

WOMEN EMPOWERMENT IN TAMILNADU

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Introduction:

Tamil Nadu has elaborate institutional arrangements for promoting gender equity and empowerment of women. The three key institutions that are involved in promoting gender equity are the Tamil Nadu State Commission for Women, Tamil Nadu Corporation for Development of Women and the Department of Social Welfare. These are the nodal agencies for implementation of governmental policies aimed at empowerment of women and gender equity.¹ A number of schemes and legislative measures exist which address questions of gender equity and empowerment of women. Similar bodies like National Commission for women and the Ministry of Women and Children Welfare exist at national level also.

Government of India has declared the year 2001 as Women Empowerment Year in order to highlight the rightful place to women in the mainstream of national development. The objective of the women Empowerment Year was to create large scale awareness of women's rights and to focus on issues and interventions which can impact positively on their lives. The Government of Tamil Nadu has been embarking upon other specific steps for social and economic empowerment of women through education, gender equity in public participation and governance, gender equity in health and nutrition, equal rights, elimination of gender based discrimination, action on violence against women. Against this backdrop, the Government of Tamil Nadu directed that adequate representation, at least to the extent of 30 % be provided to women in all the Committee and in similar forum. The statutory and non-statutory right from state level to micro level i.e. upon ward level in all Government Departments, quasi Government organizations, Public Sector Undertakings, Boards and other Bodies under the purview of Government Departments and Government agencies.

Tamil Nadu Women Development Project:

In the past, household-focused poverty alleviation programmes such as Integrated Rural Development Programme (IRDP) sought to reserve 50 per cent of credit for women. Against this target, 38.46 per cent of IRDP loans were channeled to women in 1998–99. However, women's access to credit did not always imply that they exercised control. In many cases, a wife was just a channel to get access to subsidized credit which her husband eventually utilized. In extreme cases, women had to struggle to repay the loan on their name, which had been used or misused by their husband.² Learning lessons from the past, the Tamil Nadu Government has evolved the Tamil Nadu Women's Development Project which is an SHG based scheme with a focus on the economic empowerment of women. Combining nutrition education with women's empowerment and poverty alleviation through regularity in savings and income generation achieves the following: women become aware and ambitious themselves and for their children and, they have the purchasing power combined with status within the household to take responsible decisions for their children.

Women's empowerment has been facilitated with the extension of a major micro-finance scheme for women, the Tamil Nadu Women's Development Project, popularly called *Mahalir Thittam*, meaning women's scheme. Tamil Nadu Corporation for Development of Women implements *Mahalir Thittam*. The Tamil Nadu Corporation for Development of Women Ltd. was incorporated on December 9th 1983 under the Companies Act 1956.³ Its registered office is located in Chennai, while its area of operation extends to the entire State of Tamil Nadu. The authorized share capital of the company is Rs. 1.00 crore, with a subscribed and paid up share capital of Rs. 78.42 lakhs. Of this Rs. 40.00 lakhs is held by the Government of Tamil Nadu and Rs. 38.42 lakhs by the Government of India. Initially started on an experimental basis during 1991-92 in Dharmapuri District, the Tamil Nadu Women's Development Project was later extended to Salem, South Arcot, Madurai, Ramanathapuram and Kanyakumari Districts during the period from 1992-1994. During 1995-96, the project started gaining wide acceptance among women and was taken up as a model for future growth and extended to all other Districts in a phased manner, targeting poor families and marginalised sections of the society as a state funded programme. TNCDW became the focal point for women empowerment activities due to the success of its key role as the prime organization spear heading the SHG movement in the state.⁴ A small homogeneous group of poor women consisting of

12 to 20 members, for their development, voluntarily formed to promote savings and mutually agreeing to contribute a common fund to be lent to its members as per the group's decision is called as "Self Help Group" (SHG). The members have to be in the age group of 18-60 years.

The members and office bearers of the SHGs promoted by *Mahalir Thittam* are provided training to bring about qualitative changes in their attitude and to promote cohesion and effective functioning of the group. The "*Mahalir Thittam*" is implemented in partnership with NGOs and community based organisations such as PLFs which are affiliated to TNCDW, and extend support in the formation of SHGs, organising training, guide and monitor their activities. So far, 452 NGOs have been affiliated with TNCDW.⁵ The future plans include, enhancing the sustainability of SHG movement through intensifying the federation activities and grooming them into full fledged community based organizations and further expanding the SHG coverage to habitations and ward or slums in urban areas hitherto uncovered. The salient features of the NGO agreement include performance based incentive with greater emphasis on quality, apart from providing an enabling environment for the growth of PLFs into Community Based Organisations (CBOs). NGOs are paid formation cost, monitoring cost and also incentive for enabling SHGs to access bank credit by TNCDW and are subjected to performance evaluation every year. Currently, the coverage extends to rural areas of 28 Districts of the state except Chennai. In the budget for 2000-'01, this project has been extended to cover all town panchayats and municipalities in the Districts. This project is based on a long-term partnership among three agencies—the State Government, NGOs and NABARD or other banks and financing institutions. The scheme promotes social and economic empowerment among women through women's organization into SHGs, rotation of their collective savings to help satisfy emergency and consumption needs of households, reduce the dependence on money lenders, institutional credit access and income generation in the hands of women.⁶ The project's pilot phase has already demonstrated that poor rural women are credit worthy and can become financially savvy even when semi-literate. Strengthening and integrating women's working groups of TINP with SHGs, thus institutionalizing economic empowerment systems among women rather than working in independent compartments, would help in establishing inter-sectoral linkages across schemes.

The project is participatory, people-centred and process-oriented and intends to promote social empowerment of poor and disadvantaged women through equal status at household, community and

village level, increased status in democratic institutions and helping them to overcome social, cultural and religious barriers. Further, this project supports economic improvement through financial self-reliance of women, greater access to financial resources and reduced vulnerability to crisis situations like famine, floods and riots. Both social and economic empowerment are complemented by capacity building through better awareness on health, education, environment and legal rights, better communication skills and better leadership skills.⁷ The future plans of the project include consolidation of SHGs, targeting uncovered habitations, focus on sustainability and entrepreneurship training for NGO staff. The membership has grown rapidly from 1.20 lakhs women in 5207 SHGs in 1996 to 25.73 lakhs women in 1,51,543 SHGs in December, 2003. The aggregate group savings of SHGs is 393.64 crores. Members of matured Self Help Groups ready to absorb loans are linked with banks and other financial institutions to avail credit. As on 31.12.2003, 1,09,046, SHGs have been linked with bank credit at a total financial outlay of Rs. 564.15 crores for various rural based activities such as Agriculture, Horticulture, Sericulture, Animal Husbandry, Cottage and Village Industries and other small businesses micro enterprises in urban areas. To give momentum to SHG movement and to cover another 1.5 lakhs women over a period of 3 years from 2003-2004 and 2004-06 the Government has sanctioned a sum of Rs. 262.50 lakhs for forming 75,000 new SHGs. Accordingly, for the year 2003-2004, the Government has released Rs. 87.50 lakhs. For the year 2004-2005, an amount of Rs. 87.50 lakhs has been provided to form another 25,000 groups in the tribal habitations, fishermen villages, weavers habitations, rural areas and urban slums.⁸

Marketing of SHG Products:

SHGs do not have the capacity in understanding marketing issues and do not possess negotiation skills to promote their products. Therefore, the Government takes various initiatives to enhance the capacity of SHGs and PLFs and ensure better convergence and greater co-ordination between different agencies in promotion of SHG products. A state level permanent marketing complex for SHG products is functioning in Annai Theresa Women Complex, Nungambakkam, Chennai, for conducting exhibition cum sale of products produced by SHGs. Similarly, to create better marketing facilities in rural areas, 86 Village *Haats* are under construction at the cost of Rs.12.90 crores in 30 Districts and will be completed. *Mahalir Thittam* has played a pivotal role in bringing together poor and marginalized women into the fold of Self Help Group movement and transformed their lives

significantly through various measures, contributing towards their socio economic empowerment. Transgenders who were hitherto left out from the development stream would also be brought under the fold of *Mahalir Thittam* from this financial year. Self Help Groups today have moved from the status of being receivers to implementers of Government Schemes.

Entrepreneur Development Programme:

Economic empowerment is the key for development, which is more true in the context of women. Women are considered as consumers and not producers without occupation, property, education and skills. With a view to bring women out of the above situation and their vicious circle of poverty, the Government of Tamil Nadu has evolved a scheme for training five lakh women in entrepreneurial skills for self employment in five years involving various Government Departments. In order to promote economic empowerment among women Government of Tamil Nadu has announced a program called Entrepreneur Development Programme, which aims to impart entrepreneurial skill training to women to initiate income generation activities through self-employment. The program also aims to extend credit linkage and marketing support. Tamil Nadu Slum Clearance Board has implemented the program in the city of Nagercoil covering 755 women at a cost of Rs. 75 lakhs. This program is implemented in coordination with leading Non Governmental and Community Based Organisations.⁹

Pudhu Vaazhvu Project:

This Project, aided by the World Bank was launched in the state in November 2005 as “*Pudhu Vaazhvu*”. The *Pudhu Vaazhvu* Project (PVP) which was subsequently named as “*Vazhndhu Kaattuvom*” in 2006, has now been restored back to its original name of “*Pudhu Vaazhvu*”. The project is being implemented in 16 Districts with a total outlay of Rs.717 crores, benefitting 5.8 lakh households for a period up to September 2014. Now, with additional financing, the Project has expanded its operations to 10 more additional Districts for a period of 3 years till September 2014 with an outlay of Rs.950 crores benefitting 3.8 lakh target poor households. The Project is designed on Community Driven Development (CDD) approach to empower the poorest of poor through promotion of strong Community- Based Organizations (CBOs), thereby creating a strong voice for rural poor.

Development of Women and Children in Rural Areas:

The DWCRA is a sub-scheme of the Integrated Rural Development Programme (IRDP). It was started in 1982-83 on a pilot basis in 50 Districts but has now been extended to all Districts of the country. The basic objective of the programme is to provide income generating skills and activities to poor women in rural areas, thereby such social and economic empowerment, and the programme seek to improve the access of rural women to health, education, sanitation, nutrition etc. Child care Activities were incorporated in DWCRA during 1995-96 with the objective of providing creche service for children of DWCRA women and setting up of literacy centres for DWCRA women with specific emphasis on girl child.¹⁰ Since one of the focal points of DWCRA is income generating activities for women, it is necessary that their activities are economically viable. Marketing of products of the women's group is therefore very important. The interest of women in the programme can be sustained only when a proper market is arranged for their products.

Sivagami Ammaiyar Ninaivu Girl Child Protection Scheme:

The girl child protection scheme was introduced in April 1992. This scheme was renamed in the year 2006 as Sivagami Ammaiyar Ninaivu Girl Child Protection Scheme in fond memory of the mother of the great leader K. Kamaraj. The objective of this scheme is to prevent female infanticide, discourage preference for male child and to promote family planning. This scheme also ensures equal opportunity in education for girl children on par with male children. Under this scheme, an amount of Rs.22200/- is deposited in Tamil Nadu Power Finance and Infrastructure Development Corporation Limited by Government in the name of the girl child, if there is only one girl child in the family with no other child in the family and when either of the parents has undergone sterilization before the age of 35 years. A monthly payment of Rs.150/- is released to the child from the interest accrued from the deposit, from the fifth year of the deposit and upto twenty year of deposit to take care of the education of the girl child. On the twenty year of the deposit, the deposit amount with interest will be released to the girl to enable her to pursue higher education or to defray the marriage expenses. In case of families with two girl children and no male child, an initial deposit of Rs.15200/- is made with Tamil Nadu Power Finance and Infrastructure Development Corporation Ltd., for each of the girl children by the Government. A monthly payment of Rs.150/- is released to the children from the interest accrued from the deposit, from the fifth year of the deposit and upto twelfth year of deposit to

take care of the education of the girl children.¹¹ Each girl child will be given the amount deposited with accrued interest on the twenty year of deposit. This will enable them to pursue their higher studies or to defray their marriage expenses. A sum of Rs.75.00 crores has been allotted in the Budget Estimate for the year 2008-2009 to benefit 49,300 girl children under this scheme.

Cradle Baby Scheme:

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

National Commission for Women:

The National Commission for Women was constituted on 31st January 1992 in pursuance of the National Commission for Women Act, 1990. The tenure of the first commission expired on 30 January 1995 and the second commission took over on 20 July 1995. This commission's main areas of activities include review of the constitutional and legal safeguards for women, recommend remedial measures, undertake studies and investigations, promotional and educational research, participate and advise in the planning process and generally advise the government on all matters of policy affecting and welfare and development of women in Tamilnadu. The National Commission for Women provided a platform for realizing the aspiration of millions of Indian women and enabled them to participate on an equal footing in the developmental process of the country. NCW and women of Puthugramam village in Kanyakumari District had an interaction session in April 2001.¹² The programme was to generate awareness among Dalit women about the legal and constitutional provisions and opportunities available with the Governmental and Non- Governmental Organizations to serve and safeguard them from the onslaught of male chauvinism and gender intolerance.

Tamil Nadu State Commission for Women:

To safe guard the welfare of women and issues relating to the status of women and to make recommendations to the Government for suitable action, the Government has constituted the State Commission for women on 19.03.1993. The Government has decided to constitute the Commission statutorily and to give more powers to the Commission. Accordingly, Tamil Nadu State Commission for Women Act, 2008 has been enacted. This Act has been notified in the Government Gazette on 27-05-2008 and came in to force on 30-17-2018.¹³

Service Homes:

In the Rural areas of Tamil Nadu many girls discontinue their school studies and get married and some of them are deserted from their families due to family problems, some even lose their husbands due to various reasons. Some do not get married due to poor circumstances. To provide education and employment opportunities to such women, and to improve their economic conditions, the Department of Social Welfare runs Service Homes at many places in the District. These Service Homes provide accommodation, food, education (upto Higher Secondary School) and vocational training to the inmates at free of cost. Besides, the women inmates are allowed to keep their children with them and educational facilities are also provided to these children. Secondary Grade Teachers Training course was restarted during 2017-18. Forty Ex-inmates of Service Homes and Government orphanages are benefited through this Teachers Training Course. A sum of Rs. 37.48 Lakh has been provided in the budget estimate for the year 2008-2009 for this scheme. A sum of Rs. 426.40 Lakh has been provided in the budget estimate for the year 2017-2018 for this scheme.¹⁴

Moovalur Ramamirtham Ammaiyar Ninaivu Thirumana Nidhi Uthavi Thittam

M. R. Ammaiyar was an eminent social reformer in Tamil Nadu in the middle of the 20th Century. She was an active member of the *Dravida Kazhagam*. Under the scheme, at the time of marriage an amount of Rs. 20,000 is given as assistance to girls belonging to poor families (of families below poverty line). The bride must have appeared for 10th std. examination. In case of Scheduled Tribe, the bride should have studied up to 5th standard. Annual income should not exceed Rs. 12,000. The Bride should have completed 18 years of age. Only one daughter in a family is eligible to avail this scheme. This scheme was introduced by the Government of Tamil Nadu in the year 1989 and was implemented whenever DMK was in power in the State.

Vazhndu Kattuvom Project:

Vazhndhu Kaatuvom Project is an empowerment and poverty alleviation project implemented by the rural development and Panchayat Raj Department of Government of Tamil Nadu with World Bank assistance. This project was launched in November 2005, effective implementation has commenced only from August 2006. The main objective of the project is to include the poorest of poor in the SHG formation, making them self sufficient and sustainable, providing financial resources and linkages for enhancing their livelihoods and thereby generating an increase of their income. The project is implemented over a 6 year period at an outlay of Rs.717 Crores. The project covers 2509 village panchayats in 70 Backward Blocks in 16 Districts. During 2017-18, Rs. 132.84 crore has been provided and for 2018-19 Rs. 131.14 crore is proposed for the implementation of the activities viz., formation of Self Help Groups and Federations.¹⁵

During 2018-19, 581 Self Help Groups and 599 Economic Activity Groups (EAG) will be formed. Women's Indian Association is the mother of all other women's organizations in Tamil Nadu. The working condition of the women's organizations proves that they are working, earning money and doing some help for the economic development for women. The history of Women's Indian Association shows that hundreds of women received social and political training only through it. 90% of the elite women all over India were trained only by this women organization. These organizations have now restricted their activities only to social welfare of women and children. In short, the roles played by women's organization are not as effective as they were before independence. In Kanyakumari District the Social Welfare and Nutritious Meal Programme Department has been fulfilling its responsibilities to the entire satisfaction of women, children, adolescent girls, pregnant mothers, transgenders, destitutes and older persons under the dynamic leadership of the Chief Minister of Tamil Nadu.¹⁶

E.V.R. Maniamaiyar Memorial Widow Daughter's Marriage Assistance Scheme:

In order to help poor mothers who are widows by providing financial assistance for the marriage of their daughters, under the scheme, an amount of Rs. 20,000 is provided at the time of marriage. Widows whose income does not exceed Rs.24, 000 in a year is eligible to receive marriage assistance. Daughter should have completed 18 years of age and only one daughter of the widow is eligible to receive assistance under the scheme.

Anjugam Ammaiya Ninaivu Kalappu Thirumana Nidhi Udhavi Thittam:

In order to promote untouchability in the community by way of promoting inter-caste marriages, the Tamil Nadu Government has announced this scheme. In the case of marriage between an SC or ST with the bride or bride groom of another community of different strata, an amount of Rs. 20,000 is provided as incentive. Application for sanction of incentive should be submitted within 2 years of marriage. During the year 2017-18, 265 persons benefitted from the scheme in Tamilnadu. Now the scheme renamed as Dr. Muthulakshmi Reddy Ninaivu Inter-caste Marriage Assistance Scheme.¹⁷

Conclusion:

Women throughout the world remain discriminated and exploited. As far as Tamilnadu is concerned, the cultural norms, social structure and value systems are important determinants of women's role and their position in society. The Constitution of India not only grants equality to Scheduled caste women but forbids discrimination in any form. The empowerment process encompasses several mutually reinforcing gender budgeting and component plans but begins with and is supported by economic independence, which implies access to and control over production resources. Women's Organizations brings about social transformation in the lives of women in the Indian society.

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