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**MAHALIR THITTAM - A SUPERIOR SOURCE FOR WOMEN
EMPOWERMENT-A STUDY IN MADURAI DISTRICT**
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Abstract

The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. The World Bank suggested that empowerment of women should be a key aspect of social development programs. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. In India, the role that women can play in every dimension of developmental activity has been recognized. The various plan strategies have also emphasized women's participation in the social and economical activities both within the family as well as society. This is to enable them to inculcate a sense of confidence and bring about awareness about their own potential for development, rights and privileges. Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from 'being alive' to living with dignity'. One of the powerful approaches to women empowerment and rural entrepreneurship is Mahalir Thittam. This paper is divided into three sections. In the first section, the researcher converse the profile and objectives of Mahalir Thittam. In section II- Importance of women empowerment through Mahalir Thittam. In section III – Achievements in Madurai District with the presentation of strategy of women empowerment by linking benefits extended by the Mahalir Thittam to the members.

Keywords: Mahalir Thittam, Abdul Kalam, NGO, TNCDW, Self Help Group, PLF

Objectives

- To study the fund management of the members of Mahalir Thittam.
- To acquire the utilization of training programme by the members of the Mahalir Thittam.

Women Empowerment

Empowerment ensures women's capacity to manipulate their personal environment and control over material, human and intellectual resources. Thus,
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Women's empowerment enables women to perform many things like economic, social and political development.

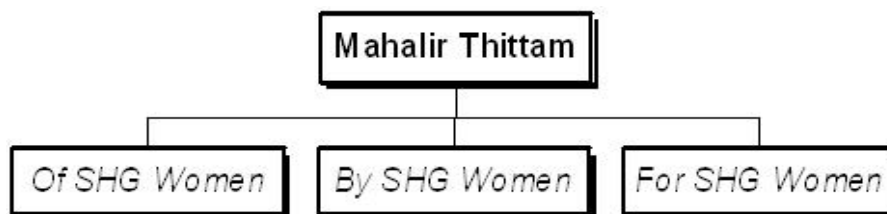
"Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately good nation". - **Dr.A.P.J. Abdul Kalam**

Profile of Mahalir Thittam

The Government of Tamil Nadu focused its priorities on reducing poverty among women, children and vulnerable people through empowerment and employment. To this end, the state spends about 30 per cent of its budget on social welfare and rural development programmes. Tamil Nadu Women Development Project under the name of "Mahalir Thittam", with state funding covers all rural and urban areas of the entire state in 2000. 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. TNCDW's vision is to build strong and self reliant SHG federations at the Village Panchayat, Block and district levels throughout the State.

The Self Help Group movement which was started in a small way in Dharmapuri District in the year 1989 and has sequently extended to all districts in Tamilnadu including Madurai District. SHG federation is one of the main objectives of Mahalir Thittam, promoting thrift and credit activities, nurturing entrepreneur skills and exposure to banking transaction, free from the clutches of usuries and money lenders.

Self Help Group (SHG) is a group of 12 to 20 women of the same socio-economic background who come forward voluntarily to work together for their own uplift. SHG members selected in the age group 18-60 years residing in the same area. NGOs and PLFs affiliated with TNCDW. They are trained to become cohesive as a group through regular meetings and encouraged to cultivate savings habit.



Activities of Mahalir Thittam

The following are the specific Activities of Mahalir Thittam

1. To create savings habit among women
2. To meet out the internal credit by themselves
3. To repay the credit availed from the banks properly
4. To improve standard of living by the earnings of women
5. To make arrangements to get the bank loans and the benefits from the Government schemes
6. To know the ways and means for the marketing of SHG products
7. To create self confidence among women
8. To create social awareness and improve the socio-economic development

Role of Mahalir Thittam on Women Empowerment

“When a woman moves forward, the family moves, the village moves and the nation moves.” These words of Pandit Jawaharlal Nehru are often repeated because it is accepted fact, that a nation’s greatness depends on how its women enjoy respect and status in the country.

Individual Empowerment

It means, the process of women gaining individual capabilities and skills, the mental space of women, which involves an attitudinal change along with awareness of their inherent potentialities. It includes a greater sense of self - confidence, self - esteem and motivation among women.

The Mahalir Thittam promote Individual Empowerment of members to access the self-confidence level through their group activities such as ability to sign, confidence to approach bank, speak to others , improvement in communication skills, expressing opinion freely and enhancement of managerial abilities.

Economic Empowerment

Economic empowerment endorses women’s sense of work, the right to determine choices, the power to control their own lives within and outside home and their ability to influence the direction of social changes.

In this point of view, the every movement of Mahalir Thittam is related to empowering women through financial assistance, since the economical status is basic need for Empowerment. It enhanced Revolving fund, Economic Assistance and loan from banks. These assistance is help to members involved greater access to financial

resources outside household, Significant increase in the woman's own income, financial self reliance of women

Social Empowerment

The qualitative improvement of the lives of women is a prime responsibility area of social reformation, Investment of creativity in women through creation of appropriate skills in their functional area for proper up gradation of their social status is to lead a dignified life in the society.

In the position of outlook, the Mahalir Thittam implicated various programmes related to awareness about the equal status, participation & powers of decision-making in community and village, breaking social, cultural & religious barriers to equal development of women

Political Empowerment

Women are empowered by the provision of 33 per cent of reservation in the Panchayats, provided by 73rd Constitutional Amendment Act. The Schedule castes, the scheduled tribes and the OBC are also empowered by reservation in legislation and services. Political Process is central to the empowerment process.

The Mahalir Thittam has generate a root for political empowerment of their members in the course of motivated to participate in politics, induce in political skills and create knowledge of political awareness like voting rights and etc.

Achievement of Mahalir Thittam in Madurai District

Madurai – an ancient city has been a cradle of Tamil culture for a quite long period. The social awareness of the people in Madurai has been over-whelming, since historical times. Queen Rani Mangammal ruled over Madurai with wisdom and prosperity. It is one paradigm depicting the status of women awareness in Madurai. The project has been running successfully through their activities.

Analysis and interpretation

Involvement of Members

A high level of member's involvement is a prerequisite for a high level improvement of organization.

Table 1 Group Formation up to 2012

Rural		Urban		Total	
No. of Groups	No. of Members	No. of Groups	No. of Members	No. of Groups	No. of Members
12236	188752	6407	98522	18643	287274

Source: www.tamilnadumahalir.com

It is seen in Table 1 that, when compared with the Rural and Urban groups, the rural people were highly involved in Mahalir Thittam.

Savings Fund

Table 2 Year wise Group Savings Fund

Year	Saving	Percentage
2007-2008	721.41	100
2008-2009	1095.53	151.85
2009-2010	1389.19	192.57
2010-2011	1299.71	180.16
2011-2012	1305.15	180.91

Source: mahalir thittam project office, madurai

It is seen in Table 2 that, the savings percentage is very high between the year of 2009 to 2010. At the same time, the savings percentage level is similar.

Revolving fund and Economic Assistance

SHG group members were utilized the Revolving Fund and Economic Assistance for their improvement of economic status

Table 3 Revolving Fund and Economic Assistance

S. No	Name of the Block	RF	EA	Total
1	Madurai East	883	158	1041
2	Madurai west	606	107	713
3	Thirupparankundram	619	146	765
4	Mellur	670	171	841
5	Kottampatti	529	68	597
6	Vadipatti	719	118	837
7	Alanganallur	635	224	859
8	Usilampatti	835	175	1010
9	Chellampatti	941	168	1109
10	Sedapatti	897	227	1124
11	Thirumangalam	578	153	731
12	T.Kallupatti	565	93	658
13	Kalligudi	543	178	721
	Total	9020	1986	11006

Source: mahalir thittam project office, madurai

It is seen in Table 3 that, 941 groups of Chellampatti highly utilized the Revolving Fund and 227 groups of Sedapatti highly utilized the Economic Assistance from Mahalir Thittam.

Training for SHG members

The training enhances the leadership quality, team building spirit and capacity to maintain books of accounts. In addition SHG members who are interested in starting economic activities and develop skills to get self employment are provided skill training. All the SHG members are imparted training in 4 modules like I-Animator and Members, II- NGO and members, III- Representative and members, IV- Only SHG members.

Table 4 Training for SHG members

S.No	Trainings	Modules	No. of Days
1	Members training	4	4
2	Office bearers training	3	6
3	Entrepreneurial development training	-	5

Source: www.tncdw.org.in

The SHG programme has been successfully implemented the above training for members and to motivate the members through their self confidence and efficient skills.

Institutional Training

Training for Youth Skill Development was provided to both genders of members by Tamilnadu Corporation for Development of women for various organizations. Along with this programme, Mahalir Thittam Youth women members were benefited.

Table 5 Institutional Training in Madurai District

S.No	Name of the Institutions	Course offered	No of Beneficiaries
1	Loyoia ITI	LMV with Badge	25
2	Raja Driving School	LMV with Badge	25
3	Sun Driving School	LMV with Badge	25
4	Uypa ITI	LMV with Badge	25
5	Jayalaksmi Driving School	LMV with Badge	25
6	CRED Industrial School	Basic sewing operator	20
7	FEDCROT	Basic sewing operator	20
8	Hi-Tech CNC Institute of Technology	CNC Machine operator	20
9	Sangam Industrial School	Welding Technician	20
10	Master Industrial School Run by Master Trust	Electrician	20
Total			245

Source: Mahalir Thittam Project Office, Madurai.

Under this training Programme, 245 youth members were participated. Rs.5000 was allotted per head as Administrative Sanction by TNCDW and the course syllabus framed by State Mission Management Unit.

Conclusion

Serious attention should be given to developing the institutional framework in future projects and programmes. Consideration needs to be given to ensuring objectivity and minimizing delays and undue interference, not only at the government level, but also when selecting other institutions to be involved in operations, including those working at the grassroots level (NGOs, Community-Based Organizations, etc). In this respect, the positioning of the main implementation agency is a central factor, as demonstrated by the Mahalir Thittam under TNWDP. Some qualities to be acquired by women to become truly empowered are awareness about risk prevailing at home, in work place, in travelling and staying outside home. They should have political, legal, economic and health awareness. They should have knowledge about support groups and positive attitudes towards life. They should get goals for future and strive to achieve them with courage. When the Thittam is developed in the progressive way the imbalance like have and have nots and greater difference will disappear in India.

"Women as the motherhood of the nation should be strong, aware and alert".

Glossary

TNCDW- TamilNadu Corporation for Development of Women

TNWDP- Tamil Nadu Women Development Project

ITI- Industrial Training Institute

LMV- Light Motor Vehicle

SMMU- State Mission Management Unit

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