CHAPTER II

WOMEN ASSOCIATIONS AND WELFARE PROGRAMMES IN TAMIL NADU

The social reform movements of the 19 and 20 centuries witnessed the emergence of women’s organization in India. In initial stages, the male social reformers had women’s wings in their organizations or included women also as members. The Brahma Samaj had a wing exclusively for women. The Arya Samaj organized separate programmes like the Dayanand Anglo School, Arya Kanya Patasala and Kanya Ashram for women. The organizations which were established by men reformers were followed by organizations formed by women themselves. The idea that women could be placed better in the society if they were educated and that the widows needed help and protection prompted the formation of women’s organizations.¹ K. Veerasalingam, the pioneer of social reforms in the South, founded the Widow Remarriage Association and a Widow’s home at Rajmundry and Madras. The Hindu Social Reform Association was established at Madras in 1892 by G. Subramania Iyer, to promote social reforms among the Hindus including female education, removal of restrictions to the marriageable age and the remarriage of widows.²

2.1 Women’s Indian Association (WIA)

The year 1917 was significant for many reasons. The important one is the formation of Women’s Indian Association (WIA).³ This association was started at

² Ibid., p.106.
Adyar, Madras on 8 May 1917. The founding members of this organization were Annie Besant, Margaret Cousins and Dorothy Jinarajadasa. It was the first organization to create an overall awakening among women and to train them to shoulder their responsibility in public services and bind them together for mutual service and the good of the country. It was also concerned with influencing government policy on women’s suffrage and issues related to educational and social reforms. Since its inception the Women’s Indian Association was involved in political matters. The presence and leadership of Mrs. Annie Besant provided an impetus to women to think in terms of political freedom. In 1917, Annie Besant stimulated the Home Rule movement in Tamil Nadu. WIA branches proposed that equal treatment and status should be given to Indians. They also supported to compulsory primary education for girls and Hindu women’s inheritance laws.

2.1.1 Aims and Objectives of WIA

1) To secure for every girl and boy the right of education through schemes of compulsory primary education including the teaching of religion.
2) To secure the abolition of child marriages and other social evils.
3) To secure for women the vote for municipal and legislative councils on the same terms as it was or might to grant to men.
4) To secure adequate representation of women in Municipalities, Talukas, Local Boards, Legislative Councils and Assemblies.

4 Stri- Dharma, Tamil Monthly, Madras, August, 1933, p.29.
5 She was an Irish feminist, theosophist and musician arrived in India in 1915.
6 Dorathy was an Irish feminist, married to Singalese theosophist C. Jinarajadasa.
7 Maitrayee Chaudhuri, Indian Women’s Movement Reform and Revival, New Delhi, 1993, p.113.
8 Nirmala Jeyaraj, op.cit., p.106.
5) To establish equality of rights and opportunities between men and women.
6) To give training, guiding and forming the women to the future rulers of India.
7) To band women into groups for the purpose of self-development and education and for the definite service of others.
8) Conducting workshops and seminars on issues related to women and children.\(^\text{10}\)
9) To secure for women the right to vote and to be elected for the council of state.\(^\text{11}\)

### 2.1.2 Branches of WIA

In 1917 itself the Women’s Indian Association started 33 branches in many towns. In 1922 this association had 43 branches and 2300 members.\(^\text{12}\) In 1924 it had 51 branches, 18 centers and a membership of 2700.\(^\text{13}\) In the year 1927 the WIA had 71 branches, 21 centers and 3800 members.\(^\text{14}\) From all major cities in India, WIA was the premier women’s association in that time. It not only secured franchise for Indian women but also secured for them the right to sit in the council. The political policy of this association was to work for reforms through the legislative councils. The other work of this association was to promote education and religious tolerance.\(^\text{15}\)

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\(^\text{10}\) Maitrayee Chaudhuri, *op.cit.*, pp.113-114.

\(^\text{11}\) [www.unifem.com](http://www.unifem.com).


\(^\text{15}\) Lindsay, *Women’s Voices*, New Delhi, 2002, p.185.
Stri-Dharma was the official organ of WIA and it was a monthly publication and it became a journal after three and half years. It was published in English but included articles in both Tamil and Hindi. It carried news and events of interest to women, reports from the branches and articles on women’s condition. It was “the voice, ear, eye of our members, it will speak what we would say to each other and through the words written on its pages we shall see what sisters would say to us.”\(^\text{16}\) The association insisted that women should dedicate their responsibilities to India as wives and mothers. It had the tendency to train, guide and form character of the future rulers of India.\(^\text{17}\)

### 2.1.3 Organization and Membership

Constitution was drafted for WIA and the article- I dealt with the name of the association i.e. “The Women’s Indian Association”. It started growing and the numbers increased steadily. In 1930 it had 72 branches, 23 centers which had more than 4000 members.\(^\text{18}\) Many branches were formed in places wherever it was possible and local secretary was appointed to look after and arrange the work in order to suit the local conditions in order to report to the head quarters. Each branch was to chart its own course of work in four main areas like religion, education, politics and philanthropy. The organization defined women as religious “by nature” and encouraged non-sectarian religious activity. But the most important work was education and the branches were encouraged to set up adult classes for literacy, sewing and first aid. The WIA had been politically active from the beginning when they sent a delegation to meet with secretary of state Montague in 1917 to request the

\(^\text{16}\) Women’s Indian Association Golden Jubilee Celebration Souvenir, \textit{op. cit.}, pp.1-2.

\(^\text{17}\) Kamaladevi Chattopadhyayya, \textit{The awakening of Indian Women}, Madras, 1939, p.53.

franchise for women. The fourth area of work was philanthropy, it involved feeding the poor, setting up shelters for widows and providing relief for disaster victims.\textsuperscript{19}

Article- III dealt with the membership of the association. Women who agreed and co-operated with the objects of the association became its members and groups of women who had the same aims were affiliated to WIA. Membership was open both Indian and European Women. The annual subscription of twelve annas must be paid to the head quarters of the association by its members. After some years of its formation, WIA added a clause to its constitution which said the political policy of the association was to work for reform through the legislative councils, for voting rights.\textsuperscript{20}

\subsection*{2.1.4 Functions of WIA}

Many of the Indian women already belonged to the Tamil Madar Sangam (Tamil Ladies’ Association) and had joined with British women in forming the National Indian Association to promote female education, particularly English language instruction, and the teaching of crafts. As the two groups began to mix more freely, they decided to form Ladies’ Recreational Club to sponsor tea parties and games like badminton and tennis. Cousins and Dorothy Jinarajadasa were proposing a new organization that would combine education, crafts and sports.\textsuperscript{21} After the formation of WIA, Dorothy Jinarajadasa was anxious to encourage the formation of branch organizations. She wrote to Theosophical Lodge secretaries throughout Madras Presidency explaining that a local branch of the Women’s Indian Association could play a key role in effecting regeneration of India. The response to these letters

\begin{itemize}
  \item \textsuperscript{19} Geraldine Forbes, \textit{Women in Modern India}, Cambridge University Press, 2007, pp.73-74.
  \item \textsuperscript{20} \textit{Stri- Dharma}, Tamil Monthly, Madras, November, 1921, p.19.
  \item \textsuperscript{21} Report of the Madanapalli Branch of the Women’s Indian Association, 1917-1937, p.12.
\end{itemize}
was so positive Dorothy Jinarajadasa was inspired to write “there is practically no opposition from the Hindu man to anything that women really wish to do.”

WIA dispersed mainly in the political development, social upliftment, educating women, eradicating the grievances of womanhood and struggle for freedom. Like East and West, the service to India and humanity was build with the spirit of internationalism. Annie Besant became the first president and continued to be in the post for seventeen long years till her death. Margaret Cousins, Dorothy Jinarajadasa, Ammu Swaminathen, Mrs. Dadhabhoy and Ambujammal served as honorary secretaries.

In 1922, the 43 branches of WIA supported that equal status and treatment should be given to Indians, compulsory primary education to girls and also supported the Hindu women inheritance law. In 1922-1923 the compulsory primary education was provided by all branches. In this period there were a number of appointments in municipal councils and local government to women. Most of the board members belonged to WIA. Margaret Cousins, Secretary of WIA, was the First woman in India to be an honorary magistrate. She also prohibited the labour of women and children in coal mines.

In May 1923 Dorothy Jinarajadasa, Mrs. Patwardhan and Mrs. and Miss Tata attended as delegates to the Congress of International Suffrage Alliance in Rome. This association sent protest to the South African Government against their continued exclusion of women from the rights of citizenship. This association also wrote League of Nations to include women in their committees. It supported Japanese women to attend political meetings and to form political associations. Madras Corporation

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23 Geraldine Forbes, *op. cit.*, p.73.

24 Sudasamitran, Tamil Daily, 17 May 1923, p.4.
accepted the compulsory primary education for boys and girls in 1924 and it started in 1925. During this period WIA started women’s home of service for women’s development in Mylapore, Madras. The period between 1924-1926 was called the child welfare period. All the branches made interest to increase child welfare work. All the members were involved in guiding girls for protecting the children in a systematic manner.\textsuperscript{25}

During the year 1926-27 Dr. Muthulakshmi Reddy was nominated as the vice president of WIA and was nominated to Madras Legislative Council and later the unique honour of being chosen unanimously as Deputy President of Madras Legislative Council fell on her. Due to the protest against imprisonment of Gandhiji, Dr. Mutulakshmi Reddy resigned her Deputy President ship of Madras Legislative Council.\textsuperscript{26}

The sixth All India Women’s Conference was held in Madras in 1931 for which WIA was the reception committee. The main resolution passed in this meeting was to support to all that was “Swadeshi”. In 1932-1933 the resolution of Temple entry for all was passed. WIA members were spending much from their own pockets for their work. Many social service institutions were established by this association such as Madras Sevasadan, Madras children’s aid society, Swadeshi emporium and Montessori schools.\textsuperscript{27}

The Women’s Indian Association was instrumental in starting the vigilance association at Madras for the betterment of women and children in Madras. The police of Madras with the help of the vigilance association closed one hundred and fifty houses of illfame at Madras in 1934 itself. This association started and

\textsuperscript{25} Maitrayee Chaudhuri, \textit{op.cit.}, pp.116-117.

\textsuperscript{26} Muthulakshmi Reddy, \textit{Autobiography}, Madras, 1964, p.47.

\textsuperscript{27} \textit{Ibid.}, p.48.
maintained Rescue homes and Orphanages. It was due to the efforts of the association and its members that the Madras Children’s Aid Society came into existence and the “Juvenile Court” was established. Mrs. Margret Cousins was appointed as the first honourable magistrate for the Juvenile Court. The Seva Sadan, Avvai Home, the Montessorie School at Patteon Garden and Rescue home were initiated and set on foot by the efforts of Women’s Indian Association. ²⁸ WIA offered its valuable suggestion on four important reform bills before the Assembly. They were,

1) Mr. B. Das’s Sarada Act amended bill.
2) Dr. Deshmukh’s bill to Amend Hindu Law governing Hindu Women’s rights to property.
3) Dr. Bhagavan Das bill to validate marriages among caste of Hindus.
4) Rao Bahadur M.C. Raj’s bill for removal of caste disabilities. ²⁹

In 1939-1941, free Hindi classes were started. Mrs. Sarojini Varad appan involved herself in teaching Hindi classes. Mrs. Ambujambal, Savitri Rajan and Rahama Unnisa Begum were involved in the compulsory education committee. WIA realized the need in Madras presidency for a separate hospital for patients suffering from cancer around 1934-36. The foundation stone for this cancer institute was laid by Pandit Jewaharlal Nehru on 10 October 1952. He said, “I am glad that associating myself with this organization which has made a place for itself in India and abroad. Women’s Indian Association has distinguished itself in social welfare work and carried on its political activities successfully. It is the largest Women’s Association in India having branches from Cape Camorin to Kashmir, has rightly been called as the Mother of Women’s Organization in India”. ³⁰

2.2 Annie Besant

Annie Besant was one of the important persons to establish the Women’s Indian Association in Adayar, Madras. She was born on 1 October 1847 in London, the capital of England. Param Emilet, her mother, Dr. William page wood, her father was from Ireland. When she was 5 years old, her father passed away. So her family faced great difficulties. So she had to leave home at the age of thirteen in 1861. She came to stay with Miss Maryat in Paris who was stern and religious. Besant did not spend all her time in religious activities and found time to read translations of Plato, Dante and the Iliad. These readings laid the foundation of her political career.

The two main tragedies of her early life were her rejection of Christianity and her marriage. She was married in 1867 to Frank Besant, a clergyman, but the marriage proved to be a failure. Mrs. Besant had to seek divorce of family life. As a consequence she had to come out into the world. This gave her the opportunity to gain experience in the varied professions which she had to adopt to earn her living. She worked as a cook, nurse to support herself.

She joined the Theosophical Society under the influence of Madam Blavatsky. In 1892 Madam Blavatsky died and Mrs. Besant along with Mr. W.O. Judge became joint head of the Esoteric Section of the Society. She came to India in 1893. She had lot of interest in the Brahma Samaj in India. So she stayed in Adayar, Madras, because the head quarter of Brahma Samaj was there.

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34 Madam Blavatsky was one of the founders of Theosophical Society which was founded in New York in 1875.
36 A. Swaminathan, *op.cit.*, p. 166.
Mrs. Besant raised her voice against the caste system. Her interpretation of the East was not very tasteful to the people with the result she had to face a certain amount of opposition, but this opposition was insignificant, because the majority were appreciative of her service to Hinduism. She also raised her voice against child marriage and untouchability.\(^\text{37}\)

Mrs. Besant began her crusade for education, with the declared ideal that it was to be “an education founded on Indian ideals and enriched not dominated by thought and culture of the west.” In 1897 she established Central Hindu College at Banares and was able to build a full-fledged college in the next two years.\(^\text{38}\) Later she opened schools and colleges for girls as well. Among such institutions are, Central Hindu Girls school at Banares, Madanapalli High school and College and Adayar National College.\(^\text{39}\)

In 1911 Mrs. Besant organized the “order of the Rising Star.” This organization was for the protection of the good, for the destruction of evils, for the sake of firmly establishing righteousness. Mrs. Besant blamed England for ruling Indians on Western lines.\(^\text{40}\) In 1912 Mrs. Besant organized a band of public workers, namely “The Brothers of Service” with a view to promoting union amongst the workers in the spiritual, educational and political fields under the parentage of Indian National congress. She also suggested at the congress session of 1913 to sponsor a national movement embodying religious, educational, social as well as political reforms. She brought out a weekly paper the ‘commonweal’ to do the required propaganda.\(^\text{41}\)

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\(^{40}\) *New India*, English Daily, 4 April 1917, p.6.

\(^{41}\) R. Prema, *op.cit.*, p.15.
Mrs. Besant joined the congress in 1914 and she brought new ideas, talents, new resources and altogether a new method of organization and a new outlook into the field of congress.\textsuperscript{42} The same year she was elected as a delegate for the congress session and spoke for the first time moving a resolution which was carried asking for reciprocate between India and the colonies in the matter of emigration. Political equality with the other citizens of the empire was also demanded.\textsuperscript{43}

To educate the people and to make know the demand of a nation to the ruling power, Mrs. Besant felt the necessity of having a press of her own. She bought the daily news paper ‘Madras Standard’ in July 1914, and was registered herself its sole proprietor, publisher and printer. The title of the paper was later changed to ‘New India’. In her paper she wrote a series of articles on self-government and announced her intention to lead a political campaign in favour of ‘swaraj’.\textsuperscript{44}

Her writings and speeches during this period mainly dealt with arguments against the British rule. i.e., the poverty of India, employment of Indians in the public services, executive bias in the administration of justice, army commissions and railway policy. At the same time she paid glowing tributes to India’s past greatness.\textsuperscript{45}

She attended the Muslim League and Congress sessions in 1915. At the conference of the All India Muslim League she criticized the Government. The commissioners of Bombay police ordered Mrs. Besant to leave the platform. She questioned his authority and asked about warrants for arrest. The commissioner did not take further step.\textsuperscript{46}


\textsuperscript{43} Manmohan Kaur, \textit{op.cit.}, p.118.

\textsuperscript{44} Home Political Confidential Proceeding No. 652/657, September, 1916.

\textsuperscript{45} Manmohan Kaur, \textit{op.cit.}, p.119.

\textsuperscript{46} \textit{Ibid.}, p.120.
In 1917 she started ‘Scout Movement’ in India. Its head quarter was in London. But the London head quarter did not recognize the Indian Scout Movement. So she started ‘Indian Boys Scouts Association’. In the same year she was selected the president of Congress Party. She was the first woman president of Congress Party. In 1917 Calcutta session of Congress, she introduced the tri-colour flag for Congress party. In 1918 she started ‘India Madar Sangam’ at Madras and she was the first president of this association. Through these associations she fights for Indian women’s development. She died on 1933 September 20 at Adayar, Madras.\(^47\)

### 2.3 Vidhavaivahsahiya Sabha

The Vidhavaivahsahiya Sabha was established in Madras in 1921 to encourage widow remarriages. This association was started by the members of Women’s Indian Association. It was much opposed by orthodoxy especially Brahmins who regarded the remarriage of a widow as the most sinful. Moreover Hindu widows who were uneducated opposed the idea of remarriage on the firm belief that because of their own ‘Karma’ they had been destined to suffer as widows.\(^48\)

But during 1921-1937 the gradual spread of education and culture loosened the bonds of castes and widened and liberalized the outlook of young people. Gradually Hindu women also came forward to receive western education and these educated women became conscious of their inferior positions and began to assert their rights. The Women’s Indian Association and All India Women’s Conference succeeded in getting various legislations relating to inheritance rights of widows and remarriage. Moreover some of the educated and progressive sections of young men came forward to rebel against superstition and marry widows.\(^49\)


\(^{48}\) *Kudi Arasu*, Tamil Daily, 17 May 1925, p.12.

In 1924 under the auspices of the Sabha six widow remarriages took place in Madras. In 1929 it performed nine such marriages. In early 1930 a meeting was held at Triplicane in Madras. In this meeting several persons spoke in favour of widow remarriage and particularly the marriage of young widows. Virashlingam, a social reformer did a memorable service in performing the widow remarriage. The reformist association of the presidency did valuable propaganda in the encouragement of widow remarriage.\(^{50}\)

### 2.4 Indian Ladies Samaj

To prevent minor girls from undesirable association and guardianship, to educate and train them for an independent and honourable profession, under the initiation of Dr. Muthulakshmi Reddy, Indian Ladies Samaj was established in 1923 and Lady Sivaswami Iyer who headed many social reforms in Madras was the first President. They contacted Lady Sadasiva Iyer as the head to reclaim young girls from the precocious customs of society and provide facilities for their bringing up and education. With the abolition of Devadasi system in Madras, the temples freed a number of families from compulsory service.\(^{51}\) The girls of such families were to be trained in various kinds of profession. The samaj collected funds from the public and arranged for these girls who were trained as nurses, doctors and teachers. Most of them were married and began to lead a normal life. Such service was rendered till 1937.\(^{52}\)

\(^{50}\) *The Hindu*, English Daily, 12 March 1930, p.6.


2.5 The Madras Seva Sadan

The Women’s Indian Association started the Madras Seva Sadan in 1923 at Udayanvanam, Royapettah High Road, Madras. Lady Andal Venkatasubha Rao was the founder of this institution. Its main object was promoting adult education among women and making them self-reliant, self-supporting and thus enabling them to earn an honourable living. Dr. Muthulakshmi Reddy, one of the founders of the Home took unmitigated interest in the development of this Home. The Home gave scholarships to the students. The fund was collected from the public and from the members of Women’s Indian Association. The students were taught lessons in vernacular and English. But the courses were mostly vocational, such as lace work, needle work, embroidery, weaving, cutting, spinning, jigna and rattan work.\(^{53}\)

The Home created an organisation “Baby Welcome” attached to it and gives medical help to babies. The women those who want to serve may work as nurses of the Home. The Home was managed by the members of the Women’s Indian Association. As the Deputy Speaker of the Madras Council, Dr. Muthulakshmi Reddy requested the government to start at least ten homes to meet the demand of women. In the women’s home girls were trained as nurses, vocational teachers and music teachers.\(^{54}\) Inspired by the activities of Seva Sadan, a similar home was started at Trinplicant, Madras. Dr. Muthulakshmi Reddy pleaded with the government to sanction a special grant for the rescue home. But the then ministers of Tamil Nadu did not accept her request. But Seva Sadan was able to get a grant from the Industrial Department of Government of Madras from 1929 onwards. Muthulakshmi Reddy was successful in her efforts to provide a safe shelter to women who were thrown out by their own family members and helped them to earn their own living with


The good works of Seva Sadan and its strength were increasing rapidly. It is needless to say that it is bound to be a success, for it seems to have found the secret of the true training needed for women, who are not too well-off, and who need to find a means of living.

2.6 Avvai Home

Dr. Muthulakshmi Reddy was instrumental in abolishing the immorality on women and under her able guidance the Women’s Indian Association started the Avvai home in 1930. The Avvai Home was started in Mylapore, Madras with ten girls. The main aim of the home was to protect all women especially young girls and children not only from the evil of poverty and destitution but also from the association to educate and train them to a useful profession. The institution depended on public support and the government grant was a merge one. With determined efforts of Muthulakshmi Reddy, the home had grown into a multipurpose centre with many sections catering to more than eight hundred beneficiaries and had spread its activities on one acre land in Adayar, Madras. The Avvai Home treated all the girls on equal footing without any caste distinctions. Muthlakshmi Reddy spent her whole life for the development of the home, which trained girls for useful occupations such as midwives, nurses, teachers and her sincere service was appreciated by all the social reformers including Mahatma Gandhi.
2.7 All India Women’s Conference (AIWC)

The Women’s Indian Association, Madras, moved towards the formation of All India Women’s Conference in 1927. The aim of the conference was to promote education among women and to deal with the questions affecting the welfare of women and children. The first conference was held at Poona in 1927.\(^{59}\)

The Annual Conference of All India Women’s Conference held at Madras from 28 December 1931 to January 1932. Mrs. P.K. Roy was the president and Dr. Muthulakshmi Reddy was one of the vice-presidents. Mrs. Ammu Swaminathan represented Madras. In the standing committee of Madras was represented by Miss. C.N. Nallamuthuammal and Tamil Nadu by Mrs. Jesudas. The conference was held at Senate House, Madras. In the welcome address, Mrs. Nasir Hussain proudly remarked, the women of this province are advanced in education and tool as a very active part in public life. A number of resolutions on education and social reforms were passed on the conference. Among other things they made an appeal to the government to appoint women in all the committees dealing with the education of women and caste distinctions should be removed from the application forms of educational institutions and abolition of caste distinctions in the school and college hostels.\(^{60}\)

Among the Resolutions on special reforms, the conference condemned the amendment of Sarda Act,\(^{61}\) appealed to the Provincial Government to enforce Devadasi abolition bill, extension of maternity and child welfare. It also condemned the practice of untouchability and the prevalence of professional begging. It protested

\(^{59}\) Rosapoo and Kalyana Sundari, *op.cit.*, p.115.


\(^{61}\) Sarada Act was passed in 1929. It fixed the marriageable age of male is 18 and female is 14.
against the legal disability of women in the case of inheritance of property and condemned the traffic on women and children.\textsuperscript{62}

2.7.1 Aims and Objects of the AIWC

a) To work for a society based on the principles of social justice, personal integrity and equal rights and opportunities for all.

b) To secure recognition of the inherent right to every human being to work and to the essential of life such as food, clothing, housing, education, social amenities and security, in the belief that these should not be determined by accident of birth or sex but by planned social distribution.

c) To support the claim of every citizen to the right to enjoy basic civil liberties.

d) To stand against all separatist tendencies and to promote greater national integration and unity.

e) To work actively for the general progress and welfare of women and children and to help women utilize to the fullest the Fundamental Rights conferred on them by the constitution of the Indian Union.

f) To co-operate with people and organizations of the world for the implementation of these principles this alone can assure permanent international amity and world peace.\textsuperscript{63}

\textsuperscript{62} Madras State Administrative Report, 1956-1957, Chapter. IX, p. 64.

\textsuperscript{63} Indu Prakash Singh, Women’s Oppression, Men Responsible, New Delhi, 1988, p. 200.
2.7.2 Propagation against Polygamy

The leaders of All India Women’s Conference tried their level best to propagate against the evils of certain social customs, which hindered the progress of women. These leaders supported the bills of social reforms supporting monogamy and women’s right to property. Muthulakshmi Reddy supported all the social reforms relating to monogamy. The members of Women’s Indian Association held meetings throughout the presidency and educated women on the purpose of legislations pending before the legislatures. The Association presented a memorandum favoured monogamous principle in regard to the Hindu Sacramental Marriage. Miss. Vilasini Shenoy, advocate of Madras explained the objectives of bills in all the conferences. Giving evidence before the Hindu Law Committee Ambujammal, H.A. Janaki, B.T. Chokkammal gave evidence in favour of monogamy. Radha Bai Subbrayan, a member from Madras to Central Assembly piloted a bill on monogamy and succeeded in her efforts due to the efforts of enlightened women of the province.

2.7.3 Propagation against Dowry System

The other social evil which made the marriage of a girl of middle and poor classes an intolerable burden to the parents was the dowry system. Through the system prevailed in many parts of Tamil Nadu, it was predominant in the Madras Presidency. Unless parents of girls were willing to give away as dowry to their daughters much more than what they could actually afford, it was not possible to get bridegrooms. Even the educated people did not have done away with this pernicious practice.

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65 Jinarajadasa, Short Biography of Annie Besant, Madras, 1932, p. 98.

The Sixth Session of All India Women’s Conference was held at Madras in 1931. In this conference the members requested the parents to educate their daughters so that they would gain self confidence and would enable them to take decisions in personal matters like marriages. Muthulakshmi Reddy firmly believed that the spread of education among women alone could drive away this sort of evil from the society. They propagated in favour of inter-caste marriages to discourage the dowry system. With the growth of education among boys and girls, their outlook and vision were being widened. In higher educational institutions like colleges and universities, co-education prevailed. So boys and girls got an opportunity to decide their future. The educated women also began to enter government services and this employment of women proved injurious to the dowry system.

2.7.4 Propagation in Favour of Prohibition

The evil practice of drinking alcohol was prevalent in almost all the parts of the country and in Tamil Nadu the revenue from excise was very large. In the Madras Council Dr. Muthulakshmi Reddy pleaded with the Government to enact legislation to put an end to this evil toddy shops and drove their womenfolk from their houses to earn their living. She requested the Government to introduce prohibition in two or three districts as a first step towards the goal of total prohibition in twenty years. Again in the Sixth Session of All India Women’s Conference, Madras, 1931, resolutions were passed in favour of prohibition. During the freedom struggle, women politicians like Ambujammal, Lakshmipathi and Mrs. Sankara Iyer picketed the liquor shops and courted arrest for the same.

In 1937 the Madras Government under the leadership of C. Rajagopalachariar introduced prohibition in Salem District and in 1938 it was extended to Cuddalore and in 1939 to North Arcot District. This step brought relief to the poor to a certain extent. But in the next year the government decided to re-open toddy shops. Protest meetings were held by women of the province. Ambujammal, a true Gandhian addressed a number of meetings and pleaded with the government to reintroduce prohibition to preserve the health of the society. She called upon the women of the province to undertake propaganda from village to village and also led delegation from each district to the authorities to cancel the order of suspension of prohibition. Though total prohibition was effected late in Tamil Nadu, the efforts put forth by the women of the province in the earlier dates were quite remarkable.69

2.7.5 Propagation of Birth Control

In view of the immense increase in population of country and having regard to the poverty of the people and low physical standard of women, educated women supported the idea of Birth Control at Sixth Session of All India Women’s Conference, held at Madras, in 1931. Resolutions were passed in favour of appointing a committee of medical women to study and recommend ways and means of educating the public to regulate the size of their families.70 Muthulakshmi Reddy spoke about the Birth control policy in the Lucknow conference in 1932-1933. She observed that strict enforcement of Sardha Act would postpone the age of marriage for the boys and girls and it would help in a way the problem of increasing number of children. She wrote continuously in the press propagating birth control in the face of opposition from the orthodox people who felt that the birth control propaganda was against their religious practices and also the will of God.71


2.7.6 Encouragement to Inter-Caste Marriages

Women’s Indian Association and Women Conference on 1931 encouraged the inter-caste marriage. Dr. Hari Singh Gaur’s Bill permitted marriage among Hindu and allied faiths, Buddhists, Jains and Sikhs. In 1933 Mr. Bhavan Das tried to introduce a bill to widen the scope of inter-caste marriages but he was not successful due to orthodox opposition. Education enlarged the vision of the public. The social enactments enabled women to attain economic independence. Moreover co-education gave them an opportunity to free mixing and enabled them to take decisions on personal matters like marriages. Moreover they gained self confidence due to their educational attainments. Again the teachings of Mahatma against caste distinctions encouraged them to push back their caste to a secondary place.\(^72\)

2.7.7 Achievements of AIWC

The AIWC of 1931 made great contribution in the enlightenment of women under the illustrious leadership of eminent women like Margaret Cousins, Sarojini Naidu, Muthulakshmi Reddy, Rajkumari Amrit Kaur, Vijaya Lakshmi Pandit, kamala Devi Chattophadhyaya and such others.\(^73\)

AIWC was responsible for starting the first Home Science College in India at Delhi in 1932, which is popularly known as the Lady Irwin College. AIWC saved the children’s fund in 1942, which later became the foundation for the Indian Council of Child Welfare. AIWC also succeeded in getting the following laws passed by the Government of India. They were, the special Marriage Act, 1954, The Hindu

\(^72\) Maitrayee Chaudhuri, *op.cit.*, p.121.

\(^73\) *Kudi Arasu*, Tamil Daily, 12 July 1931, p.11.

2.8 Development Schemes for Women in Tamil Nadu

The Government of India and the State Government of Tamil Nadu introduced many women development schemes. This development schemes increased the economic, social, educational and health conditions of the women of Tamil Nadu. They are mentioned as follows.

2.8.1 Women Marriage Assistance Schemes in Tamil Nadu

Marriage is an important event in every woman’s life which brings perceptible changes in her life style. However, due to poverty, parents are unable to get their daughters married in time. Government, keeping this problem in mind, has formulated various marriage assistance schemes which help to alleviate the financial problems of poor parents or guardians.75

2.8.1.1 Anjugam Ammaiyyar Ninaivu (Memorial) Inter-Caste Marriage Assistance Scheme

In order to abolish discrimination along caste lines and to eliminate dowry harassment, the Government of Tamil Nadu introduced a scheme to encourage inter-caste marriage by providing financial assistance was launched on 1 July 1967 and it is now being implemented as Anjugam Ammaiyyar Ninaivu Inter-Caste Marriage Assistance Scheme. There is no income limit for availing of this assistance under this scheme. This scheme is implemented under two categories viz., Scheme-I and scheme-II.76

76 [www.tn.gov.in.](http://www.tn.gov.in.)
Under Scheme-I, a sum of Rs.20000 (Rs.10000 in the form of Demand Draft/Cheque for marriage expenses and Rs.10000 in the form of National Savings Certificate) is provided with effect from second October 1997 to the newly married couple among whom one spouse should be from Scheduled Caste or Scheduled Tribe and the other from a different community.\textsuperscript{77}

Under Scheme-II, a sum of Rs.15000 (Rs.5000 for marriage expenses in the form of Demand Draft/Cheque and Rs.10000 in the form of National Savings Certificate) is provided with effect from second October 2007 to the newly married couple where a forward community person marries a Backward Class or Most Backward Class person.\textsuperscript{78}

A sum of Rs.400 Lakhs has been provided for the benefit of 2896 couples in the budget estimate for the year 2008-2009 for this scheme.\textsuperscript{79} A sum of Rs. 525 lakhs has been provided for the benefit of 2713 couples in the budget estimate for the year 2009-2010.\textsuperscript{80} A sum of Rs.535.50 Lakh has been provided in the budget estimate for the year 2010-2011 for this purpose.\textsuperscript{81}

\textsuperscript{77} Annual Report of Social Welfare and Nutritious Meal Programme Department, Demand No. XXXXV, Government of Tamil Nadu, 2010, p.10.

\textsuperscript{78} Annual Report of Social Welfare and Nutritious Meal Programme Department, Demand No. XXXXV, Government of Tamil Nadu, 2010, p.11.


\textsuperscript{80} Annual Report of Anjugam Ammaiayar Ninaivu Inter-Caste Marriage Assistance Scheme, Government of Tamil Nadu, 2009-2010, p.19.

\textsuperscript{81} Annual Report of Anjugam Ammaiayar Ninaivu Inter-Caste Marriage Assistance Scheme, Government of Tamil Nadu, 2010-2011, p.30.
2.8.1.2 Dr. Dharmambal Ammaiayar Ninaivu Poor Widow Remarriage Assistance Scheme

This scheme was started in the year 1975 with an intention to rehabilitate the widows as well as to encourage the remarriage of widows. The financial assistance is provided only to widows with minimum age of 20 years. There is no income ceiling to avail of this assistance. This scheme was initiated with the financial assistance of Rs.5000 in the form of National Savings Certificate. This amount has been increased gradually, and Rs.20000 (Cheque for Rs.10000 and National Savings Certificate for Rs.10000) is provided from 20 November 2008 onwards.\(^\text{82}\)

A sum of Rs. 25 Lakhs has been provided in the budget estimate for the year 2008-2009 to benefit 167 persons.\(^\text{83}\) A sum of Rs. 33.40 Lakhs has been provided in the budget estimate for the year 2009-2010 to benefit 181 persons.\(^\text{84}\) A sum of Rs.35 Lakhs has been provided in the budget estimate for the year 2010-2011 to benefit poor widows for their remarriage.\(^\text{85}\)

2.8.1.3 E.V.R. Maniammaiayar Ninaivu Marriage Assistance Scheme for Daughters of Poor Widows

This scheme was started in the year 1981 with an intention to help the poor mothers (who are widows) by providing financial assistance of Rs.1000 for marriage


\(^{84}\) Annual Report of Dharmambal Ammaiayar Ninaivu Poor Widow Remarriage Assistance Scheme, Government of Tamil Nadu, 2009-2010, p. 18.

of their daughters. This assistance has been enhanced gradually, and from 20 November 2008 onwards, financial assistance of Rs.20000 is provided under the scheme. Under this scheme, the daughters of poor widows in the age group of 18 to 30 years and whose annual income is below Rs.24000/- are provided financial assistance for their marriage.\textsuperscript{86}

A sum of Rs. 230 Lakhs has been provided in the budget estimate to benefit 1600 widow’s daughters for the year 2008-09.\textsuperscript{87} A sum of Rs. 400 Lakhs has been provided in the budget estimate to benefit 4899 widow’s daughters for the year 2009-2010.\textsuperscript{88} For the year 2010-2011, a sum of Rs.11 Crore has been allocated in the budget estimate for this purpose.\textsuperscript{89}

\textbf{2.8.1.4 Annai Therasa Ninaivu Marriage Assistance Scheme for Orphan Girls}

The Government launched a marriage assistance scheme during the year 1984-1985 to help the orphan girls to get married. This scheme was named as Annai Therasa Ninaivu Marriage Assistance Scheme for orphan girls in the year 1999. The financial assistance of Rs.1000 which was provided at the commencement of the scheme has been increased gradually, and the financial assistance of Rs.20000 is given to the beneficiary from 20 November 2008 onwards. The annual income of the guardian or orphan girls should be below Rs.24000. The girls should be above 18 years of age and not above 30 years of age.\textsuperscript{90}

An amount of Rs.41 Lakhs has been provided in the budget estimate for the year 2008-2009 to benefit 285 orphan girls.\textsuperscript{91} A sum of Rs.54.80 Lakhs has been provided in the budget estimate for the year 2009-2010 to benefit 509 orphan girls.\textsuperscript{92} A sum of Rs.105.90 Lakh has been provided in the budget estimate for the year 2010-2011 for this purpose.\textsuperscript{93}

2.8.1.5 Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme

This scheme was named after the renowned Social Reformer Moovalur Ramamirtham Ammaiyar. It was launched on 3 June 1989 to help poor parents in getting their daughters married and also to promote the educational status of poor girls. The scheme was initially applicable to girls who studied up to eighth standard and attained the age of 18 years. Subsequently, the educational qualification for availing of this assistance was raised to tenth standard, so as to improve the educational status of the girls. The annual income ceiling limit for availing of the benefit is below Rs.24000.\textsuperscript{94}

The financial assistance which was Rs.5000 initially was raised to Rs.10000 from 21 August 1996. However, the scheme was discontinued with effect from first April 2002 and later revived on 3 June 2006 with an enhanced assistance of Rs.15000 per beneficiary. Government has again enhanced this assistance to Rs.20000 from 20

\begin{footnotesize}
\begin{enumerate}
\item Annual Report of Annai Theresa Ninaivu Marriage Assistance Scheme for Orphan Girls, Government of Tamil Nadu, 2009-2010, p.17.
\item Annual Report of Annai Theresa Ninaivu Marriage Assistance Scheme for Orphan Girls, Government of Tamil Nadu, 2010-2011, p.17.
\item Annual report of Social Welfare and Nutritious Meal Programme Department, Demand No. XXXXV, Government of Tamil Nadu, 2010, p.7.
\end{enumerate}
\end{footnotesize}
March 2008. For the year 2008-2009, a sum of Rs.130 Crores has been allocated in the budget estimate to benefit 89999 poor families. This marriage assistance scheme has been extended to the Sri Lankan refugees in all the refugee camps in Tamil Nadu with effect from 20 November 2009. The beneficiaries under this scheme will get further enhanced amount of Rs. 25000 from first January 2010 onwards.

A sum of Rs. 150 Crore has been allocated in the budget estimate for the year 2009-2010 to benefit 125125 poor families. For the year 2010-2011, a sum of Rs.300 Crore has been allocated in the budget estimate to benefit 1,20,000 families.

### 2.8.1.6 Beneficiaries under various marriage schemes from 2006-2010

<table>
<thead>
<tr>
<th>No</th>
<th>Scheme Name</th>
<th>No. of beneficiaries (Year-wise)</th>
<th>2006-07</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme</td>
<td>45999</td>
<td>83333</td>
<td>89999</td>
<td>125125</td>
<td>344456</td>
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</tr>
<tr>
<td>2</td>
<td>Dr. Dharmambal Ammaiyar Ninaivu Widow Remarriage Assistance Scheme</td>
<td>192</td>
<td>173</td>
<td>167</td>
<td>181</td>
<td>713</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>EVR Maniammaiyyar Ninaivu Marriage Assistance Scheme for daughters of poor widows</td>
<td>2381</td>
<td>2361</td>
<td>1600</td>
<td>4899</td>
<td>11241</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Annai Therasa Ninaivu Marriage assistance Scheme for orphan girls</td>
<td>267</td>
<td>274</td>
<td>285</td>
<td>509</td>
<td>1335</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Anjugam Ammaiyar Ninaivu Inter-caste Marriage Assistance Scheme</td>
<td>1747</td>
<td>2265</td>
<td>2896</td>
<td>2713</td>
<td>9621</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Total number of beneficiaries</td>
<td>50586</td>
<td>88406</td>
<td>94947</td>
<td>133427</td>
<td>367366</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Total expenditure (Rs. In crore)</td>
<td>75.32</td>
<td>132.65</td>
<td>189.12</td>
<td>266.67</td>
<td>663.76</td>
<td></td>
</tr>
</tbody>
</table>

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96 Annual Report of Moovalur Ramamirtham Ammaiyar Ninaivu marriage Assistance Scheme, Government of Tamil Nadu, 2009-2010, p. 81.


2.8.2 Pension Schemes

Due to the rapid urbanization, breakdown of family system, growth of nuclear families and increasing longevity, the elderly and disadvantaged people are finding it difficult to sustain themselves. It has therefore become necessary that a system of social security is put in place for the elderly. The primary purpose of pension schemes is to provide social security to aged persons, widows, deserted wives and spinsters who do not have enough means of substance.\(^99\)

2.8.2.1 Destitute Widows’ Pension Scheme

This scheme was started in first June of 1975. Destitute widows of any age, who have not remarried are benefited under this scheme even if they have legal heirs aged 18 years and above. An amount of Rs.400 is paid as pension under this scheme. The entire expenditure under this scheme is borne by the State Government.\(^100\)

The Government of India has recently launched a new pension scheme on 19 February 2009 namely, Indira Gandhi National Widow Pension Scheme. The Government of Tamil Nadu has decided to implement the scheme and the District Collectors have been given instructions to identify the beneficiaries under the above scheme and sanction the pension as per scheme guidelines of Government of India. All widows between 40-64 years of age belonging to below poverty line households will be benefited under the scheme. However, the other destitute widows who are receiving pension under the State Scheme but not eligible under the National Scheme would continue to get their pension under the State Scheme. A sum of Rs.288.11


\(^100\) www.tn.gov.in.
Crore has been provided in the budget estimate for the financial year 2009-2010. A sum of Rs.300 Crore has been provided in the Budget Estimate for the financial year 2010-2011 for the above schemes.

2.8.2.2 Destitute/Deserted Wives Pension Scheme

This scheme was started on 25 April 1986. This scheme benefits the deserted wives/ destitute women who are not less than 30 years of age and who are deserted by their husbands for a period of not less than five years or who obtained legal separation certificate from a court of law. Deserted wives having legal heirs who have completed 18 years of age are also eligible for pension under this scheme. An amount of Rs.400 is paid as pension under this scheme. The entire expenditure under this scheme is borne by the State Government. A sum of Rs.48.14 Crore has been provided in the budget estimate for the financial year 2009-2010 under this scheme. Totally 103010 persons were benefited under this scheme till 2010. A sum of Rs.61 Crore has been provided in the budget estimate for the financial year 2010-2011 under this scheme.

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2.8.2.3 Indira Gandhi National Old Age Pension Scheme

The National Old Age Pension Scheme has been renamed as Indira Gandhi National Old Age Pension Scheme and launched on the birthday of 19 November 2007. As per the new scheme, pension is granted to persons who are 65 years of age or above belonging to households of Below Poverty Line. The Central Assistance for this scheme per month is Rs.200. The Government of Tamil Nadu is contributing an additional amount of Rs.200 per month per beneficiary.\textsuperscript{105} A sum of Rs.523.69 Crore has been provided in the budget estimate for the financial year 2009-2010 under this scheme.\textsuperscript{106} A sum of Rs.503.55 Crore has been provided in the budget estimate for the financial year 2010-2011 under this scheme.\textsuperscript{107}

2.8.2.4 Pension to Un-married, Poor, Incapacitated Women Age of Above 50

The government has introduced a new scheme of providing monthly pension of Rs.400 to unmarried, poor, incapacitated women of age 50 years and above. This scheme was started on first July 2008. The entire expenditure under this scheme is borne by the State Government of Tamil Nadu. A sum of Rs. 5 Crore has been provided in the budget estimate for the financial year 2009-2010 under this scheme. Totally 11,860 persons are benefited under this scheme till 2010. A sum of Rs.5.39

\textsuperscript{105} Annual Report of Social Welfare and Nutritious Meal Programme Department, Demand No. XXXXV, Government of Tamil Nadu, 2010, p.130.

\textsuperscript{106} Annual Report of Indira Gandhi National Old Age Pension Scheme, Government of Tamil Nadu, 2009-2010, p. 42.

\textsuperscript{107} Annual Report of Indira Gandhi National Old Age Pension Scheme, Government of Tamil Nadu, 2010-2011, p. 45.
Crore has been provided in the budget estimate for the financial year 2010-2011 under this scheme.\textsuperscript{108}

**2.8.3 Self Help Groups (SHG)**

Women working in several un-organized sectors suffer in several ways. Their economic status is very low. In order to lift them out of their poor economic condition, they are in dire need of a crucial input like credit. So, organizing a mechanism to help and empower the women working in un-organized sectors, assumes greater importance for the empowerment of women living below poverty line.\textsuperscript{109} The World Bank report 1991 has observed that women are central to the success of poverty alleviation efforts in the short, medium and in the long run. The goals of poverty reduction and empowerment of women can be effectively achieved if poor women could be organized in to groups for community participation as well as for assertion of their economic and social well being. In this context the Self Help Group is playing a major role in women empowerment.\textsuperscript{110}

A SHG is a voluntary association of persons, mostly rural women, with common interests formed democratically without any political affiliations. The prime objective of this scheme is to improve the economic and social status of its members. Each group comprises 10-20 members and is, though not registered, governed by an informal set of by-laws formed by the members.\textsuperscript{111} Decisions are taken collectively, be it sanction of loans or fixing interest rates on loans. While the group’s activities seem to be multidimensional, the main focus is on thrift and credit management, with members saving regularly and using the funds for meeting their financial needs.


\textsuperscript{111} Hilaria Soundari, *Dalit Women*, Dindigul, 2006, p.68.
SHG’s have the potential to become a forum for Self-reliance and Self-determination for the members and a vehicle for the process of empowerment particularly of poor women.\textsuperscript{112}

2.8.3.1 Origin of the SHG’s

“All for all” is the basic principle of Self Help Group concept. It is mainly concerned with the poor and it is for the people, by the people and of the people. The origin of SHG is from the Gramin Bank of Bangladesh, which was founded by prof. Mohammed Younus of Chittagong University in the year 1975. This was exclusively established for the weaker sections of the community. The poor people can derive the benefits of linkage with various banking institutions.\textsuperscript{113}

In India, women Self-Help Groups (WSHG’s) were initiated by National Bank of Agriculture and Rural Development (NABARD) with the support of local NGOs.\textsuperscript{114} In 1989 when Mr. Karunanidhi was the Chief Minister of Tamil Nadu, he introduced WSHG’s in Dharmapuri District, Tamil Nadu. The Reserve Bank of India, in July 1991, advised the banks to actively participate in financing SHG’s. The NABARD extends financial support to SHG’s, which is meant for improving the living standards of the rural poor.\textsuperscript{115}

In the year 1991-1992 the Tamil Nadu Women Development Project started in Dharmapuri District with external funding from International Fund for Agricultural Department (IFAD). This project is known as Mahalir Thittam. The programme of


\textsuperscript{113} Hilaria Soundari, \textit{op.cit.}, p. 67.

\textsuperscript{114} R.P. Rathnah, \textit{op.cit.}, p.2.

linking SHG’s with banks was launched by the National Bank during 1992-1993 in India.\textsuperscript{116}

2.8.3.2 Rules and Regulations of SHG Formation

All members of the SHG should belong to families below poverty line (BPL). The SHG shall not consist of more than one member from the same family. A person should not be a member of more than one SHG. The SHG should devise a code of conduct (SHG management norms) to bind itself. This should be in the form of regular meetings weekly or fortnightly functioning in a democratic manner allowing free exchange of views, participation by the members in the decision making process. The SHG should be able to draw up an agenda for each meeting and take up discussions as per the agenda.\textsuperscript{117}

The SHG should be able to collect the minimum voluntary saving amount from all the members regularly. The savings so collected will be the group’s corpus fund. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a participatory decision making process. The SHG should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loaners.\textsuperscript{118}

The SHG’s generally have members not exceeding twenty and each group selects among its members a leader called animator. The animator members save a regular amount of Rs.20 to Rs. 100 every month. The group rotates the money to the needy members for various purposes at a specified interest rate. As the repayment is cent per cent and the recycling is very fast, the savings amount increases faster owning to the

\textsuperscript{116} R.P.Rathnah, \textit{op.cit.}, p.3.
\textsuperscript{117} \textit{Ibid.}, p.5.
\textsuperscript{118} \textit{Ibid.}, p.6.
accumulation of income from interest. Saving habit helps the women members to escape from the clutches of money lenders who charge exorbitant rate of interest. Saving habit thus paves the way for the empowerment of women and build confidence in them that they could stand on their feet.\textsuperscript{119} The SHG’s are being linked with the banks for external credit under the project of rural development. Banks provide financial assistance for various entrepreneurial activities such as setting up of petty shops, vegetable and fruit stalls, tailoring units, dairying and charcoal making units etc.\textsuperscript{120}

### 2.8.3.3 SHG’s and Women’s Empowerment in Tamil Nadu

Women are playing a vital and productive role in the economy of Tamil Nadu. The SHG’s have become highly cohesive forums for collective articulation and action by poor women on economic exploitation and social oppression. Realising the significance of the SHG’s, the Government of India, particularly the Ministry of Rural Development and the Department of Women and Child Development of the Ministry of Human Resource Development have come forward to channelise their programmes through the SHG’s. The Swarna Jayanti Sarojkar Yojana (SJSY), The Indira Mahila Yojana (IMY), The Rashtriya Mahila Kosh (RMK), The Mahalir Thittam of the Tamil Nadu Government operated through the Tamil Nadu Women’s Development Corporation, are a few contemporary examples of this alternative strategy for women’s empowerment.\textsuperscript{121}

The Integrated Rural Development Programme (IRDP), which is the main plank of poverty alleviation, provides 40 percent share for female beneficiaries. The programme of Training of Rural Youth for Self-Employment also provides as much share for female trainees. Wage employment programmes such as the Jawahar Rozgar Yojana (JRY) and the Employment Assurance Scheme (EAS) also provide wage employment to women to the extent of 40 percent. The executive programme on the Development of Women and Children in Rural Areas (DWCRA) provides income

\textsuperscript{119} Kalyana Sundari, \textit{Magalir Membaadu} (Tamil), Chennai, 2006, p.99.

\textsuperscript{120} Hilaria Soundari, \textit{op.cit.}, p. 75.

\textsuperscript{121} Karuthiah Pandian, \textit{op.cit.}, p.12.
generating activities to them. However, in term of performance, the implementation of these provisions varies widely across the country.\textsuperscript{122}

Some non-governmental agencies such as the Community Health and Development (CHAD), Vellore, The Working Women’s Forum (WWF), Chennai, Lion’s Club, Rotary Club, Wheel Club and the Young Women’s Christian Association (YWCA) are successfully operating programmes for economic empowerment of women.\textsuperscript{123} In 2002, there were more than one lakh women Self Help Groups in Tamil Nadu with membership of nearly two million women. In 2010 all over Tamil Nadu there were more than 3.72 lakhs of women Self Help Groups formed. In rural area totally more than 26 lakhs of women and in urban area more than 19 lakhs of women are the member of the Self Help Groups. Their savings account is near to 1,900 crores. This Women Self Help groups give a special place in the growth of Tamil Nadu and are also increasing the economic conditions of the women of Tamil Nadu.\textsuperscript{124}

In India including Tamil Nadu, Self Help Groups are emerging as a major sector in Rural Development. It provides ample scope for poverty alleviation, employment creation, income generation and women empowerment. Empowerment of women would mean equipping women to be economically independent, self-reliant and to have a positive self esteem to enable them to face any difficult situation. As a result of this they should be able to participate in developmental activities. It would promote women’s inherent strength and positive self-image, empowerment of people through social mobilization encompassing the concept of self-help.\textsuperscript{125}

\textsuperscript{122} G.O. M.S. No. 120, Rural Development, Dated 12-07-2004.

\textsuperscript{123} Karuthiah Pandian, \textit{op.cit.}, p.51.

\textsuperscript{124} Sarala Gopalan, \textit{A Situational Analysis of Women and Girls in Tamil Nadu}, National Commission for Women, New Delhi, 2005, p. 32.

\textsuperscript{125} R.P.Rathnah, \textit{op.cit.}, p.2.
2.8.4 Tamil Nadu Corporation for Development of Women

The Tamil Nadu Corporation for Development of Women (TNCDW) was incorporated as a limited company under the Companies Act, 1956 in December, 1983 with the prime objective of bringing about socio-economic development and empowerment of women. The Corporation implements Mahalir Thittam, IFAD assisted Post Tsunami Sustainable Livelihoods Programme and also Swarna Jayanti Gram Swarozgar Yojana (SGSY), a major anti-poverty programme meant for self employment of rural poor. Tamil Nadu Corporation for Development of Women Ltd was brought under the control of Rural Development and Panchayat Raj Department from July 2006. Further the Board of TNCDW was broad based and reconstituted vide G.O.Ms.No:148, Rural Development and Panchayat Raj Department, dated 12.10.2006 to include representatives from industry, NGO sector, Banks and Specialists who can positively guide the Corporation with their valuable inputs.

2.8.4.1 Aims and Objectives

a) To provide employment opportunities for women.

b) To conduct training programmes for development of women so that they will become more employable.

c) To undertake and assist projects in the fields of village and cottage industries, handlooms, animal husbandry, agricultural and allied activities which will enable women to earn a living and also help them to improve their socio-economic status.

d) To identify projects, prepare project reports, guide, assist and provide escort service to women entrepreneurs in promoting and establishing their own production units and generating more employment opportunities to women.


e) To undertake studies on issues relating to development of women.\textsuperscript{128}

The authorised 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. 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.\textsuperscript{129}

\textbf{2.8.5 Mahalir Thittam}

“Mahalir Thittam” is an offshoot of Tamil Nadu women development project. “Mahalir Thittam” covers all rural areas of the entire state. This announcement can also be seen as another path-breaker, involving a massive replication of TNWAP successes to cover about 10 lakh poor women of the state. This scheme is intended to promote economic development and social empowerment of the poorest women through a network of Self Help Groups formed with active support of NGO’s.\textsuperscript{130}

The vision of the project is to reach out and empower 10 lakh poorest and most disadvantaged women below the poverty line, through 60,000 self-reliant and sustainable Self Help Groups.\textsuperscript{131} These groups would, not only engage in productive economic activities, but also function as important sustainable rural structures, for dissemination of knowledge about health and nutrition, literacy, education, adoption new agricultural practices, farm and non-farm sector economic activities, and help


\textsuperscript{129} \textit{The Hindu}, English Daily, 15 December 2003, p.7.

\textsuperscript{130} \textit{Mahalir Thittam, Credit Guidelines for Self Help Groups}, Tamil Nadu Corporation for Development of Women Ltd, Chennai, 1999, p.10.

\textsuperscript{131} G.O. Ms. No. 172, Mahalir Thittam, Tamil Nadu Corporation for Development of Women Ltd, Dated 09-11-2003.
prepare women to take up leadership positions. The objective of the project is social empowerment, economic empowerment and capacity building of the poorest and most disadvantaged women in Tamil Nadu. This objective would be achieved by adopting the following strategy:

- Development of strong, cohesive, self-help women groups, through inculcation of the sprit of self-help and team spirit.
- Including habit of savings and principles of financial discipline, through training.
- Increasing social awareness, through intermingling and exposure.
- Improved status of women in the family and society, through credit, improved skills, capability and exposure.
- Improvement in health and family welfare, through awareness training and exposure.
- Functional literacy through training programmes.
- Awareness of legal rights and legal aid access, through training.
- Voicing, acting against social injustice and violence against women and children.

The project area encompasses all districts of Tamil Nadu except Chennai District. The scheme has been extended to all districts in a phased manner, with the vision of forming and nurturing 60,000 sustainable SHG’s covering about 10 lakh women over a period of 5 years in Tamil Nadu.

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132 Personal Interview with Mr. Mohana Kumar, Director, Cadre India (NGO), Aged 48, Residing at Kuru Mathur, Dated 12 October 2010.

133 Personal Interview with Mrs. Jayanthi, SHG Organizer, Cadre India (NGO), Aged 44, Residing at Kuru Mathur, Dated 10 October 2010.

2.8.5.1 Progress as on 31.12.1999 under Mahalir Thittam

<table>
<thead>
<tr>
<th>District</th>
<th>Women Population (in 000’s)</th>
<th>No. of SHG’s to be formed</th>
<th>No. of SHG’s formed</th>
<th>Group Savings (Rs. In lakhs)</th>
<th>SHG’s assisted with NABARD credit</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No. of SHG’s</td>
<td>Amount (Rs. In lakhs)</td>
</tr>
<tr>
<td>Dharmapuri</td>
<td>117800</td>
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<td>249</td>
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| Total                | 2550298                     | 60000                      | 20817               | 2861.37                    | 1342                             |

The important impact of Mahalir Thittam is that it has increased self-confidence and communication skills among SHG women and has considerably solved the problem of “kandhu vatti” (usurious interest).\textsuperscript{136}

\textbf{2.8.6 Development of Women and Children in Rural Areas (DWCRA)}

DWCRA is a sub-scheme of the Integrated Rural Development Programme (IRDP). It was started in 1882-83 on a pilot basis in 50 districts but has now been extended to all districts of the country. The basic objective of the programme is to provide income generating skills and activities to poor women in rural areas, thereby such social and economic empowerment, and the programme seek to improve the access of rural women to health, education, sanitation, nutrition etc.\textsuperscript{137}

NGOs have been involved in the implementation of the DWCRA programme since its inception in 1982-83. Childcare Activities were incorporated in DWCRA during 1995-96 with the objective of providing creche service for children of DWCRA women and setting up of literacy centres for DWCRA women with specific emphasis on girl child.\textsuperscript{138}

Since one of the focal points of DWCRA is income generating activities for women, it is necessary that their activities are economically viable. Marketing of products of the women’s group is therefore very important. The interest of women in the programme can be sustained only when a proper market is arranged for their products.\textsuperscript{139}

\textsuperscript{136} Annual Report of Tamil Nadu Corporation for Development of Women Ltd, Chennai, 2000, p.35.


\textsuperscript{139} \textit{The Hindu}, English Daily, 12 June 1997, p.9.
2.8.7 Sivagami Ammaiayar Ninaivu Girl Child Protection Scheme

The girl child protection scheme was introduced in April 1992. This scheme was renamed in the year 2006 as Sivagami Ammaiayar Ninaivu Girl Child Protection Scheme in fond memory of the mother of the great leader K. Kamaraj. The objective of this scheme is to prevent female infanticide, discourage preference for male child and to promote family planning. This scheme also ensures equal opportunity in education for girl children on par with male children. Under this scheme, an amount of Rs.22200/- is deposited in Tamil Nadu Power Finance and Infrastructure Development Corporation Limited by Government in the name of the girl child, if there is only one girl child in the family with no other child in the family and when either of the parents has undergone sterilization before the age of 35 years.140

A monthly payment of Rs.150/- is released to the child from the interest accrued from the deposit, from the fifth year of the deposit and upto twenty year of deposit to take care of the education of the girl child. On the twenty year of the deposit, the deposit amount with interest will be released to the girl to enable her to pursue higher education or to defray the marriage expenses. In case of families with two girl children and no male child, an initial deposit of Rs.15200/- is made with Tamil Nadu Power Finance and Infrastructure Development Corporation Ltd., for each of the girl children by the Government. A monthly payment of Rs.150/- is released to the children from the interest accrued from the deposit, from the fifth year of the deposit and upto twentieth year of deposit to take care of the education of the girl children. Each girl child will be given the amount deposited with accrued interest on the twenty year of deposit. This will enable them to pursue their higher studies or to defray their marriage expenses. A sum of Rs.75.00 crores has been allotted in the Budget Estimate for the year 2008-2009 to benefit 49,300 girl children under this scheme.141


2.8.8 Cradle Baby Scheme

The Cradle Baby Scheme was launched in Salem in the year 1992 by the Government of Tamil Nadu with the aim of eradicating female infanticide. This Scheme was later extended during 2001 to Madurai, Theni, Dindigul and Dharmapuri, as these districts were also found to be prone to this evil practice of female infanticide. Reception centres were started in the above districts with sufficient staff and infrastructure facilities including telephone, life saving medicines, life saving medical equipment, refrigerator and incubator. Cradles are also placed in the District Social Welfare Offices, District Collectorates, Government Hospitals, Orphanages, Railway Stations, Bus Stands, Primary Health Centres and Sub Health Centres to receive the deserted / abandoned babies. These reception centres play an important role in receiving the deserted / abandoned babies and in protecting their lives.142

The children received in the Reception Centres are rehabilitated and handed over to licensed adoption agencies to enable the children to find a family and issueless parents to have a child. From the year 1992 to February 2010, 3622 babies (male 529, female 3093) were received under the scheme and were rehabilitated under adoption programme. The District Social Welfare Officers are designated as the Coordinating Officers for this scheme. A sum of Rs.6.21 Lakh is provided in the budget estimate for 2008-2009 for the 5 Reception Centres.143 A sum of Rs. 8.79 Lakh is provided in the budget estimate for the year 2009-2010 for the 5 reception centres.144 A sum of

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Rs. 2.99 Lakh is provided in the budget estimate for the year 2010-2011 for the 5 reception centres.\textsuperscript{145}

\textbf{2.8.9 Rashtriya Mahila Kosh (RMK)}

Rashtriya Mahila Kosh (National Credit Fund for Women) a scheme of the Central Government was set up in 1993. It has established itself as the premier micro-credit agency of the country. RMK has managed to lend resources amounting to Rs. 37 crores through 712 NGO’s, who have been able to further support approximately 20,000 Self Help Groups as on 31 March 2000. In the vision statement 2000-2005 RMK has declared to work with women for their empowerment through the provision of credit for livelihood-related activities and estimated to assist 3.3 million individual beneficiaries over the next five years and emerge as a major player in the poverty alleviation strategy of the country.\textsuperscript{146}

\textbf{2.8.10 National Commission for Women (NCW)}

The National Commission for Women was constituted on 31 January 1992 in pursuance of the National Commission for Women Act, 1990. The tenure of the first commission expired on 30 January 1995 and the second commission took over on 20 July 1995. This commission’s main areas of activities include review of the constitutional and legal safeguards for women, recommend remedial measures, undertake studies and investigations, promotional and educational research, participate and advise in the planning process and generally advise the government on all matters of policy affecting and welfare and development of women in the country.\textsuperscript{147}

\begin{footnotesize}

\textsuperscript{146} Hilaria Soundari, \textit{op.cit.}, p.87

\end{footnotesize}
The National Commission for Women provided a platform for realizing the aspiration of millions of Indian women and enabled them to participate on an equal footing in the developmental process of the country. NCW and Dalit women of Allanganallur village in Madurai District had an interaction session in April 2001. The programme was to generate awareness among Dalit women about the legal and constitutional provisions and opportunities available with the Governmental and Non-Governmental Organizations to serve and safeguard them from the onslaught of male chauvinism and gender intolerance.148

2.8.11 Adoption

Child Adoption Scheme was started in 1993 by the Government of Tamil Nadu. Adoption undoubtedly offers an important avenue for the care and protection of orphaned, abandoned, destitute and neglected children in a family environment and provides an atmosphere of happiness, love and understanding, thus bringing their talent and capacity to the fore. Adoption also provides couples who are issueless, the opportunity, happiness and satisfaction of having a child solely belonging to them. It carries with it the emotional, physical and material security necessary for the proper development of a child and also serves as the most reliable means of preventing situations associated with child abuse, exploitation and social mal-adjustment of orphaned, abandoned, destitute and neglected children.149

In 2010 there are 22 licensed agencies under Tamil Nadu Government doing in-country adoptions. These agencies are situated at Chennai, Coimbatore, Krishnagiri, Trichy, Tuticorin, Madurai, Salem, Dindigul, Nagapattinam, Tirunelveli, Thiruvallur, Vellore and Kancheepuram. Of these, 8 agencies are recognised to

148 Hilaria Soundari, op.cit., p.88.

149 www.gov.in/adorption.
handle inter-country adoptions also. Steps are being taken to identify at least one adoption agency in each district of Tamil Nadu. All the licensed agencies are authorised to handle legal adoptions. The CARA (Central Adoption Resource Agency) under the Ministry of Women and Child Development, New Delhi issues license to inter-country adoption and Government of Tamil Nadu issues license for in-country adoption.  

The Government of Tamil Nadu is encouraging adoption of deserted and abandoned children by creating awareness among public. The District Social Welfare Officers have been designated as coordinators for this programme. A Hand Book containing the details pertaining to Adoption such as scheme Implementation, Guidelines for In and Inter-Country Adoption, Laws relating to Adoption, Eligible Children and Parents, Details of Licensed Agencies, Government Officials and Agencies to be approached for Adoption has been released on 3-5-2007 with a noble objective to encourage the Public to adopt children.

From January 1993 to February 2010, 3779 babies are given under in-country adoption, 359 inter-country and 58 to the Non Resident Indian couples. The Government of Tamil Nadu regularly conducts awareness programmes among general public in order to remove doubts, fears and stigmas about adoption. The District Social Welfare Officers have been designated as nodal officers for this programme. A sum of Rs. 14 Lakh has been allotted for this scheme in the budget estimate 2010-2011.


2.8.12 Tamil Nadu State Commission For Women

To safeguard the welfare of women and issues relating to the status of women and to make recommendations to the Government for suitable action, the Government has constituted the State Commission for Women on 19.03.1993. The Government has decided to constitute the Commission statutorily and to give more powers to the Commission. Accordingly, Tamil Nadu State Commission for Women Act, 2008 has been enacted. This Act has been notified in the Government Gazette on 27-05-2008 and came into force on 30-07-2008.153

2.8.12.1 Aims and Objectives

i) To safeguard the welfare of women.
ii) To enquire into the gender issues relating to the status of women.
iii) To make recommendations to the Government for appropriate actions to be taken on the issues related to Women Welfare.154

2.8.12.2 Activities

This Commission is headed by a retired High Court Justice as chairperson and 9 members. This Commission is working as an advisory body to government to review the existing Laws, Policies, Programmes for women and protecting the interests and rights of the women with special reference to gender issues relating to the status of women. The activities of the commission are as follows.155


1) Investigate and examine all matters relating to the safeguards provided for women under the constitution and other laws.

2) Present to state government annually and at such other times as the commission may deem fit, reports upon the working of these safeguards and make in such reports, recommendations for the effective implementation of those safeguards for improving the conditions of women.

3) Review, from time to time the existing provisions of the constitution and other laws affecting women and recommend amendments thereto so as to suggest remedial legislative measures to meet any lacunae, inadequacies or shortcomings in such legislations.

4) Take up the cases of violation of provisions of the constitution and of other laws relating to women with appropriate authorities.

5) Call for special studies or investigations into specific problems or situations arising out of discrimination and atrocities against women and identify the constraints so as to recommend strategies for their removal.

6) Inspect cause to be inspected, any jail, remand home, women institution or other place of custody where women are kept as prisoner or otherwise, and take up with the concerned authorities for remedial action, if found necessary.\[156\]

2.8.12.3 Awareness programmes

This Commission has conducted the following campaigns and awareness programmes for the welfare of women.

i) Awareness programme on the Domestic Violence Act through Pupperty-Yatra and Street-play in all Districts.

\[156 \text{www. tn.gov.in.}\]
ii) Awareness programme on Environment and Women in Chennai, Coimbatore, Kancheepuram and Thiruvarur Districts.

iii) Awareness programme on the compulsory registration of marriages act in Coimbatore, Vilupuram and Dharmapuri Districts.

iv) Public Hearing on the problems faced by the women workers in textile mills.

v) Public Hearing on the problems faced by Transgenders.

vi) Consultation Meeting on combating Trafficking of women and children for commercial sexual exploitation.

vii) Consultation on Gender Budgeting.

viii) Consultation on the prohibition of child marriage act.\textsuperscript{157}

\subsection*{2.8.13 Sathiyavanimuthu Ammaiyar Ninaivu Free Supply of Sewing Machines Scheme}

Under this scheme, sewing machines are supplied by the Government of Tamil Nadu at free of cost to widows, deserted wives, destitute women and physically handicapped men and women below poverty line with a noble view to increase their self employment potential and to help them to lead a decent life. Under this scheme those who have been trained in tailoring and who have completed 20 years of age and are below 40 years are the beneficiaries. A sum of Rs.132 Lakh has been provided in the budget estimate under this scheme for the year 2008-2009.\textsuperscript{158} In 2009-2010 also provided Rs. 132 Lakh.\textsuperscript{159} A sum of Rs.135 Lakh is allocated during the year 2010-2011 for this purpose.\textsuperscript{160}

\textsuperscript{157} Annual Report of Social Welfare and Nutritious Meal Programme Department, Demand No. XXXXV, Government of Tamil Nadu, 2010, pp.22-23.


\textsuperscript{159} Annual Report of Sathiyavani Muthu Ammaiayar Ninaivu Free Supply of Sewing Machines Scheme, Government of Tamil Nadu, 2009-2010, p.62.

\textsuperscript{160} Annual Report of Sathiyavani Muthu Ammaiayar Ninaivu Free Supply of Sewing Machines Scheme, Government of Tamil Nadu, 2010-2011, p.72.
2.8.14 Service Homes

In the Rural areas of Tamil Nadu many girls discontinue their school studies and get married and some of them are deserted from their families due to family problems, some even lose their husbands due to various reasons. Some do not get married due to poor circumstances. To provide education and employment opportunities to such women, and to improve their economic conditions, the Department of Social Welfare runs 8 Service Homes, one each at Tambaram, Cuddalore, Salem, Thanjavur, Tirunelveli, Sivagangai, Nagapattinam and Madurai. 

These Service Homes provide accommodation, food, education (upto Higher Secondary School) and vocational training to the inmates at free of cost. Besides, the women inmates are allowed to keep their children with them and educational facilities are also provided to these children. Secondary Grade Teachers Training course was restarted in Tambaram Service Home during 2007-08. Forty Ex-inmates of Service Homes and Government orphanages are benefited through this Teachers Training Course. A sum of Rs. 377.48 Lakh has been provided in the budget estimate for the year 2008-2009 for this scheme. A sum of Rs. 426.40 Lakh has been provided in the budget estimate for the year 2009-2010 for this scheme. A sum of Rs.354.54 Lakh has been provided in the budget estimate for the year 2010-2011 for this scheme.

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161 G.O. Ms. No. 98, Government of Tamil Nadu, Dated 05-10-2006.


2.8.15 Anaivarkum Kalvi Thittam or Sarva Shiksha Abhiyan (SSA)

Anaivarkum Kalvi Thittam or Sarva Shiksha Abhiyan (SSA) is a universal elementary education through community ownership of the schooling system. It is a programme designed to universalize elementary education within a definite timeframe. The Sarva Shiksha Abhiyan is a comprehensive scheme launched in the year 2000 in joint collaboration with the State with an objective of widening the scope of elementary education throughout the country. The main goal of the program is that all children of 6-11 years of age should complete primary education by the year 2007 and all children of 6-14 years of age should complete eight years of schooling by 2010. This plan covers the whole country with special emphasis on girl children and education of Schedule Caste and Schedule Tribe children with special needs.\(^\text{165}\)

The programme seeks to open new schools in those habitations which do not have schooling facilities and strengthen existing school infrastructure through provision of additional class rooms, toilets, drinking water, maintenance grant and school improvement grants. Existing schools with inadequate teacher strength are provided with additional teachers, while the capacity of existing teacher is being strengthened by extensive training, grants for developing teaching, learning materials and strengthening of the academic support structure at a cluster, block and district level. SSA seeks to provide quality elementary education including life skills. SSA also seeks to provide computer education to bridge the digital divide.\(^\text{166}\)

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\(^{165}\) [www.tn.gov.in](http://www.tn.gov.in).

2.8.16 Kishori Shakthi Yojana (KSY)

Kishori Shakthi Yojana is a scheme exclusively for the benefit of adolescent girls to create awareness about their legal rights, to improve literacy, health, hygienic aspects and to provide occupational skills to shape them into better citizens. Initially this scheme was started in the year 2001-02 in 37 blocks. In the year 2006-07, this scheme was extended to 434 Blocks in Tamil Nadu. A sum of Rs.1.10 Lakh per Block is sanctioned for the scheme.167

Under this scheme awareness campaigns on nutrition, health, legal rights, home management and childcare are conducted through camps for school going girls as well as school dropout girls and vocational training in trades such as computer education, catering services, cell phone repair etc., is imparted through reputed institutions to adolescent girls in the age group of 16 to 18 years. The total amount allocated for Kishori Shakti Yojana is Rs.477.39 Lakh for the year 2009-10.168 A sum of Rs.477.40 Lakh has been provided in the budget estimate for the year 2010-2011 for this scheme.169

2.8.17 Vazhndu Kattuvom Project

Vazhndhu Kaatuvom Project is an empowerment and poverty alleviation project implemented by the rural development and Panchayat Raj Department of Government of Tamil Nadu with World Bank assistance. This project was launched


in November 2005, effective implementation has commenced only from August 2006. The main objective of the project is to include the poorest of poor in the SHG formation, making them self sufficient and sustainable, providing financial resources and linkages for enhancing their livelihoods and thereby generating an increase of their income.\textsuperscript{170}

The project is implemented over a 6 year period at an outlay of Rs.717 Crores. The project covers 2509 village panchayats in 70 Backward Blocks in 16 districts. During 2007-08, Rs. 132.84 crore has been provided and for 2008-09 Rs. 131.14 crore is proposed for the implementation of the activities viz., formation of Self Help Groups and Federations. During 2008-09, 581 Self Help Groups and 599 Economic Activity Groups (EAG) will be formed.\textsuperscript{171}

Women’s Indian Association is the mother of all other women’s organizations in Tamil Nadu. The working condition of the women’s organizations proves that they are working, earning money and doing some help for the economic development for women. The history of Women’s Indian Association shows that hundreds of women received social and political training only through it. 90\% of the elite women all over India were trained only by this women organization. These organizations have now restricted their activities only to social welfare of women and children. In short, the roles played by women’s organization are not as effective as they were before independence. In Tamil Nadu the Social Welfare and Nutritious Meal Programme Department has been fulfilling its responsibilities to the entire satisfaction of women, children, adolescent girls, pregnant mothers, transgenders, destitutes and older persons under the dynamic leadership of the Chief Minister of Tamil Nadu.

\textsuperscript{170} G.O. Ms. No. 173, Mahalir Thittam, Formation of 1000 SHGs, Government of Tamil Nadu, Dated 11-09-2003.