



TAMILNADU CORPORATION FOR DEVELOPMENT OF WOMEN LIMITED- VELLORE DISTRICT

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ABSTRACT

This article summarizes the study of the role of TNCDW in the development of social status of weak and poor women in rural areas by establishing SHGs at every village, panchayats and municipal level. In order to achieve its global deals and thoughts, the Government of TamilNadu came forward with the benignity to introduce a new scheme “MAHALIR THITTAM” (Women Project). TNCDW is under social welfare department of Government of Tamil Nadu since 1996-97. It is in partnership with NGOs, Banks, Training Institutions and Educational Institutions is implementing development programs for Socio-economic empowerment and welfare of the poor rural women in Tamil Nadu.

Keywords: TNCDW – Mahalir Thittam programs – Tamil Nadu – Vellore district

“As long as women of India do not take part in public life there can be no salvation for the country”

-Mahatma Gandhiji

“If our nation is to rise, how can you do so if half our nation, half our woman kind, lag behind and remain ignorant and uneducated? How can our children grow up into self-reliant and efficient citizens of India if their mothers are not themselves self-reliant and efficient?”

-Jawaharlal Nehru.

Our esteemed leaders, Mahatma Gandhi, Thanthai Periyar, and Perarignar CN Annadurai, have consistently advocated and fought for the principles of social justice, striving for an ideal society free from caste or creed distinctions, and empowering underprivileged women. The progress and development of rural society truly hinge on the advancement of women's status and quality of life.

To materialize their noble ideals and visions, the Tamilnadu Government took a compassionate step by introducing the "MAHALIR THITTAM" (Women Project) in 1996-97. Under the auspices of the Social Welfare Department of the Government of Tamilnadu, this project, managed by the CORPORATION FOR DEVELOPMENT OF WOMEN LIMITED, is a Human Resource Development initiative aimed at enhancing the social standing of impoverished women in rural areas through the establishment of SELF HELP GROUPS

at every Village, Panchayat, and Municipal level. As of October 31, 1999, there were 19,485 Self Help Groups with 3,70,000 women members across 21 Districts of Tamilnadu.

The impact of these Self-Help Groups has been remarkable, achieving several victories, including:

1. Uplifting families from the clutches of poverty.
2. Fostering social awareness among rural women.
3. Eradicating illiteracy and promoting knowledge.
4. Cultivating self-confidence.
5. Enhancing the economic status of women, empowering them to stand independently.

In collaboration with Non-Governmental Organizations, Banks, Training Institutions, and Educational Institutions, the Tamil Nadu Corporation for Development of Women Limited is executing four pivotal development programs to promote socio-economic empowerment among poor rural women in Tamil Nadu. These programs are:

1. Mahalir Thittam (Mathi)
2. Vocational Training Programme (VTP)
3. Entrepreneurship Development Programme (EDP)
4. Women Recreation Centres (WRC)

This scheme primarily benefits women, especially those who are underprivileged. It encourages collective action and skill upgradation. Currently, more than 3.5 lakhs of women in 18,000 SHGs are progressing towards self-reliance and empowerment, and over 4300 women have received training in various vocations for self-employment and wage employment. (As of December 31, 1998, 5207 SHGs were formed, covering 1,20,960 women).

1. Mahalir Thittam (now renamed as Annai Bangaru Ammaiya Ninaivu Mahalir Thittam)

Introduced in May 1989, with assistance from the International Fund for Agricultural Development (IFAD), this project aims to empower impoverished rural women economically and socially. The implementation of the project revolves around a network of women's Self-Help Groups (SHGs), which were established and nurtured at the village level with the support of non-governmental organizations (NGOs). While the IFAD project officially concluded on December 31, 1998, post-project activities have been allowed to continue in subsequent years with a considerable subsidy from the Government treasury.

In Vellore District, there are currently 2852 Self-Help Groups with a total of 46,218 members who have collectively saved an impressive sum of Rs. 2,14,85,809 through Banks (see Table 4 below). This collective fund grows not only through individual contributions but also through the rotation of money among group members in the form of internal loans.

The SHGs primarily target women living below the poverty line, with special preference given to widows, destitute individuals, divorcees, physically handicapped women, and those belonging to socially backward classes, especially scheduled castes and tribes. As a result of this focused approach, the percentage of SC/ST membership in SHGs has significantly increased from 20.78% in December 1998 to 42.82% in February 2000. Additional details pertaining to Vellore District are provided in Tables 1 and 2.

The Government's noble objective of implementing various humanitarian schemes can only be achieved when women actively form groups and take charge of their development. To support this ideal scheme, the Government grants financial assistance to NGOs responsible for guiding women SHGs. During their meetings held once every two weeks, women are encouraged to discuss activities related to health, mother-child welfare,

nutrition, vaccination, as well as regular activities concerning savings and entrepreneurship. This fosters the creation of a strong and empowered society of women.

For the year 2000-01, a sum of Rs. 1200.00 lakhs was allocated for implementing various programs under the Annai Bangaru Ammayar Ninaivu Mahalir Thittam. Specific details for Vellore District can be found in Tables 3 and 4.

2. Vocational Training Programmes:

Under the Tamilnadu Corporation for Development of Women Limited (TNCDW Ltd), the focus is on empowering underprivileged women by providing them with training in various trades and assisting them in securing related job placements. This initiative is conducted in collaboration with reputable training institutions.

In the year 1998-99, the Government sanctioned Rs. 15,001 lakhs for this purpose. Additionally, Rs. 9.43 lakhs was allocated in 1999-2000, and Rs. 7.50 lakhs for 2000-2001, all aimed at providing training in several fields such as computer skills, Nurse Aid, Screen Printing, Desk Top Printing, Leather and Footwear, Nursery gardening, and more.

During the year 1999-2000, a total of 330 women received training in these trades, and a slightly higher number of women were trained in the subsequent year. This program has been instrumental in equipping women with valuable skills and opening up new opportunities for their economic and social advancement.

3. Entrepreneurship Development Programme:

The primary objective of the Tamilnadu Corporation for Development of Women Limited (TNCDW Ltd) is to provide training to women in the field of entrepreneurship and assist them in establishing small enterprises, with a particular focus on supporting first-generation entrepreneurs. Over time, the quality of training has seen significant improvement, largely due to fruitful partnerships with esteemed institutions such as the Centre for Entrepreneurship Development, Canara Bank (Chennai), Rural Development and Self Employment Training Institute (RUDSET) Madurai, Regional Engineering College, Tiruchirappalli, Avinashilingam Home Science University Coimbatore, among others.

To further enhance the effectiveness of the training programs, the Government of Tamilnadu has allocated a sum of Rs. 4.00 lakhs for the year 2000-2001. This funding is dedicated to monitoring and ensuring the high standard of training provided to the women participants. By offering top-notch training in entrepreneurship, TNCDW Ltd aims to empower women with the necessary skills and knowledge to start and run their small businesses successfully. Through these initiatives, the corporation envisions fostering a culture of entrepreneurship and self-reliance among women, ultimately leading to their economic and social upliftment.

4. Women's Recreation Centres:

The Government of Tamilnadu recognizes the significance of providing rural women with a space to relax and engage in fruitful discussions beyond their basic needs related to nutrition, health, and education. Understanding the importance of recreation for the working poor women, the government took an initiative to establish Women Recreation Centres (WRCs). In 1997-98, 50 WRCs were set up, and a sum of Rs. 4.75 lakhs was allocated during 1999-2000, followed by Rs. 4.20 lakhs during the year 2000-01 for establishing and maintaining 100 WRCs each year.

These Women Recreation Centres serve as places where rural women can unwind, interact, and exchange ideas, fostering a supportive and empowering community. The centers are designed to offer recreational activities that cater to the specific needs and interests of the women beneficiaries.

The Tamilnadu Corporation for Development of Women Limited has been actively involved in implementing these initiatives in Vellore District, ensuring that rural women can access these centers and benefit from their offerings. The details of the working of the corporation and the total number of women beneficiaries are provided in Tables 1 to 9, offering comprehensive insights into the impact and success of these programs. Through these efforts, the Government of Tamilnadu aims to enrich the lives of rural women, providing them with opportunities for personal growth, relaxation, and social interaction beyond their regular responsibilities.

**TAMILNADU WOMEN DEVELOPMENT PROJECT
VELLORE DISTRICT
MAHALIR THITTAM**

**TABLE-1
AREA COVERAGE**

S. No.	DIVISION	No. of panchayats	No. of habitations	No. of SC/ST habitations	Total female population	No. of BPL families
1	Village panchayats	753	3372	972	985495	202072
2	Town panchayats	27	-	-	-	-
3	Municipalities	9	-	-	-	-
	Total	789	3372	972	985495	202072

TABLE-2

SC/ST COVERAGE

S. No.	DIVISION	No. of panchayats	No. of SC/ST habitations	No. of BPL habitations	No. of SHGs members	SC/ST SHG members
1	Village panchayats	753	972	70178	43165	20764
2	Town panchayats	27	-	-	2877	-
3	Municipalities	9	-	-	176	-
	Total	789	-	-	46218	-

**TABLE-3
FORMATION OF SELF-HELP GROUPS**

S. No.		Total SHGs formed	Total women enrolled
1	Villagepanchayats	2667	43165
2	Town panchayats	128	2155
3	Municipalities	57	898
	Total	2852	46218

TABLE-4**SELF HELP GROUPS – SAVINGS PERFORMANCE**

S. No.		Total SHGs	Total members	Total savings	Savings in Feb.2001
1	Village panchayats	2667	43165	21143460	1356505
2	Town panchayats	128	2155	207709	44885
3	Municipalities	57	898	134640	20030
	Total	2852	46218	21485809	1421420

TABLE-5**SANGHA LOAN UTILITY PERFORMANCE**

S. No.		Total SHGs	Total members	Total savings	No. of persons availed loan	Loan amount
1	Villagepanchayats	2667	43165	21143460	62371	48701116
2	Town panchayats	128	2155	207709	-	-
3	Municipalities	57	898	134640	-	-
	Total	2852	46218	21485809	62371	48701116

TABLE-6**SHGs CREDIT RATING**

S. No.		Total SHGs	Total SGHs rated as per credit guide lines	No. of eligible SHGs for external credit	Total No. of SHGs credit availed	Total amount disbursed
1	Village panchayats	2667	1638	1171	720	250.42
2	Town panchayats	128	-	-	-	-
3	Municipalities	57	-	-	-	-
	Total	2852	1638	1171	720	250.42

TABLE-7
SHGs EXTERNAL LENDING NGO/RMK

S. No.		No. of eligible SHGs	No. of women Benefitted	Loan amount disbursed	Repayment percentage
1	Village panchayats	78	395	6.11	100
2	Town panchayats	-	-	-	-
3	Municipalities	-	-	-	-
	Total	78	395	6.11	100

TABLE-8

SHGs EXTERNAL LINKAGE PERFORMANCE VILLAGE PANCHAYATS

S. No.	Name of Loan Agency	No. of eligible SHGs	Fund/Loan sanctioned Loan subsidy	Total	No. of women benefitted
1	SGSY REVOLVING F	552	109.5 lakhs	109.5	4242
2	ECONOMIC ASSISTANCE	441	62.8	124.16	-
3	TAHDCO SCHEME	45	7.81	15.62	-
4	NABARD SCHEME	376	28.78 lakhs	28.78	1015

TABLE-9

**TAMIL NADU WOMEN DEVELOPMENT PROJECT
(MAHALIR THITTAM)**

STATEMENT OF EXPENDITURE - ESTABLISHMENT CHARGES FOR THE MONTH OF FEB'2001

S. No.	PARTICULARS	DURING THE MONTH	UPTO THE MONTH
1	Establishment Salaries and Allowances	80,310	20,05,584
2	Operating Cost Rent Electricity, etc.,	97,549	7,81,254
3	Group Maintenance Fund	-	6,33,650
4	Training and Workshop	4,52,375	56,42,065
5	Monitoring and Evaluation	34,803	66,829
6	NGO Support Cost	-	5,72,675
7	Purchase of Capital Items	40,916	81,832
8	Contingencies	1,440	40,700
	TOTAL		98,24,589

CONCLUSION:

Under the auspicious of Social Welfare Department of Tamil Nadu, the above said project & programs were managed by the corporation for Development of Women Limited. It is a initiative of Human Resource Development, which aimed at enhancing the socio-economic standing of impoverished women in rural areas through the establishment & enhancement of SHGs at every village. The impact and activation of these SHGs, achieving several victory programs of uplifting of families, fostering Social awareness, eradicating illiteracy, seeding self-confidence, etc. The state government came forward to introduce “MahalirThittam”, (now it is renamed as Annai Bangaru Ammaiyar Ninaivu Mahalir Thittam) successfully achieving its Maximum goals and ideals.

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1. Mahalir Thittam, Group Guide, TNCDWL., Chennai, P.1
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