Tamil Nadu is the 11th largest state in India and spread over 1,30,000 sq kms. It has 35 million female in its total population of 72 million in 2011. Tamil Nadu is second to none in providing essential support to women in meeting the challenges confronted by them and come out successfully to establish gender equality to some extent. As of now the women are busily engaged in many petty trades independently and are participating in public life and local administration. There was a change in the concept of women upliftment after 1985 because the UN Nairobi conference insisted on the women development schemes rather than women welfare schemes. This concept becomes more meaningful with the priority accorded for the development of women only after the establishment of Tamil Nadu corporation of development of women. This was taken not only as a social welfare group but also a centre for economic improvement of women. Hence the concept of “Women Groups for Self Employed” emerged in Tamil Nadu. It was called “Mahalir Sangam” or “Mahalir Kuzhu” or Mahalir Mandram.

Status of Women in Tamil Nadu:

Demographic features:

Tamil Nadu’s population growth has been stabilized and growing slowly over the years, thanks to the welfare measures taken by the Government. Female population constitutes nearly half of the total population in the State. The status of women with regard to population over five decades is given in Table -1.
Table 3.1: Growth in Women Population

(in million)

<table>
<thead>
<tr>
<th>Census Years</th>
<th>Tamil Nadu</th>
<th></th>
<th></th>
<th></th>
<th>All India</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Persons</td>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Persons</td>
</tr>
<tr>
<td>1951</td>
<td>22.8</td>
<td>7.3</td>
<td>30.1</td>
<td>186</td>
<td>175.6</td>
<td>361.1</td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>16.9</td>
<td>16.8</td>
<td>33.7</td>
<td>226</td>
<td>212.9</td>
<td>439.2</td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>20.8</td>
<td>20.4</td>
<td>41.2</td>
<td>284</td>
<td>264.1</td>
<td>548.2</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>24.5</td>
<td>23.9</td>
<td>48.4</td>
<td>353</td>
<td>330.0</td>
<td>683.3</td>
<td></td>
</tr>
<tr>
<td>1991</td>
<td>28.3</td>
<td>27.6</td>
<td>55.9</td>
<td>439</td>
<td>407.1</td>
<td>846.3</td>
<td></td>
</tr>
<tr>
<td>2001</td>
<td>31.4</td>
<td>31.0</td>
<td>62.4</td>
<td>531</td>
<td>495.7</td>
<td>1027.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Directorate of Census Co-operations, Tamil Nadu.
Sex Ratio:

Sex ratio, (i.e.) the number of female per thousand males - is a significant indicator of the status of women. In Tamil Nadu, the ratio has registered a continuous decline except in 2001. According to the 2001 Population Census, the sex ratio for the State stood at 987 as against 974 in 1991 Census. The rural sex ratio is relatively favourable at 992 compared to 981 in urban areas. It may also be noted that sex ratio in Tamil Nadu was consistently better than all-India average. The following table depicts the sex ratio in Tamil Nadu and All - India.

**Table 3.2 : Sex Ratio in Tamil Nadu and All-India**

<table>
<thead>
<tr>
<th>Year</th>
<th>Tamil Nadu</th>
<th>All – India</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>1007</td>
<td>946</td>
</tr>
<tr>
<td>1961</td>
<td>992</td>
<td>941</td>
</tr>
<tr>
<td>1971</td>
<td>978</td>
<td>930</td>
</tr>
<tr>
<td>1981</td>
<td>977</td>
<td>934</td>
</tr>
<tr>
<td>1991</td>
<td>974</td>
<td>927</td>
</tr>
<tr>
<td>2001</td>
<td>987</td>
<td>933</td>
</tr>
</tbody>
</table>

*Source: Director of Census Operations, Tamil Nadu.*

**SEX RATIO**
**Life Expectancy At Birth:**

Life expectancy at birth tends to be a good summary measure of women's health status. Normally women outlive men. In countries with high income women on an average live longer by six years than men. In countries with lower income they live only two years longer. The life expectancy at birth for female has shown a steady increase in the State, from 39.74 years in 1961 to 69.75 years in 2001-06 reflecting the achievements made in health sector.

**Women Literacy:**

Education is a potent remedy for most of the ills of the society. Education is the main instrument for transformation in any society. The economic and social returns to education for women are substantial. By educating its women, a country can reduce poverty, improve productivity, ease population pressure and offer its children a better future. A *package approach* is required for developing female education. There is a wide disparity between male and female literacy rates. As per 2001 Census, the literacy rate was 64.4 per cent and 82.4 per cent for females and males respectively in the State. There also exists a rural-urban gender divide in literacy rate across Tamil Nadu.

The rate was 76 for urban female where as it was 55 per cent for its rural counterparts. Compared to urban female literacy rates, the rural rate was lower by 20.71 percentage points, where as the percentage point difference among males in urban and rural areas was only 11.82. The differences in the levels of literacy between males and females was significantly higher in rural areas than in urban areas. This indicates that specific intervention may be required for developing the literacy rates of the female population especially (less privileged classes) in rural areas.
Table 3.3: Female Literacy Rate in Tamil Nadu - 2001 Census

<table>
<thead>
<tr>
<th>Region</th>
<th>Male</th>
<th>Female</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>77.15</td>
<td>55.28</td>
<td>66.21</td>
</tr>
<tr>
<td>Urban</td>
<td>88.97</td>
<td>75.99</td>
<td>82.53</td>
</tr>
<tr>
<td>Total</td>
<td>82.42</td>
<td>64.43</td>
<td>73.45</td>
</tr>
</tbody>
</table>

Source: Director of Census Operations, Tamil Nadu.

Employment and Work Participation Rate:

The work participation rate indicates to a great extent the economic empowerment of women in the society. The status of women is intimately connected with their economic position, which in turn depends on opportunities for participation in economic activities. Education along with participation of women in workforce has been universally recognised as an important element in the adoption of small family norms, which is essential for family planning. There has been a considerable improvement in the entry of women in all sectors of employment in the State.
As per the Census results for Tamil Nadu, the Work Participation Rate for females rose from 26.52 per cent in 1981 to 31.32 per cent in 2001, the rate of growth has been faster than for males. However, the number of female workers accounted for 34.72 per cent in the total workforce of 278 lakhs in 2001. The corresponding figure for 1991 Census was 34.06 per cent. In the total population, nearly half were females but they accounted for only 34 per cent of the total workers. This proportion has to be improved for ensuring better and all round economic empowerment. Table-4 shows the Work Participation Rate as well as number of workers in Tamil Nadu.

<table>
<thead>
<tr>
<th>Variable</th>
<th>WPR (%)</th>
<th>No.of Workers (Lakhs)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>59.24</td>
<td>58.28</td>
<td>59.38</td>
<td>96.7</td>
<td>108.2</td>
</tr>
<tr>
<td>Female</td>
<td>33.55</td>
<td>38.50</td>
<td>41.33</td>
<td>54.1</td>
<td>70.1</td>
</tr>
<tr>
<td>Persons</td>
<td>46.48</td>
<td>48.49</td>
<td>50.39</td>
<td>150.8</td>
<td>178.3</td>
</tr>
<tr>
<td>Urban</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>51.25</td>
<td>52.78</td>
<td>56.37</td>
<td>41.8</td>
<td>51.4</td>
</tr>
<tr>
<td>Female</td>
<td>11.97</td>
<td>13.10</td>
<td>18.42</td>
<td>9.3</td>
<td>12.2</td>
</tr>
<tr>
<td>Person</td>
<td>32.05</td>
<td>33.34</td>
<td>37.59</td>
<td>51.1</td>
<td>63.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>56.58</td>
<td>56.39</td>
<td>58.96</td>
<td>138.5</td>
<td>159.6</td>
</tr>
<tr>
<td>Female</td>
<td>26.52</td>
<td>29.89</td>
<td>31.32</td>
<td>63.4</td>
<td>82.4</td>
</tr>
<tr>
<td>Persons</td>
<td>41.73</td>
<td>43.31</td>
<td>44.78</td>
<td>201.9</td>
<td>241.9</td>
</tr>
</tbody>
</table>

Source: Census 1981, 1991 & 200, GOI.
**Women and Political Participation:**

Political equality to all children regardless of birth, sex, colour, etc. is one of the basic premises of democracy. Political equality includes not only equal right to franchise but also more importantly, the right to access to the institutionalised centres of power. Thus, political participation of women means not only using the right to vote but also power sharing, co-decision making and co-policy making at all levels. The active participation of women in political sphere is integral to empowerment of women and helps to build a gender-equal society as well as to speed up the process of national development. Women’s political empowerment is premised on three fundamental and non-negotiable principles: (a) the equality between women and men; (b) women’s right to the full development of their potentials; and (c) women’s right to self-representation and self-determination. In PRI women are increasingly coming to the fore and are providing leadership at the grass root level. This has profound social implications which gives a long way in addressing gender related discrimination in development.

**Gender Equality Index (GEI) in Tamil Nadu:**

GEI measures the human development attainments of females as a percentage over that of males. The Gender Equality Index for Tamil Nadu reflects that the status of women in Tamil Nadu had considerably improved between 1981 and 1991. Among the 15 major States in India, Tamil Nadu stood second in GEI in 1991 thanks to the huge investments in the areas of education and health sectors. This summary measure indicates that the gender bias in Tamil Nadu is very low compared to all-India and other major States (Table - 5).

**Gender Development Index (GDI):**

GDI is the touchstone of the position of women in society. The GDI (2001) for Tamil Nadu is 0.654.
GDI values for the districts in Tamil Nadu vary from 0.766 in Chennai to 0.582 in Dharmapuri and Villupuram. The status of women was the lowest in Dharmapuri in terms of literacy rate, enrolment ratio and Life Expectancy at Birth which are reflected in low GDI (Table-6).

**Table -5: Gender Disparity Index: Major States**

<table>
<thead>
<tr>
<th>States</th>
<th>Value</th>
<th>Rank</th>
<th>Value</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh</td>
<td>0.744</td>
<td>2</td>
<td>0.801</td>
<td>3</td>
</tr>
<tr>
<td>Assam</td>
<td>0.462</td>
<td>14</td>
<td>0.575</td>
<td>12</td>
</tr>
<tr>
<td>Bihar</td>
<td>0.471</td>
<td>13</td>
<td>0.469</td>
<td>14</td>
</tr>
<tr>
<td>Gujarat</td>
<td>0.723</td>
<td>4</td>
<td>0.714</td>
<td>6</td>
</tr>
<tr>
<td>Haryana</td>
<td>0.526</td>
<td>15</td>
<td>0.714</td>
<td>6</td>
</tr>
<tr>
<td>Karnataka</td>
<td>0.707</td>
<td>6</td>
<td>0.753</td>
<td>5</td>
</tr>
<tr>
<td>Kerala</td>
<td>0.872</td>
<td>1</td>
<td>0.825</td>
<td>1</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>0.664</td>
<td>8</td>
<td>0.662</td>
<td>9</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>0.740</td>
<td>3</td>
<td>0.793</td>
<td>4</td>
</tr>
<tr>
<td>Orissa</td>
<td>0.547</td>
<td>11</td>
<td>0.639</td>
<td>10</td>
</tr>
<tr>
<td>Punjab</td>
<td>0.688</td>
<td>7</td>
<td>0.710</td>
<td>7</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>0.650</td>
<td>9</td>
<td>0.692</td>
<td>8</td>
</tr>
<tr>
<td><strong>Tamil Nadu</strong></td>
<td><strong>0.710</strong></td>
<td><strong>5</strong></td>
<td><strong>0.813</strong></td>
<td><strong>2</strong></td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>0.447</td>
<td>15</td>
<td>0.520</td>
<td>13</td>
</tr>
<tr>
<td>West Bengal</td>
<td>0.556</td>
<td>10</td>
<td>0.631</td>
<td>11</td>
</tr>
<tr>
<td><strong>All India</strong></td>
<td><strong>0.620</strong></td>
<td>-</td>
<td>0.676</td>
<td>-</td>
</tr>
</tbody>
</table>

The table below exhibits the district-wise HDI and GDI values of the State.

**Table -6: District-wise HDI and GDI Values, 2001**

<table>
<thead>
<tr>
<th>District</th>
<th>HDI Value</th>
<th>GDI Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chennai</td>
<td>0.757</td>
<td>0.766</td>
</tr>
<tr>
<td>Kancheepuram</td>
<td>0.712</td>
<td>0.710</td>
</tr>
<tr>
<td>Thiruvallur</td>
<td>0.654</td>
<td>0.651</td>
</tr>
<tr>
<td>Cuddalore</td>
<td>0.644</td>
<td>0.643</td>
</tr>
<tr>
<td>Villupuram</td>
<td>0.587</td>
<td>0.582</td>
</tr>
<tr>
<td>Vellore</td>
<td>0.658</td>
<td>0.655</td>
</tr>
<tr>
<td>T.V. Malai</td>
<td>0.612</td>
<td>0.608</td>
</tr>
<tr>
<td>Salem</td>
<td>0.626</td>
<td>0.625</td>
</tr>
<tr>
<td>Namakkal</td>
<td>0.636</td>
<td>0.631</td>
</tr>
<tr>
<td>Dharmapuri</td>
<td>0.584</td>
<td>0.582</td>
</tr>
<tr>
<td>Erode</td>
<td>0.658</td>
<td>0.656</td>
</tr>
<tr>
<td>Coimbatore</td>
<td>0.699</td>
<td>0.697</td>
</tr>
<tr>
<td>The Nilgiris</td>
<td>0.685</td>
<td>0.686</td>
</tr>
<tr>
<td>Trichy</td>
<td>0.671</td>
<td>0.671</td>
</tr>
<tr>
<td>Karur</td>
<td>0.647</td>
<td>0.641</td>
</tr>
<tr>
<td>Perambalur</td>
<td>0.596</td>
<td>0.592</td>
</tr>
<tr>
<td>Thanjavur</td>
<td>0.630</td>
<td>0.629</td>
</tr>
<tr>
<td>Nagapattinam</td>
<td>0.654</td>
<td>0.652</td>
</tr>
<tr>
<td>Thiruvarur</td>
<td>0.637</td>
<td>0.633</td>
</tr>
<tr>
<td>Pudukottai</td>
<td>0.618</td>
<td>0.615</td>
</tr>
<tr>
<td>Madurai</td>
<td>0.661</td>
<td>0.661</td>
</tr>
<tr>
<td>Theni</td>
<td>0.628</td>
<td>0.628</td>
</tr>
<tr>
<td>Dindigul</td>
<td>0.641</td>
<td>0.638</td>
</tr>
<tr>
<td>Ramanathapuram</td>
<td>0.629</td>
<td>0.626</td>
</tr>
<tr>
<td>Virudhunagar</td>
<td>0.651</td>
<td>0.649</td>
</tr>
<tr>
<td>Sivagangai</td>
<td>0.640</td>
<td>0.635</td>
</tr>
<tr>
<td>Tirunelveli</td>
<td>0.658</td>
<td>0.656</td>
</tr>
<tr>
<td>Thoothukudi</td>
<td>0.703</td>
<td>0.703</td>
</tr>
<tr>
<td>Kanniyakumari</td>
<td>0.711</td>
<td>0.708</td>
</tr>
<tr>
<td><strong>Tamil Nadu</strong></td>
<td><strong>0.657</strong></td>
<td><strong>0.654</strong></td>
</tr>
<tr>
<td><strong>All India</strong></td>
<td><strong>0.571</strong></td>
<td><strong>0.553</strong></td>
</tr>
</tbody>
</table>

*Source: Tamil Nadu Human Development Report, State Planning Commission.*
The comparison between the two shows that if the GDI rank is less than the HDI value in a district, the position of women in that district is very poor compared to men. If the GDI is greater than HDI, there will be greater gender equality in human development. In terms of GDI Chennai is well placed, followed by Nilgiris, where the GDI is higher than HDI. In the districts of Tiruchy, Madurai, Theni and Thoothukudi, the HDI and GDI are found to be the same, indicating absence of gender inequality. In the district of Dharmapuri though the GDI is the lowest, in relative terms it is lower in Karur, Villupuram, Namakkal and Sivagangai, where the differences between HDI and GDI is higher. Compared to all-India, the gender bias is very low in Tamil Nadu.

Self help group is a voluntary association of the economically backward women from a similar socio-economic background of both rural as well as urban centers. They come together for the purpose of solving their common economic and social problems through self-help and mutual help. For the empowerment of poor women and to introduce equality among the genders and also to inculcate self-confidence the Women Self-help Groups are introduced. The self-help group promotes the concept of small savings among its members. Their savings are deposited in the bank in the name of the Self Help Group as a common fund.

The fund thus collected will be utilized for paying loans to the members of the group who are in the dire need of it. Generally its members should not exceed 20. The group will be having a common aim and specific ways and means for promoting their empowerment. Evidently, thus that the women self help group is an association which functions exclusively for the uplift of women economically and socially.
Objectives

The following are the objectives of the SHGS.²

1. The SHGs comprises of poor womenfolk, as members who do not have any access to formal financial institutions in promoting their empowerment and economic status.

2. The entire group of members acts as a forum for the sake of all the other members of the group to provide space and support to each other in all possible ways in achieving their economic as well as social status.

3. It also provides opportunities for the inculcation of the spirit of co-operative joint endeavour in achieving its goal and to carry out its functions in a group environment.

4. Providing measures for the adoption of money saving mechanisms which suit the needs of all the members of the group for elevating their economic status.

5. It also provides a cost effective delivery mechanism for small credit to members.

6. Generally it aims at the contribution to the empowerment of women by self dependency and co-operative activities.

Agencies helping the formation of SHGs:

An organization could thrive efficiently by its own personal activities and methods of approach. In addition to that, there are ample scopes for obtaining help and assistance from outside sources also. For instance Non-Governmental Organizations (NGOs), Social Workers, Village Level Welfare Workers, informal associations of local people, development oriented Government Departments, Scheduled Banks, Bank personnel and such other individuals in their personal capacities extend their support to the promotion of the self-help groups.
Farmer’s Forums, National Banks for Agriculture and Rural Development (**NABARD**) and Small industries Bank of India (**SIDBI**), the Rural Access to Services through Internal Activities (**RASI**), The Goodwill Social Work Centre (**GSWC**), Foundation of Occupational Development (**FOOD**) are some of the few development institutions which are the helping agencies in the formation of SHGs.³

**Membership:**

It is desirable to note that the success of the SHGs depend mostly on the number of members and their coordinated joint efforts. Generally only those poor people who had no access to the formal banking system become the real members of a properly organized SHGs.

Separate groups are functioning exclusively for women and also for men. It can also be groups of people who had physical disabilities, economic backwardness and widows who were left uncared. The members should be aware of the other identical institutions, linkage Bank programmes, organizational functions and also the facilities made available to the SHGs, etc. All the members should have hailed from the identical or similar socio-economic background. Homogeneity should be available within the members. There should not be any discrimination among members on the basis of caste, colour, creed, religion or political contacts. All of them will be treated equally on par with others. The group should have limited number of members which will be congenial to the successful functioning. In this regard it will be appropriate to have 15 to 20 members.

The member will be benefited by having free, track and open discussions before arriving at any decision regarding the execution of the different activities of the groups. The groups can function effectively and successfully by consulting each other and sharing of thoughts through periodical meetings at the particular place. The attendance register and the recorded minutes book will expose the group solidarity of the member.
So stress and emphasis should be made to the regularity in the attendance in the meetings. As such all the decisions about all the activities of the groups should be kept in black and white i.e., all the things should be recorded. The regular accounts should be compulsorily maintained. They should have specific rules and regulations in the form of bye laws of the groups. They should have formed the rules and regulations according to the nature of the society and they will assist the members to be always prompt and responsible in their services to the self help groups. As soon as a group is formed they should open a Savings Bank Account with the nearby Commercial or Regional Rural Bank or a Co-operative Bank or any other Scheduled Bank. The opening of the Savings account will commence the cordial relationship between the bank and SHG in dealing with the financial requirement of the groups. The Reserve Bank of India has issued instructions to the banks to permit them to open Saving Accounts in the name of registered SHGs.

Providing Loans:

As soon as a capital is formed, for availing or providing loans to the needy of SHG members certain steps are taken. The formation of the capital could be carried out even by habit of thrift or small savings which is a fundamental prerequisite for the members and that will assist the formation of a sound common fund for the successful functioning of the SHGs. The savings amount deposited in the banks could be treated as a capital for availing of loans to the needy members for their personal pursuits or for their own individual life. In this respect the Government of Tamilnadu institute the Inter –city Marketing Network for women micro entrepreneurs (2001) dealing in the food products, Village Resource Centres (2004) for the Villages and RASI Maiyams (2003) (Rural Access to Services through Internet for Rural population).
The Tamilnadu Corporation for Development too turned out a tremendous task in promotion Non Government Organization (NGOs) through training its members in women as well as rural developmental activities. Building, on the Non Government Organizations working with poor rural villages, the Tamilnadu Women’s Development Project (1990-1998) of the International Fund for Agricultural Development (IFAD) recruited 27 Non Government Organizations to work with women self help groups, which were expected to save money and set up a particular loan system for small emergency loans among members. Due to the efforts of the NGOs 4602 self help groups were formed in eight districts with 1,08,300 women members. In the same way the Post Harvest Technology Centre, Coimbatore in collaboration with many national and international organizations carry out the following activities which ensure women empowerment.

1. Processing and preservation of the different varieties of food products to the marketed.
2. Imparting Training to women self help groups, Non Government Organization and others who engage themselves in the women development movements.
3. Establishment of rural agro processing centres.
4. Improving the standard of living of rural women through the multifaceted trainings.
5. Encouraging model plants to promote small scale entrepreneurs along with women self help groups.

On the basis of the above mentioned activities free trainings are granted to women self help groups.

1. Since July 2003 the Post Harvest Technology centre is offering regular trainings for food processing.
2. Form March 2004 onwards greater attention is provided to promote thriving women entrepreneurs in producing and
processing food materials.\textsuperscript{10} A food Processing Training Centre is also functioning at Coimbatore for imparting training in food processing.\textsuperscript{11}

The above programmes, carried out for the uplift of women, formed the basis for the uplift of the entire society and mankind. In the same way many other schemes are launched for the uplift of women as given below.

**The Indra Mahila Yojana, (IMY)**

The \textit{Indra Mahila Yojana}, a pilot scheme, was launched in 1995 in 200 Community Development Blocks of India mainly to co-ordinate and integrate components of Sectoral Programmes and to facilitate their convergence to the empowerment of women. By this 28,000 small homogenous groups are enabled to function.\textsuperscript{12}

**Rashtriya Mahila Kosh (RMK)**

The Rashtiya Mahila Kosh was introduced for enhancing the capacity of women through productivity and economic self reliance. It provided financial assistance to 2.32 lakhs women since its inception form 1999. This programmes, funded by the \textit{National Credit Fund} for women, encouraged the formation of self help groups for promoting thrift and credit leading to income generation activities.\textsuperscript{13}

**National Commission for Women**

The National Commission for Women was constituted under the \textbf{National Commission for Women Act 1990}, mainly to introduce remedial action to safeguard the interests of women and offering justice to the women who are economically and socially suffering. By such measures the commission had encouraged the development and empowerment of women. The NGOs were employed in executing this activity.\textsuperscript{14}
National Policy for Empowerment of Women (2001):

The goals of this policy are to bring about the advancement, development and empowerment of women. The objectives include:

- Creating an environment through positive economic and social their for the development of women to enable them to realize their full potential.
- Allowing the de-jure and de-facto enjoyment of all human rights and fundamental freedoms by women at par with men in all spheres-political, economic, cultural, and civil.
- Providing equal access to participation and decision-making for women in social, political and economic life of life of the nation.
- Ensuring equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- Strengthening legal systems aimed at the elimination of all forms of discrimination against women.
- Changing societal attitudes and community practices by active participation and involvement of both men and women.
- Mainstreaming a gender perspective into the development process.
- Eliminating discrimination and all forms of violence against women and the girl child.
- Building and strengthening partnerships with civil society, particularly women’s organizations, corporate and private sector agencies.

The above schemes, in addition to the various other women welfare programmes launched in the different states of India, paved the way for the introduction and promotion of self help groups in Tamilnadu. It is worth to notice that the self help groups have emerged at one of the major strategies in group formation for the empowerment of women.
The Government of India specifically felt that strong women groups could contribute to the substantial development of services and activities of the backward women who were suffering due to economic distresses. Women groups are to be constituted for building confidence and to introduce developmental tasks for the economic promotion of women. Skill development and inculcation of savings, thrift, credit management activities among poor women also were the major objectives undertaken by these schemes. In 1999, with the financial assistance rendered by the International Fund for Agricultural Development (IFAD) a Women’s Development Project was launched in Tamilnadu for the first time and that widened the scope for the economic development of women. It had the following objectives for the empowerment of women.¹⁵

Creation of 74000 to 12000 self reliant women’s self help groups, each captivation 15 to 20 members, to improve the quality of their lives through greater access to and control over the financial resources for the removal of the problems of social status.

a. Strengthening the institutional capacity of the supportive agencies for satisfying the women needs.

b. Developing linkage between self help groups and lending institutions of credit facilities such as banks, credit societies etc., for income generation activities.

c. Enhancing women’s access to different resources which are essential and beneficial for better quality of daily life.

d. Increased control of poor women over income and expenditure through their multidimensional activities.

The Centre for Development of Disadvantaged People (CDDP)

The removal of the downtroddenness of women became a significant effort of the Government of Independent India. So it had to introduce developmental centres for the benefit of the common public exclusively women.
The Centre for Development of Disadvantaged People (CDDP) is yet another institution, which concentrated on women empowerment. This institution is functioning in Tamilnadu from 21, March 1988 onwards. It aims to develop those women, who are disadvantaged economically, educationally, socially and culturally through self help groups and self governing collective development activities, In general To help them and To help themselves is its motto. Now this functions in 60 villages in the Thiruvalluar and Kanchipuram Districts of Tamilnadu.16

Mahalir Thittam

Mahalir Thittam, is a Tamilnadu Development Project, launched by the Tamilnadu Corporation for Development of Women on an experimental basis at Dharmapuri District during 1991-92, with the support of Non Government Organizations which are functioning through a net work of women self help groups. These groups are imparted with capacity building by Entrepreneurship Development programme Training, Vocational Programme Training arranging of credit linkages and marketing support. This widened the scope of the formation of 2,05,553 self help groups. They have saved Rs.723.10 Crores of Rupees and have obtained bank credit to the tune of Rs. 1216.00 crores for promoting women.17

Massive Entrepreneurship Development Programme

To cover five lakhs of women within a time span of five years the Tamilnadu Corporation for Development of Women Ltd., implemented the Massive Entrepreneurship Development Programme during 2001-2002. With the financial assistance rendered by the Commercial Banks, Scheduled Banks, Government Funds and financial institutions self employment opportunities are provided for women, who are members of registered and unregistered Self Help Groups. With the co-ordination of Rural Development, Agricultural Department, Industries Department TAHDCO etc., 4,74,254 women
were benefited by way of training in vocational sectors such as tailoring, making readymade garments, leather products, Radio and T.V Repairs, Computer Training, Catering Technology, Processing of food materials, fish etc. The **Skill Training Programme** was launched from 2004-2005. The trained self help group women gained the capabilities to start their own income generating economic activities. Between 2003 and 2005 nearly 12,500 women members of self help groups obtained training in entrepreneurial activities. The State and Central Governments, the **Norwegian Assistance for Rural Development** (NORAD) and **Support to Training an Employment Programme for Women** (STEP) were the funding agencies. Under this scheme the TNCDW Ltd. has arranged for 30 district level training and marketing centres. Multiform activities as given below are undertaken and they are functioning effectively.\(^\text{18}\)

1. Beyond provisions for nutrition, health, education etc. women recreation centres are established at the village panchayat level to entertain all the self help groups. These centres are also utilized by the members to meet, interact and discuss matters of interest etc. There are 300 centres functioning in Tamilnadu and 60,00 self help group members are availing these opportunities. Newspapers and Weekly as well as Monthly magazines are made available for the members to widen their horizon of knowledge and to improve their general knowledge.

2. From 2001-2002 onwards Free LPG Connection to newly married couples of below poverty line is successfully functioning. At the initial stage it was planned for the members of the self help groups alone. But now it is extended to all the members who obtained marriage assistance from the Government. By this scheme up to 2005 there were nearly 10,330 beneficiaries.

3. **Total Economic Development Project** exclusively for Theni District was launched by forming new self help groups among below poverty line families in the remote rural areas, tribal
hamlets and urban slums etc. this was introduced mainly to make Theni as a Malnutrition Free District.

4. **Tamilnadu Non-Government Organisations and Voluntary Resources Centre (TNVRS)** is a resource centre functioning from 2001 A.D. onwards for offering training to the staff of non-governmental organizations for improving their capacity as well as the quality. These training programmes also enhance the efficiency of the programme such as Mahalir Thittam. They also assist the Non-Government Organisations to monitor the self help groups effectively in Tamilnadu. Due to the efforts of such centres 6.4% of the rural women were included in the self help groups Movement.

5. **The Waste Land Rejuvenation and Micro Water Development Scheme** is another scheme which offers priority to waste land development and soil conservation. Under this scheme waste land is allotted to self help groups. The Non-Government voluntary organizations at district levels point out the strategies for the land holding self help group members.

6. **Tamilnadu Empowerment and Poverty Reduction Project – Tamilnadu Puduvalvu Society** is yet another scheme implemented by the Government of Tamilnadu for the well being of poor women. Even during 1992 Tamilnadu pioneered the self help group movement. This movement stands for the social and economic empowerment of women. It has state level as well as District level societies. While the former served as a monitor in the implement action of the scheme the latter one sanctions, the project proposals of the self help groups and disburses fund according to the financial procedure laid down by the State Society. It also offers technical assistance to the self help group.
The Village Level Power Reduction Committee is yet another measure which takes efforts to form self help groups in the rural community. It improves the capacity and efficiency of the already prevalent self help groups. It offers proposals for the economic activities of the vulnerable member of the self help groups.

Thus the Self Help Group Movement in Tamilnadu is widened by the various other schemes introduced by the Government of Tamilnadu for the sake of the enhanced women empowerment. Such schemes are also of immense help in elevating the status of women form their backwardness. The self help groups are viable alternatives to achieve objectives of rural development and to get community participation in all the rural development programs. A self help group is a viable organization set up to disburse micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

The government of India has taken up an innovative theme of women’s empowerment as one of the main agenda item to tackle poverty and socio economic crisis. Self Help Movement through savings has been taken up as mass movement by the rural women to shape their future destiny. The Development of Women and Children in Rural Areas (DWCRA) was launched as a sub scheme of IRDP (Integrated Rural Development Programme). It was started as pilot project in 50 selected districts in all states during 1982-83. During the 9th plan almost all state governments started implementing DWCRA activities in remote areas.

The objectives of the programs were to organize women into socio-economic groups with the dual purpose of providing self employment opportunities and social strength to them. The performance of DWCRA membership indicates that some state governments like Andhra Pradesh performed much better than other states in terms of formation of women groups. The salient features of the DWCRA are listed below:
I. Group Strategy: The members of the poor families form groups of 10-15 women each for taking up economic activities suited to their skill, aptitude and local conditions. This strategy was adopted to sensitize the rural to come together by breaking the social barriers. It achieves the following results:

i. The group strategy gives the women moral support and increases their bargaining and decision making power while selling their products in the open market.

ii. The group provides the rural women with collective strength and helps them in taking initiative in developing economic activity.

iii. The group strategy seeks to promote employment for women in several ways.

II. Training: The training imparted to rural women under DWCRA is mostly quality oriented. Experience has revealed that the choice of activity is left to the group members instead of imposing an activity on them.

III. Finance: In addition to the benefits of loan and subsidy of IRDP to individual members, each group of women is given a lump sum one-time grant of Rs.25,000/- Though a majority of groups working under DWCRA are unregistered or informal, banks are having legal difficulty in lending to an informal group.

IV. Employment: DWCRA programme has initiated employment and income generating opportunities for women through traditional and modern occupations such as spinning industry, agricultural activities, hosiery, brass item, candle, cane items, carpet and plastic items, etc. To promote employment opportunities for women, it is necessary to expand and diversify education and training for them. The interest of women in the programme can be sustained only when appropriate market is arranged for their products. The socio economic survey (DWCRA groups) conducted by District Development Agency has indicated that this programme helped the rural women to earn an
additional monthly income ranging from Rs.250-2000 depending on entrepreneurial activities taken up by them. This programme also improves women’s socio-economic status by participating in governmental programmes like Family Welfare, Public health, sanitation, community development programme etc.

The Rural Community Action Centre (RCAC)

The Rural Community Action Centre (RCAC), is a non profit service organization, registered in 1999. This centre also propagates and supply plants to the self help groups comprising of rural women.\textsuperscript{19} Organization of Development Action and maintenance (ODAM)\textsuperscript{20} is also a Non- Government Organization functioning to improve the lives of the rural poor women, children, landless labourers and socially oppressed and disadvantageous communities of the rural areas. Its main programmes are linked with women self help groups. It provides them the loan acquisitions assistance, business and vocational trainings and ongoing organizational support. It serves the self help groups with the hope that they can break the poverty cycle and transform the downtrodden nature of the local women. During the initial years of the first decade of the 21\textsuperscript{st} century it has organized 750 self help groups.

This organization encourages that a self help group volunteer must have personal contacts with the women groups and should encourage and assist them in promoting their economic pursuits by the individual efforts and other supports. For instance the volunteers of ODAM participated in the women Self Help groups. Block Level Co-ordination Committee meetings help at Reddiyapatty, Narikkudi and Kariapatty in the Virudhunagar District, respectively on 22\textsuperscript{nd}, 23\textsuperscript{rd} and 24\textsuperscript{th} June, 2008. They encouraged the members and served the cause of undertaking different activities. Thus the self help groups functions in co-ordination with other developmental agencies in achieving its target of women uplift by engaging in different types of activities.
By undertaking **Rural India Learning Journey** to various self help groups functioning at villages such as Irunagampatty, Thoppampatty, Chinnalapatty, Michealpatty etc., the following facts about those groups are gathered. They testify to the fact that these groups are much beneficial for women’s economic empowerment. The women members as a joint endeavour adopt small savings and the money collected in the group is utilized for starting small enterprises or for granting domestic loans. They produce many items such as food stuffs, toys, embroidered cloth, etc., and sell them in the market and the money earned by that are utilized as circulating capital. Such facts expose that the self help groups’ functions differ according to place, time and need of their location. Anyhow it cannot be denied that the self help groups turn out a tremendous task in the uplift of women.

**The Social Awareness and Development Organization for Women (SAADOW)** is another NGO functioning at Natham of the Dindigul District. Its primary objective is to enhance the economic status of women and its major objective is also to alleviate poverty by imparting additional skills to the women members, who were once unemployed. It provides opportunities for women to have training in tailoring, toy making, typewriting and computer use.

This Non-Governmental Organization, by identifying the needs and requirements of the women community, in collaboration with the self help group of that area selects the trainees for the training courses arranged by the **Social Awareness and Development Organization for Women (SAADOW)**. They offer daily training for three hours and in it 50% of the hours are arranged for theory and the rest of the hours are arranged for practical classes. The women self help group members take efforts to avail loans from the banks for the trainees.
Thus the self help groups serve as a catalytic agent for the women empowerment even by making arrangements for financial assistance. They offer opportunities to gain circulating and also to avail Bank loans and government subsidies. The Unity Charitable Trust functioning from Virudhunagar has also formed poor women’s self help groups having 550 members. The volunteers of the above organization visit the houses of the members of the SHG regularly and participate in the meetings of the SHG. The status and position of the economically poor women folk of this area are analysed initially for taking necessary steps for promoting them. Then as per their needs steps are taken to enable them and to enhance their economic status. The economies of the poor women are upgraded by the Trust through the adoption of the micro credit programmes.

Almost all the members of the SHG hail from economically downtrodden families. They are desirous of gaining equal status in the family by their own personal efforts with the support rendered by the NGOs. So compulsorily the members of the SHGs are engaged in the activities which assist their economic empowerment. The SHG created through the passages of micro credit, obtain economic gain and empowerment both socially and economically. The SHG are suitable illustrations for fulfilling the aims of Women empowering Women, which is one of the objectives of UNICWF. The Micro –Credit Scheme or Need Money Programme adopted by the SHG “is uniquely run by young women for young women, creating a bond of female solidarity that is integral to its success”. Under such a pretext on the Rural Education and Action Development (READ) basis functioning in Tamilnadu from 1994 onwards there are 11,000 SHGs. This organization READ provides schools and education programmes for the children of poor women and health and sanitation camps for the women of SHGs. HIV/AIDS prevention schemes, consumer awareness services and training in various modern techniques are also taught to the members of the SGHs, which in turn empowers
them to have equal status with men. So special organizations endeavour through SHGs and assist the implementation of supplementary programmes of education, adult literacy and health care programme. Through SGHs, as tools, the women are encouraged to make their own decisions and empower themselves and their families which are the part of the communities. Through the creation of an idea, discussion, action and successful implementations, SHG, are ensuring the women within them are becoming more authoritatively recognized in their society. Hence it is a leap of women towards gender equality. With the valuable assistance and guidelines offered by the distinctive specialized social welfare and social service agencies the SHG’s poor women members are encouraged to save, invert and achieve profit by marking their own produces. All the above things instill confidence in their minds of the women to stand on their own legs.

Foundation of Occupational Development – (Food), Chennai:

The two decades old non profitable organization called Foundation of Occupational Development – (Food), assisting social development and implementing welfare programmes, is also functioning to alleviate poverty, implement health and sanitation and capacity building for women networks. The SHGs of Chennai are provided with chilling containers to be used by smaller fisherman to store their catch. This act is also a source of income generation for the women SHGs, who would charge a nominal account form the fisherman towards storage of their catch. This is an unique activity by the self help groups functioning in the coastal regions.

The Asian Youth Centre, Chennai (AYC)

This Asian Youth Centre, Chennai (AYC) institution has its own linkage with the SHGs in the Annai Sathya Nagar, Kilpauk, Chennai. For creating a awareness and awakening among women through SHGs it adopts its own techniques.
For instance the SHGs Annai Sathya Nagar, Chennai, Celebrated the World Women’s Day on 8, March, 2006 as a sort of encouragement for the uplift of women. Further of the sake of entertainment of the members of the SHG a cultural programmes was also arranged on 11, March, 2006. This centre encourages the SHG women of Bargur hills in the Erode districts. This Non Governmental Organization provides opportunities for the Social, Economic and cultural awareness among women and they in turn enhance the improvement of the social and economic status of women.26

City Improvement Waters Bureau

The City Improvement Waters Bureau is also an NGO which stands for promoting its activities by many ways including the offering of assistance to the 10,000 self help groups available in Chennai. This centre co-ordinate with the different works carried out by more than 250 such groups. They register their group name, a common Bank account and appoint three leaders. They then get training in activities like making candle, soft toys, juice and jute bags making etc. Snack selling and nursing are few other activities included.

The money they generate through their activities on group reaches their bank account. When the deposit reaches a specific level, the members are eligible to claim a long term loan at a low interest of 2% up to four months from the banks. This loan is used for education, to open shops or to use the fund as capitals for their small productive endeavours etc. The fund accumulated is divided equally by the needy members and the loan is also repaid equally by specific installment by the borrowers. Thus the functioning of the SHGs in the capital city Chennai assists the illiterate, economically backward and unemployed women by and large.27 In the same way few private personalities too have dedicated themselves for the cause of the promotion of SHG activities. Dr.Kalpana Sankar, the Managing Trustee of the Hand in Hand Trust Chennai had dedicated herself for the SHG movement in Tamilnadu from 1996 towards.
She devotes much attention in promoting and assessing the activities of the different SHGs functioning at different places with the available raw materials. She had also destined herself in the analysis of the impacts of gender differences, development of monitoring tools and indicators. Due to her bundle of experiences as Monitoring the Evaluation Officer of IFAD she assisted the Mahalir Thittam launched by the Government of Tamilnadu.28

S. Chinnappan, due to his long experience form field work within gender, microfinance, self help groups and rural development formed the Tamilnadu Based Nongovernmental Organization, Kalvi Kendra. He is the editor and publisher of the Tamil monthly magazine Murram for the promotion, development and also to highlight the activities of the women self help groups in Tamilnadu. He is also conducting numerous training courses for general sanitation, the self help movement, micro finance etc. By such measures he had promoted the effective functioning of the self help groups in Tamilnadu and enabled its members to achieve economic improvement and social status by their own individual efforts. His magazine Murram serves a lot in achieving solid success in the making of empowerment because it highlights the different activities undertaking by the self help groups of different areas at varied levels.29 The activities mentioned are also beneficial for the other groups to follow suit and to enrich themselves.

The Tamilnadu Consumer Rights protection Center, has created nearly 270 SHGs which comprises of nearly 5000 women. It maintains one Christian group, six Muslim groups-18 scheduled caste groups and one physically handicapped groups as special groups. Beyond that its maintains four other categories of self help groups as mentioned bellowed and the number of members of different available in each category is also noted against each other.
<table>
<thead>
<tr>
<th>Details</th>
<th>Number of Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporation area</td>
<td>219</td>
</tr>
<tr>
<td>Corporation youth</td>
<td>9</td>
</tr>
<tr>
<td>Rural area</td>
<td>36</td>
</tr>
<tr>
<td>Rural youth</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>270</td>
</tr>
</tbody>
</table>

This institution also offers loans to the members of the self help groups in the four following ways.

a) RF loans with subsidy  
b) RF loans without subsidy  
c) Economic Activity loans  
d) Direct linkage loans

The above activities are grouped and carried out successfully and effectively by **Federation Centre of Tamilnadu Consumer Women Self – Help Committee.**

This Non Government Organization is also a drive for the successful activities of women self help groups in the capital city Chennai. Further this committee is a motivation for the members of the different self help groups for avoiding their economic problems. It is worth to note that the above mentioned loans are all distributed from the overall savings amount of the RS.79,13,532.00. So that financial prospects too serve as a cause for the successful thriving of the self help groups.

The **Mahalir Thittam Project Implementation Unit** was formed at Nagapattinam on December 1999. With this unit the Nagapattinam District Administration has undertaken various programmes including Entrepreneurship training for SHG women for promotion their economic standards. It introduces self confidence and self decision making talents among women. This district has at present 11,095 SHGs with 1,75,495 women members. The total savings of the groups was estimated to Rs.43.10 crores and the total linked amount was Rs. 5288.76 lakhs.
There are 434 Panchayat level federations. The same project is functioning in other districts of Tamilnadu also. **The Community Action for Social Transformation (CAST)** and **Masanamuthu Sadayapaa Education Trust (MEST)** are both Projects executed in the Tinnevelly District during December 1999 for the causes of the economic aspirations of women. The CAST along with other economic pursuits engaged itself in women’s skill training and created an awakening on health care activities by women in the villages. The SHG group was initiated by CAST at Pottal Village. The 20 membered groups regularly save a sum of RS.20/- per month and the amount collected is used for carrying out health and sanitation activities.

**The Jhansi Rani Self Help Group** functioning from Servaikkaranpptty in the Dindigul district is one of the rural women landless agricultural labourers, who have obtained a loan of RS.1.50 lakhs from the JRD Tata Eco Technology Centre of the **M.S. Swaminathan Research Foundation (MSSRF)**. The unique feature of this unit is that it had made arrangements for the installation of paper Mill with the use of the waste from banana plantation in the Dindigul District.

**Grama Vasantham**, is a micro credit programme implemented for women members to save money regularly in their accounts. The self help group gets loan and decide their programmes in their meetings. The members indulge in basket making in the houses itself. Thus they have their own self chosen activities. This kind of activity is yet another step in promotion the economy of the women. There are three groups comprising of 45 members and they own ways for satisfying their financial needs. Though they are Dhalits, the members are not discarded by the others of the society because of their activities of satisfying the needs and requirements of the society. A revolving fund is also created to maintain their economic standard. Further importance is also assigned to impart training in designing, colouring, protecting, selling, savings, sustainability etc.
On the basis of the rules and regulation introduced by Grama Vasantham they act on the basis of collective responsibility and involve in all their activities. As per the norms of the self help group they take necessary steps to repay the loans in 24 regular installment. Such facts indicate that the concept of self help groups is beneficial to the women of all categories and walks of life without any disparity of any nature. So it is worth to note that the self help groups stand for unity and solidarity among women as well as the society. This group, functioning from 1992, is aiming at the empowerment of the disabled and poor rural women. They had no scope for either education for themselves or for their children. As they have to devote on their own sanitation, it became essential for the members to achieve socio, economic development. They involve in permanent job opportunities even by the avoidance of child labour. By micro credits and income generation they try to enrich their economic standard. Steps are to be taken for them to get raw materials regularly. Further they are instructed to purchase bulk quantum of raw material to carry out all their activities without any encumbrance. The financial dealings should be regularized on weekly basis and that should be analysed by regular weekly meetings.\textsuperscript{34} Thus they are so methodical in their activities.

The volunteers, who are interested in women empowerment of self help groups facilitate for making poor women to come out of poverty, are provided with opportunities to serve others by serving himself. Since every citizen is expected to participate in the development of his/her neighborhood they become one with the lives of others. So by advertisement such volunteers are invited through application to the District Collector in an appropriate format.\textsuperscript{35} During the Government of the 21\textsuperscript{st} century micro finance was treated as a tool for poverty alleviation and women empowerment. The success of SHGs also depends upon the availability of sufficient micro finance. Hence it is worth to note that it is associated with women entrepreneurship.
Micro finance is also essential for promoting family labour, obtaining less capital for using the locally available raw materials and also for women to earn a higher income to improve their standard of living. Since women SHGs form the basis for women empowerment and the member of SHGs are developing in numbers as an instruments to have an operational group dynamics microfinance plays a predominant role. Further as SHG approach has been a successful and favorable aspect of the improvement of women in economics, health and hygiene, environmental protection and better response to developmental schemes, finance plays a vital role. Since the SHGs include a new culture in rural development through activities such as garment making, embroidery, food processing, beekeeping, basketry, weaving, knitting, toy making etc., importance also should be assigned to all the economic activities such as capital, productions, distributions and marketing. So credit and other facilities are required to improve their income generation activities.36

In addition to the above for promoting SHGs many women’s forums also contribute their mite. The Working Women’s Forum (WWF) established in Madras in 1978 had obtained credit for nearly 13,000 poor urban women. The Self Employed Women’s Association (SEWA) established in 1972 had assisted, 2,20,000 association members. The women’s savings movement enabled them to organize themselves into credit groups. By such measures they are eligible to stand on their own legs in solving their economic problems. The SHGs take important steps towards financial independence by attending the prearranged training programmes. The Tamilnadu Corporation for Development of Women Ltd.,(TNCDW) too offers financial assistance to the women.37 These facts stand testimony to the fact that the self help groups are rendered monitory assistance by various organizations. As their economic distresses are removed they work self confidence and achieve success in all their group activities.
The Positive Women Network of South India available at Chennai is a self help group of women living with HIV. This registered organization functioning from 1998 October creates a sense of urgency, a pressing need to make decisions and changes. It also aims at the improved quality of life of the women and children living with HIV. Thus those who have met with calamities in life are brought under the preview of SHG. They too are shown an avenue to have a better and approved normal life. Nayaman is another form of SHG having women members who have the habit of savings as per the general norms of SHGs. The women of this group play a significant role in the family and society due to their economic empowerment and confidence. This is a group formulated by the efforts of NGO called SPEECH functioning around Tiruchuli near Aruppukottai in the Virudhunagar District. The unique feature of this organization is the use of Security Cards to purchase food, agricultural supplies, medicine from shop keepers. So the concept of economic decentralization is also practiced by the SHG. Women contribute their families all its needs despite their virtual lack of access to means of improving their incomes.

The International Food Agricultural Development (IFAD) 1990 -1998 recruited 27 NGOs to promote SHGs in Villages, Due to the development groups organization, the rural women were enabled to improve their skills and economic activities. The women members achieved self reliance and enhanced their individual status in the family and society. Now this NGO had formed 4602 SHGs and 1,08,300 women beneficiaries are there. The members utilize the loans borrowed in different activities such as maintenance of livestock and poultry farming activities which offered them opportunities for having daily regular income. Thus the members of the women self help group are capable of widening their horizon of income for their economic uplift.
EID Parry company, Nellikkuppam has introduced an innovative programme under the scheme **Help people to help themselves** at Pugalur. It arranged for mass awareness programmes and formed two self help groups and 28 women, who are the spouses employee, are the active members. One group has entered the food sector by preparing and selling frocks while the other does rental business i.e. renting out furniture, jewellery – etc.  

**The Rural Institute For Development Education (RI$$DE$$)**
Danchipuram is another organization working hard to empower women by offering the following schemes.  
- Creation of village self help groups to make women it enables
- Independent financial institution which will manage profit

Making programmes. It offers training and assist the groups to have weekly and monthly meetings and providers vocational support.

**The Farmers Training Centre,** Theni is yet another group functioning from Theni form 7, February 2003 onwards after its shifting from Hosur. It offers training in dairying, sheep and goat farming piggery, poultry rearing, rabbitry, production of milk and milk products, meat and meat products etc. About 400 SHGs functioning in the Theni District are benefited by this and they have started small feed units also. This centre introduced the “women empowerment through homestead turkey farming by the SHG in Theni District” and “Improvement of women self help groups through Entrepreneurial Training in scientific quail farming at total cost of Rs.10.92 lakhs and Rs.10.23 lakhs respectively. 

Like wise training is also offered in disaster relief and recover activities on the basis of the recommendations of the First India Management Congress on Gender and Social Issues held on 29-30 November, 2006. Particularly training was granted for tsunami recovery at Marakkanam on 27, December 2006.
With the support of the **M.S. Swaminathan Research Foundations**, Chennai, the Malligai self help group of Madavamedu village of Cuddalore district by the financial assistance of Rs.50,000/- by the bank 10 members started the crab fattening enterprise. Here too the savings amount of Rs. 24,000/- is also utilized for this purpose. Thus the need based capacity building training too widened the scope of SHGs activities. The appropriate training enables the women members of the self help groups to promote their widened activities.

**Mary Anne Charitable Trust (MACT)** an NGO from Trichirappalli, functioning from 1996 rewards is offering life skill training and family counseling to the members of the SHG of that area and assists them in forming organic farming, herbal garden etc. The Talavadi, Kadiri and Kattery projects in the Niligis District and also in the Tea quality upgradation programme by the Tea Board of Tamilnadu two SHGs are functioning with village awareness Training and they promote the tea production activity. In addition to the above there are 165 SHGs getting financial assistance under Bank linkage programme up to the tune of Rs.2,79,61,000/- They encouraged farmer women to have linkage with the socio-economic development inputs. The members are encouraged to have better garden management, plucking and marketing.

**Society for Women’s Education and Awareness Development (SWEAD)** undoing from Keelavalayainadevi village of Chidambaram Taluk has formed 30 women SHGs with 600 scheduled caste dalit women. Due to the efforts of SWEAD they have saved Rs. 1,49,515/- They are lending for small enterprises, petty shops, fish, fruits, vegetable vending, hover vending etc., the self help groups of Siruvarappur and Pavalangudi of the same district got training in knitting coconut coir rope and tailoring. The rural women, who were affected by tsunami, are trained in palm leaf production.
The **SWEAD** as NGO had turned out a yeomen service in promoting an all round welfare of all the socially, educationally, economically, politically, and actually oppressed women of Cuddalore District. It is also serving to promote sustainable livelihood for the poor and oppressed women.⁴⁹

**Social Awareness and Development Organization for Women (SAADOW)** is a Non-Governmental Organization assisting the development of women, children, aged, rural health, general awareness, natural farming and medicine in the Kottampatti block of Madurai district, Natham and Shanarpatty Block of Dindigul district. By community integrated approach they ensure development of women. It has 112 SHGs in its adopted villages. It has made its members to save, avail loans, strengthen their loyal resource based income generation activities for the group’s sustainability it is getting financial assistance through micro credit, income generation programme training cost and leadership training cost. They have implemented “Empowering women SHG on Rural Child Health knowledge” with the **Population Foundation of India.** The SHG is spreading the message to the community. Wasteland and watershed development, medical plants conservation is carried out with the assistance of SHGs.

The SHG members are benefited to have HIV/AIDS awareness programme. The SHG representatives understand their village’s environmental issues and problem solving approaches within their village level. Importance is assigned to understand the pollution of water and its proper usage. They have even identified 113 handicapped beneficiaries. 1683 women under SHG empowerment programmes have improved their social, economical, cultural, political status. Through SHG techniques the SAADOW has executed many felt need activities.⁵⁰ SO this NGO is a pioneer in promoting the activities of the SHGs.
As a developmental measure so many new NGOs also came up, which in turn helped the development of the SHGs. **The Hundred Block Programme** was started in 2006 with the aim of promotion education, literacy, women empowerment and livelihood in 1000 villages in Tamilnadu. Its main aim was to organize women through self help groups. Since the rural poor women were borrowers of debts by paying an abnormal interest form 60% to 120% per annum there emerged the necessity to reform their economy by certain revitalizing techniques. To help the poor women who cope in poverty the SHG assist them with the accessibility to get loan at lower rates of interest and also to promote their bearings. So it is no wonder that the SHG is a monetary system as per the Hundred Block programme. They help educating the women, provide health awareness and avoid victimization due to domestic violence.51

**The Centre for Human and Natural Resource Development (CHANARD)** is a voluntary agency started in 1994 and registered in 1996 by the registration Act 27 of 1975.52 It is functioning in the Dindigul and Theni centre is having 1062 SHGs with 15930 members covering nearly 65 villages. It is having its branches in Sivaganga District also. The SHG movement has become a silent revolution not only in the empowerment of women but also as an effective tool for rural and urban poverty alleviation. Now the Government of Tamilnadu has realized the power of the SHG movement in reaching out their programmes and schemes to the poorest of the poor. The Sivaganga district is a much benefited one.

**Grace Peter Charitable Trust** is another NGO, which works for the social empowerment and livelihood support. Its diversified inventories go around health, education, childcare, environment, gender issues and economic empowerment of the women. Its area of operation is West Madurai. It associates with the Maria women self help group.
They initiate sustainable process of empowerment of women in their major issues. The SHG’s are assisted in their basic needs as informed choices and on principles of equality. It creates cohesion among SHGs by capacity building techniques. Skill training is arranged to enable women to set up their own micro enterprise. Thus the NGOs serve their best in promotion the activities of self help groups. The Star Pass Book for SHGs is used for the Indian Bank’s Special Units for Microfinance (IBSUM) Project and to get educational loans to the children of the members of the SHGs. This IBSUM Usilampatti is adopting this scheme.

Based on the star category noted in the first cover of the pass book preferential treatment will be given during of loan sanctioning process. To improve and promote the activities and functioning of the SHGs Tamil Nadu Domestic Welfare Board was constituted during January 2007. The women self help groups played an important role in organizing camps, in maintaining the family structures and over all quality of life in relation to water and sanitations, health and administrative units in the Elam Refugee Rehabilitation Centres. At the various refugee camps available at Thottanuthu, Annayur, Adiyamoothu differen activities are carried out. Arrangement are made for the construction of toilets, removal of the stagnant sewage, conduct of medical camps to notice the deficiencies, creation of a communication centre, repairs to hand pumps, toilets and electrical circuits.

Various efforts are also undertaken by Tamil Nadu Corporation for Development of Women Ltd (TNCDW) Chennai, there are 49,381 women self help groups in the rural panchayats. It covers 8,67,443 women. The 4,019 self help groups available in town panchayats and Municipalities cover 66,451 women. In collaboration with the Tamil Nadu fire and rescue services the members of the women self help groups are educated in preventing the risk of fire.
In the same way with the assistance of Chennai Metropolitan Water Supply and Sewage Board (CMWSSB) fire fighting activities are carried out. The Tamilnadu Slum Clearance Board, Tamilnadu Pollution Control Board they are playing their own role in solving the problems of the society with the assurances of self help groups during festive occasions such as Deepavali, Kartigai, Christmas, New year etc. All the above facts indicate that the women self help groups in various areas of Tamilnadu are carrying out many activities as per the guidelines and directives issued by various Non Government Organizations and private bodies. The welfare measures include the uplift of women by giving importance to their empowerment and economic up life. It is a must to have the historical background of the scheme.

**The women empowerment**

For the advancement of the women of the Indian sub continent, to remove gender bias, to gain equal property right, to provide credit facilities and income generating opportunities the Ministry of women and child Development come into operation in the year 1985. During the seventh and eight plan periods to includes confidence and awareness about their rights and privileges and train them for economic activities employment measure were undertaken by the Planning Commission.

During February 2001 an integrated scheme called **Swayamsiddha** was launched trough the formation of self help group. During the 9th plan period (1997-2002) steps were take to promote SHG movement. Nearly 0.24 million women have been helped do develop regular saving habits. This paved the way for providing an opportunity to avail emergency loan as and when required. The inter loaning habit increased the repayment culture and recognition of banking transactions. A new air of confidence was also infused and that enabled them to approach government authorities for the redressal of their grievances.
The normally non-bankable women started to associate with formal credit channel. During the period between 1997 and 2002, 2,55,635 were covered under 66 projects, New projects were amounted between 2004-2005 and 2005-2006. The National Institute of Public Co-operation and Child Development (NIPCCD) along with the Ministry of Women and Child development is organizing a series of workshops for NGOs.

The Government has adopted the National a policy for the empowerment of women on 20th March, 2001. It was to remove all sorts of discriminations of women. During 1st December 2005 workshop was conducted at Chennai and a scheme for relief and rehabilitation of victims of rape and domestic violence which includes actual above or the threat of values that is physical, emotional, or economic. In that line the “protections of women from domestic violence Act of 23005” was passed. Various Acts have been passed care to work for the uplift of women.

Training

For each and every programme, training programmes are essential to expand knowledge on that line, to impact at skills and also to build on the existing skills. The Mahalir Thittam of Tamilnadu, has diverse backgrounds requiring a common understanding of project goals, co ordination and co-operation amongst themselves. It stresses on main folding trainings at varied stages. The SHG members training are significant. It covers three areas.

1. SHG orientation
2. Lift skill training (leadership, accounts, literacy, health and nutrition) etc.
3. Skill development for economic activities. Provision is also made to create awareness on any topic based on the needs of SHG. All the members are expected to have this training without fail. The training is arranged for 10 days as per the schedule give below.
MODULE – I

- Definition of a SHG
- Need for women’s self help groups (Social & Economical Goals & objectives)
- Role and responsibilities of members, representatives and animators.
- Importance of meetings and how to conduct meetings
- Rules & regulations for SHGS
- Group Maintenance Fund-source & use.
- Sustainability- concept, phased withdrawal of NGO/PIU & self reliance
- Bank account operation – going by; rotations/remitting receipts fully/ legal heir/ nomination.
- Awareness on any one topic / subject / issue

MODULE – II

- Savings – definition
- Need & importance of savings
- How & where do poor women save
- Frequency of savings
- Differences between fixed & optional savings
- Importance of savings pass book & savings ledger
- Murram – use, contribution, feedback
- Awareness on any one topic/ subject /issue

MODULE –III

- Role of banks, Microfinance Institution (NGOs), etc.
- Types of loans available to SHGs (sources)
- Need & importance of giving loans
- Criteria for giving loans
- How to decide the loan amount
- Recovery of loans – installments & interest rates
- Rotation of capital fund vs., idle funds & loss of opportunity
• Different accounts books & their importance and payments for audit
• Annual audit of SHG accounts – importance and payments for audit
• Awareness on any one topic/subject/issue

MODULE –IV Need & importance
• Listing the features & characteristics of a SHGs
• Need for developing organizational vision, mission & objected (exercise to evolve these)
• Developing an Annual Action plans
• Monitoring the implementation of Annual Action plans
• Awareness on any one topic / subject /issue

MODULE –V
• Need & importance of grading of SHGs
• Developing indicators for grading of SHGs
• Listing the criteria for grading of SHGs
• Exercise on grading SHGs development visual participatory
• Self grading every quarter by SHG them selves

Thus it is evident that the self help group activities have created a silent revolution in Tamilnadu during the 21st century in a methodical way. Further it has created an awakening in different parts of Tamilnadu in promotion of women and their empowerment.

END NOTES

2 Ibid., p.2 (here after the self help group will be mentioned as SHG)
3 Ibid.
4 Ibid.


9 Ibid., p.3.

10 Ibid., p.2.

11 Ibid., p.3.


13 Idem.

14 Ibid., p.3.

15 Ibid., p.12.


18 Ibid., pp.16-26.


20 "Rural Development Volunteer, India" - Write up by ODAM, Kariapatty, 2008, pp.1-5.

21 Personal Visit to the SHG's at Irunagampatty, Thoppampatty, Chinnalapatty and Michaelpatty from 1, December 2008 and 4 December 2008.


28 **Hand in Hand Trust**, Booklet, Chennai, 2008

29 **Muram, December, 2004**


32 Site visit report of Manamuthu Sadayappa Educational Trust, Tinnevelly, December 1999.


34 Project Proposal Rent by Ley S. Peter Raj, General Secretary AID India, Sathankulam, 2, November 1992.

35 Advertisement for bearing a volumteen, 20 August 2008.


39 Informer V. Girija, Member, SPEECH, Tiruchnili on 10 June 2008.


42 Information by S.Selvaraj, Director, RIDE, Kanchkuram, on 12 August 2008.


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