CHAPTER IV

DHARMAPURI DISTRICT PROFILE AND STATUS OF WOMEN AND
EMPOWERMENT IN TAMILNADU

4.1 DHARMAPURI DISTRICT PROFILE

Dharmapuri district, which came into existence from 02.10.1965 is situated
in the North western Corner of Tamil Nadu and is bounded by Tiruvannamalai and
Villupuram Districts on the east, Salem District on the South, Krishnagiri District
on the north and Kaveri river on the west. It is located between latitudes N 11 47’
and 12 33’ and longitudes E 77 02’ and 78 40’. The total geographical area of
Dharmapuri District is 4497.77 Sq Kms, i.e. 3.46% of Tamil Nadu.

4.1.1 Administrative Divisions

<table>
<thead>
<tr>
<th>Revenue Divisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Dharmapuri</td>
</tr>
<tr>
<td>2. Harur</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Revenue Taluks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Dharmapuri</td>
</tr>
<tr>
<td>2. Palacode</td>
</tr>
<tr>
<td>3. Pennagaram</td>
</tr>
<tr>
<td>4. Harur</td>
</tr>
<tr>
<td>5. Pappireddipatti</td>
</tr>
</tbody>
</table>
### Panchayat Unions

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Harur</td>
<td>8. Pappireddipatti</td>
<td></td>
</tr>
</tbody>
</table>

### Town Panchayats

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>10. Karimangalam</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 4.1.2 Climate and Rainfall

The climate of the Dharmapuri District is generally warm. The hottest period of the year is generally from the months of March to May, the highest temperature going up to 38°C in April. The climate becomes cool in December and continuous so up to February, touching a minimum of 17°C in January. On an average the District receives an annual rainfall of 895.56 mm.
4.1.3 Soil

The Soil type ranges from black to mixed loam; Red sandy soils are seen in Harur Taluk. Black and loam soil are found in Dharmapuri Taluk. Generally the soil is low in Nitrogen and Phosphate content with no marked variation between Taluks.

4.1.4 Population [census-2001]

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>6,70,520</td>
<td>6,24,662</td>
<td>12,95,182</td>
<td>11,60,628</td>
<td>1,94,554</td>
</tr>
</tbody>
</table>

52% 48% 85% 15%

<table>
<thead>
<tr>
<th>Taluk Name</th>
<th>Population in %</th>
<th>Geographical Area</th>
<th>Geographical Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>in Hect.</td>
<td>in %</td>
</tr>
<tr>
<td>1. Dharmapuri</td>
<td>3,75,118</td>
<td>29%</td>
<td>0,78,451</td>
</tr>
<tr>
<td>2. Pennagaram</td>
<td>1,94,882</td>
<td>15%</td>
<td>1,13,027</td>
</tr>
<tr>
<td>3. Palacode</td>
<td>3,01,580</td>
<td>23%</td>
<td>0,73,267</td>
</tr>
<tr>
<td>4. Harur</td>
<td>2,08,131</td>
<td>16%</td>
<td>1,10,354</td>
</tr>
<tr>
<td>5. Pappireddipatti</td>
<td>2,15,471</td>
<td>17%</td>
<td>0,74,678</td>
</tr>
</tbody>
</table>
4.1.5 Agriculture

The District economy is mainly agrarian in nature. Nearly 70% of the workforce is dependent on agriculture and allied activities. The district is one among the most backward and drought prone area in the state.

<table>
<thead>
<tr>
<th>1. Area under Paddy (Hectare)</th>
<th>in hect.</th>
<th>in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sornavari / Kuruvai / Kar</td>
<td>2726</td>
<td>01.60%</td>
</tr>
<tr>
<td>Samba / Thallady / Pisanam</td>
<td>5533</td>
<td>03.30%</td>
</tr>
<tr>
<td>Navarai / Kodai</td>
<td>1206</td>
<td>00.70%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9,465</td>
<td>05.60%</td>
</tr>
<tr>
<td>2. Millets(Ragi)</td>
<td>18,243</td>
<td>10.80%</td>
</tr>
<tr>
<td>3. Other Minor Millets</td>
<td>69,162</td>
<td>40.90%</td>
</tr>
<tr>
<td>4. Pulses</td>
<td>40,441</td>
<td>23.90%</td>
</tr>
<tr>
<td>5. Sugar Cane</td>
<td>11,971</td>
<td>07.10%</td>
</tr>
<tr>
<td>6. Mango</td>
<td>6,506</td>
<td>03.80%</td>
</tr>
<tr>
<td>7. Coconut</td>
<td>7,037</td>
<td>04.20%</td>
</tr>
<tr>
<td>8. Tamarind</td>
<td>1,197</td>
<td>00.70%</td>
</tr>
<tr>
<td>9. Other Crops</td>
<td>5,067</td>
<td>03.00%</td>
</tr>
<tr>
<td><strong>Total Cropped area (A+B)</strong></td>
<td>1,69,089</td>
<td></td>
</tr>
<tr>
<td>A) Net Area Sown</td>
<td>1,53,322</td>
<td>90.70%</td>
</tr>
<tr>
<td>B) Area sown more than once</td>
<td>15,767</td>
<td>09.30%</td>
</tr>
</tbody>
</table>
4.1.6 Horticulture

Dharmapuri district forms a major horticultural belt in the state. As the area is drought – prone it has become essential to switch over to cultivation of drought tolerant perennial fruit crops in this district. Mango is the main horticulture crop of this District. It has the highest area under the fruit crops. The district accounts for nearly one-third area under mango and nearly one-half of the mango yield in the state. Palacode is the main area where tomato is cultivated. Chilli is cultivated mainly at Pennagaram.

4.1.7 Fisheries

Dharmapuri being an inland district, fishing is restricted to inland only here. Main varieties of fish available are katla, rogu, mirgal, common and corp.

4.1.8 Mineral Resources

Dharmapuri district is endowed with sizeable reserves of granite. High quality black granite is available in Pennagaram, Harur and Palacode blocks. Quartz is available at Kendiganapalli Village of Pennagaram Taluk, A.Velampatti of Harur taluk and Pethathampatti of Pappireddipatti Taluk. Another High value mineral available here is Malibdinum, which is identified as a good conductor. It is available in Harur.
4.1.9 History of Dharmapuri District

The earliest known chieftain who ruled Tagadur (present Dharmapuri) during the Sangam era, is Adigaman Naduman Anji, whose patronage sustained the famous poetess Avvaiyar. The next we hear in the 8th century when the northern parts of Salem District were probably under the Pallavas regime. Subsequently, we hear of the Ganga Pallavas having sway over the Western parts of the Salem District. The Western Gangas are also mentioned as having ruled Baramahal during the end of the 8th century.

In the beginning of the 9th Century, the Rashtrakutas gained power and influenced the history of the district for the next two centuries. During the period, the Cholas also rose to power in the south and Aditya-I conquered the Kongunadu in 894 A.D. During 949-950 A.D., the Cholas suffered a defeat from the Rastrakuttas whose decline started later after the death of their king Krishna-III. Subsequently, the entire area in Salem District came under the rule of the Cholas. The Gangavadi was then annexed to the Chola territory and placed in charge of an Adigaman Tagadur. The 12th century witnessed the decline of the Chola empire when the Hoysalas rose to power and routed the Cholas from Gangavadi. They are said to have captured Kolar, sacked Kotayur and over ran the western parts of Kongunadu. The Baramahal and Talaget areas apparently still remained with the Cholas. But the Adigaman seems to have practically become free and owed only nominal allegiance to the Cholas. Soundrapandia-I assisted the Yadavas in driving out the Hoysala king, Vira Someswara from the Chola territory.
The history of the 13th Century revolve itself between the Hoysalas and the Pandyas. This portion may be added after when they were attacked from the North by the Yadavas, the Hoysalas retreated towards the South in Kongunadu. It is known that Jatavarman Soundrapandian-I assisted the Yadavas in driving out the Hoysalas king, Vira Someswara, from the Chola territory. But it is doubtful whether he made himself master of the Talaghat area as there are records to show that Vira Someswara's son Vira Ramanatha later ruled the whole of Salem District and the Pandiyas were then eclipsed by the Mohammadan emissaries of the Delhi Sultanate.

The rise of Vijayanagar kingdom was seen in the 14th century. In 1365-66 A.D., Bukka-I turned his attention towards the south to overthrow the Mohammedan Sultanate of Madurai. One of these campaigns must have brought Salem District under the Vijayanagar kings. They ruled these parts till 1565 A.D when the glory of the Vijayanagar king was laid in dust by the combined armies of the Deccan Sultans on the field at Talikota Hosur Denkanikota. While Jagaderea Raya of Chennapatna ruled the Baramahal along with Mysore. Meanwhile the ascendancy of the Madurai Nayakas reached its zenith during the time of Tirumala Nayak who came to power in 1623 A.D. and this tract was placed in charge of Poligars owing allegiance to him. Ramachandra Nayaka, one of his poligars was incharge of Talaimalai a hill overlooking the Cauvery in the south Namakkal taluk. The Namakkal Fort is said to have been built by them. The Gathi Mudaliars were incharge of the most dangerously exposed province of the Nayak Kingdom with Kaveripuram on the right bank of the Cauvery as their strategic capital commencing one of the principal passes to the Mysore plateau. The centre of then
power seems, however to have been Taramangalam where they built a grand edifice of a temple. It is said that their domination extended as far as Talaivasal to the east, Dharapuram in Coimbatore District in the south. The forts of greatest strategic importance held by the Gathi Mudaliars were Omalur and Attur.

Several places in Coimbatore were taken by Kantirave Narasa Raja of Srirangapatnam from Gathi Mudaliars in 1611 A.D. After 11 years, he seized Baramahal including Viralahadradurg, Pennagaram, Dharmapuri and Denkanikotta in 1654 A.D., he took over Hosur from Chandra Sankar Dodda Devaraju the king of Mysore wrested Omalur from the Gathi Mudaliars and thus erased them out of political scene. The aggression of Marattas, however checked the power of the Mysore Kings. For a time Baramahal and Talaghat passed into the hands of Marattas. In 1688-89 A.D., Chikka Deva Raya king of Mysore felt strong enough once again to invade Baramahal and wrested Dharmapuri, Manukonda, Omalur Paramathi, Kaveripatinam and Attur were also retrieved by Chika Deva Raya and the whole district of Salem came under his control before his death in 1704 A.D. Meanwhile Abdul Nabikhan of Nawab of Cuddapah extended his possession towards South and by 1714 A.D., he made himself master of the Baramahal.

By about 1750 A.D., Hyder Ali was in power in Mysore Baramahal came under his sway in 1760 A.D. By 1767 A.D., the British Government at Madras planned an attack on Hyder Ali and seized Kaveripattinam without serious opposition. Krishnagiri was then besieged. Meanwhile, reinforcement was brought by Hyder Ali and they drove away the British. Thus, Kaveripattinam was recaptured. Some months later the British made another invasion on the Baramahal. Further, South Dharmapuri, Salem, Attur, Sendamangalam and
Namakkal were surrendered to the British without serious difficulties. The victory, however, was shortlived because Hyder Ali soon recaptured Dharmapuri, Denkanikota, Omalur, Salem and Namakkal. During the period of second Mysore war, Salem District was in the hands of Hyder Ali.

Tippu Sultan succeeded Hyder Ali and proved a formidable power. The British made an alliance with the Marattas and the Nizam and started the third Mysore war in 1790 A.D., in order to curb the power of Tippu Sultan. A wing of the British forces stationed itself fully reinforced at Kaveripattinam. Even though Tippu Sultan rushed to this spot with his full force, he could not dislodge the British. A number of alternations took place between the commanding forces in the Baramahal area. In 1791, Hosur, Anjetti, Nilgiri and Ratnagiri came under the British Royakotta and many other small forts fell without much resistance. In 1791 Tippu sent a force from the South along the Tippu pass. In the battle at Pennagaram they surrendered to the British. In 1792 A.D., a peace treaty was signed between Tippu and English. According to this, a half of the dominion of Tippu was taken away. The whole of Salem District except the Balaghat and a portion of Hosur came into the hands of the British. The first British Collector had his headquarters at Krishnagiri on strategic consideration.

The last Mysore war in 1799 added up several places in Hosur Taluk like Nilgiri, Anjetti, Durgam, Ratnagiri and Kelamangalam which were recaptured by British. After the fall of Srirangapattinam in which Tippu Sultan lost his life, the Balaghat area was also added to Salem District.
The present Dharmapuri district was then a part of the Salem district. During the British rule in the country and even till 1947 Dharmapuri was one of the Taluks of Salem District. The Dharmapuri district was formed as a separate district on 02/10/1965 with its headquarters at Dharmapuri.

Thiru G.Thirumal I.A.S was the first Collector of Dharmapuri district.

The Dharmapuri district was bifurcated into Dharmapuri and Krishnagiri districts on 09/02/2004.

4.1.10 MINERALS IN DHARMAPURI

Dharmapuri district is endowed with sizeable reserves of granite. High quality black granite is available in Pennagaram, Harur and Palacode blocks. Quartz is available at Kendiganapalli Village of Pennagaram Taluk, A.Velampatti of Harur taluk and Pethathampatti of Pappireddipatti Taluk. Another high value mineral available here is Malibdinum, which is identified as a good conductor. It is available in Harur.

4.1.11 Language and Culture

The inhabitants of the District speak different languages. The predominant communities found in this area are the Kapus, Lingayaths, Okkaligas, Bailya Chetties, Oddars and Scheduled Castes like Holeyas and Madigas. The weavers of this area mostly belong to Sali Chetties. The Baramahal area comprising eastern part of the Dharmapuri taluk constitutes Telugu and Tamil speaking communities, majority of whom belong to Vanniars, The Malayali tribe is inhabited in the Chitheri Hills areas. Among the
Scheduled Caste population Adi-Dravidars and Arunthathiar form major share who scattered throughout the district.

4.2 STATUS OF WOMEN AND EMPOWERMENT IN TAMILNADU Status in the Family and Society

Advances made in social legislation and the relative ease with which Indian women secured legal and political equality, entered professions and occupied positions of power has led to a myth that, unlike some of the Asian societies, women's status in India is very high. In reality, four decades after independence and after five decades of planned development, the position of women has worsened considerably in every sphere, with declining sex ratios, declining economic participation rate and growing gaps in life expectancy and mortality rates between men and women.

The Constitution guaranteed formal equality and radical social reforms, forbidding child marriage (below the age of 18 for a girl), legalising remarriage of widows and providing equal share to women in the joint family property under the Inheritance Act, introducing important departures from the ancient fabric in the Indian social structure. But the enactment of laws do not change attitudes, and ironically, these advances in social legislation have acted as a disservice to women, engendering an attitude of complacency whilst the views of society towards the position of women have changed little over the years.

The prevailing attitude to women is still conditioned by religious symbolism which highlights the self-sacrificing, self-effacing pure image of women and the preferred role of a woman as a faithful wife and devout mother,
whilst at the same time emphasising the subordination of women, ie., a daughter or wife is a commodity or possession. Subservience of women is precisely summed up in the famous injunction of the Manu’s code, where it is stated that a woman should never be independent. As a daughter she is under the surveillance of her father, as a wife, of her husband and as a widow, of her son or parents or male relative. A woman is always viewed as someone's sister, daughter, wife or mother - never as a citizen in her own right who also needs to live with dignity and self-respect.

In the current social climate, the significance of family is vital for women, particularly for poor women in the rural areas. Women's survival is not socially conceivable without the family. Motherhood is the only acceptable social goal to which she can aspire. Her worth as a 'reproducer' confers some status on her. At the same time, the social value placed on the role of women in the family is also responsible for her subordination to men and for her lack of access to economic and political resources, even where she contributes equally or more to the family economy.

The family in India, including Tamil Nadu, is largely patrilineal, in which the core of the family is the male and the women are brought as brides into the family. Amongst the higher castes, extended joint families of several generations prevail, but this is less typical amongst the poorer people who lack the physical resources to maintain extended kinship structures. Life in joint families is highly segregated between men and women. A wife has little contact with her husband but spends a great deal of time with other women. The tasks of running the
household are shared between the women with the youngest bride shouldering the heaviest burden. The older women are given the role of controlling the younger women and enforcing the qualities of docility, obedience and submission. But nuclear families tend to bring little change in social relations - the overall influence of the joint family remains, but without the emotional support and companionship of other women which life in a joint family provides. As a result, women can face increased isolation in a nuclear family situation.

Women face considerable insecurity in the patriarchal family structure. Sent as a young bride into a strange household (in Tamil Nadu the average age of marriage is 20 years), contact with her natal home is discouraged. At the same time, a woman is never a permanent member of her husband's family - she may have to leave if she does not satisfy. This fear frequently encourages a woman to relinquish her rights to a share (legal coparcenary rights) in the parental property in favour of her brothers in order to enjoy the 'affection' of the brothers and to ensure a welcome in case she has to fall back upon them if her marriage breaks down.

The devaluation of women commences at birth with the preference for male offspring as the natural successor in the patrilineal family. The religious requirement of a son is an even more compelling reason for male preference, as a son alone is qualified to perform the rites of lighting the funeral pyre. The birth of a son is celebrated as the means of support in old age whilst the birth of a daughter is viewed as placing a heavy burden on the family to raise the necessary dowry for her marriage and for other functions. A daughter is considered 'another's property' and hence any investment in her development is regarded as fruitless. This leads on
to discrimination in the allocation of resources - nutrition, medical care, education, etc. - between the sexes. Even as adults, women frequently do not have equal access to food within the family but share what is left after the men have eaten, with consequent repercussions on their health and strength. These attitudes are in turn reflected in higher rates of mortality amongst female infants and young girls, whilst, female infanticide is not uncommon, in some pockets, and amongst some communities.

The parental family undertakes the initial conditioning in acceptance of unequal status as young girls are taught submissive and docile while boys are given importance and status. The entire process of socialisation of females is to internalise the concept of dependency and subordination to the will and happiness of others, with the emphasis on the development of roles rather than of personality.

Whilst the dowry system has legally been abolished, in practice its prominence is more marked than ever particularly in urban middle class society where the payments have increased substantially. The whole practice of dowry is a further reflection of the devaluation of women and their powerlessness. It devalues the girl's contribution and her input into home-making and the family economy. In the commercial transaction, the girl as a person is a forgotten factor as she becomes a traded commodity. The problem of dowry is one of the most important issues in the women's movement in the country. As the demands for dowry continue to grow, so does the harassment of young brides by their husband's family for a continuous flow of gifts and cash and the inability to comply unleashes violence ranging from wife beating resultant to suicide and murder. It is, however, a
difficult problem to tackle through the law as it relates to the domestic sphere and
to the private lives of women and domestic violence is treated as a family affair.

The status of widows are even worse. Although they form a minority, in
absolute numbers widows are a large group of women subjected to a great deal of
suffering. Although allowed to remarry in the lower castes, very few actually do.
The plight of widows is the product of an unsympathetic attitude by society. Today
not many men or their families approve the marriages with a widow. Where young
brides have been married to older men, many widows can be quite young with
young children to support. Widows traditionally suffer from a number of social
indignities being debarred from public places and auspicious ceremonies, not
allowed to wear good clothes nor to eat a normal food and made to observe
lifelong mourning for their husbands. The plight of many widows is not exposed
where they remain part of their husband's family but are frequently neglected and
ill-treated.

Thus, to sum up, early marriage, preceded by a cheerless childhood, a
gruelling exercise of dowry raising by the family, adjustment to a strange family at
the husband's home, anxiety about giving birth to male children, the curbs on
freedom of eating, sleeping, talking and moving, the various intrigues for position
among the women, the manipulation of males (sons) and a pathetic old age and
unprotected widowhood are the prospects facing the majority of women. Whether
the experience is bitter or happy, it is largely made so by agencies other than her
own will and outside of her control. Within the family, a woman is treated as a
social and financial dependent, controlled by the family in every aspect of her life;
having had little or no education, her worth is measured in terms of her ability to produce male children or bring in money/assets; she no longer belongs to her father's family, whilst her position in her husband's family is conditional.

Whilst the way a woman lives may seem to have changed little over the years, there is some evidence that the manner in which women had begun to perceive themselves and their surroundings is beginning to undergo a change. Some women are beginning to question if this is all there is to life. The cocoon that had sheltered and given security and comfort to previous generations of women can no longer provide them to the younger women in the present highly materialistic and changing society. Effective interventions through process-oriented development and empowerment programmes for women has been found successful in improving her status in family and society, while giving her a feeling of self-worth.

**4.2.1 Economic Role of Women**

The position of women in the social structure affects the way they are regarded in their economic roles as well. Firstly, it has resulted in a pervasive *sexual division of labour*, which reinforces the notion of the male having more power and relegates low status occupations to women. By doing so it leads to a waste of female potential and ignores individual differences in capacities and abilities within each sex. Once occupational or task segregation takes place, it tends retained against all other rational criteria.
Secondly, through defining women as solely responsible for family care, their incursion into the labour market, made inevitable by inadequate incomes of males or absence of male earners, is at certain levels seen as deviant behaviour and results in the pervasive notion of the woman worker as a supplementary earner irrespective of the total resources contributed to the household or the time and energy spent. Thus, a woman who earns as much as 50% or sometimes 100% of the household income is still regarded as a supplementary earner. And almost in all cases and in all levels (except to a large extent in the organized sector which accounts for a very very small percentage of women) they do not get equal wages for equal work, nor do the conditions of work offered to them take into account their dual roles. The need to combine productive work with her reproductive role and family responsibilities means that a woman's choice of work is often dictated by what is feasible and easily available, and this need for flexibility is frequently exploited by the labour market and is easily used as another excuse to pay low wages to women.

Amongst the poorer sections of the rural community, women are frequently expected to shoulder the burden of the survival of their families. As one woman put it - "If there is money in the house, the control is his. If there is no money in the house, the responsibility is mine".

On account of the high incidence of casualisation and erratic availability of work, women are generally engaged in a multiplicity of activities. Similarly, their employment status varies from unpaid family work to wage labour outside the home, contract/piece work, independent work and rendering services in exchange
for goods and services. Women tend to work for longer hours and contribute more than men in terms of total labour energy spent by the household members. On account of deeply entrenched social customs, taboos and prejudices, women's work continues invisible and confined more to non-monetary activities. The average hours of unpaid work done by married women outside of the home varies from 6 to 7.5 hours per day, some of them working more than 10 hours whilst during the peak agricultural seasons it is not uncommon for them engaged in agricultural operations for 12 hours per day.

Women are principally engaged in agriculture or in the unorganised informal sector as construction workers, petty hawkers and vendors and in traditional home based occupations such as basket and mat weaving, bidi making, lace making, agarbathis, etc. Women are also involved in marketing in certain traditional areas. Marketing of agricultural products, however, is traditionally undertaken by men. Women are involved in fish trading, vegetable and flower vending and other areas of petty market trading. Similarly, women involved in handicraft occupations such as basket making, etc., will frequently market their products in the local shandies (bazaars).

4.2.2 Women in agriculture

Women carry out the bulk of the work in agricultural production. Around 70-80% of all field work is done by women whilst most post harvest and processing tasks are solely their responsibility. There is, however, strict sexual division of labour in agricultural work. All operations involving machinery and draught animals are performed by men. Thus, men are responsible for all
ploughing, harrowing and levelling, for irrigation using bullock bailing, for threshing where animals are used and for spraying. All activities involving direct manual labour are assigned to women. These include sowing, transplanting and weeding. Women also play an important role in harvesting and processing work, which has not been mechanised. This particularly applies to harvesting, threshing, winnowing, dehusking and grinding of millets. Rice, on the other hand, is now mostly de-husked by rice mills.

Women are also heavily involved in animal husbandry. Whilst the care of draught animals tends the man's responsibility, care of milch animals, sheep and goats are the woman's preserve. In this connection, women are involved in the collection of fodder from the forests and other communal areas.

4.2.3 Women in the informal sector

Women's involvement in the informal sector is characterised by a high incidence of casual labour with women mostly doing intermittent jobs at extremely low wages or working on their own account for very uneconomical returns. There is a total lack of job security and social security benefits. The areas of exploitation are high resulting in long hours, unsatisfactory work conditions and health hazards. In addition, the women are exposed to financial exploitation by traders and middlemen who provide credit or raw materials and take back the finished product, cheating the women through providing insufficient or sub-standard raw materials and then making unreasonable deductions for poor quality. The organised sector takes advantage of this vulnerable position of the labour force in the informal
sector and large industries are now finding it advantageous to decentralise production to make use of workers in the informal sector.

### 4.2.4 Access & Control over income and participation in decision-making

Although many families can only survive through the contributions made by women to the family income, women generally have little control over family income and expenditure decisions. As a rule, the men consider their wages as their own income and they give only a certain part to the women for family needs. Wages for agricultural work, even when paid to the women, are usually taken over and controlled by the household men. The squandering of income by the men on drink, etc. is a major concern of many women, who criticise the fact that the so-called breadwinners consider their income private property whilst they are left to manage the household as best they may. However, where the women have some control over the money they earn, they usually spend the bulk of it on the family's basic needs, especially food. Hence, the issue of control over household income is a crucial factor affecting nutritional levels of women and children.

Various studies have revealed that children's nutritional shortfalls in agricultural labour households are much more closely linked to whether or not the mother was employed, than to the father's employment; daughters in particular were left much worse off than the sons on the mother's non-working days.

Women, in addition, have virtually no control over the family assets. In the majority of cases land is in the name of the male head of the household. The women also have no control over, or access to, other means of production
necessary for agricultural operations like wells, ploughs and draught animals which are the men's possessions. The same is true of other agricultural implements and tools, like harrows, sowers, carts, etc. The only tools and implements in the possession of women are sickles, baskets and winnowing fans. Furthermore, there is a qualitative difference between the tools controlled by men and those in the control of women. Whereas men's tools are usually based on the use of other-than-human sources of energy, women's tools are usually dependent on their own physical energy. Thus, women's tools imply more labour intensive work than those of men and as a result, women's work is considered less productive than men's work and is consequently lower paid. Thus, wages for women in agriculture are only around 50-60% of those of men.

4.2.5 Feminisation of poverty

Poverty and unemployment have the worst effect on women leading to the phenomenon of feminisation of poverty. Wide inequalities exist in the distribution of the burden of poverty between male and female household members in the male headed households. Women are discriminated against the access of basic necessities such as food and medical care. When the family resources are meagre, the shortfall in the women's food intake is likely twice as high as for the male members of the household. Amongst children, consistently higher proportion of girls are found malnourished, with the situation particularly acute amongst the landless families. Given the link between nutritional deficiency and susceptibility to infection, this leads on to a higher incidence of illness amongst female children, which coupled with less access to medical treatment for girls, results in higher mortality rates for young girls than for boys.
Amongst adults, a greater percentage of women than men receive no medical treatment in the event of illness and among those treated, the reliance on traditional medicine is higher amongst women whereas men receive more expensive modern medical treatment. These differences in the treatment of men and women are reflected in the sex-differentials in mortality. Indian women have a lower expectancy of life than men and the difference between male and female life expectancy has been increasing consistently since 1921 when female life expectancy exceeded that of males by 1.5 years. Now the position is reversed and male life expectancy exceeds that of females by 1.7 years.

The few time allocation studies undertaken in India indicate that rural women of poor households put in long hours of work, often longer than men, when domestic work, other home-based work and labour outside the home is counted. Anecdotal evidence also indicates that rural men have more leisure than rural women who can rarely enjoy 'leisure' in any real sense due to their sole responsibility for child care. The burden of women's domestic work, particularly their specific responsibility for collecting fuel, fodder and water has increased under conditions of increasing deforestation and ecological deterioration requiring them to walk longer distances and spend longer hours in acquiring the family's needs. Where these can no longer be met, changes in consumption patterns occur involving a decrease in the number of cooked meals which adversely affects the nutritional quality of the food intake of the family.

Women are particularly affected by seasonal variations in poverty particularly where food-at-work as part of the wages is a significant factor in
women's overall intake of food. Women's employment is much more seasonal in nature than men's due to the greater task-specificity of women's work. This means that female agricultural labourers have access to income only in certain times of the year and during the slack period they are exposed much to the risk of undernourishment and starvation.

The major problem for the bulk of rural families is the availability of employment. The pressure on land, the extinction of certain handicrafts, etc. have contributed to migration from the rural areas. 77% of all migrants are females.

4.2.6 Female headed households

Female headed households are predominantly found amongst the poor where they constitute a much more marginalised group even amongst the 'poorest of the poor'. Women headed households are the result of widowhood, migration, desertion or illness, unemployment or the addictive habits of their husbands. They suffer a high incidence of poverty and occupy the bottom rung of society. At the same time, the delivery structures of credit, technical advice, etc. do not reach them as institutions are slow to recognise women as heads of households. In Tamil Nadu, 15% of the households are headed by women compared with 10% for India as a whole but this is acknowledged a gross underestimate, failing to take due account of the de facto female headed households where women are the effective supporters of the family, due to the inability of male members to provide for the family. Amongst all the States, Tamil Nadu has the fourth highest percentage of female-headed households in the country.
Various studies of female headed households (FHHs) indicate that compared to male-headed households (MHHs), a significantly higher percentage of FHHs are in the higher age groups (over 60 years), depend on wage labour as opposed to self-employment in non-agricultural activities and have a low education level and high illiteracy rate. Amongst cultivating households, FHHs tend concentrated amongst the smallest holding size of less than one acre. Thus overall, FHHs have poorer survival chances given their lower control over land resources and their greater dependency on wage income, their higher rate of involuntary unemployment and the lower levels of education and literacy of the household heads. The smaller size of FHHs also implies a lower availability of household labour. This can negatively affect the ability of female heads successful in self-employment ventures. All these factors indicate that female-headed households are more poverty-prone.

4.2.7 The Village financial market

Any meagre assets that the family may possess are invariably pawned for loans to meet their urgent consumption and productive needs. The rates are too high, and alternatives too few, leading to inability to repay, losses of asset pawned, and return to same mode for next need. The source of borrowing may be from the local moneylender, traders (buyer of their produce) land-lord, relatives or friends. This cycle leads them which ensure their continued dependence on them leading to the oft quoted "debt-trap" and entrenchment in poverty and maybe, bonded labour.
4.2.8 The IFAD Experiment and the Tamil Nadu experience:

It is in this context that the TNWDP experiment becomes relevant. This early pioneering effort was aided and enhanced by assistance of the International Fund for Agricultural Development, through the Tamil Nadu Women Development Project (TNWDP) taken up for implementation by the Government of Tamil Nadu through the Tamil Nadu Corporation for Development of Women Ltd.,(TNCDW) in eight Districts (then five districts) of Tamil Nadu in 1989-90. The prime objectives of the project were to improve the social and economic position of women below poverty line, through the formation of Self-Help Groups of poor women in these districts with active assistance and supervision of NGOs. The results of the project speak for themselves.

Financial discipline inculcated through internal rotation of savings and introduction of best practices like double-entry book-keeping helped in building capacity of the SHG members. Training in SHG management, skill development, etc., also played a very important role in empowering poor women. An interim evaluation report by ORG clearly points out how the standing of SHG members in their families and neighbourhood and participation of women members in decision-making in their families and community have improved significantly, pointing to successful achievement of social empowerment of women. Credit goes to Indian Bank in joining this massive effort and supporting credit-worthy groups with timely doses of credit, while subsidy was provided by TNCDW. It is a matter of great pride that so far Rs.48.16 crores have been disbursed as credit and Rs.32.33 crores as subsidy, totalling Rs.80.49 crores to 87,541 SHG members,
with an average repayment of 85% till date. 5207 SHGs with 120960 women-members having a total savings corpus fund of Rs. 22.89 crores are proof of the successful partnership between TNCDW, NGOs, Indian Bank and NABARD. IFAD funding came to a close on 31.12.98, with post-project activities, including continued credit support under progress.

TNWDP has affected a sea change in the living conditions of poor rural women. NGOs have played a key role right from the formation of women Self-Help Groups to attainment of women empowerment, by providing necessary training and other inputs. The average repayment level of IFAD loans is above 85% consistently and is one of the key indicators of success of IFAD Project. Efforts have also been made to make all IFAD groups sustainable. The need for sustainability and strategies for sustainability have been impressed upon SHG members to make groups self-reliant in the long run.

The ultimate objective of the intervention is to leave behind self-reliant and sustainable SHGs, through a process of careful and slow withdrawal by NGOs and TNCDW in a phased manner, has been achieved with a large majority of groups reaching this stage.

Considering the meritorious features of this unique project, similar Projects with IFAD funding have been launched in other states. This project has also become the role-model for emergence of lot of Self Help Groups in both IFAD and non-IFAD districts of TN, on their own. Tamil Nadu Women Development project has been the main source of inspiration for formation of thousands of groups by Arivoli Iyakkam, TANWA, SGSY, Banks, TNINP, and NGOs.
A Gender Impact Assessment study made as part of the IFAD Completion Evaluation Mission indicates substantial improvement in women's access and control to resources, increased mobility, increased self-confidence, increased voice of women in household and community decision making.

4.2.9 The logical step forward...

Despite the advances made under the IFAD project, the tasks before civil society, comprising of government, NGOs, advocacy groups and the poor women themselves, appear formidable. The discussions in various International fora and groups have been very exhaustive. The Jakarta Declaration and Plan of Action for the Advancement of Women in Asia in 1994 and the Platform for Action (PFA) at the 1995 Beijing Conference are some of the key guiding principles. A State Policy for Women is under formulation based on some of the key recommendations of these seminal documents.

The IFAD experiment was a small scale project. However the success of the project led to the announcement of Mahalir Thittam in 1996 extending the coverage to the entire State in a phased manner. Currently, the coverage extends to rural areas of 28 districts of the State (all except Chennai)

4.3 OBJECTIVES OF TAMIL NADU WOMEN'S DEVELOPMENT PROJECT

The Tamil Nadu Women's Development Project under the name of "Mahalir Thittam", contemplates a massive expansion of the TNWDP (IFAD) successes to cover about 10 lakhs poor women of the State over the project period
of 5 years. 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 NGOs. The scheme based on the TNWDP (IFAD) experiment, adopts positive learning, while casting away many of the shortcomings seen in TNWDP (IFAD).

The project area encompasses rural areas of all 28 districts of Tamil Nadu except Chennai District. The scheme has been extended to all districts in a phased manner, with the vision of forming and nurturing around 60,000 sustainable SHG’s covering about 10 lakhs women over the project period in Tamil Nadu.

4.3.1 Mahalir Thittam Vision

The vision of the project is to reach out and empower 10,00,000 women below the poverty line through 60,000 self-reliant and sustainable Self Help Groups.

These groups began would be involved in savings and credit activities. Later on they would not only engage in productive economic and social activities, but also function as important sustainable, democratic and women-managed institutions. These SHGs would be instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, women's rights, child care, education, adoption of new agricultural practices, farm and non-farm sector economic activities, etc., which paves way for increased participation of women in decision-making in households, community and the local democratic setup besides helping to prepare women to take up leadership positions.
This project plans to set in motion processes that empower women in all spheres of their lives. The strategy we adopt therefore must encourage, motivate and impel women to take control of their lives, create space for themselves and participate in decision-making at all levels. The objectives of the project, focussed on poor & disadvantaged women are:

- **Social empowerment** through
  Equal status, participation & powers of decision-making of women in household
  Equal status, participation & powers of decision-making in community and village
  Breaking social, cultural & religious barriers to equal development of women/girls
  Increased status, participation & powers of decision-making in democratic institutions

- **Economic empowerment** through
  Greater access to financial resources outside household
  Reduced *vulnerability* of the poor women to crisis - famine, flood, riots, etc.
  Significant increase in the woman's *own* income
  Equal *access and control over resources* at the household level
  Financial self reliance of women

- **Capacity Building (is a strategy and an end in itself)** through
  Better awareness on health, education, environment, etc.
Improved Functional literacy, numeracy
Better communication skills
Better Leadership skills
Self-help & mutual help

Such empowerment of the poor and disadvantaged women would lead to benefits at two levels - one, direct benefits to the individual women and women’s groups; and two, ripple-effect development benefits for other poor families, the community and the village as a whole.

4.3.2 Empowerment of Women - a definition

Empowerment of women is a pressing need of the day. Unfortunately, it is least understood. It is therefore very essential to define empowerment for the benefit of all partners:

Empowerment

1. Empowerment is about people - both women and men - taking control over their lives: becoming conscious of their own situation and position, setting their own agendas, creating space for themselves, gaining skills, building self-confidence, solving problems, and developing self-reliance. It is not only a social and political process, but an individual one as well - and it is not only a process but an outcome too.

2. Outsiders cannot empower women: only women can empower themselves, to make choices or to speak out on their own behalf. However, institutions, NGOs and Government agencies, can support processes that increase women's
self-confidence, develop their self-reliance, and help them to set their own agendas.

4.3.3 Philosophy behind Every Project Strategy:

Though the project objectives can be approached through varied strategies, we expect all strategies subscribe to the following core philosophy:

- **Women-centeredness** - strategies dictated *only* by the needs, convenience, well-being and future of the SHG women.
- **Participatory Learning and Action** - strategies are dynamic & subject to changes based on changing needs of women and new learning, assessed periodically & jointly with all stakeholders, following the: `reflect-->plan-->implement-->evaluate-->reflect-->change-->implement` cycle.
- **Holistic** - in approach by ensuring that project strategies meet practical and strategic needs of women (and not patchy or narrow as most programmes tend to be)
- Focus only on *Sustainable options* - all strategies must pass the test of sustainability

4.3.4 Mahalir Thittam – a women-centric approach to development

**Project Strategy for Poor Women & SHGs:**

- Development of strong, cohesive, Self-help Women Groups, through *inculcation of the spirit of Mutual Help, Self-help and team spirit.*
- Reduced vulnerability to crisis by *inculcating habit of regular savings.*
• Getting out of money-lender’s clutches, by regular savings & internal rotation of savings.
• Increased asset-base and income, through access to inexpensive and timely credit.
• Improved access to vital credit for economic activities by making SHGs credit worthy and bankable.
• Making SHGs credit worthy by making SHGs adopt principles of financial discipline (of timely savings and prompt loan repayments).
• Financial self sufficiency and sustainability by building up of SHG corpus and building ability to meet SHGs costs on their own, over a period of time.
• Increased access and control over resources at household level through income-generating activities and access to credit.
• Increased access to financial resources through linking and encouraging need-based tapping of alternate credit delivery systems - like NGO funds, HDFC housing loans, RMK, etc.
• Improved access of SHG members to various governmental, development schemes and bank credit, by forging sustainable linkages of SHGs with banks, Govt. departments, etc.
• Self-confidence building and improved communication skills through training, increased mobility, exposure & collective action.
• Increasing Social Awareness, through motivation, intermingling, networking, exposure and participation in Social Action/Reformation Programmes.
- Improved Status of women in the family and society, through access to credit, increased control over resources, improved skills and collective action.

- Bringing out hidden talents by constant motivation and providing opportunities

- Improved opportunities for self development by breaking social & cultural barriers and inhibitions;

- Improvement in Health and Family Welfare, through awareness, training and exposure.

- Improved Functional Literacy (incl. numeracy) through training, exposure and practice.

- Awareness of Legal rights and legal aid access, through networking & training.

- Overall leadership development, through exposure to SHG management by conscious rotation of responsibilities.

- Change from worker status to worker-manager status, by motivating them to assume control over their lives.

- Development of business competence, through entrepreneurship training, facilitating participation in exhibitions, collective negotiation/bargaining, facilitate emergence of structures like marketing unions and dissemination of information on markets.

- Enable access the power of collective action through formation of Womens’ Federations at various levels.
High degree of self-reliance through building of capacity of women to handle administration of SHG affairs on their own.

Greater participation and decision-making in local democratic institutions like Panchayats through participation in Graama Sabhas initially and perhaps by some becoming elected representatives later.

4.3.5 Benefits for Community and Village - through ripple effect:

- Spread of the spirit of self-help and team spirit among all other villagers.

- Higher Social Capital - due to increased and active participation of women in local development through collective action.

- Model effect, wherein other poor women begin to form similar groups seeing the success of the older SHGs.

- Improved health and family welfare, through better awareness.

- Better Education for children and Literacy due to increased awareness.

- Knowledge of various welfare programmes of Government and banks in villages.

- Voicing and acting against social injustices and violence against women and children.

- Women become vocal and gain confidence.

- Economic development due to better economic status of families.

- Abolition of Bonded Labour and Child Labour through increased awareness and improved economic status.

- Environment consciousness and conservation of natural resources through increased awareness.
• Communal harmony, caste harmony through *formation of mixed caste* SHGs.
• Eradication of evils of alcohol and dowry, through community action mobilised by SHGs.

4.4 ORGANISATIONAL STRUCTURE & ROLE OF PARTNERS

Mahalir Thittam is an unusual *long-term partnership between three agencies* - the state government, non-governmental organisations and NABARD / other banks & financing institutions. The endeavour is to combine the wide reach and resources available to the state, with the grassroots presence, goodwill, commitment and innovative work of the NGO’s, together with support from NABARD and credit from banks and other funding sources.

State level:

At the State level, *Central Project Coordination Committee* (CPCC) headed by the Chief Secretary give policy directions and reviews overall progress. The *Project Management Unit* (PMU) at DeW head office, is headed by the Chairperson-cum-Managing Director and assisted by the Executive Director.

District level:

At the District Level, *Project Implementation Unit* (PIU) is headed by a Project Officer, assisted by six Assistant Project Officers (APOs) in the various functional areas of Training and Communication, Monitoring and Evaluation, Schemes, Marketing, Administration and Accounts and credit. Further, at the district level, there is a *District Project Co-ordination Committee* (DPCC) headed
by the District Collector for coordinating work of all partners in the project and
different Government departments, while also bringing about convergence of
schemes and integration of services of different departments. This committee
would enable additional inputs given to the project through the direct and positive
interaction with the Collector, which would support and enhance the quality of
project implementation.

The *District Project Co-ordination Committee* would consist of:

1. District Collector - Chairman
2. Project Officer - Member Secretary
3. District Heads of concerned Line Depts. - Members
4. Representative from Lead Bank and other major banks - Member
5. Representatives from NGOs - Members
6. Representatives from District NABARD office - Members
7. Two elected representatives of beneficiaries - Members
8. Two women with proven commitment to women’s issues - Members

4.4.1 NGO (Field) Level:

For larger NGOs, there is one district coordinator and block coordinators
for each block, while smaller NGOs have a Project Coordinator. The block
coordinator or supervisor will coordinate and monitor the work of cluster
coordinators. NGOs will appoint a cluster coordinator for every 5 village
panchayats, consisting of about 20 SHGs. This span of control of a cluster
coordinator should not be widened, as it would result in poor supervision and follow-up.

Further at the block level, the *Block Level Coordination Committee* (BLCC), comprising of concerned NGO staff, one representative of each SHG in the block, bankers and the concerned APO from the PIU (zonal officer) meet every month to review progress and solve operational and social problems, besides giving valuable training inputs. The BLCC is a major catalyst of sustainability of the programme. BLCCs are expected to convert themselves (*on their own with motivation from PIU/NGO*) into federations after a two-year period after members begin to realise the power and advantages of networking.

4.4.2 Roles & Functions of important functionaries in partner organisations:

It is very important to clearly lay down the roles of each functionary and partner in the project to ensure smooth implementation and role clarity.

4.4.2.1 Role of Animator:

- *Convene and conduct women’s group meetings at regular intervals.*
- Create awareness of present social position, objectives of the programme and motivate building up of team spirit and team work.
- Work for improvement of literacy and numeracy of the group members.
- Disseminate information to members about Government Development and Welfare schemes, especially in relation to health and family welfare, education etc.,
• Disseminate information received during training sessions to SHG members - eg., relating to SHG management, general hygiene, environment consciousness, women and the law.
• Facilitate group to identify appropriate income generating activities for members, coordinate with banks for getting loans and ensure prompt repayment.
• *Training the members in the procedures of bank transactions.*
• Motivate members towards collective thinking and action.
• Working for improvement of socio-economic development of members.
• Ensure regular group savings by members.
• *Prompt Updation and proper* Maintenance of Minute Book, and all other account books. *Animator must not handle cash.*
• Observing all rules and procedures for passing resolution for grant of loans.
• *Assist group in getting bank loan, asset creation and motivation for repayment.*
• Motivating all members to speak out and ensure participation of all in every meeting..
• Make regular house visits and motivate absentees to attend meetings regularly.
• Attend training organised by NGO/PIU, brief, discuss and decide on implementation of the learning with all SHG members.
• Attend BLCC, CLF and other review meetings.
• Motivating the members to act with unity and integrity by ensuring transparent operations of transactions in the SHG.
Allocate responsibilities to every member in order to develop the abilities of each member, like sending members to banks or taking them along for important meetings by rotation.

Ensure that SHGs become self-reliant and sustainable over 2 or 3 years.

4.4.2.2 Role of Representatives:

- *Convening the group meetings at regular intervals.*
- Assist the animator in the achievement of programme objectives.
- *Operate bank account jointly as authorised by group.*
- Disseminate information received during training sessions to SHG members - eg. relating to SHG management, general hygiene, environment consciousness, women and the law etc.,
- *Assist group in getting bank loan, asset creation and motivation for repayment.*
- *Handling cash* and all related banking activities.
- Help problem solving within the group.
- Try to mobilise local resources for benefit of the group/village.
- Management and effective use of Group savings and Loan funds.
- Provide (assist) training of group members to improve their business skills, management of their activities and understanding of credit and banking procedures.
- Carry out decisions of the group.
- Represent the group in other forums like BLCC, CLF, review meetings.
4.4.2.3 Role of Cluster Coordinator (NGO Field Worker)

- Study and document the statistics relating to poor women in cluster area
- Identify the poorest and inaccessible habitations for starting the project
- *Identify and target the poorest and unreached women in each habitation*
- Motivate poor women to form SHGs
- Visit and motivate SHGs to meet and save regularly
- Motivate and monitor prompt and full participation of SHGs in all training programmes
- Motivate SHGs to constantly improve savings level and methodology
- Give proper instructions to SHGs to correct mistakes in day to day management of SHGs
- *Train SHGs in proper book keeping*
- *Assist SHGs in opening of bank accounts*
- *Assist SHGs in applying for and obtaining external credit.*
- *Motivate SHGs prompt repayment of all credit, internal and external.*
- *Identify weak SHGs and provide full support*

4.4.2.4 Role of NGOs (Project Coordinator or Chief Executive):

- To participate in joint selection with PIU of potential area - block, Clusters, Villages along with TNCDW.
- To conduct survey using techniques like social mapping, wealth ranking and PRA/PLA to identify and facilitate the poorest women to come together for the programme.
- Group formation.
- Identify good trainers, get them trained through Tots and monitor their training performance
- Help in selection of animators by the group, Inform PIU regarding animator selected by group along with group resolution.
- Work continuously with the groups to make them strong, cohesive and sustainable.
- Motivate members for regular savings and assist the members in preparation of guidelines for usage of thrift fund and
- Monitor both savings and rotation of internal funds.
- Punctual participation in DPCC, NGO review and BLCC/BBC meetings
- Assist in the formation and operation of Group Reserve Fund.
- *Guide the animator, representatives and group in proper book keeping and record.*
- Motivation and facilitation for achievement of social development aspects of the project.
- Advisor and facilitator to the groups on various matters social, economic, problem solving community action programmes, etc.,
- Provide continuing training and support to the animators, representatives, groups and cluster coordinators for management of savings and loan funds.
- Evaluate, assess impact of training programmes and make changes/corrections to programme.
- Monitor and evaluate field work done by cluster coordinators and trainers.
- *Assist group members in selecting suitable economic /income generation activities*
• Arranging SHG credit for eligible groups from banks and other agencies and assisting in applying for loans and joint appraisal of SHGs.

• Assisting financial institutions in prompt repayment of loans and recovery camps.

• Assist formation of federations of women’s groups at different levels.

• Evaluate groups periodically and improve performance in all aspects.

• Ensuring and helping in prompt annual audit of books of accounts by each SHG.

• Ensure and institutionalise sustainability at every level and in every intervention so that SHGs graduate into self-reliant, financially sound and independent units.

4.4.2.5 Role of Project Implementation Unit (PIU – District MT Office):

• Allocating NGOs to suitable areas and ensuring full coverage of the district

• Drawing up Annual Action Plans (AAPs) for Training, Workshops etc.

• Ensuring good working relations with all project partners and coordinating their work

• Implementing the Citizen’s Charter

• Monitoring of project activities like SHG functioning and training

• Reviewing the grading of each SHG and taking steps jointly with SHGs to strengthen such weak groups, through special training, exposure visits and follow-up visits to SHG.

• Conducting regular NGO review meetings, BLCC meetings and taking follow up action.
• Evaluating the performance of each NGO and grading NGOs every half year participatively
• Convene and use the DPCC meetings effectively to solve field problems and coordination issues with help of the District Collector.
• Liaison with Government line departments and use them effectively in training SHGs and convergence of services to SHGs.
• Attending training sessions of animators, representatives, cluster coordinators, beneficiaries, and groups and giving vital feedback on training quality to NGOs, Cluster Coordinators, beneficiaries, and groups.
• Visiting the Women’s groups for both social and economic development aspects, including audit checks.
• Organise cluster level and district level workshop jointly with NGO
• Act as information and facilitation centre for various Government programmes
• Organise training programmes for NGO staff and bankers
• Facilitate exchange of ideas and improvement of project strategy through interaction with NGOs, bankers, NABARD, SHGs.
• Facilitate exchange of ideas between NGOs by conduct of district level Trainers Camps, Communicators workshops, PLA/PRA training for NGO field workers and creating free flow and sharing of information, tools, techniques and experience between NGOs.
• Preparing Quarterly SHG training calendars with NGOs and monitoring implementation
• Draft the Mahalir Thitam Annual Credit Plan in consultation with NGOs, NABARD and Banks, and ensure inclusion in District ACP.

• Arranging credit from all possible sources for eligible and progressive SHGs.

• Assisting the financing agencies in prompt repayment of loans by SHGs

4.4.2.6 Role of Project Management Unit (PMU-TNCDW HQ):

• Working with Government and other funding agencies for project financing

• Drawing up Annual Action Plans (AAPs) for Training, Workshops etc.

• Overall Coordination of work of all partners

• Overall Monitoring of project activities like SHG functioning and training

• Reviewing the grading of SHGs and ensure steps are jointly by NGOs and PIUs to strengthen such weak groups, through special training, exposure visits and follow-up visits to SHG

• Arrange to convene CPCC and help sort out macro issues on credit and field problems.

• Conducting regular PIU review meetings, NGOs workshops and joint coordination meetings with NABARD and banks and taking follow up action

• Liaison with District Collector and district administration and use them effectively in training SHGs and convergence of services to SHGs.

• Organise State and district level workshops jointly with NGOs, NABARD & Bankers.
• Act as information and facilitation centre for various Government programmes
• Organise training programmes for NGOs and bankers
• Facilitate exchange of ideas and improvement of project strategy through interaction with NGOs, bankers, NABARD, SHGs.
• Draft the Mahalir Thitam Annual Credit Plan in consultation with PIUs, NGOs, NABARD and Banks, and ensure inclusion in State ACP through SLBC.
• Ensure assistance to financing agencies in prompt repayment of loans by SHGs through PIU and NGOs
• Review and correct Performance of PIUs and NGOs in terms of SHG quality, credit flow and repayments.
• Conduct of evaluation studies, research studies and brainstorming sessions to enable modify policy and strategy from time to time.
• Ensure smooth flow of funds to PIUs and NGOs as per project norms and ensure proper usage

4.4.2.7 Role of DRDA & Block Development Office:

• Orienting all Block staff dealing with SGSY on "what is an SHG, processes behind formation off SHGs and coordination with Mathi"
• Develop good coordination with Mathi NGOs and PIU & other line departments
• Jointly prepare Annual Credit Plan with PIU and NGOs
• Jointly identify eligible SHGs for credit with Mathi NGOs and PIU
• Release subsidy for SHGs sanctioned loans through banks.
• Jointly monitor progress in utilisation of credit
• Arrange loanees training programme in consultation with PIU - for SHGs assisted under SGSY
• Provide support and facilitation for marketing of SHG products through conduct of fairs, exhibitions, workshops, Marketing training, etc.

4.4.2.8 Role of Financial Institutions:

SHGs can have access to credit from any bank or financial source convenient to them. They can also have access to any government schemes or any other source of funds from the NGO. They can also set up their own local banks, after getting necessary permissions.

4.4.2.9 Role of Bankers:

• Helping SHGs in opening bank accounts in the nearest branch on formation.

• Visiting SHGs for establishing good rapport and assessing capacity for absorbing credit.
• Guiding the animators, representatives and members in relation to banking procedure.
• Attending Mahalir Thittam Block-Level Co-ordination Committee (BLCC) meetings of PIU and DPCC/DLCC meeting of District Collector.
• Delivering credit in time to eligible and progressive SHGs.
- *Initiating efforts and participating in steps for prompt repayment of loan by SHGs.*
- *Encouraging disciplined SHGs, which promptly repay loans, through positive steps.*
- Participating in training, group meetings, workshop, review meetings, etc., at various levels on a regular basis.
- Guiding group/members to choose right economic activities.

**4.4.2.10 Role of NABARD:**

- *Assisting in formulation of credit guidelines.*
- *Assisting that a SHG-friendly banking environment exists in the district and State.*
- *Solving all field-level bank-related problems of SHGs through prompt intervention.*
- *Providing refinance support to SHG credit to banks.*
- *Ensuring inclusion of SHG credit outlay under District Annual Credit Plan and disaggregation into branch-wise credit.*
- *Promotional assistance to NGOs/SHGs for their capacity building.*
- Providing training opportunities to banks, NGOs, and development agencies on SHG related aspects.
4.4.2.11 Role of SLBC (State-level Bankers Committee):

SLBC has to play a pivotal role in finalising credit policies, approving State Level Credit plan, coordinating with banks and government agencies, and monitoring the performance of banks at apex level.

4.5 Group Formation

Group formations have been preceded by a village-level household survey, which will provide the base-line data. This should be conducted by Non-Governmental Organizations, for which techniques like Social Mapping, Participatory Rural Appraisal (PRA) / Participatory Learning & Action (PLA) and Wealth Ranking should be used to identify the poorest habitations in every Panchayat, the poorest households in such poor habitations and the most disadvantaged women among these households. These women would be the target group for the project.

To facilitate sustainability the size of the groups should be in the range of 12-20. In no case should the group size exceed 20. The age group for the membership have been 21 to 60. The members should all be married women. Preferences have been given for the poorest women amongst the target group, with focus on widows, divorcees, deserted, handicapped women and women belonging to SC/ST and other socially backward communities. In any case all members must be below the poverty line. Also the poorest habitations identified by social mapping shall be covered first.
By and large the groups must be *mixed groups*, being composed of members from the different communities as far as possible. However, in the case of hamlets and colonies populated exclusively by members of a particular community, such exclusive groups may also be formed. These will depend upon the local conditions. Also *having more than one member of the same family in the same SHG is strictly avoided*, as this would lead to bias in decision-making and poor group dynamics. *Group formation should be cleared by NGO & PIU, which would be after a period of 3 months from the commencement of group functioning, to ensure proper targeting of the poorest and disadvantaged sections of society.*

### 4.5.1 Group Meetings

The group must meet *every week* for savings and repayment collections and every fortnight for discussing all other matters in addition to savings and repayment. In certain cases the meetings can be once in 10 days for both savings and repayment and other matters, instead of weekly and fortnightly. In no case must group meetings be held less frequently than once in 10 days.

Group meetings need conducted with a certain discipline in relation to regularity, time and items discussed. Their needs a fixed day / date every week / 10 days, on which day and time the meeting is conducted. Any member, including the animator/ representative, who without prior intimation to the group, either does not turn up or turns up late, is to pay a fine as imposed by the group on such member. The fine amount can be decided by the group. It has ranged from Re.1/- to Rs.5/- in different groups for coming late, and Rs.5/- to Rs.10/- for missing a meeting. This fine would not only bring in a discipline but would also add to group common fund
resources. After jointly taking the *Mahalir Thittam pledge*, the SHG meeting has to commence with certain items such as savings, rotation of sangha funds, bank loans and repayments, social and community action programmes, must be discussed in every meeting without fail. Further, there needs special agenda, or set of items discussed in each meeting. The monthly newsletter "Mutram" need to be read in every meeting and topics has to be discussed.

It is the duty of the NGO cluster coordinator to ensure that *intra-SHG democracy* is maintained. If any animator or representative appears to dominate the proceedings, they have cautioned, moderated and advised to ensure democratic functioning of the SHG. *Transparency* in SHG transactions is very essential. *Loud reading of the minutes*(resolutions) and *fund balances of the SHG by the animator or any member should be done at the end of the meeting itself and again at the beginning of the next meeting, so that, members do not claim ignorance of certain decisions or financial transactions of the SHG*. Interference by an external person (non-member) should be strictly avoided in order to ensure smooth development of the SHG.

**4.5.2 Group Maintenance Fund**

To supplement the group fund, an amount of Rs.15/- per member is collected initially on group formation, which have been in addition to the group savings. This will cover the cost of stationery, rubber stamps, register, postage etc. After six months another one time collection of Rs.10/- is also made.
The member of the group should also contribute a minimum of Rs.2/- per month per member as Group Maintenance Fund. This could be utilised for certain minor purposes like TA for bank visits, purchase of stationery items, etc.

The group would also receive a three-year support to the group maintenance fund for enabling the group to meet the costs of travel/food to attend BLCC meetings, auditor’s fees for annual auditing of accounts, attending other meetings, payment of honorarium to animator, etc.

4.5.3 Group Savings

The group members must be encouraged to save as much as each can without it being a uniform amount for all. SHGs starting with fixed savings can be motivated to switch to optional savings (subject to a minimum saving). This is especially relevant as most SHG members have seasonal employment and can make up for poorer savings during lean season with higher savings during employment season by adopting optional savings. Regular weekly saving is the most important factor that determines the speed of growth leading to quicker sustainability. NGOs must continuously motivate SHGs to increase the frequency of savings so that they adopt weekly savings over a course of time. NGO staff must also motivate SHG members to raise their savings amount, as and when it appears that the members have improved their income levels. However, the SHG would debate and decide on what is best for them. There should be no compulsion by the NGO leading to dropout of poorer members.
4.5.4 Group Common Fund

The groups would receive funds in addition to savings and maintenance funds amount, such as fines imposed by them on members, grants from the NGO, CDF, bonuses for various programmes, service charges on external loans, etc., which should be put in the group common fund. The service charges charged on external loans can be left to the discretion of the group. Therefore, if an external loan is received by the group at 12%, the members would get it at minimum of 20% or such higher rate of interest as decided by the group.

4.5.5 Group Reserve Fund

The Group Reserve Fund is an essential aid for sustainability. This have been created from the inception of the group by keeping aside 50% of interest earned on sangha loans. The primary use of the group reserve fund have been for meeting contingencies like genuine defaults on external loans by the group members. In order to prevent this from becoming a disincentive for repayment, 10% to 15% of the total net interest accumulation (after deducting the interest paid to banks/NGOs on external loans) can be distributed as dividend to the non-defaulting members from the third year onwards while retaining the amount required for contingencies.

4.5.6 Rotation of Group Funds

All savings and common fund would be rotated amongst the members at rates of interest decided by the group. It usually varies between 2% and 3% p.m. To whom the sangha loan should be given is also a group decision. This sangha
loan would enable the members to meet their small consumption and productive needs without having to go to the money-lender or bank or co-operative society.

Internal loans should be prioritized and differential rates of interest could be charged for emergency loans, as distinct from loans for income generating activities and family functions.

Internal loans should not be given to more than 10 members at any given point of time, except in extraordinary situations. Request of a second loan before clearing the first loan from the group should not be admitted. However, the group can decide regarding both these points based on the circumstances.

Internal or external loans must not be given by the SHG for any non-member under any condition. This would only lead to undesirable results like bad debts.

*SHGs should be motivated to fully (100%) rotate their savings from the first month of their formation.* It should be noted that group cohesion and understanding develops only when the members learn to prioritise demands vs. availability in the spirit of mutual give and take. Any delay in internal rotation will only delay development of the SHG, besides driving the SHG members back into the arms of the local money lender.

It is also necessary that federations should NOT enter into the area of lending to SHG members of to the SHG, when SHG internal lending itself is yet to stabilise. This will not only lead to poor growth of SHG funds, but also lead to undesirable dependence on NGO/Federation, leading to non-attainment of
sustainability. SHGs should be given an opportunity to meet its own needs by itself.

4.6 Animators & Representatives:

The animators have been from the local village and must necessarily be a resident of the village. The animator should preferably be literate and must possess certain leadership qualities. She must be in a position to take on the role of a trainer for the group members in certain aspects of their daily life and group functioning, based on the training that would be given to her. In short, she must be a role model and a change agent for the groups and for the village as a whole. It is therefore necessary that she should not be defaulter of bank loans herself. She should also not be an office bearer of any other organisation, so that there is greater loyalty and commitment to the SHG. She should be the focus for free and democratic functioning of the SHG. Two Representatives are nominated by the SHG from amongst members, rotated on a yearly basis, to ensure carrying out certain tasks listed in the earlier chapter. The animator’s position must be rotated amongst the representatives once every two years. She will facilitate a smooth switchover to responsibilities in the above process. She will also assist the representatives to learn the role of the animator to facilitate handover of responsibilities as and when required. Most of the groups are likely consisting of illiterate women and the animators could take undue advantage of their position and misuse group funds. Hence, there is a need to redefine the role of the animator as that of facilitator, to prevent her from dominating the groups and dictating their functioning. Consequently, the responsibilities handling cash and banking transactions are
vested with the representatives, with every member going to bank by rotation. The animator can write and maintain the books of accounts. In case the animator is also illiterate, the responsibility of book-keeping and accounts can be entrusted with any other literate woman identified by the group, i.e., a literate daughter / daughter-in-law of one of the members or any literate girl/women in the village or any literate boy under 14 years of age related / not related to any member, etc. Using a non-member for writing SHG accounts should be the last of all option. In any case men shall not be used in any of these activities, as it would block free development of women members. As far as possible, the NGO should attempt training a literate member of the SHG to handle accounts. Training inputs to animators and representatives have also been suitably designed in order to promote the representatives to take over the role of animators and promote this concept of separation of the role of animator and cashier. Payment to animator is at the discretion of the group.

4.7. OPENING OF ACCOUNTS, OPERATION AND ACCESSING INSTITUTIONAL CREDIT

1. Self Help Groups (SHGs) should immediately open bank accounts on formation in order to ensure safe and transparent transactions. This account may be opened in any bank of their choice depending upon their convenience and proximity since the service areas norms are not applicable to the SHG loans being advanced by nationalised banks with NABARD re-finance assistance. This is an important activity and will help in safe handling of SHG funds, avoiding.
1. *It is recommended that every SHG member go by rotation to the bank in order to learn banking transactions and to ensure exposure and development of all SHG members.* This also results in SHG transactions and accounts becoming transparent to all members.

2. It is also recommended that all receipts in every meeting has to be credited into the bank account on the same/next day and withdrawals made by cheque on the same day, so that there is transparency in accounts, greater confidence on the part of the bankers and for ease of auditing.

3. *Sanction of credit from federations should not impede or stop the internal rotation of SHG funds in any way.* Only when SHGs do not have sufficient internal funds or when the loan size is large or the purpose is for a non-economic use such as housing should federations should step in with credit, and that too only based on eligibility for credit.

4. *SHG Credit Guidelines* have been evolved in consultation with bankers and they have been approved by State Level Bankers Committee in July 1999. These guidelines would be very helpful for bankers to rate and assess credit limits to SHGs. NGOs are also expected to follow the same norms for lending from RMK or other funds.

4.8 Books and registered maintained by SHGs

The following books and registers have maintained in every group:
1. Attendance register
2. Minutes book
3. Savings ledger
4. Loan ledger
5. General ledger
6. Cash book
7. Individual pass book
8. Receipt book
9. Payment vouchers

The above books and register will have maintained and updated on a regular basis for which the primary responsibility will rest with the animator. The first set of books and registers have been supplied by the PIU. *NGOs may ensure that the double entry book-keeping system suggested is followed strictly.* This, though difficult in the early months, will pay rich dividends in the later years, when the transactions in each SHG rise to large levels. An *accounts manual* has been developed in Tamil for use of field workers.

### 4.9 Training

Training is basically a *human resource development project*; training is being given on top priority. Certain topics of training have been imparted through the animators/representatives to the groups while some other topics have been imparted directly to the groups.
Apart from the animator, two representatives from each group will also be imparted specific training in year one, along with the animator and thereafter 2 representatives would be trained by rotation for the next 3 years. In addition to regular training, refresher training will also be provided to the animators and representatives.

Specific performance teams would be formed for specific topics of group training where the audio-visual media would be used and films shown songs sung, dances, dramas and puppetry, etc. performed.

Training of NGO staff, PIU staff, block level staff and bank staff has also been provided for.

Besides the above cluster level and block level workshops and study tours have also been planned under the project.

The training manual for use on the project details the training programmes and modules. There would be a Training of Trainers (TOT) programme conducted by resource persons for the NGO's trainers with the help of the manual.

4.10 Communication

As an aid to sustainability, there should be an effective communication component. As an essential part of it, there would be a periodical newsletter for sharing of experiences. The newsletter would be at the state level. The magazine MUTRAM has completed 17 months of successful existence. NGO field staff may ensure that the magazine is loudly read in all meetings and ideas debated by the
SHG for adoption. NGO staff should also use Mutram to highlight the excellent work done by any SHG. SHGs may be motivated to subscribe to the magazine.

In addition, other films of use would be shown and documentation of use on the project and of the project, done. NGOs are requested to build up effective communication teams for reaching out awareness messages to illiterate SHG members. Awareness songs and street plays should also be used during training or BLCC sessions to convey messages. PIUs will convene half-yearly communicators’ meets at the district level to effect exchange of valuable communication material between NGOs.

We also expect PIUs and NGOs to jointly organise radio programmes with help of AIR highlighting the inputs like training in the project, awareness songs, talks with SHGs, Women’s day celebrations, Federation meetings, reports on exhibitions/fairs participated by SHGs and other progress made by SHGs.

4.11 Economic assistance

The groups can receive economic assistance, if any, from the Tamil Nadu Corporation for Development of Women Ltd. They can also access economic assistance under any scheme of Government, such as SGSY, SJSRY, TAHDCO, TABCEDCO, etc., after the group passes a resolution for a certain member or members so assisted. The groups can also receive SHG loans from the banks and RMK loans from the NGO. They can also receive economic assistance from any other source. However, the following points have strictly followed.
1. No economic assistance is given till the group is cohesive enough to receive it. This would be assessable after a minimum period of 6 months after group formation. The minimum eligibility criteria for credit linkage for an SHG is listed in Annexe-I. This should be followed by NGOs while sanctioning credit from RMK or alternate sources and while screening SHGs for bank credit, in order that each SHG learns principles of financial discipline and credit-worthiness. It should be noted by all partners that premature sanction of external credit without fulfilling these conditions would lead to undesirable conditioning and distorted growth of the SHG.

2. The number of members covered with economic assistance in any one year must be decided by the SHG and preferably not all in one go. Only if it is a group activity then all members can be assisted in one go.

3. All release of loan and repayments are done through the group account to individual account (latter wherever applicable).

4. All subsidy should go as bonus to the group fund and add to the SHGs corpus.

4.12 Subsidy administration

Any economic assistance scheme in the project having a subsidy component has administered through the group. No individual subsidies are given. Subsidy is given to the group. It is for the group to decide how much to give to members.

This subsidy is a good repayment bonus. Only after 100% repayment of loan-cum-interest, the subsidy, which is kept as a fixed deposit, would be given to
the group. Hence subsidy is not adjusted against the loan, and full economic assistance is treated as loan.

4.13 Bonus for repayment

The project may have a good repayment bonus for 100% loan-cum-interest repayment. This bonus may be from the Tamilnadu Women's Development Corporation in the form of a capital grant being given to the group as stated above, or it may be in any other form from the Tamilnadu Women's Development Corporation, or it may be from the NGO or from the bankers.

4.14 Local area banks/additional credit delivery system

Group/Cluster/Block level local area banks are developed as an additional credit delivery system, which could be supported by the NGOs through their own funding, or through the RMK, or through the SHG loan of banks or any other schemes available. This would be in addition to the existing commercial banks' credit facilities that would be available for the groups.

4.15 Annual Auditing

Groups accounts has to be audited annually by engaging a local qualified auditor at the village/cluster itself. The groups should meet the audit cost. Groups should follow up and rectify the deficiencies pointed out by the auditor and ensure that lapses do not recur. NGO should facilitate this process. NGOs should ensure that SHG accounts are audited in April and May of every year promptly by arrangement with standard auditors. The auditors’ report should be in Tamil and should be read out in the subsequent SHG meeting, minute and pasted in the
minutes book. NGOs may consider making audit a participatory process with presence of SHG members. A manual on *participatory audit* is being evolved. Declaration of dividend (distribution of a part of the interest accumulated) can also be done at the time of the annual audit.

### 4.16 Cluster level federations

Federation of women's groups have been promoted at the cluster level. This process is to commence within 6 months - one year of group formation. As a forerunner, participation in *Block-level Coordination Committee* (BLCC) meeting is being insisted in the first two years. After women begin to feel the importance of networking, NGO and PIU can motivate them to evolve into local cluster-level federations, which are again *informal* groups. The monthly BLCC meetings are conducted by SHG women representatives (at the rate of one or two representatives from each SHG). Every SHG may think of selecting one member *other than the animator or representative* to represent the SHG in the BLCC meetings (*the one-woman one post idea!*), so as to develop leadership qualities in others and to encourage broad-basing / sharing of responsibility within each SHG.

The BLCC meetings are to elect a couple of functionaries to convene meetings - may be called Secretary/Jt. Secretary or Convenor/Jt. Convenor or Representatives of the CLF. BLCC meetings are conducted by the SHG women themselves (preferably in the usual SHG fashion - without chairs) with the NGO/PIU staff sitting outside the circle in the side. They should only help and facilitate in preparation of agenda, with the agenda, minutes and other petitions etc., being written by the SHG women functionaries themselves. The facilitation should
extend by having group discussions on relevant topics related to SHG management, double-entry account keeping and social issues/problems faced by SHGs. Experience sharing by SHG women on achievements must also be promoted along with singing of awareness songs and special talks by experts on awareness topics. The agenda, topics and methodology should be driven by the SHG women.

Cluster level federations are formed with the following guideline.

i. 15 - 25 groups to a cluster

ii. 2 representatives from each group

iii. 2 years tenure for representative

iv. Rotation in alternate years, i.e., end Y1 and representative is replaced by a new representative from the group; end Y2 the representative who came in Y1 is replaced by a new representative; end Y3 the representative who came in end Y1 is replaced by a new representative; and so on. This will ensure continuity in the cluster level organisation, as well as personal development and social change for the women.

v. Role

- Facilitate formation of new groups by other poor women
- Organise annual auditing for the groups through a qualified auditor annual
- Organise cluster level meetings, workshops
- Organising cluster level events
o Assist and maybe takeover responsibility for SHG grading in the cluster.

o Provide special support for weak groups after grading

o Financial role not advisable in early period, unless the groups want to have this role for the cluster level in organisation.

vi. Meetings periodically held - monthly once at venue, date and time convenient to women (not NGO staff or PIU or banker). The methodology at BLCC meetings is relevant.

vii. Membership fee from member groups for ensuring finances for federating structure.

4.17 Federations at cluster, block & district level

These would be left to emerge based on the need and progress on the project. However such federations should not stand in the way of SHGs development as viable and strong units of economic and social activity. Taking over the role of a financier to SHGs, when SHGs themselves can do so would be undesirable. Federations should primarily work as a social intermediary, towards strengthening the institutional capacity, economic base and negotiating strength of SHGs, and not usurp the functions and autonomy of SHGs. A good NGO is expected to ensure that federations are structured such as to aid attainment of sustainability of SHGs (and not stand in the way). Capacity Building, through training, for federations is also an important process that needs to result in their ability to conduct their own affairs.
As a matter of principle, it is recommended that Cluster-level and Block-level federations exercise the role of a social intermediary over member-SHGs. They should provide a forum for exchange of information and ideas, besides helping in negotiating with buyers/suppliers and establishing valuable linkages to SHGs with bankers, Government agencies and local institutions like local bodies. Detailed guidelines on federations are expected evolved shortly and have been communicated soon.

4.17.1 Economic federations/unions

1. Other useful federating structures, which need to come up, would be those based on economic activities. For eg. Milk Producers Association/Society; Cane Growers Association; Crossandra Growers Association, Palmyrah Products Association, Charcoal Producers Association, etc. These associations can take care of the procurement of inputs and marketing of outputs while also supporting the throughput. For eg., the Milk Producer's Association can arrange for fodder and feed, ensure sale of milk and proper price for the members, while also providing for veterinary care services. NGOs and PIU can help poor women to negotiate with private buyers as a group, so that they get better prices, besides eliminating middle-men.

2. It is also proposed to organise Womens Bazaars with the help of district administration and NGOs, to let our SHG members understand forces of free market, avoid middle-men, and expose them to vital issues like pricing, quality, packaging, etc. SHGs producing agro-produce can also be as asked to participate in the farmers markets established by government in urban areas.
3. Also NGO/PIU will help SHGs and federations in participating in block-level, district-level and State-level exhibitions and fairs in order to expand sales of their produce, getting better price, getting information on better products, buyers, marketing methods as well as to gather experience. PIU and NGO will liaise with other agencies like DRDAs, CAPART, etc., to get information and pass it on to SHGs.

4. Another useful market to tap is the Inter-SHG sales. Reports have started flowing in from certain districts as to how BLCC meetings are being used by SHGs to sell some of their produce. It is a wonderful beginning and can throw open another massive channel of sales.

4.17.2 Convergence of Services

5. The SHG experience has proved that, carefully nurtured and trained SHG's are viable and sustainable local institutions capable of handling substantial responsibility. SHG's have played vital roles in eradicating illicit liquor in several districts like Cuddalore and Theni; preventing female infanticides in Madurai; preventing, mediating and settling caste clashes as in Ramanathapuram and Villupuram, planning and executing village development works in several districts like Sivagangai, running evening tuition classes for children in Thoothukudi, actively participating in Parent Teacher Associations in schools in Thoothukudi, .... The list is endless! We foresee massive and intensive involvement and participation of SHGs in various Government programmes, leading to greater transparency, outreach and impact on economic development programmes. The District Collector,
NGOs, PIU and line departments are expected to play a key role in the convergence of services and schemes on SHGs as well as use the organisational capabilities of SHGs to improve local governance. The PIU and NGO will take the key role of facilitating formation of such linkages and strengthening them. The following departments are expected to play key roles:

- Adi Dravida Welfare/ TAHDCO - by dovetailing TAHDCO microfinance schemes with SHGs
- Animal Husbandry - in skill training and using SHGs as extension units
- Agriculture - by skill training and using SHGs as extension units and helping them to participate in Farmers markets to market their produce
- Arivoli Iyakkam - by involving SHGs in Continuing Education by representation of animators in Village Literacy Committees and using Arivoli funds for imparting awareness training to SHG members on legal literacy, health, etc.
- BC&MW dept./TABCEDCO - by dovetailing microfinance schemes with SHGs
- Horticulture - for skill training and using SHGs as extension units
- State Resource Center - by actively aiding DeW and NGOs in publication of communication material like manuals, audio cassettes, street theatre scripts and books on women's issues.
o School Education - by activating Parent Teacher Associations (PTA's) in each school through active involvement of SHG members who are parents.

o Rural development - by active involvement of SHG women in Namakku Naame, dovetailing SGSY with Mahalir Thittam and encouraging active participation of SHG members in Graama Sabhas

o TNINP/ICDS - Mahalir Thittam PIU and NGOs will help form SHGs for poor mothers groups attached to TNINP Balwadis and Aanganwadis as well as link TNINP/ICDS staff with all SHGs for training and IEC activities envisaged under the new World Bank aided ICDS - V project.

4.18 Gender Policy, Gender Awareness and Sensitisation

1. In a project for women it is essential that all stakeholders subscribe to a gender policy. The following are elements of a policy adopted by all:

   o Preference for women in staffing positions in PIUs and NGOs
   o Training for all Project Staff and NGO staff on gender issues, leading to sensitisation
   o Ensure human rights of women, both staff and beneficiaries, in NGOs and PIUs, and prevent discrimination against them or their harassment as enshrined in the laws of the land and in International covenants. A summary of the Platform for Action (PFA) or the
Beijing Declaration and the Convention for Elimination of All forms Discrimination against Women (CeDAW) is placed in Annexe-II.

- All stakeholders, especially NGOs, are expected to advocate these ideals.

### 4.18.1 General

1. The bank accounts should be in the name of the SHGs and should be operated jointly by the animators and two representatives.

2. The older groups should be encouraged to assist in the formation of new groups in the village/adjoining villages.

3. The groups should consciously plan for a minimum of four social/community action programmes during every year. Mere writing of petitions is not enough. Concrete actions and results must be there.

4. The group members should attend all the training programmes without fail. Participation in cluster level workshops and programmes also needs emphasis.

5. The group should also show enthusiasm for taking up activities like kitchen/backyard gardening, low cost nutrition, soak pits, low cost sanitation, hand pump maintenance, etc. They should also take up issues concerning environment.

6. The groups should learn to work in harmony with the village panchayat and other elected representatives for sustainable development and long term benefits.

7. The group members should act as role models for the other women in the village and undertake activities to stop social evils. The use of strategies like
street plays, folk theatre, etc. have been very effective in spreading such massagers.

8. Functional literacy standards, of all the members, should be essentially achieved.

9. All decisions should be taken in a democratic manner after sufficient discussion in the groups. Domination by animators or representatives or outsiders should be guarded against.