
PERCEPTION OF MEMBERS ABOUT FUNCTIONS OF MAHALIR THITTAM IN MADURAI DISTRICT

Article Particulars

Received: 18.8.2017

Accepted: 25.8.2017

Published: 30.10.2017

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“There is no chance for the welfare of the world unless conditions of women are improved. It is not possible for a bird to fly with only one wing”

-Vivekananda

Introduction

Women are an indispensable and integral part of every economy. Total development and harmonious growth of a nation would be possible only when women are treated as equal partners in progress with men. In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of developmental process. The State enacted several women-specific and women-related legislations like to protect women against social discrimination, violence and also to prevent social evils like child marriages, dowry, rape, and so on. The Equal Remuneration Act 1976, Hindu Marriage Act 1955, The Marriage (Amendment) Act 2004, The Immoral Traffic (Prevention) Act 1956, Dowry Prohibition Act 1961, Prevention of Domestic Violence Act 2005, Child Marriage Restraint Act 2006, The Sexual Harassment of Women at Workplace Prevention, Prohibition and Redressal Act 2013 are a landmark law in acting as a deterrent as well as providing legal recourse to the women who are victims of any form of domestic violence. Apart from these, there are a number of laws which may not be

gender specific but still have ramification on women. The Ministry of Rural Development has special components for women in its programmes. Funds are earmarked as "women component" to ensure flow of adequate resources for the same. Besides Swarnajayanthi Grammen Swarazar Yojana (SGSY), under the Ministry of Rural Development is implementing the schemes having women's component such as the Pradhan Mantri Gramin Awaas Yojana (PMGAY), National Social Assistance Programme (NSAP), Restructured Central Rural Sanitation Programme, the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCRA) and the Jowahar Rozgar Yojano (JRY). It is understood as the process by which the powerless gain greater control over the circumstances of their life. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in the factories and running small and petty businesses. They have also proved that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to empower rural women in taking decisions so that they can play a vital role in any human development process. The empowerment of women is also considered as an active process which helps women in the achievement of self-identity and self-reliance.

Mahalir Thittam

The Indian government implements many rural developmental programmes to create employment and to tackle special regional or individual problems for the prosperity of particularly the rural people. The central and various state governments sponsor, from time to time, social, economic and political developmental programmes for the upliftment of the rural poor. One of those programmes, namely, the Self Help Group Movement implemented in Tamil Nadu has grown from strength to strength over the years effecting substantial social change among women. In addition to the SHGs, the Tamil Nadu Corporation for Development of Women Limited (TNCDW) was established in 1983 to ensure that all poor women, particularly widows, destitute and the marginalized are benefitted. The Corporation implements the Mahalir Thittam. The Mahalir Thittam project which was launched and funded by state government in 1997 was later extended to all districts of the state. Based on SHGs approach, it is implemented in partnership with the NGOs who undertake the formation of SHGs, organize training programme and support and monitor their activities. For rendering these services, NGOs are extended financial support. Under various skill training programmes, eligible SHGs members are encouraged to start economic activities including self employment. TNCDW helps in marketing the products produced by SHGs wherever possible locally and for sale in exhibitions. To meet heavy demand for skilled

manpower in the industrial sector, skill training is given to women and makes them employable.

Objectives of the Study

To analyse the perception of members about functions of Mahalir thittam in Madurai district

Methodology

This study is based on empirical research by conducting survey method. It is purely based on primary data from 384 respondents following proportionate stratified sampling method. A well structured and pre tested questionnaire was administered for knowing the perception about functions of Mahalir thittam in Madurai district. Data were collected through interview schedule. Percentage analysis, Mean and Standard deviations are the main tools used for analysis.

Analysis and Interpretation

This study presents the perception about functions of Mahalir Thittam by the members. An attempt has been made to evaluate the financial activities, performance of scheme and training programmes of Mahalir Thittam. The data were analysed and an interpretation and the result are presented with following pages.

Table1 Financial Assistance

Measuring Item	Mean	SD
Allowance for attending training programme is sufficient	4.01	0.580
Guidance in getting loan is appreciable	3.99	0.617
Support in getting raw materials is encouraging	4.15	0.726
Facilitates for participation in rallies	4.67	0.781
Implement the financial schemes without partiality	4.70	0.724
Subsidy and grants are available up to the expectation	4.55	0.844
Loan are disbursed on time	4.56	0.850
Promotes marketing	4.61	0.794
Loan transaction cost is low	4.51	0.737
Easy credit linkages to the bank	4.07	0.707

The mean value of 4.70 puts the factor 'implement the financial schemes without partiality' on the top of the list of strongly agreed perception about function of mahalir thittam. The factors that fall under the same category are Facilitates for participation in rallies (4.67). It is inferred from the analysis that the financial assistance to the members by the mahalir thittam is to favourable and up to the expectation of the members.

Table 2 Habits of Savings

Measuring Item	Mean	SD
Increased savings habits	4.14	0.562
Learnt methods of savings through trainings	4.12	0.627
Small savings help in meeting emergencies	4.69	0.617
Saving habit reduces unnecessary expenses	4.86	0.547
Saving habit has increased even when there is low income	4.82	0.654
Savings becomes habit	4.70	0.699
Proper utilization of money	4.62	0.782
Reduce debts	4.09	0.806
Familiarity of banking practices	4.21	0.654
Scope for increase in income generation in future	4.02	0.783
Know Investment avenues	3.94	0.851
Investing periodically	4.03	0.685

The respondents strongly agree with saving habit reduces unnecessary expenses as found in a mean value of 4.86. Saving habit has increased even when there is low income learnt methods of savings through trainings with a mean value of 4.82. It is inferred from the analysis that the habit of savings of the members through the mahalir thittam is to favourable.

Table 3 Qualities of Officials

Measuring Item	Mean	SD
Officials are more informative	4.07	0.649
Courteous and helping	4.21	0.722
Leadership Quality	4.27	0.683
Positive response to members	4.76	0.728
Interest in the development of group members	4.69	0.726
Friendly nature of officials	4.60	0.788
Taking part in trainings	4.57	0.840
Involve into group meetings	3.56	0.965
Generate new ideas in course of action	3.56	0.862
Workaholic	3.54	0.826

The mean value of 4.76 makes it clear that the respondents strongly agree with the fact that there is a 'Positive response to members'. Also found in the same group of 'strong agreement' are the facts interest in the development of group members (4.69). It is inferred from the analysis that the qualities of officials of the mahalir thittam is to favourable to the members and up to the expectation of the members.

Table 4 Entrepreneurial Traits

Measuring Item	Mean	SD
Identification of business opportunities	4.54	0.645
Showing suitable business avenues	4.52	0.685
Bring out the hidden business talents of members	4.70	0.631
Create self-interest through EDP trainings	4.33	0.607
Reduce financial risk	4.35	0.625
Provide technological skill for entrepreneurship	4.18	0.667
Exploitation of labour is taught	4.14	0.675
Conducting exhibition for marketing SHGs products	4.11	0.701
Aware Investment plan of business	3.68	0.876
Give suggestions to meet out the competition	3.59	0.898

The mean value of 4.70 places the factor 'bring out the hidden business talents of members' on the top of the list of 'strongly agreed' factors. The factors that fall under the same category are identification of business opportunities (4.54). It is inferred from the analysis that the entrepreneurial traits to the members by the mahalir thittam is to favourable and up to the expectation of the members.

Table 5 Awareness Programme

Measuring Item	Mean	SD
Health care programme	4.24	0.556
Sanitation awareness programme	4.28	0.658
Nutrition awareness programme	4.36	0.648
Family planning tips	4.82	0.596
Girl child development tips	4.84	0.549
AIDS awareness	4.88	0.544
Anti-Dowry system concept	4.84	0.529
Birth control	4.77	0.587
Environment awareness	4.36	0.630
Anti-drug addiction	4.33	0.614
Conservation of electricity awareness	4.28	0.637
Blood / eye donation awareness	4.29	0.615
Body Fitness tips	3.74	0.793

The mean value of (4.88) puts the factor 'AIDS awareness' on the top of the list of strongly agreed awareness programmes. An identical mean value of 4.84 places both the factors anti-dowry system concept, girl child development tips (4.84) in the second position. It is inferred from the analysis that the awareness programmes to the members by the mahalir thittam is to favourable and up to the expectation of the members.

Table 6 Supporting Factors for Success of Mahalir Thittam

Measuring Item	Mean	SD
Proper training and guidance	4.15	0.519
Stimulation and encouragement	4.15	0.474
Best source of Income	4.23	0.592
Scope to reach the greater height	4.58	0.836
Direction of NGOs	4.53	0.882
Support of Panchayat level federations	4.80	0.548
Formation of SHGs	4.84	0.470
Awareness programmes conducted by government	4.78	0.583
Arrangement of Tours	3.85	0.939
Conduct of rallies	4.16	0.607
Organizing workshops	4.09	0.758
Linkages with central government schemes	3.66	0.862

The mean value of 4.84 takes the factor formation of SHGs to the top position of 'strongly agreed' supporting factors for success of Mahalir Thittam. The factors support of panchayat level federations, awareness programmes conducted by government come next in this group with a mean value of 4.80 and 4.78 respectively. It is inferred from the analysis that the supporting factors for success of mahalir thittam is to favourable and up to the expectation of the members.

Table 7 Perception about Functions of Mahalir Thittam by the Members

Measuring Variable	Mean	SD
Financial Assistance	4.38	0.736
Habits of Savings	4.35	0.689
Qualities of Officials	4.18	0.779
Entrepreneurial Traits	4.21	0.701
Awareness Programme	4.46	0.612
Supporting Factors for success of Mahalir Thittam	4.32	0.673

The top position in the 'strongly agreed' perceptions about functions of mahalir thittam goes to the variable of awareness programme (4.46) closely followed by other variables namely financial assistance in the second position (4.38) habits of savings in the third place (4.35), supporting factors for success of mahalir thittam in the 4th position (4.32), entrepreneurial traits in the 5th place (4.32) and Qualities of Officials at the 6th place (4.18). It is inferred from the analysis that the perception about the functions of mahalir thittam is to favourable and up to the expectation of the members.

Conclusion

The modern society has started recognizing the individual identity of women. She is believed to have her aspiration, abilities and qualities as a man does have and it is also agreed that she should have the opportunities to develop her faculties and to express them according to her own choice. The woman is now an important instrument of social change. The extent of woman's participation in the corporate life is thus the measure of social change in India. Though, women have been becoming performers and achievers by equipping and developing themselves of all spheres of the lives. The role and functions of intermediary's agencies like mahalir thittam is very instrumental for the upliftment of women. The various ingredients and aspects in the mahalir thittam namely financial assistance, habits of savings, awareness programmes, entrepreneurial traits, quality of officials and supporting factors for success of mahalir thittam are really advancing women at a higher speed. The analysis of this study evidenced that the perception of members towards this scheme is so positive.

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