under this programme are implemented to strengthen the economic status of rural women and to enable them to become economically self sustained. Women Self-Help members organized under the DRDA, decided to have credit facilities for the saving members to enable them to generate income through milk cows, goats, sheep and chicken and make themselves economically self sufficient.\textsuperscript{23}

To enhance employment opportunities and to promote economic sustenance, Government of Tamil Nadu provided credit facilities as well as skill training to the

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\textsuperscript{20} Ibid., p.20.  \\
\textsuperscript{23} Ibid., p.3.
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group members. It also mobilizes loans from government schemes and banks. The main economic activities that are promoted amongst rural women are animal husbandry, fair price shops, garment making, made Khadi and Village Industries goods, textile weaving, mat making, etc. Each economic activity has its own managing and marketing departments and professional skill and guidance are provided by DRDA Tiruchirappalli District, Tamil Nadu.24

Novel Facility for Community Toilet:

A community-based Decentralised Wastewater Treatment System, established by Exnora International and the District Rural Development Agency, was commissioned at Musiri.

The waste discharge from the community toilet will be treated at the facility comprising four modules, including a biogas settler, anaerobic-baffled reactor, planted gravel filter and a collection tank. The biogas produced through the system will be used for lighting and cooking at the houses of a couple of caretakers. The treated water is to be used for sprinkling over biodegradable solid waste for generating compost, which is to be sold to farmers.

Exnora has already put up a similar system at East Devadhanam, which is being successfully run by Self-Help Groups. Decentralised Wastewater Treatment Systems (DEWATS) offer a low cost and localised alternative to centralised systems, which check huge expenditure and infrastructure creation. The DEWATS programme is

24 Ibid.,
implemented by the Exnora in association with Bremen Overseas Research and Development Association of Germany. The system at Musiri has been established at a cost of about Rs.5 lakh, with the Destict Rural Development Agency contributing Rs.3.1 lakh and the Exnora the rest.

The President of Musiri Town Panchayat, V.C.Sudhakar, who inaugurated the facility, said the 4.5-acre compost yard, which is fast getting filled up, would also be modernised under the programme at a cost of about Rs.4 lakh by the town panchayat. Musiri generates about five tonnes of garbage every day.25

The Self-Help Group is a step in the right direction in the empowerment of women. Because of social interaction among the members, differentiation based on caste and complexes are removed and a sense of social integration is being created. It helps the members to create an aversion towards social evils like dowry, early marriage, divorce restriction, domestic violence, child labour and alcoholism. At the same time Self-Help Group helped in developing good knowledge about sanitation, child rearing, food habits and acquiring good knowledge about sanitation and maintaining good relations with the neighbours. It helped not only in inculcating good habits but helped to raise their voice against evil practices.

Over the years the Self-Help Groups steadily grew from being an organization primarily concerned with solving women’s empowerment into all encompassing social organisations of the village. Government of Tamil Nadu engendered unity among

25 The Hindu, 31 December 2006 p.3.
women from different villages and castes by organizing them around issues that were broader than the local ones. Now the Mahalir Sangams have come to deal with issues such as local impacts of global trade agreements or the objectification of women in mass media. People begin to see the social and political root causes that underlay the lack of basic amenities and perpetuate caste oppression such as economic inequity, landlessness, political corruption and lack of access to education.