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ABBREVIATIONS

- APO- Assistant Project Officers
- ARWSP-All Rural Water Supply Programme
- BPL- Below Poverty Line
- CDD- Community Driven Development
- CDF- Capital Development Fund
- DeW-Development of Women
- DPCC- District Project Coordination Committee
- DWCD- Department of Women and Child Development
- DWCRA- Development of Women and Children in Rural Areas
- EDP- Entrepreneurship Development Programme
- GoTN- Government of Tamil Nadu
- IAY- Indira Awas Yojana
- IFAD-International Fund for Agricultural Development
- IRDP- Integrated Rural Development Programme
- JGSY- Jawahar Gram Samridhi Yojana
- JRY- Jawahar Rojgar Yojana
- MaThi- Mahalir Thittam
- NABARD- National Bank for Agriculture and Rural Development
- NIPCCD- National Institute of Public Cooperation and Child Development
- NORAD- Norwegian Agency for Development Cooperation
- NRY- Nehru Rojgar Yojana
- NSAP- National Social Assistance Programme
- NVRC- Non Governmental Organizations Volunteer Resource Centre
- PIU- Project Implementation Unit
- PLF- Panchayat Level Federations
- PMIUPEP- Prime Minister's Integrated Urban Poverty Eradication Programme
- PMU- Project Management Unit
- RCRSP- Restructured Centrally Sponsored Rural Sanitation Programme
- SGSY- Swarnjayanti Gram Swarozgar Yojana
- SJSRY- Swarna Jayanthi Shahari Rozgar Yojana
- STEP- Support of Training and Employment Programme
- TANWA- Tamil Nadu Women in Agriculture
- TAP- Tamil Nadu Afforestation Project
- TNCDW Ltd.- Tamil Nadu Corporation For Development Of Women Ltd
- TNEPRP- Tamil Nadu Empowerment and Poverty Reduction Project
- TNVRC- Tamil Nadu Non Governmental Organizations and Volunteers Resource Centre
- TRYSEM- Training of Rural Youth for Self Employment
- UBSP- Urban Basic Services for the Poor
- UNOPS- United Nations Office for Project Services
- VTP- Vocational Training Programme
- WBAICDS- World Bank Assisted ICDS
- WRC- Women Recreation Centres
EMPOWERMENT OF WOMEN

Women empowerment plays a major role in rural development programmes as it can positively influence the lives not only of women themselves but also of men and of course those of children. Gender equality and women empowerment are the buzzwords, entrusted with different interpretations to suit varied socio-political perspectives. The rhetoric of gender equity and women's empowerment has acquired an important place in government policy, non-governmental advocacy, media and academic research. The terms, women empowerment and gender equality determine the direction of diverse discourses on women, locally, nationally, and internationally77.

3.1 WOMEN DEVELOPMENT – EMPOWERMENT PARADIGM

Gender and development approach stress as the need for gender analysis and identification of strategic gender needs before initiating any

appropriate action for empowering women (Reddy, 2003). It is seen that gender inequality retards economic growth. There is growing evidence to suggest that several aspects of gender relations, the gender based division of labour, disparities between males and females in power and resources, and gender biases in rights and entitlements act to undermine economic growth and reduce the well being of men, women and children (Meenai, 2003).

The Beijing Conference (1995) was the first significant milestone in the journey towards ensuring gender equality and women empowerment. The goals of the Conference were

(i) Sharing power equally;
(ii) Obtaining full access to the means of development;
(iii) Overcoming poverty;
(iv) Promoting peace and protecting women's rights;
(v) Inspiring a new generation of women to work together for equality and equity.

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Cardine Moser (1989)\textsuperscript{80} has identified five paradigms towards women’s development in Third World countries shown in Table 3.1.1. The first paradigm related to welfare approach is based on the traditional view of marking the women’s role in development or the basis of customary gender division of labour. The second paradigm came in existence during 1975-85, when the decade was declared as the ‘Decade of Women’. This approach was aimed at gaining equity and procuring her as active participant in development process. It further aimed at giving equal opportunities to women even by creating positive discrimination or reservation. The third paradigm was concerned with anti poverty, directed at poor women to ensure and increase their productivity.

\footnotesize{\textsuperscript{80} Moser, Caroline, O.N. *Gender Planning In The Third World: Meeting Practical and Strategic Gender Needs*, World Development, Vol. 17, 1989.}
### TABLE 3.1.1
DIFFERENT PERSPECTIVES TO WOMEN DEVELOPMENT

<table>
<thead>
<tr>
<th>TYPE OF PROJECT GOAL</th>
<th>CONCEPTS</th>
<th>TYPE OF DEVELOPMENTAL INTERVENTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Concept of the problem</td>
<td>Concept of solution</td>
</tr>
<tr>
<td>Welfare</td>
<td>Women’s Poverty, women’s special needs, Women as a vulnerable group, women’s lower socioeconomic status</td>
<td>Provision of support services of health, nutrition, child care</td>
</tr>
<tr>
<td>Economic self-reliance</td>
<td>Women as under employed, dependent, lacking in productive skills</td>
<td>Promote self-reliance and interdependence provide productive skills, encourage women’s productive Enterprises</td>
</tr>
<tr>
<td>Efficiency</td>
<td>Women as previously overlooked resource in development planning, women as under develop human capital</td>
<td>Identify actual productive roles of women, support women with skills training and improved technology, invest in Previously over looked resource</td>
</tr>
<tr>
<td>Equality</td>
<td>Structure of inequality, discrimination against women in schooling, credit access to hand</td>
<td>Equality of opportunity for women in schooling, access to factors of production</td>
</tr>
<tr>
<td>Empowerment</td>
<td>Unequal gender power relations the patriarchy, patriarchal resistance</td>
<td>Conscientization, mobilization, solidarity, collective action</td>
</tr>
</tbody>
</table>

Source: UNICEF, based on Moser in ICECD, Making Development Gender sensitive, a Guide for Trainer, Allahabad, ICECD.
This is still being followed under the assumption that women’s problems arise out of under-development. In this context, the approach of rural development is increasingly confronting itself to the formation of Self Help Groups (SHG’s), in stabilizing and linking with viable socioeconomic activities for sustainable livelihood. This is seen as the only solution of poverty eradication, equity and development of women.81

The fourth paradigm is related with efficiency which depends on the belief that policies of economic stabilization and adjustment rely on women’s economic contribution to development and their economic participation is seen as a mechanism to achieve equity.

The fifth paradigm is empowerment model, which envisages greater self-reliance among women their subordination is seen not only as a problem of men but also of colonialism and neocolonialism. This approach focuses on overall development and particularly on enhancing social and economic capabilities. In this task, a number of non-governmental organizations are playing crucial role since government is seeking partnership to ensure sustainable, people’s centered and decentralized development and

governance. The present paradigm of empowerment of women is not a woman in development but a gender and development.

The women in development paradigm assumes that women have been left out in development process and hence need to be integrated to give benefit, gender and development paradigm recognizes women’s triple role i.e. in reproduction, production and community management. Therefore, the main objectives of development programmes in this context may be categorized as

(i) initiate income generating programmes;
(ii) sensitize women about their rights, entitlements and legal framework; and
(iii) take up capacity building measures.

Women’s development has come a long way from the earlier welfare orientation. In the welfare approach, women were taken as vulnerable sections of the population, whose situation could be ameliorated; through the provision of support services like health, nutrition and childcare. The economic self-reliance puts emphasis on income generation projects for women; the equality model put the blame on inequality and promoted affirmative action to promote equal opportunity.
The present approach of empowerment looks at unequal gender and power relations uses conscientization, mobilization, solidarity and collective action. The empowerment approach arises from a strong commitment to women’s rights and capacity to make their own decisions about development strategies, under the credit for empowerment.

According to Friedmann (1992) & Chambers (1997) the lines of thought in development promotes social inclusion in institutions as the key pathway to empowerment of individuals and has at times tend to conflate empowerment and participation. Capitalism, top-down approaches to development, and/or poverty itself are seen as source of disempowerment that must be challenged by bringing “lower” - the poor and disenfranchised into the management of community and development process. The growth of civil society and participatory development methods at both macro and meso levels of society are usually proposed as the mechanisms by which empowerment takes place.

By empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining

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power. Women’s empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components.

- Awareness building about women’s situation, discrimination, and rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.
- Capacity building and Skill development, especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control and decision-making power in the home, community and society.
- Action to bring about greater equality between men and women.

Thus, empowerment is a process of awareness and capacity building, leading to greater participation, the greater decision-making power and control and Transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.\(^{84}\)

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The basic requirements of women's empowerment strategy are;

(i) introduction of special measures to increase the proportion of women involved in decision making;

(ii) establishment of specific training programmes, especially for women living in extreme poverty, to improve their condition;

(iii) creation of equal employment opportunities for educationally, technically and professionally qualified women by dismantling the forbidding walls of silent discrimination in their recruitment and related process;

(iv) encouragement to women's entrepreneurship and other self-reliant activities, particularly in the informal sector;

(v) integration of gender perspective into all economic structuring;

(vi) elimination of all forms of discrimination in employment, including wages and breaking down of gender based occupational segregation;

(vii) initiation of measures to improve working conditions of women in the informal sector, particularly, by encouraging them to organize so that they know their rights and are able to obtain necessary support to exercise them;

(viii) mobilization of banking sector to increase lending on easier terms to women entrepreneurs and producers, especially in the rural areas; and
(ix) activisation of enforcement machinery to ensure that the interest of women workers are protected, especially in the informal sector where large scale discrimination persists.

The SHG offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy (Meenai, 2003). Significantly, the member of SHG’s may exhibit the following outputs, resulting from their activities:

(i) acquisition of literacy and numerically skills;
(ii) awareness of basic legal rights;
(iii) awareness of projects and state development activities;
(iv) critical political consciousness; electoral process, societal analysis and gender issues;
(v) enhanced social status as perceived by self and other’s;
(vi) freedom from exploitation, money lenders, landlords etc;
(vii) active role in organization of group and other political bodies, viz. Panchayat;
(viii) ensuring literacy and education of girl child;

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(ix) health consciousness;
(x) restructuring of women’s time utilization; and
(xi) enhanced decision making powers within the household.

3.2 MULTIDIMENSIONAL EMPOWERMENT THROUGH SELF-HELP GROUPS:

Women’s empowerment is an active, multidimensional process which enables women to realise their full potential and powers in all spheres of life. So women’s empowerment should not only be viewed as an issue on social development but should be seen as an essential component in every dimension of empowerment. Thus it includes social, economic, political, cultural and other dimensions of human life as also the physical, moral, intellectual & cultural growth of the human person.

Chen and Mahmud (1995)\(^{86}\) distinguish different dimensions, material, cognitive, perceptual and relational; at which empowerment is manifested on the basis of the causal pathways through which empowerment occurs. Thus, material occurs through the material pathway of expansion in the material resource base of women cognitive empowerment occurs from an increase in capabilities and cognitive skills. Perceptual empowerment

occurs through the enhancement of self-perceptions like self-esteem and self-confidence, and through enhancement of social prestige and the value accorded by others. Relational empowerment takes place through improvement in gender relations within the household and family, as well as in broader social and economic relationships. Empowerment at some or all of these dimensions may be triggered by specific events in women’s lives like schooling, labor for participation and participation in micro credit and other development programs. Women’s empowerment is also influenced by secular life cycle events like marriage, birth of children, setting up of separate household, marriage of children and divorce or widowhood.

Mahalir Thittam aims to achieve four key aspects to empower rural women, especially those living below the poverty line- economic, social, educational and political. Of these, economic empowerment was the crucial, as it would bring about the other three aspects.  

The Self - Help Groups which begin with savings & credit activities later on engage not only in productive economic and social activities, but also function as important sustainable, democratic and women managed institutions. For this NGO’s are playing a key role right from the formation

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of women Self - Help Groups to attainment of women empowerment by providing necessary training and other inputs.

**SOCIAL EMPOWERMENT**

Rural women have been empowered individually and collectively as a result of their participation in Self-help groups. Individual weakness and isolation of women were faded away as they were organised into groups. Most of the Self-help groups are having sufficient literacy among their members to function smoothly as a result women’s access to information, knowledge and thereby to power becomes possible.

Awareness generation programmes were conducted by the NGOs to make women Self - Help Groups to get awareness about their living and the society in which they are living. They were made to known about the various developmental schemes of Central and State Governments, AIDS, Child labour, female infanticide, dowry etc, by speaking, conducting camps distribution of hand bills and affixing wall posters.

Women SHG members has been realizing the significance of health and sanitation. The health status of their family has improved by constant specific, health awareness such as immunization AIDS, family planning, reproductive and child health care, female infanticide, improving the
nutrition of children etc. By this almost all eligible members go in for family planning operations.

Some volunteers are conducting training programmes concerned with gender issues dowry systems, female infanticide, and female child education. They are also trying their best to educate women about their rights and duties to bring them more and more into the mainstream of national life. They are also fighting against domestic violence and gender issues.

Self-Help Groups are also creating community assets such as drinking water facilities, sanitation, and multipurpose halls or acquiring teaching/learning materials, thus improving women’s access to social services such as heath, child care and educations. Women groups also come forward to solve community problems like housing electrification of houses, fodder development, installation of hand pumps etc with the help of SHG funds.

As the group cohesiveness develops they learn to adjust with others. As the social awareness is being increased through motivation, intermingling, networking, exposure and participation in Social Action makes them to feel their collective strength and they are challenging the existing social reality.
**ECONOMIC EMPOWERMENT**

Within the broad democratic framework, there are great opportunities for synergizing women and economic growth programmes to deliver better quality of life in the shortest possible span of time (Sengupta and Singh, 2001). Women are the major contributors in terms of economic output, but their contribution still remains to be made visible. Women are concentrated in the Primary and in unskilled and marginal work. 95 percent of women as against 89 percent of men are engaged in unorganized sector and most of them are found in the rural areas.

Importantly, economic empowerment has been considered instrumental for holistic development. In the changed context of rural development, there is more emphasis on sustainable development and promotion of micro enterprises, which demand micro credit. Interestingly, women's crucial contribution in community development, social change and economic independence is highly stressed by many individuals, institutions and agencies.

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Economic empowerment is the first and the foremost step for women to free themselves from the shackles of age-old societal prejudices. Whereas economic policies in recent decades have little to offer in as far as the Indian woman’s economic mobility is concerned, the Self –Help Groups (self help groups) concept has helped elevated women’s economic, and therefore social status in rural, and increasingly, in urban areas. The self help groups have helped women realise the importance of economic independence. So many women fit it liberating to be able to support their families.\textsuperscript{90}

Economic empowerment is a necessary condition for enabling women to seek justice and equality. Without economic strength, women cannot be able to exercise their guaranteed rights. It is, therefore, necessary to seek participation of women as equal partners with men in all fields of work, equal access to all positions of employment, equal opportunities for work related training and full protection of women at work place. Economic empowerment of women, including reduction of female poverty require programmes that focus on identifying, developing and promoting alternative approaches to increase women's access to and control over the means of making a living on a sustainable and long term basis (Srivastava, 2001)\textsuperscript{91}.

\textsuperscript{90}“THE HINDU” News paper dated 23.9.2002.

\textsuperscript{91}Srivastava, S.P., \textit{Gender Justice And Human Rights Of Women, In Gender Equality}
Micro-financing programming is seen as an essential tool in poverty alleviation. In recent years, it has been used as not only a tool for economic upliftment but also an effective way to meet women’s practical and strategic needs. Basically it helps the rural poor in getting out of money-lenders clutches by regular savings and internal rotation of savings. It also increased asset base and incomes through access to inexpensive and timely credit.

Financial dependence is one of the key sources of the subordination of women. Economic empowerment includes the ability of women to engage in income generating activities which will give them an independent income. Economic independence requires that women be provided opportunities for acquiring knowledge and skills which will give them access to well pay high profile jobs. Financial self reliance is being attained by women Self - Help Groups as the government and non-government agencies are playing a proactive role in mobilizing, Organizing and sustaining Self - Help Groups. Self- Help Groups of rural women, promoted by the Mahalir Thittam are steadily reaping fruits of economic independence through their savings. This makes them creditworthy, to avail themselves of subsidized loans and micro

credit schemes for collective business ventures.\textsuperscript{92} Necessary managerial, technical marketing skills are also imparted to the Self-help groups to enhance their opportunities.

Women have proved to have tremendous energies to start their own enterprises given right opportunities. Skills training, technology transfer, technical support and promotion of market linkages are gained by the Self-Help Groups. Government organisations and non-government organisations support the Self-Help Groups in the development of business competence through entrepreneurship training. They also facilitate participation, in exhibitions, collective negotiation/bargaining, emergence of structures like marketing unions, and dissemination of information on markets. Mahila a branch of Canara bank, Matisia and Ideal home exhibition combinedly exhibited Self-Help Groups products in Madurai Chitrai exhibition (one of the important items related to local festival). 60 Self-Help Groups from Madurai, Dindigul, Trichy, Erode, Coimbatore, Nilgiris participated. The stalls have pickles, jams, jelly, spicy powders, Pappads and snacks, readymade garments, terracotta dolls, fur dolls, leather bags, Chappals, mats, batik paintings, embroidery pictures etc.\textsuperscript{93}

\textsuperscript{92} “THE HINDU” News paper dated 17.11.2002.
\textsuperscript{93} “DINAMALAR” News paper dated 6.2.2006
Another silent revolution is the method by which some of the banks acting as an instrument to transfer assets to the names of women (as a part of asset building program) the bank insists that since its loan for housing are in the name of woman member, the house itself should also be in her name.

**POLITICAL EMPOWERMENT**

According to Friedmann (1992)\(^9\) collective action has been identified as an important prerequisite for any meaningful political and social change. Through engaging the women SHGs in collective active action, the Government and Non-government organisations are bringing a change in the society. They support collective decision-making, collective leadership and democratic practice in economic decision making.

Thus greater participation and decision-making in Gramsabhas initially are helping the Self - Help Groups members to become elected representatives later. The elected members are taking keen interest in promoting primary education especially girl child, maternal and child health care etc. with the support of women Self - Help Groups the elected member was able to stop some of the social evils like illicit liquor etc.

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Apart from individual empowerment, Self - Help Groups have also enabled women to mobilize themselves, as a powerful political entity in the PLF (Panchayat Level Federation) to articulate their needs and problems and defend women’s rights.\textsuperscript{95}

**PSYCHOLOGICAL EMPOWERMENT**

Psychological empowerment is concerned with women’s feelings and belief that they can change their situation themselves. The SHG members have learnt that material development is not an end itself for the total women empowerment. They are on the path of progress in the spheres of habit, behaviour, attitude, education as they have created funds to fall back at times of unforeseen contingencies.

They develop self-respect and are more stubborn as they know their collective strength. The status of SHG members has been improved in the family and society as they are more aware of government programmes for rural development and have more contact with government departments and highly informative.

They develop knowledge about the rules and regulations of the group and learn to be disciplined and punctual. Repayment culture develops due to

\textsuperscript{95} “THE HINDU” News paper dated 24.11.2002.
peer group pressure. High percentage of attendance in group meetings high percentage of repayment.

By publishing their articles like poems, short stories, recipes success stories and other outstanding skilled abilities in their magazines (circulated among the Self-Help Groups federations). Women Self-Help Groups members are proving their intellectual abilities.

**ADMINISTRATIVE / MANAGEMENT SKILLS**

Decision-making, leadership, communication, motivation, monitoring are some of administrative/management skills that can be seen in a SHG.

Women participate in decision making to run their groups effectively and efficiently. Work is also shared by every one on democratic and rotatory basis. By the conscious rotation of responsibilities overall leadership development is done in the group.

In the Self-Help Groups through training increased mobility, exposure and collective action. Self confidence and better communication skills are imparted to its members. Self-Help Groups products are attracting the foreign tourists who visit Madurai. So Madurai Self-Help Groups promoted by the Mahalir Thittam were given spoken English training programme to enhance the marketing abilities of its members.96

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Motivation is also done by changing the worker status worker manage status thus providing them control over lives. The best working self help groups were also motivated by the NGO and by the government. There are more than six thousand self help groups in Madurai district. Jhansi Rani SHG in Thirupalai is awarded the best SHG in the district by the Chief Minister. This Self - Help Group besides running a grocery shop and mobile stalls with their products like food items, ayurvedic medicines, and ready made garments they are also participating in many awareness programs like rain water harvesting, aids awareness program, importance of girl’s education etc.\textsuperscript{[97]}  

In some of the Self - Help Groups formed by NGOs, the older Self - Help Groups are monitoring the newly created ones thus improving their capacity of governance. Madurai Mahalir Thittam office have arranged training programme for its Self - Help Groups members, animator and representatives, training and entrepreneurship training through NGOs. To supervise there trainings in each block supervisors are appointed for a period of 6 months among the SHG members.\textsuperscript{[98]} Literate college students are also

\textsuperscript{[97]} “DINAMALAR” News paper dated 10.10.2005.  
encouraged by the banks (Canara) to form self help groups and do self employment they can start browsing centres, BPOs etc.\textsuperscript{99}

\textbf{3.3 EMPOWERMENT OF WOMEN IN INDIA}

As the largest democracy in the world, India has enjoyed the freedom to continuously experiment with a number of forms, structures and modes of organizations to achieve women’s equality. The state is seen as the prime mover in bringing about this social change and is charged with the responsibility of ensuring the fundamental rights to equality and freedom of the sexes and prohibition of discrimination on this ground. The replacement of institutional structures and formations from time to time, their modifications, renewal as well as organic growth have come about as responses to emerging concepts on women's issues. During the last six decades, development planning for women straddled theories as disparate as welfare, development, equality, efficiency & empowerment (Sujaya, 1995)\textsuperscript{100}. The institutional structures have undergone changes in response to these evolving concepts and have changed from welfare to empowerment and beyond, in response to experiences of social reality at the field level as


well as factors governing external environment. Today, the state has accepted women as active agents, participating in development programmes and schemes & thereby achieving their own Development.

The gender dimension on the development approaches at conceptual level came from uncovering several distinct areas of gender bias. Their subordinate status meant development benefits; be it education, health, income, employment did not rest them in same measure as men. All pervasive sexual division of labour that assigned the task of family maintenance and child care to women meant their inability to participation in many activities outside the home, whether social, economic or political (Krishnaraj, 1996)\textsuperscript{101}. July, 1946, the All India Women's Conference adopted an Indian Women's Charter of Rights that demanded full civil, legal rights, equal opportunities in education, employment, policies etc. In 1947, the National Planning Committee, set up in 1939 by the Indian National Congress, had constituted a special women's committee which submitted its report on 'women's role in a planned economy', their rights and development. Importantly, in 1974, report of the committee on the status of women reiterated many earlier demands with emphasis on the poor, the unorganized

and rural women. Its most significant contribution was the extensive documentation of the conditions of women, which had deteriorated in the three decades after independence. Similarly, various UN documents, resolutions, conventions especially Beijing Conference (1995), also gave pre-eminence to state action to enforce and monitor women's rights by establishing a special national machinery for women. A comprehensive plan for women was formulated by the Department of Women & Child Development, called 'The Perspective Plan For women 1988-2000'. A National Commission for Women was established with a view to ensure women's rights and entitlements. From 19th century, the role of the state in defining and influencing the status of women has informed many struggles for their equality. The state, its policies and programmes continue to be the focus of much of the energies of the women's movement in post independence India as well. From 1970's, the women's movement has tried to establish an autonomous identity for itself and attempted to bring about changes through the process of influencing and pressurizing the state and its structures (Jandhyala, 2001).  

The trends in planning in India show that in the first Five Year Plan, most of whose members had liberal education and also participated in the
national struggle for independence wanted to give women the rights of self-centralization to the fullest extent. They laid down very progressive parameters of higher education, the need for women to get employment and to function in a protected labour environment. The Second, Third, Fourth and Fifth plans carried forward on the same strategies. It was only in the mid-seventies, in preparation to celebrate the International Women's Year in 1975 that a committee to survey the status of women was set up in 1971. From the Sixth Plan onwards, a new exercise in planning stressed on women development and Department of Women & Child Development, GOI was set up in 1985 with a separate minister in-charge. National Commission for Women, a National Crèche Fund, a National Credit Fund, a National Women's Fund, Mahila Samridhi Yojana and Indira Mahila Vikas Yojana were set up. This acted as an effective nodal unit for monitoring activities relating to women's development in various ministries of the government and taken for review and its recommendations.

The strategy for women's development has been multi-dimension and multi-sectoral. Although many schemes have been made for women in different ministries and departments, the agencies for executing them have been the same and they give women a certain consideration. Since 1980's, there has been an effort to give women an integrated approach and to
provide health, family welfare, non-formal education and create awareness of their rights and skill training at the same time. Several states have launched the projects for women empowerment, development and welfare. These projects are financially supported by foreign agencies, and implemented with the vital role of NGO’s and voluntary sector. Importantly, women empowerment programmes emphasize on SHG's formation, its stabilization and linking with viable micro enterprises.

The country envisions a future in which Indian women are independent and self-reliant. The need of the hour is economic independence for women. To translate this hope into reality, the Department of Women and Child Development (DWCD) has taken up various projects directed towards advancement of women. Besides coordinating various programmes, the Department monitors 27 beneficiary-oriented schemes.

At the Centre, the nodal Department of Women and Child Development acts as the national machinery to guide, co-ordinate and review the efforts of both governmental and non-governmental organisations working for the welfare and development of women and children.

The Women and Child Development Sector has a rich tradition of selfless voluntary action. While the governmental interventions in this sector
are operationalized mainly through the NGOs, the initiatives that the latter have themselves developed are rich and diverse. These efforts have often demonstrated the success of alternative models of development and empowerment of women – be it in the field of providing credit for poor women or women’s health or women’s awareness generation or women’s literacy or running self-employment programs in traditional and non-traditional sectors of the economy or organizing women into Self-Help Groups to initiate the process of empowering/advancing women.

The support structures to the nodal Department include the Central Social Welfare Board, an apex organisation at national level, which acts as an umbrella organisation by networking through State Welfare Boards and through them thousands of voluntary organisations working for the welfare and development of women and children in the country; the National Institute of Public Cooperation and Child Development (NIPCCD), New Delhi which assists the Department in the areas of research and training relating to women and children; and the National Commission for Women which was set up in 1992 as the highest statutory body to safeguard and protect the women's rights and privileges. Similar Commissions are being set up at State level also.
The Women's Cells set up in the Central Ministries/Departments of Labour, Industry, Rural Development and Science and Technology are expected to develop strong linkages between the national machinery and the women- related Ministries/ Departments. At the State level, development of women and children continues to be a part of the Department of Social Welfare in almost all the States/UTs except Andhra Pradesh, Karnataka, Tamil Nadu, Kerala, Maharashtra, Madhya Pradesh, Rajasthan, where exclusive Departments/Directorates have been set up to handle the programmes relating to women and children. Women’s development corporations set up in 19 States since 1986-87, to play a catalytic role in identifying women entrepreneurs as well as providing consultancy and other assistance.

3.4 POVERTY ALLEVIATION PROGRAMMES

To alleviate extreme poverty amongst rural women, programmes like Integrated Rural Development Programme (IRDP), Jawahar Rojgar Yojana (JRY), Training of Rural Youth for Self Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), expanded their activities in the area of generating gainful wage and self-employment opportunities, with 30-40 % of benefits reserved for women.
In the urban areas, poverty alleviation programmes like Nehru Rojgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP), contributed a lot to improve the quality of life of women slum dwellers. Under NRY, women were given preferential treatment for skill upgradation and were provided assistance for setting up micro-enterprises, wage employment through construction of public assets and shelter upgradation.

3.5 WOMEN EMPOWERMENT PROGRAMMES UNDER MINISTRY OF RURAL DEVELOPMENT

The Ministry of Rural Development has special components for Women in its programmes and funds are earmarked as "Women's Component" to ensure flow of adequate resources for the same. The major Schemes, having Women's Component, (implemented by the Ministry of Rural Development during the last three years) include the Swarnjayanti Gram Swarozgar Yojana (SGSY), the Jawahar Gram Samridhi Yojana (JGSY), the Indira Awas Yojana (IAY), the National Social Assistance Programme (NSAP), the Restructured Centrally Rural Sanitation Programme, the Accelerated Rural Water Supply Programme, the (erstwhile) Integrated Rural Development Programme (IRDP), the
(erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Jawahar Rozgar Yojana (JRY). The brief details of the Schemes are as follows:

(a) SGSY: The Swarna Jayanthi Gram Swarozgar Yojana Scheme (SGSY), the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development programme (IRDP) and Training of Rural Youth for Self Employment (TRYSEM), which has been launched with effect from April 1, 1999. It is a holistic credit-cum-subsidy programme, covering all aspects of self-employment, such as organisation of the poor into self-help groups, training, credit, technology, infrastructure and marketing. It is envisaged that 50 percent of the Groups formed in each Block should be exclusively for women who will account for at least 40 percent of the Swarozgaris. The stipulated 30 per cent reservation for women will be implemented through the panchayat samitis (local self-government). Under this Scheme, women are encouraged in the practice of thrift and credit which enables them to become self-reliant. Through assistance in the form of Revolving Fund, Bank Credit and Subsidy, the Yojana seeks to integrate women in the economy by providing increasing opportunities of self employment.
(b) **JGSY**: The Jawahar Gram Samridhi Yojana (JGSY) has been launched with effect from April 1, 1999, with the twin objectives of creation of demand-driven community village infrastructure and the generation of supplementary employment (for the unemployed poor) in the rural areas. Wage-employment under the JGSY is extended to below poverty line families. It is stipulated that 30 percent of the employment opportunities should be reserved for women.

(c) **IAY**: The Indira Awas Yojana (IAY) aims at providing assistance for the construction of houses for people 'Below the Poverty Line' in rural areas. Under the Scheme, priority is extended to widows Women Self-help Group engaged in income generation activity and unmarried women. It has been laid down that IAY houses are to be allotted in the name of women members of the household or, alternatively, in the joint names of husband and wife.

(d) **NSAP**: The National Social Assistance Programme (NSAP), which came into effect five years back represents a significant step towards introducing a National Policy for Social Assistance benefits to households 'Below the Poverty Line', with a major focus on women. The NSAP has three components, namely, the National Old Age Pension Scheme, the National Family Benefit Scheme and the National Maternity Benefit Scheme. The National Maternity Benefit Scheme is exclusively aimed at assisting
expectant mothers by providing them Rs.500 each for the first two live births. Under the National Old Age Pension Scheme, Central Assistance of Rs.75 per month is provided to women and men who are 65 years of age and above and have little or no regular means of subsistence from their own sources of income or through financial support from the family members. Under the National Family Benefit Scheme, Central Assistance of Rs.10,000 is extended to the bereaved family in the case of death of the primary breadwinner due to natural or accidental causes. Women are also beneficiaries under this Scheme.

(e) **RCRSP:** The Restructured Centrally Sponsored Rural Sanitation Programme (RCRSP), which was launched with effect from 1st April, 1999, provides for the construction of sanitary latrines for rural households. Where individual household latrines are not feasible, provision exists for construction of village sanitary complexes exclusively for women, to ensure privacy/dignity. Upto 10 percent of the allocated fund can be utilised for construction and maintenance of public latrines for women.

(f) **ARWSP:** Under the Rural Water Supply Programme, training is being afforded to women to enable them to play an active role in using and maintaining handpumps for the supply of drinking water. Women are also
represented in Village Level Committees and are actively involved in the selection of sites for handpumps and other sources.

(g) **DWCRA**: The erstwhile Scheme of Development of Women and Children in Rural Areas (DWCRA), now merged with the SGSY, was intended to raise the income level of women of poor households so as to enable organised participation by them in social development for economic self-reliance. The primary thrust was the formation of groups of 10-50 women from poor households at the village level for delivery of services like credit and skill training and cash and infrastructure support for self employment.

3.6 **EMPOWERMENT OF WOMEN IN TAMIL NADU**

Tamil Nadu is one of the very few States in the country, which has taken steps to ensure 33% representation of women in all statutory and non-statutory Committees of the Government. At present top posts such as Chairperson of the Tamil Nadu Public Service Commission and Chief Secretary of the Government of Tamil Nadu are held by women. The constitution of an All Women Commando Force and the raising of the First Women Police Battalion have further established that women can not only participate on an equal footing with men but also do better.
This Government involves effectively in implementing a State Policy for Women that would guide the development policies of all departments and sectors, which helps to eliminate gender gaps and enable women to gain equitable access to resources, decision-making and improved quality of life.

The most important social innovation to help the poor in recent years has been the success of the thrift- and credit-based Self - Help Groups (SHG), especially those formed by women. These groups, assisted by NGOs, have successfully developed a system of revolving credit for the benefit of group members based on their own savings. Linking of SHGs to formal financial institutions has further enhanced availability of micro credit financing to the groups. SHGs have successfully maintained a high rate of loan repayments and successfully generated additional income, jobs, and small enterprises for their members.

3.7 TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD. (TNCDW Ltd.)

The TNCDW Ltd. was incorporated on December 9, 1983 under Companies Act 1956. It was established by the Government of Tamil Nadu with the objective of Social, Economic and Political empowerment of Women. Its registered office is located in Chennai while its area of operation extends to the entire state of Tamil Nadu.
The authorized share capital of the company is Rs.1 crore, with a subscribed and paid up share capital of Rs 78.42 Lakhs of this Rs.40 lakhs is held by the Government of Tamil Nadu and Rs.38.42 Lakhs by the Government of India. The flow chart showing the implementation of SHG programmes in Tamil Nadu is shown in the Figure 3.7.1.

**FINANCE:**

A large part of the activities of the corporation are conducted through selected Non-Governmental Organisations and other training institutions. Funds are obtained from Government of Tamil Nadu through budgetary allocations for specific projects and covered by sanctions through Government Orders. As the organisation operates for a developmental cause, the concept of organizational profitability is not relevant. No losses have been incurred since inception and there are accumulated reserves.

**BOARD OF DIRECTORS:**

The business of the Corporation is conducted through a Board of Directors appointed by the Government of Tamil Nadu. The Managing Director is assisted by the Executive Director, both IAS officers. The Board of Directors consists of following eight ex-officio members. The Organogram of TamilNadu Corporation for Development of Women (Board of Directors) is shown in the Figure 3.7.2.
1. Secretary to Government Social Welfare & NMP Department
2. Director of Social Welfare
3. Director of Social Defence
4. A Nominee of Finance Department
5. Chairperson, State Social Welfare Board
6. Chief Executive Officer, Khadi & Village Industries Board
7. Chairperson & Managing Director, TNCDW Ltd.
8. Executive Director, TNCDW Ltd.

Administrative control of the corporation vests with the Social Welfare and Noon Meal Programs Department, Government of Tamil Nadu.

**HEAD OFFICE/ PROJECT MANAGEMENT UNIT (PMU):**

The head office in Chennai, also called the Project Management Unit (PMU), established as a self-accounting, operating division of TNCDW which also plays a key role at the state level in implementation of various projects. The PMU was headed by the Chairperson of the TNCDW as ex-officio Project Director. The Executive Director of the TNCDW acted as Ex-officio Project Co-ordinator.

The PMU performs a catalytic role to a large extent at the state level. It has a major responsibility to foster collaboration among the banks the line departments, the local district administration and the NGOs. It is fairly
obvious that the PMU has succeeded in performing this responsibility rather successfully.

The PMU had taken the responsibility of bringing together various agencies with diverse capabilities, attitudes, priorities and experiences and channelising their energies to achieve a common goal without any model to go by or past experience to bank on. This was a challenging task and the PMU took up the challenge. In all fairness it also needs to be conceded that all the partners seemed to have adopted the principle of "subordination of individual (or organizational) interest to the common interest". Perhaps for the first time in the South Asian context such a delicate partnership was being attempted and the PMU seem to have acquitted itself very well in this onerous responsibility.

**INNOVATIVE CONCEPTS INTRODUCED BY PMU**

To facilitate effective implementation of the project PMU had introduced a few strategic innovative concepts. They are listed below:

1) The original concept of village animator was changed to a group animator with a view to make the animator to work with single minded devotion to her group with undivided loyalty. This new concept of group animator was further expected to promote the
participatory evaluation process/technique by members more effectively.

2) A distinction was made between members and the beneficiaries. The beneficiaries were termed as credit-linked members so as to improve the quality of the programme. This was made so as some ineligible had found their way into the groups.

3) In the workshop held in 1992, to facilitate sanction, disbursal and recovery of the loan, a cycle of lending for one third of the members each year was recommended to be followed. This gave sufficient breathing time for the members to imbibe group dynamics, ability to identify appropriate economic activity and to develop credit discipline.

4) Originally the concept of Capital Development Fund (CDF) was introduced to widen the capital base of the groups for internal lending. This was conceived to be given as a loan to the group. However, PMU had changed the concept of CDF as a loan into grant and the same was proposed to be given on the performance of the groups based on certain parameters developed by PMU.

5) Agricultural Engineering activity loan was at the beginning of the programme was provided by the concerned department and the
recovery was made through revenue department. This had resulted in a very poor or non recovery. The PMU took up this issue to the government and succeeded in directly lending and recovering through PMU. This had rested in considerable improvement in the recovery of the loan.

The spectrum of training was originally designed with an accent on routine curriculum. PMU realizing the importance of training as an effective tool to achieve goals, introduced need base training including

- Representative training to create second line of leadership
- Weak group training
- Sustainability training
- Initially the training expenses were directly disbursed to the concerned members; PMU subsequently changed this method and deposited the amount with the group to suit the convenience of the group in terms of selection of members, time, venue, transportation, incidentals etc. Even leading NGOs like MYRIDA had started adopting this method as they found this to be more effective.
- Additional training components on health, nutrition, literacy were introduced to facilitate members attaining self reliance.
The concept of mobile training was introduced by PMU which was highly appreciated by the group members, NGOs for its usefulness.

Normally, the APOs concerned were mostly on field trips and there was no one to attend urgent calls, visitors etc., at the PIU.

**STRATEGIC CELL:**

The Corporation has recently set up a separate Strategic cell at Chennai to aid and advise the corporation on the general direction of its policies and programmes. Its Membership consists of reputed persons in the field of women's development, from academic, business, legal and NGO sectors. The strategic cell presents its reports to the Board.

**DISTRICT OFFICES/ PROJECT IMPLEMENTATION UNIT (PIU):**

For implementation of Mahalir Thittam (Tamil Nadu Women's Development Project), district offices were established over the last several years.

The district level PIUs are headed by a Project officer assisted by six Assistant Project Officers (APOs) in the functional areas of training and communication, monitoring, schemes, marketing, administration and credit. The PIU organization structure is given in Figure 3.7.3.

Further, in the districts (except Chennai), selected NGOs operate on contract basis for the Tamil Nadu Women's Development Project. There is a
District Project Coordination Committee (DPCC) headed by the District Collector for coordinating between the different partners working on the project and for promoting convergence of services of the different departments.

**FUTURE DIRECTIONS**

DeW will work on the following important areas

- Consolidation and sustainable development of SHGs formed through promoting the panchayat (village) level federations.
- Convergence of services of key government departments with SHGs and panchayat level federations.
- Promotion of entrepreneurship amongst SHG members.
- Faster partnerships with more like-minded agencies and organisation to achieve DeW's mission & vision.

**3.8 SCHEMES UNDER TAMILNADU CORPORATION FOR DEVELOPMENT OF WOMEN**

The Corporation implements the schemes for the Socio-economic development of Women throughout Tamil Nadu. The State Project Management Unit is the Tamil Nadu Corporation for Development of Women Limited and at the district level the Project Implementation Unit is the Office of the District Project Officer. Tamil Nadu Corporation for
Development of Women Limited has been successfully implementing various women welfare and empowerment programmes for Below Poverty Line (BPL) women. The details of the schemes are mentioned below:-

During the year 2003-2004, the Corporation has implemented five schemes viz,

i) Mahalir Thittam (MaThi),

ii) Vocational Training Programme (VTP),

iii) Entrepreneurship Development Programme (EDP),

iv) District Level Marketing & Browsing Centres and

v) Free LPG Scheme for newly married couples who are below the poverty line.

In the year 2004-2005, along with the above schemes four more new schemes namely

i) Tamil Nadu Women's Development Project (Mahalir Thittam),

ii) Setting up of Recreation Centres for Women,

iii) Assistance for formation of 25,000 Self - Help Groups,

iv) Total Economic Development Project for Theni etc., for the Socio-Economic development of women throughout Tamil Nadu was implemented.
In the year 2005-2006, with the above schemes followed in the previous year one more scheme namely World Bank assisted Tamil Nadu Empowerment and Poverty Reduction Project is also included under the Tamil Nadu Corporation for development of women. So all together there are nine schemes being implemented by the government of Tamil Nadu.

3.9 TAMILNADU WOMEN DEVELOPMENT PROJECT [TNWDP]

In April 1989, the DeW entered into a collaboration with the IFAD, and this the Women’s Development Project (TNWDP) was born. The project became effective in January 1990 and closed on 31 December 1998, following a one year extension. The total cost of the project amounted to USD 30.6 million, of which IFAD provided USD 17.0 million on highly confessional terms and the borrower contributed the balance of USD 13.6 million. The cooperating institution was the United Nations Office for Project Services (UNOPS) and the executing agency was the Tamil Nadu women’s development (DeW).

Between the 1st January 1990 and 31st December 1998 the IFAD supported the project. The mutually agreed objective of the project was to promote self-reliance and economic self-sufficiency among poor rural women and improve their status in the family and the community. Particular
focus was to be paid on the poorest rural women, and amongst them on women headed households.

The project was expected to achieve its objectives through a combination of several activities including:

- Group formation and development;
- Informal credit and saving mobilization,
- Training,
- Institutional credit,
- Income generation,
- Monitoring and evaluation.

The project began in three districts of Tamil Nadu and expanded to eight districts subsequently.

I. TAMILNADU WOMEN DEVELOPMENT PROJECT (MAHALIR THITTAM).

The state government places great emphasis on the welfare of women. The governor of Tamil Nadu mentioned the progress of “Mahalir Thittam”.

All schemes for women were clubbed under the banner of ‘Vazhthu Kattuvom’ under the direct supervision of chief ministers secretariat and renamed the schemes as Bangaru Ammaiyaar Ninaivu Mahalir Thittam. (In memory of the late C.M. Arignar Anna’s mother). Thus the Tamil Nadu
Women’s Development Project (Bangaru Ammaiyyar Ninaivu Mahalir Thittam) was born in the year 1997 as the Tamil Nadu Government agreed to expand the project to the entire state, and thus the state level program Mahalir Thittam was initiated. The Tamil Nadu Women’s Development Project under the name of “Mahalir Thittam” or (MaThi) is a replication and phased up scaling of TNWDP (IFAD) successes to cover about 10 lakh poor women of the state over the project period. Unlike many development programmes Mahalir Thittam is a participatory, people centered and process oriented project. This project is process oriented, which lays great emphasis on the qualitative and socio-economic aspects of development rather than setting mere statistical targets. In this unique project based on lessons learnt decade long during the implementation of the IFAD assisted pilot project starting from 1989-90, Government of Tamil Nadu with its line departments, NGOs and commercial banks come together to work to achieve common objectives related to socio-economic development of women leading to their empowerment. The researcher’s study mainly rest upon this scheme which is elaborately explained already.

a) PROJECT DESIGN AND OBJECTIVES

The target group consisted of the poorest rural women, with special emphasis on women headed households. While the project was initially to
be carried out in three contiguous districts (Dharmapuri, Salem, and South Arcot), during implementation its coverage was extended to two additional districts (Madurai and Ramanathapuram). Presently the project area encompasses rural areas of all 28 districts of Tamil Nadu except Chennai district. The scheme has been extended to all districts in a phased manner.

b) OBJECTIVES

The main objective of the project was to bring about the economic and social betterment of women to improve the welfare of their families and their status both within the family and in the community. The project was designed to achieve its objectives through the following components:

a. Income-generation activities: farm and crop development, animal husbandry and cottage and village industries;

b. Institutional credit: the Indian Bank was responsible for providing credit to village women;

c. Informal credit and savings mobilization: the project encouraged group-based savings to meet the financial requirements of group members, particularly small loans, in order to create an alternative credit system to replace the traditional moneylenders;
d. Group development: promotion of strong, cohesive groups of women as the organizational catalyst for the economic and social betterment of the target group;

e. Institutional support: establishment of network of social extension workers to provide the necessary social development thrust and support to women. Animators were appointed in each village and one supervisor for every 12 villages;

f. Training was provided to women on a variety of subjects, including group organization and management, bookkeeping, entrepreneurial development programmes and legal and social issues. Training was also provided to improve the capacity of project staff, bank officers, non-governmental organizations (NGOs) and social extension workers; and

g. NGO involvement: selected NGOs were contracted to assist in beneficiary identification; group formation; training of animators, supervisors and project field staff; selection of activities; and provision of bank loans and the recovery thereof.
c) MISSION STATEMENT

- To build capacity of poor and 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 reach out to 35 lakh BPL families in Tamil Nadu with focus on SC/ST, widows, physically handicapped and destitute for social, economic and political empowerment.
- To achieve the equality of status of poor 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 processes and institutions to enable poor women to participate fully and actively in decision-making in the family and 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 to work together for equality, sustainable development, and communal harmony;
- To promote and ensure the human rights of women at all stages of their life cycle.
To advocate changes in government policies and programmes in favor of disadvantaged women.

d) PROJECT IMPLEMENTATION

Project implementation was entrusted to DeW, a Government of Tamil Nadu (GoTN) undertaking. A project management unit (PMU) was established within DeW, the chairperson/managing director of which served as project manager. The executive director of DeW acted as project coordinator, supported by several officers, including a training officer and monitoring and evaluation (M&E) officer. Project implementation units (PIUs) were created in the five project districts, each headed by a project officer with specific areas of responsibility (credit, livestock, sericulture, rural industries and banking). These officers were seconded to the PIUs from various GoTN line departments and the Indian Bank, which, through its numerous branch offices in the project area, was the main vehicle for providing institutional credit delivery. The project relied on NGO involvement in all five districts to support the project’s overall activities. A network of social extension workers (village animators and supervisors) supported the project.
e) CONVERGENCE OF SCHEMES

The Tamil Nadu Women Development Project and the Swarnajayanthi Gram Swarozgar Yojana (SGSY) Scheme of the Rural Development Department have been converged for rural Self-Help Groups and common guidelines and norms have been adopted. Similarly, in respect of Self-Help Groups in Urban areas, the Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) and the Tamil Nadu Women Development Project are being operated in a converged manner. Apart from commercial banks, the Self-Help Groups open bank accounts in Primary Agricultural Cooperative Banks and avail of loans as per the Tamil Nadu Women Development Project norms.

f) MEMBERSHIP UNDER TAMILNADU CORPORATION FOR WOMEN DEVELOPMENT

Table 3.9.1 shows the increasing membership of women in TamilNadu Corporation for women development. Membership under the project has grown rapidly and as on 31.03.2002, the membership has crossed 18.20 Lakhs women in 1.05 lakhs Self-Help Groups with 88121 rural Self-Help Groups (1517683 members) and 17705 urban Self-Help Groups (3,03,091 members).
As on 31.3.2003, the membership has crossed 21,50,193 lakhs women in 1,26,106 SHGs with 1,01,883 rural Self - Help Groups (17,42,414 Members) and 24,223 urban Self - Help Groups (4,07,779 members). The Self - Help Groups have mobilized a saving of Rs 288 Crores.

Table 3.9.1
MEMBERSHIP UNDER TAMILNADU CORPORATION FOR WOMEN DEVELOPMENT

<table>
<thead>
<tr>
<th>YEAR</th>
<th>NO. OF SHGS (in lakhs)</th>
<th>NO. OF MEMBERS (in lakhs)</th>
<th>GROUP SAVINGS AMOUNT (in crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RURAL</td>
<td>URBAN</td>
<td>TOTAL</td>
</tr>
<tr>
<td>2002</td>
<td>88121</td>
<td>17705</td>
<td>1,05,826</td>
</tr>
<tr>
<td>2003</td>
<td>1,01,883</td>
<td>24,223</td>
<td>1,26,106</td>
</tr>
<tr>
<td>2004</td>
<td>1,26,404</td>
<td>35,735</td>
<td>1,62,139</td>
</tr>
<tr>
<td>2005</td>
<td>1,67,090</td>
<td>25,803</td>
<td>1,92,893</td>
</tr>
</tbody>
</table>

As on 31.03.2004, the membership has crossed 27.50 lakhs women in 1,62,139 SHGs with 1,26,404 Rural Self - Help Groups (21,46,856
Members) and 35,735 Urban Self - Help Groups (6,03,518 members). The Self - Help Groups have mobilized a saving of Rs. 439.34 Crores.

As on 31.01.2005, the membership has crossed 32.44 Lakhs women in 1,92,893 SHGs with 1,67,090 Rural Self - Help Groups (28,17,817 Members) and 25,803 Urban Self - Help Groups (4,23,190 members). The Self - Help Groups have mobilized a saving of Rs. 621.92 Crores.

It is recognized that nowadays women are aware of their own strengths, family resources and risk taking ability. Moreover, the bank loan liability is entirely on the women and the group. Accordingly, it is the women themselves who would be the best judges in respect of economic activities and levels of credit required. The project implementation units and the NGOs would serve as mere facilitators and advisors in this process, with decision making left to women.

Members of mature SHGs ready to absorb bank loans are linked with financial institutions to avail of external credit. As on 31.03.02, 5,54,909 SHG members have been linked with bank credit at a total financial outlay of Rs.26,210.26 lakhs. As on 31.3.2003, 79,675 SHGs have been linked with bank credit at a total financial outlay of Rs.402.86 crores. As on 31.03.2004, 1,24,288 SHGs have been linked with bank credit at a total financial outlay
of Rs.674.19 crores. As on 31.1.2005, 1,78,251 SHGs have been linked with bank credit at a total financial outlay of Rs.1054.10 Crores for various rural based activities such as Agriculture, Horticulture, Sericulture, Animal Husbandry, Cottage and Village industries, and other small businesses /micro enterprises in Urban areas.

The focus areas of this project for 2005-2006 will be:

- Socio-Economic empowerment of Minority Community, Scheduled Caste and Scheduled Tribe women and protecting them against exploitation, by making them join the SHG movement.
- Facilitating markets for SHG products through arrangement of marketing facilities such as shops at public places like bus stands, Government Commercial complexes, etc., and helping SHGs to participate in the National, State, District level Sales Melas / Exhibitions organized by Government departments. Besides this, District level and Block level marketing workshops will also be conducted to familiarize the SHG women with marketing techniques and to the concepts of quality, pricing, packaging and promotion.
- For further economic development, all assistance under Mahalir Thittam will be extended to the women groups formed under various Government programs by absorbing them under Mahalir Thittam.
- The role of Panchayat Level Federations and Block Level Federations will be strengthened by imparting capacity building training and involving them in imparting capacity building, EDP training to the SHG members and monitoring the SHGs in their villages.
- Special skill training on 'Preserving and Processing of Fish products' will be imparted to the SHG fisher women in the coastal Districts.

II. WOMEN RECREATION CENTRES

Apart from the needs of nutrition, health, education etc., the need of recreation for working poor women is very important. Hence, for the benefit of SHGs' Women Recreation Centres are created at village Panchayat level. All the members of the SHGs in these Panchayats use these centres to meet together interact and discuss matters of interest, play games etc. The members and their Children used to read the newspapers and weekly/monthly magazines including Muttram in these centers. Already about 250 WRCs were established. For the year 2002-2003, the Govt. has provided Rs.1.10 lakhs. Using this amount, another 25 Women Recreation
Centres will be established. About 50,000 SHG members including 10,000 SC/ST women will be benefited by this Scheme. Already about 275 WRCs were established. About 50,000 SHG members including 10,000 SC/ST women will be benefited by this Scheme. There are 300 WRCs functioning in Tamil Nadu including 25 WRCs established during 2004-05. About 60,000 SHG members including 20,000 SC/ST women are benefited by this Scheme.

III. ENTREPRENEURSHIP DEVELOPMENT PROGRAMME (EDP) TRAINING

During the year 2001-2002, the Government have formulated this new scheme for training 5 lakh women in Entrepreneurial Development skill for self-employment and is being implemented both in Rural and Urban Areas. This unique programme is being implemented through the TamilNadu Corporation for Development of Women Limited and Government Departments like Rural Development, Agriculture, Sericulture, Industries and Commerce, TAHDCO, Adi Dravidar and Tribal Welfare, Backward Classes, and Minorities, Slum Clearance Board etc. The TamilNadu Corporation for Development of Women Limited, functions as the nodal agency to design and monitor the entire programme. Managerial as well as
skill development training are imparted under this programme which culminates in sanction of soft loans to the women to set up small enterprises.

As envisaged in the programme 80% of the trainees belonged to SHGs, while 20% of them were non-SHG trainees. The selection of trainees was done using focused behavioral techniques by a District Level Technical Committee headed by the District Collectors. Appropriate skill development/upgradation trainings are being arranged as per the demand and requirement of the trainees. Similarly credit linkages and up-scaling of loans is also being arranged. Training of Trainers was conducted for the trainers sponsored by the concerned departments.

During the year 2001-2002, the Tamil Nadu Corporation for Development of Women Ltd., imparted EDP training to 20,000 women. In the year 2002-03 has trained 3,63,530 women of which the TNCDW share alone 62,369 women, in 2003-04 total of 4,74,254 women (of which the share of TNCDW is 83,881 women). For the year 2005-2006, an amount of Rs.166.95 Lakhs has been provided to this Corporation for imparting this training programme to 22,000 SHG women, skill training to 3,000 SHG women and skill upgradation training to 650 SHG women.
IV. DISTRICT LEVEL TRAINING CUM MARKETING CENTRES

The Tamil Nadu Corporation for Development of Women Limited is implementing the Tamil Nadu Women's Development project in all the 30 districts of Tamil Nadu. It was decided in the year 2002-2003 to create 30 District Level Training cum Marketing Centres with Internet and Browsing facilities each one at the District Head Quarters with a view to demonstrate and promote micro enterprises in the IT sector for SHGs women besides training the poor downtrodden and SC/ST girls in computer appliances. Thus it was planned to establish 30 Information centres with Internet access one per each district. SHGs/ PLFs functioning in the area will manage the centers.

During the year 2001-02, six such centers are being established at a cost of Rs.15.00 lakhs. Under this program, so far 12 Internet browsing centers with computer training facilities have been established at a cost of Rs.2.50 Lakhs per center. The Government has provided a sum of Rs. 7.50 Lakhs for establishing 3 more centers during 2005-2006.
V. FREE GAS CONNECTION TO THE NEWLY MARRIED COUPLES UNDER POVERTY LINE

To reduce indoor pollution and to provide relief to women folk from the drudgery of cooking with fire wood, to improve their health and prevent health hazard and deforestation and to relieve them from the ordeal of fetching wood especially during the difficult days, the Government have formulated and implemented this new scheme from the year 2001-2002. Under this scheme a deposit of Rs.1000/- is being made for the first gas cylinder connection to the newly married SHG members or their daughters, who are not eligible for the benefit under marriage assistance schemes.

Till 2003, 2,362 women have been benefited to the tune of Rs.19.32 Lakhs. For the year 2003-04, 4514 newly married couples of SHG families have been benefited and a sum of Rs.35.24. In 2004-05, 7343 newly married couples of BPL families had benefited. A sum of Rs.56.48 Lakhs has been deposited with the respective Gas Agencies in the districts for the first gas cylinder connection to the beneficiaries.

Though the scheme was originally planned for family members of the SHG women, the scheme has now been extended to all the newly married women who have been benefited under Government assisted marriage
schemes. For the year 2005-2006, Rs.40 Lakhs has been provided for the scheme to benefit 5,000 newly married couples.

VI. ASSISTANCE TO VOCATIONAL AND SKILL TRAINING PROGRAMME (VTP)

The Government had launched the Vocational and Skill training programme during the year 2003-04 by integrating VTP with Mahalir Thittam and to provide Skill training to 50,000 EDP trained SHG women so as to enable them to start their own income generating Economic activities. Apart from the funds provided by the State Government, funds available under programs of Government of India such as NORAD and STEP will also be utilised for the benefit of SHGs members who will be given training so that they can start viable micro enterprises.

The estimated cost of the programme which has been planned to be implemented over a period of 5 years from the year 2003-2004 to 2007-2008 is Rs. 500 Lakhs at the rate of Rs.100 Lakhs per year for training 12,500 women annually. The sanctioned amount of Rs.100 Lakhs per year was released for the years 2003-2004 and 2004-2005 to train 12,500 women per year. As on 31.01.2005, about 19,282 SHG women have been trained under this programme at a cost of Rs. 173 Lakhs. For the year 2005-2006, Rs. 100
Lakhs has been provided by the Government for imparting training to 12,500 SHG women.

**VII. ASSISTANCE FOR FORMATION OF 25,000 SELF HELF GROUPS**

To give momentum to the SHG movement and to cover another 15 Lakhs women over a period of 3 years from 2003-04 to 2005-06, the Government have provided a sum of Rs.262.50 Lakhs for forming 75,000 new SHGs and released a sum of Rs. 87.50 Lakhs each for the years 2003-04 and 2004-05. So far, about 50,000 new groups have been formed and 8.52 Lakhs women have been enrolled by utilizing the released amount of Rs.175 Lakhs. For the year 2005-06, the Government has provided Rs.87.50 Lakhs to form 25,000 new women groups in the remote rural and tribal areas, fishermen villages, weavers' habitations and urban slums.
VIII. TOTAL ECONOMIC DEVELOPMENT PROJECT FOR THENI ETC., FOR THE SOCIO-ECONOMIC DEVELOPMENT OF WOMEN THROUGHOUT TAMIL NADU.

In the year 2003-2004, a policy note was put forward as follows. The schemes of various Government organisations will be integrated for total Economic Development Project for Theni and Perambalur Districts. Self help as a strategy for Poverty alleviation has made impressive strides. Building further on the experiences gained this Government will take up a comprehensive poverty alleviation project for 84,912 families in Theni District and 81,328 families in Perambalur Districts for the Total Economic Development, at an outlay of Rs.1.79 crores for Theni District and Rs.2.09 Crores for Perambalur District as a pilot project.

The main focus would be on covering all habitations, providing credit linkage to all eligible credit rated SHGs, Entrepreneur Development training, skill and skill-up gradation training in specific Land based activities, health and nutrition coverage to make mal-nutrition free district and to make all SHGs members literate. New SHGs would be formed among affected weavers; Minority families, Scheduled Caste and Tribal Areas and they
would be imparted Entrepreneur Development Training (EDP) and Vocational and Skill Training (VTP).

Accordingly the Government have sanctioned a sum of Rs.220.57 lakhs to the Corporation to implement the Total Economic Development Project for Theni District over a period of four years from 2003-04 to 2006-07.

IX. WORLD BANK AIDED TAMILNADU EMPOWERMENT AND POVERTY REDUCTION PROJECT (TNEPRP)

Tamil Nadu Empowerment and Poverty Reduction Project is the Govt. of Tamil Nadu’s initiative to reduce poverty and empower the women and disadvantaged in the State, with the assistance of the World Bank.

The overall goal of the project is to support Government of Tamil Nadu’s strategy of reducing rural poverty through support for productive activities and investments, using the Community Driven Development (CDD) approach.

The objectives of the proposed project would be to empower the poor and improve livelihoods through:
a. Developing and strengthening pro-poor local institutions / groups;
b. Building skills and capacities of the poor; and
c. Financing productive demand-driven sub project investments.

It is proposed to form a State level Society to implement this innovative project. It is also proposed to constitute autonomous registered district level societies in each of the fifteen project districts, to implement the project. This project is to be implemented in 2300 Panchayats in 70 blocks covering 15 districts in Tamil Nadu and will benefit 3.5 lakh poor families.

This project aims at organizing the poor women and disadvantaged sections like the disabled into Self-Help Groups and federations. The project has a specific livelihood focus and will build the capacity of Self-Help Groups and activity based groups to undertake viable livelihood activities. Substantial technical support is proposed to be provided to the Self-Help Groups in selecting income generating activities, getting credit linkage from the banks and for sustaining their activities through market linkages and marketing support. The project has a special component to address the rehabilitation and livelihood needs of the disabled and other vulnerable sections of the society like destitute, widows, deserted women
etc. The project will also be promoting and supporting federations of women Self-Help Groups and activity based federations which will help the Self-Help Groups in achieving economies of scale and sustainability in their income generating activities.

At the Panchayat level a Village Poverty Reduction Committee will be constituted which will play a pivotal role in implementation of the project with the facilitation of the project staff.

This Corporation in coordination with Rural Development and Finance Departments process World Bank assisted Rs.650 crores "Tamil Nadu Empowerment & Poverty Reduction Project" for implementation during the period from 2004-05 to 2009-2010. For the year 2004-05 the Government has provided Rs.6.50 Crores as initial amount for implementation of the scheme, which will address basic lifetime concerns of about 25 poorest of the poorhouse holds in each village.
3.10 OTHER SCHEMES

1) TRAINING FOR SOCIAL WELFARE DEPARTMENT STAFF & ICDS STAFF

NGO Volunteer Resource Centre (NVRC) housed in the premises of the TNCDW will undertake training of Social Welfare Department Staff as a part of capacity building exercise and sensitize them on activities of TNCDW for better coordination between the Departments.

2) TAMIL NADU NON GOVERNMENTAL ORGANIZATIONS AND VOLUNTEERS RESOURCE CENTRE (TNVRC)

With the growth of the SHGs, it has become important to develop and support capacity building of NGOs. The Govt. will support and facilitate capacity building of willing NGOs, to maintain quality under the project MaThi. Another innovative idea has been to encourage voluntarism and facilitate volunteer services through an agency with government support.

Hence the Tamil Nadu Non-Governmental Organisations and Volunteer Resource Center (TNVRC) an autonomous sub-organ of TNCDW was established in the year 2001 for the purpose of Capacity Building of Development Agencies (Government Based, Non Government Based and
Community Based), Research, Documentation and Promotion of Volunteerism. It leads and encourages volunteers who can give time and other inputs in areas like health, education, support to law enforcement, women issues, etc. This centre, funded and monitored by TNCDW, is conducting various Trainings and workshops to improve the capacity of the staff of NGOs.

During the year 2003-04, the NVRC has conducted 5 workshops on NORAD/STEP Project Proposal writing, 4 workshops on Government policy Analysis, EDP Evaluation study in 2 districts, a Training needs Assessment study for Swayamsiddha Scheme, 2 Gender sensitization Trainings to PLF members, 2 meetings for the Volunteers.

During the year 2004-05, TNVRC has conducted the following programs for the officials of NGOs involved in women Development activities, mainly from Mahalir Thittam NGOs:

- One batch of Report writing and documentation Training,
- Three batches of Book keeping and Accounting Training,
- Two batches of Information Technology Awareness Training,
- Six batches of Computer Training,
- One batch of PRA Training and
Two Workshops on Organizational Ethics etc.,

These Trainings develop the efficiency of the Mahalir Thittam NGOs and help them monitor the SHGs more effectively.

Besides the training activities, the TNVRC has conducted a study on need assessment of the Neighborhood groups formed under SJSRY Scheme in urban areas. One State level, six regional level and twenty two district level convergence workshops have also been conducted by TNVRC.

The TNVRC is presently involved in preparing strategy papers for Tamil Nadu Empowerment and Poverty Reduction Project (TNEPRP) on Gender Strategy. It is planned to focus more attention towards Quality Assessment and Quality Enhancement in the areas of Development. Management Trainings and Accounting Software Trainings to NGOs, Communication and Team Work Training to Government Officials, Evaluation of EDP Training Program, and Study on Micro Finance in Tamil Nadu are some of the activities proposed by the TNVRC for the year 2005-2006.
3) WASTE LAND REJUVENATION & MICRO-WATERSHED DEVELOPMENT

To ensure self-sufficiency in food production, adequate returns to the farming community and increased agricultural productivity, this Government has accorded high priority to wasteland development as well as management and conservation of soil and water resources. Under this scheme, wasteland is being allocated to the federations / SHGs with the co-ordination of other Government Organisations. The Project Officers of Mahalir Thittam and District Rural Development Agency are working with NABARD and Non-Governmental Voluntary Organisations at district levels to develop land rejuvenation strategies for the land holding SHG members. Training in land based agriculture and allied activities and micro enterprises to these SHGs are being organized with the co-ordination of the Joint Director of Agriculture in the Districts.
4) CONVERGENCE WITH TAMIL NADU AFFORESTATION PROJECT [TAP] AND TAMILNADU WOMEN IN AGRICULTURE [TANWA] PROJECT

Tamil Nadu Afforestation Project [TAP] and Tamil Nadu Women in Agriculture [TANWA] Project involves local people in afforestation and protection of degraded forests and lands and shares with them the sustainable benefits from the forests and lands. Tamil Nadu Afforestation (TAP) project seeks to enable decentralized and participatory natural resource management through SHGs drawing inspiration from the principles of Joint Forest Management. All the TAP and TANWA SHGs in the State would be brought under the fold of Panchayat Level Federations (PLF) under Mahalir Thittam to provide EDP training, VTP training and facilitate credit and marketing linkages to TAP and TANWA SHGs. Training in agriculture and allied activities for Mahalir Thittam SHGs involved in agriculture would be organized through TANWA.
5) LITERACY FOR WOMEN THROUGH WORLD BANK
ASSISTED ICDS-III PROJECT

Three lakhs SHG women will be provided literacy, through co-
ordination with WBICDS-III and the Directorate of Non-formal Education. The Tamil Nadu Corporation for Development of Women Limited will
monitor the appointment of literate SHG women as instructors under Total
Literacy Programme.

During the year 2003-04, literacy training to one lakh illiterate SHG
women was taken up at an estimated cost of Rs.23,18,400 under UDISHA,
WB ICDS Project. By this programme about one lakh SHG women illiterate
were made to read and write through 6000 Mother Trainers viz., illiterate
SHG members/NGO Volunteers by using health and nutrition manuals
specially prepared for this programme. During 2004-2005 another 1,00,000
illiterate women would be made to read and write by this programme.

6) REHABILITATION OF BOOTLEGGERS THROUGH SHGs

Crime against Women is still prevalent even among educated and
middle class women. As regards the Self - Help Groups who are below
poverty line promoted by the Women Development Corporation, increase in
income need not automatically lead to reduction in poverty, as there can be leakages in the form of alcohol and other factors. Although general awareness has been created, wife battering due to alcoholism is still an issue of serious concern. Since the Self Help Group members are taking oath regularly during their meetings which include prevention of illicit arrack distillation, they are committed to the cause over a period of time. As the result of combined action, Self - Help Groups women have successfully eradicated country liquor in many villages. Hence, SHGs women will be used effectively by promoting them as “Friends of Police” as a means to reduce illicit arrack distillation and thereby prevent crimes.