

## SELF HELP GROUPS OF MAHALIRTHITTAM IN MADURAI-A STUDY

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### Abstract

*Self helps Groups of Woman in India have been recognized as an effective strategy for the empowerment of woman. Since the overall empowerment of woman is crucially dependent on economic empowerment woman through these SHGs, work on a range of issues such as health, nutrition, agriculture Forestry etc. Besides income generation activities seeking micro credit, and work towards socio economic development.<sup>1</sup> The Self Helps Groups promote saving among their members and there are pooled together as a corpus found and utilized to meet the needs of its members. Further these savings are supplemented through external resources like loans from the formal credit institutions from the Voluntary agencies like NGO<sup>2</sup> etc. People of same place form 12 to 20 members join as a group were they can in their economical and social status bring about all the success. The age limit of the members must be between 18-60 years. There are 3,91, 311 SHG's in Tamil Nadu and 62, 63 Lakhs of Members consist in it. In Madurai 3162 groups are in the hand's of Mahlirhittam and 2025 groups are in the hand's of corporation apart from this, there are separate groups that is called as Non-Mahlirhittam groups namely Kalanjiam this groups are functioning under DHAN Foundation and also some groups in the hands of micro finance institutions. This paper deal with the SHG's in the hands of Mahlirhittam in Madurai.*

**Keywords:** NGO, Mahlirhittam, Kalanjiam, Sangam, Pandyas, Nayak

### Importance of Madurai

Madurai is also respected as the seat of the Tamil Sangam (3<sup>rd</sup> century B.C. to 3<sup>rd</sup> century A.D). The history of Madurai up to the 10<sup>th</sup> Century was bound up with the Pandyan rule.<sup>3</sup> The Cholas who followed had a brief sojourn after which the Pandyas staged a come back.<sup>4</sup> In the 14<sup>th</sup> Century Malik Kafur, the general of Sultanate Allauddin Khiliji of Delhi wrested the possession of the country from the Pandyas.<sup>5</sup> The Sultanate rule lasted up to 1370 A.D when Madurai was captured by Kumara Kampana and brought under Vijayanagar Empire that inaugurated the Nayak rule. The Nayaks ruled Madurai as an independent territory by faced incursions by Marathas and Mughuls. In 1736 Mughuls rule succeeded that of the Nayaks, which changed into the Nawab of carnatic defector as well as de jure. The kingdom of Madurai was reduced to the State of a province<sup>6</sup> and was ultimately transformed into East India Company's territory. Madurai took and active part in the National Movement Gandhi's decision to wear loin cloth was taken at Madurai on 22<sup>nd</sup> September 1921.<sup>7</sup> The condition of the peasants of Madurai was so pitiable that Gandhi decided to take this extreme step. The condition of men was so pitiable; we can imagine very well the situation of grassroots women. During the Civil Disobedience Movements, individual Satyagraha and Quit India Movement, Madurai was quite prominent. Women also played a significant role in the National Movement.

Madurai district is renowned for its rich cultural heritage and its glorious past as a seat of learning and culture in Tamil Nadu. A mall city with village and urban life styles interwoven, it is also a busy commercial center where tourism and trade thrive. Also known as the temple city it is the seat of Goddess Meenakshi. In the post independence period Madurai continued as a traditional, and conservative and predominantly Hindu society. The condition of women was not very promising.

#### **Feature's of SHG's**

The Self Help Group members create a common fund by contributing their small savings on a regular basis. The systems and procedures followed by the group are very flexible and are functioning in democratic way to the members. Every member in SHG participated in the decision making. On the basis of the request of members for consumption and the group in the monthly meeting and disbursement of loan within their limited funds are done. The loan issued is very small amount usually Rs.500/- and the repayment is one to three months. The loan issued to run the business is minimum 5000/- and up to maximum 60,000/-.

The loan will be issued according to the nature of business. The interest rate charged varied with the age of the group and the purpose of loan it is lower than that of money lenders.<sup>8</sup> In the meetings, besides savings, collecting dues, social and economic issues are also discussed. The Percentage of recovery is normally 100% and in case of default recovery of dues is discussed among the member. The group maintains proper accounts records.<sup>9</sup> Intimate knowledge of each others intrinsic strength needs and problems. All members in SHG have a common fund they have simple and responsible rules were followed by them during their group meeting. SHG is one of the effective methods of delivery of credit to the un reached poor.

#### **Mission of SHG's**

To build capacity of poor and disadvantaged women in order that they are able to cross all social and economic barriers and there by emerge as empowered citizen's. And to reach out to the 35 Lakhs below poverty line families in Tamil Nadu with focus on SC, ST, Widows, Physically handicapped and destitute of social economic and political empowerment.<sup>10</sup> Mainly to achieve the equality of status of poor women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. To promote welfare of women and ensure the human rights of woman at all stages of their life cycle. To advocated changes in Government policies in favor of disadvantaged women.<sup>11</sup>

### **Mahalir Thittam**

Mahalir Thittam, is a Tamil Nadu Development Project launched by the Tamil Nadu Corporation for Development of Women on an experimental basis at Dharmapuri District during 1991-92, with the support of Non Government Organizations which are functioning through a net work of women self help groups. These groups are imparted with capacity building by Entrepreneurship Development Programme Training, Vocational Programme Training.<sup>12</sup> Mahalirthittam, a new scheme meant for women, commenced its operation during 1997-1998 as result has of establishment the Tamil Nadu Corporation for development of Women. The early strategies for the capacity building of women were developed with great dedication by many experts, from the Government and the NGO's. Women of Below Poverty Line (BPL) are the target of Mahalirthittam. Increasingly the focus is on the poorest and the most disadvantages, specially the Scheduled Castes and Scheduled Tribes.

Mahalirthittam has increased importance to Entrepreneur Development Programmes (EDP) and Vocational Training Programmes. They were trained in skills such as making of Agar Bathis (scented sticks) auto-rickshaw driving, bakery, book binding, goat/turkey rearing, beautification, fish farming, candle making, jute/palm, leaf/paper/sea shell/sanitary napkins/herbal/coir products making, greeting cards, diary farm products, computer training, cookery, photo/video, screen printing, tailoring, toy making, mushrooms, floriculture, handloom, xerox, vermin culture, gem cutting and brick making. This is a significant shift from the 'tailoring' and 'sewing machines' that has traditionally been thought of as women's programmes. There are 3162 Self Help Groups existing within Madurai Corporation limit, having 50,592 women members.<sup>13</sup>

### **Objectives of Mahalir Thittam**

- To develop the habit of savings among women.
- To face the internal crisis by themselves.
- To repay the credit availed from the banks properly.
- To improve the standard of living by the earnings of women.
- To make arrangements to get the bank loan and other benefits from the Government schemes.
- To help the SHG women to know the ways and means for marketing their products.
- To created self confidence among the SHG women.
- To create social awareness and improve the socio-economic status.

### **Product Marketing Centre**

The products manufactured by SHG of Madurai are called as "Mathummathi" in which "Mathu" means Madurai and "Mathi" means Mahalirthittam. The products of SHG's

are sold through “Poomalai Trading Centre” organized by Mathi. The District Collector is the president of this trading centre. The functioning of the trading centre is supervised by the District Supplier and marketing Society officer (DSMS) who inspect the centre every month. This trade centre is located near Anna Bus-Stand. In this centre only the products of SHG is sold. These SHG's also run college canteens, chappal safes at temple and mobile shops on contract basis. If the members of SHG's are willing to take contracts, when approach 'Mathi' through letters it will help by placing quotation for Government tenders also. Generally the newly formed SHG's are given priority. Mathi also arrange fairs and exhibitions for the sale of SHG's products, twice or thrice in a year. The exhibitions may be arranged in college, or the SHG's are permitted to open stalls in trade centers like SIPPO, MADITSSIA, Poompuhar.<sup>15</sup>

Mahalir Thittam organize two mandatory and five optional exhibitions for marketing SHG products during festival days in Madurai besides participating in Regional Exhibitions, State Level and National Level Exhibitions.

Mandatory Exhibition per-year are two They are as follows:

Madurai, Gandhi Museum-Navarthiri (Dhasara Festival)

Madurai Corporation, Tamukkam Ground, Sangaradas Swamy Kalaiarangam- X-Mas, New Year, Pongal and Optional Exhibitions are Poomalai Vaniga Valagam, Madurai- Alagar Thiruvizha, Alagarkoil, Madurai-Adithiruvizha, Meenakshi Amman Koil, Puthumandabam, Madurai- Navarathirivizha, Subbiramani Swamy Thirukoil, Madurai-Kathigai Thiruvizha, Madittsa Hall, Madurai- Meenakshi Thirukalyanam

Tamil Nadu Government has hosted a website named [www.ruralbazaar.org](http://www.ruralbazaar.org) to market the products manufactured by the SHG which was not so popular, they sell their product directly through exhibition but not through any agents or dealers.<sup>16</sup>

The following Table Shows the No of Beneficiaries of Mahalirthittam in Madurai

#### Madurai District Mahalir Thittam Achievement<sup>17</sup>

Details	1999 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010
<b>Group Formation</b>					
No. of Groups	8657	1160	993	1310	2300
<b>Revolving Fund</b>					
No. of Groups	2815	878	2940	5000	2100
No. of Beneficiaries	44714	13040	40479	70753	28376
Amount (in Crore's)	7,037	3.51	14.70	30.00	10.50
<b>Economic Assistance</b>					
No. of Groups	789	143	224	180	270
No. Beneficiaries	11294	1865	2921	2349	3787

Amount (in Crore's)	18.27	5.72	8.96	7.20	10.80
<b>Youth Skill Training</b>					
No. of Beneficiaries (Youth)	--	--	750	800	1030
No. of Beneficiaries	--	350	350	175	175

#### **Mahalirhittam and NGO's of Madurai**

In order to implement the women's activities in Madurai Corporation area four NGO's have been appointed by Mahalirhittam. They are 1.ARD, 2. MNEC, 3.SEED, 4.FEDCROT. These NGO's get assistance from Mahalirhittam and organize many groups. The groups get awareness through training programmes, awareness camps, seminars and symposia sponsored by NGOs. They are also given proper guidance in bank operating procedures. The NGOs also involve the group in social service schemes also

- The ARD (Association for Rural Development), a service organization was started in the year 1988. Initially this organization took active steps to prohibit the crime of female infanticide in Usilampatti area. Now by reducing the crime of female infanticide, up to 95 per cent, the ARD succeeded in its motto. Apart from hindering the crime of female infanticide, the rehabilitated women are given various trainings for their progress. This organization also shows the ways and means for women to take self employment, so that they need to depend on others for their living.<sup>18</sup>
- MNEC (Madurai Nor-formal Education Centre) was established in the year 1983 with a high aim to help the poor and downtrodden women. In 1997 this organization was given approval to start self-help groups.<sup>19</sup>
- SEED (Social Service for Education and Environment Development) this organization was started in the year 2000. The main motto of this SEED is to improve the economic status of the Poor. From 2002 onwards, it started forming Self Help groups for women.<sup>20</sup>
- FEDCROT (Formation of Education Development, Centre for Rural Organisation and Training) this NGO was started in 1993 as consumer forum, since 2003 it is functioning as forum to form Self-Help groups for women.<sup>21</sup>

#### **The Emerged Entrepreneurs of Madurai**

Some of the prominent entrepreneurs in Madurai city as follows:-

1. Seethalakshmi, Sakthi Balaji SHG of SS Colony, Paper Cup Manufacturing.
2. Pirchaimani, Annaiteresa SHGs, East Marrant Street, Jewel Making, Ceramic work, Saree Designing, Terracotta Decoration.
3. Kamatchi, Deepam Sakthi SHG, Karumbalai, running X-ray Shop getting training through SHG.

4. T.Saroja-Bharathi Women Group, running the tea stall inside the Collector Office Campus.
5. P.Kasthuri, Ezhil Mahalir SHG, Thirunagar, fur toys making.
6. K.Kasthuri, Malligai SHG, Thirumohur, making Terra Cotta products.
7. R.Karpagam, Sakthimari Amma SHG, Anna Nagar, making Terra Cotta products.
8. Muthammal, Jasirani SHG, Vandiyoor Herbal Products making.
9. Sudharani, Indira Gandhi SHG, Teppakkulam Various dosa flours making.
10. Habiba, Roja SHG, Anna Nagar, designer of Chungadi Sarees.
11. Sasikala, Athiparasakthi SHG, Arappalayam, Preparing snacks.

This women's are the leading entrepreneurs of Madurai they says that SHG is the reason for their present position, they learned this business through EDP training given by the Mahalirhittam is the Government organization which leds the self help groups.<sup>22</sup>

#### Conclusion

Mahalirhittam is implemented in partnership with NGO's and community based organisations which are affiliated with Tamil Nadu corporation for Development of Women after due process. The members and office bearers of the SHG's promoted by Mahalirhittam are provided systematic training to bring changes in their attitude and to promote cohesion and effective functioning of the group. The main objectives of Mahalirhittam is to create social awareness and improve the Socio-economic status among the women. In Madurai Mahalirhittam is creating new entrepreneurs. Over all Mahalirhittam is functioning to achieve its goal. The goal of Mahalirhittam is "Economic Empowerment of Women.

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