



A STUDY ON IMPACT OF MAHLIR THITTAM IN MADURAI DISTRICT

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Abstract:

The role of women in a community is very crucial. Any effort for economic development cannot be successful without the active participation of women because women comprise almost half of the population of our nation. The impact of development has led to widening a empowerment. In Tamil Nadu, the Tamilnadu Corporation for Development of Women Ltd has been functioning, bringing about socio economic and political empowerment through various projects. Mahalir Thittam is a socio-economic empowerment programme for women implemented by Tamilnadu Corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non Governmental Organisations (NGOs) and Community based organizations. The SHG approach was started in a small way in Dharmapuri district in the year 1989 vide G.O.Ms.No.764, Social Welfare & NMP Dept. dt.1.9.1989 with the assistance of International Fund for Agricultural Development (IFAD). Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-1992 and further extended to Madurai and Ramanathapuram in the year 1992-93. Following the success of the IFAD project, Mahalir Thittam project was launched with State Government funding from 1997-1998 vide G.O.Ms.No.292 Social Welfare & NMP Dept. dt. 4.12.1996 and was progressively introduced in all districts of the State. The Self Help Group movement which was started in a small way in Dharmapuri District in the year 1989, has now grown into a mammoth movement covering all districts of the State targeting poor families and the marginalised sections of the society TNCDW which has been spearheading the SHG movement has brought out qualitative change in the lives of women through its definitive interventions over the last two decades. The programme is implemented in partnership with NGOs and community based organisations which are affiliated with TNCDW after due process. Hence this study is an attempt to analyse the impact of Mahalir Thittam in Madurai District.

Introduction:

Women constitute nearly 50 per cent of the world's population. Without women, no meaningful activity is possible in the world and women play a vital role in the economic development of every nation. Mahatma Gandhi, father of our nation, stated that, "Women is the companion of man, gifted with equal mental capacities, she has the right to participate in the minute details of the activities of man and she has the same fight to freedom and liberty as he; she is exalted to a supreme place in her sphere of activity as man is in his". Throughout the history of world, women had collectively struggled against the direct and indirect barriers to their self- development, their social, economical and political participation. By the end of the 20th century, women had begun to organize themselves gradually, they had taken up a number of activities, such as, the education of women, their participation in decision making and so on. Now, women had joined together for their own development and for their self employment in the form of self help groups which benefit not only the individual woman but also the family and the community as a whole.

Objectives of the Study:

- ✓ To analyse the impact of Mahalir thittam in Madurai district

Research Methodology: This study is based on empirical research by conducting survey method. It is purely based on primary data from 384 respondents following convenience sampling method. A well structured and pre tested questionnaire was administered for knowing the impact of Mahalir thittam in Madurai district. Percentage analysis, Mean and Standard deviations are the main tools used for analysis.

Tamilnadu Corporation for Development of Women Ltd: The SHG movement with nearly 59 lakh women as members has grown from strength to strength over the years bringing about substantial social change. It would be the endeavour of the Corporation to extend the benefits of the SHG approach to the uncovered areas of the state and uncovered sections of the society. TNCDW Limited was established in December 1983 by the Government of Tamilnadu for the empowerment of women, which is the goal of it. The authorized share capital of the company is ₹1 crore, with a subscribed and paid up share capital of ₹78.42 lakhs of this ₹40 lakhs is held by the Government of Tamilnadu and ₹38.42 lakhs by the Government of India. A large part of the activities of the corporation are conducted through selected Non-Governmental Organizations and other

Training Institutions. Funds are obtained from Government of Tamilnadu through Budgetary allocations for specific projects and covered by sanctions through government orders. Its registered office is located in Chennai while its area of operation extends to the entire state of Tamilnadu. The Corporation will strive to promote more economic activities among SHG women by converging Mahalir Thittam and Swarna Jayanthi Gram Swarozgar Yojana (SGSY) implementation. Strengthening the Federations of Self Help Groups is the key to achieving sustainability in the long run. The vision of TNCDW is to build strong and self reliant SHG federations at the Village Panchayat, Block and District levels throughout the State. It is in this context that the TNWDP experiment becomes relevant. This early pioneering effort was aided and enhanced by assistance of the International Fund for Agricultural Development, through the Tamilnadu Women Development Project (TNWDP) taken up for implementation by the Government of Tamilnadu in eight Districts (then five districts) of Tamilnadu in 1989-90. The prime objectives of the project were to improve the social and economic position of women below poverty line, through the formation of Self-Help Groups of poor women in these districts with active assistance and supervision of NGOs. The IFAD experiment was a small scale project. However the success of the project led to the announcement of Mahalir Thittam in 1996 extending the coverage to the entire State in a phased manner.

Mahalir Thittam (MATHI): In Tamilnadu 'Mahalir Thittam' scheme was announced in the year 1997. This scheme was proposed to cover the entire state. In memory of former chief minister of Tamil Nadu, C.N. Annadurai, this scheme was renamed with his mother name as "Bangaru Ammaiyar Ninaivu Mahalir Thittam". The Mahalir Thittam project is implemented in all the districts of Tamilnadu both in rural and urban areas, including Chennai corporation limits. It is a process oriented project which lays emphasis on the qualitative and socio-economic aspects of the development of women.

Non-Governmental Organization: Generally NGOs follow four clear cut strategies. These are clarity, supplementing welfare of the state, encouraging people's participation and implementation programmes launched by the government for the larger benefit of the community, involving people in program planning, raising resources implementing activities and sharing fruits of development and conscience instilling and organizing people, enabling them to demand and undertake planning and implementation of the development programs beneficial to them. The NGOs had a very important role to play in Mahalir thittam project. The NGOs were initially screened and taken into the project on a contractual agreement.

Self Help Groups: Generally Self – Help Groups are expected to be platforms for women to help themselves for their Social and Economical Empowerment. This suggests that Self – Help Groups basic philosophy lies in the principle of their self – management and self – regulation. The initial activities of the group generally do include community, education, information dissemination of health and hygiene, mutual support by way of inter – loaning / intra – loaning income generation activities, services and advocacy. The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the member's emergency needs and to provide collateral free loans decided by the group. All schemes are functional to raise the level of socio-economic development of women throughout Tamil Nadu. In order to bring about greater synergy and better co-ordination in implementing various schemes for Self Help Groups, Tamilnadu Corporation for Development of Women Limited was brought under the control of Rural Development and Panchayat Raj Department from July 2006.

Table 1: Details of Income before and after Joining the Mahalir Thittam

Measuring Labels	Income Before		Income After	
	Frequency	%	Frequency	%
Less than Rs.2000	26	6.8	0	0
Rs.2001 to Rs.3000	50	13.0	24	6.3
Rs.3001 to Rs.4000	221	57.6	40	10.4
Rs.4001 to Rs.5000	47	12.2	219	57.0
Rs.5001 to Rs.6000	40	10.4	61	15.9
More than Rs.6000	0	0	40	10.4
Total	384	100	384	100
Measuring Labels	Savings Before		Savings After	
	Frequency	%	Frequency	%
Less than Rs.2000	366	95.3	13	3.4
Rs.2001 to Rs.4000	14	3.6	352	91.7
Rs.4001 to Rs.6000	3	.8	11	2.9
More than Rs.6000	1	.3	8	2.1
Total	384	100	384	100

Measuring Labels	Household Assets Value Before		Household Assets Value After	
	Frequency	%	Frequency	%
Less than Rs.25000	213	55.5	0	0
Rs.25000 to Rs.50000	168	43.8	214	55.7
Rs.50000 to Rs.100000	0	0	169	44.0
More than Rs.100000	3	.8	1	.3
Total	384	100	384	100

Income Before: The majority of the respondents say that they earn about Rs.3001 to Rs.4000 before joining Mahalir Thittam with 57.6 per cent and least of 6.8 per cent of the respondents say that they earn less than Rs.2000 before joining Mahalir Thittam. The majority of the respondents say that they earn about Rs.3001 to Rs.4000 before joining Mahalir Thittam with 57.6 per cent.

Income After: The majority of the respondents say that they earn about Rs.4001 to Rs.5000 after joining Mahalir Thittam with 57 per cent and least of 6.3 per cent of the respondents say that they earn about Rs.2001 to Rs.3000 after joining Mahalir Thittam. The majority of the respondents say that they earn about Rs.4001 to Rs.5000 after joining Mahalir Thittam with 57 per cent.

Savings Before: The majority of the respondents say that they save less than Rs.2000 before joining Mahalir Thittam with 95.3 per cent and 0.3 per cent of the respondents say that they save more than Rs.6000 before joining Mahalir Thittam. The majority of the respondents say that they save less than Rs.2000 before joining Mahalir Thittam with 95.3 per cent

Savings After: The majority of the respondents say that they save about Rs.2001 to Rs.4000 after joining Mahalir Thittam with 91.7 per cent and 2.1 per cent of the respondents say that they save more than Rs.6000 after joining Mahalir Thittam. The majority of the respondents say that they save about Rs.2001 to Rs.4000 after joining Mahalir Thittam with 91.7 per cent

Household Assets Value Before: The majority of the respondents say that they have household assets value less than Rs.25000 before joining Mahalir Thittam with 55.5 per cent, followed by 43.8 per cent of the respondents say that they have household assets value of Rs.25000 to Rs.50000 before joining Mahalir Thittam and 0.8 per cent of the respondents say that they have household assets value more than Rs.100000 before joining Mahalir Thittam. The majority of the respondents say that they have household assets value less than Rs.25000 before joining Mahalir Thittam with 55.5 per cent.

Household Assets Value After: The majority of the respondents say that they have household assets value of Rs.25000 to Rs.50000 after joining Mahalir Thittam with 55.7 per cent, followed by 44 per cent of the respondents say that they have household assets value of Rs.50000 to Rs.100000 after joining Mahalir Thittam. The majority of the respondents say that they have household assets value of Rs.25000 to Rs.50000 after joining Mahalir Thittam with 55.7 per cent.

Table 2: Measures of Central Tendency and Dispersion Effectiveness Training Programmes

Measuring Items	Mean	Sd
Administration and Financial Management	3.96	0.823
Maintenance of accounts and audit	4.14	0.554
Management of bulk loan	4.74	0.680
Banking operations	4.82	0.620
Social Welfare	4.76	0.622
Improvement of Education	4.65	0.781
Skill oriented	4.20	0.647
Marketing Oriented	4.10	0.613
Communication skill	3.68	0.846
Entrepreneurship	3.81	0.952
Micro- insurance	3.22	0.939

The respondents strongly agree with banking operations with a mean value of 4.82, social welfare with a mean value of 4.76, management of bulk loan with a mean value of 4.74, improvement of education with a mean value of 4.65, skill oriented with a mean value of 4.20, maintenance of accounts and audit with a mean value of 4.14 and finally marketing oriented 4.10. Similarly the respondents just agree with the administration and financial management with a mean value of 3.96, entrepreneurship with a mean value of 3.81, communication skill with a mean value of 3.68 and finally micro- insurance with a mean value of 3.22. Thus it's clear that the respondents strongly agree that they are highly satisfied with the areas of training provided to the respondents and also the training are said to be very much effective with a mean value of 4.19.

Table 3: Opinion on the Training Programmes

Measuring Items	Mean	Sd
Number of Training programme within a year	4.47	0.747
Duration of the training Programmes	4.58	0.732

Study materials supplied in Training Programmes	4.72	0.875
Expertise of trainers	4.69	0.789
Occasion of the Training Programmes	4.73	0.772
Place of Training Programmes	4.32	0.721
Chance of Clarification	4.24	0.704
Chance of hands on experience	3.91	0.746
Financial assistance during training period	3.92	0.732

The respondents strongly agree with occasion of the training programmes with a mean value of 4.73; study materials supplied in training programmes with a mean value of 4.72; expertise of trainers with a mean value of 4.69; duration of the training programmes with a mean value of 4.58; number of training programmes within a year with a mean value of 4.47; place of training programmes with a mean value of 4.32 and finally chance of clarification with a mean value of 4.24. Similarly the respondents just agree with the financial assistance during training period with a mean value of 3.92 and finally chance of hands on experience with a mean value of 3.91. Thus it's clear that the respondents strongly agree by saying that they have a positive opinion on training programmes provided to the respondents with a mean value of 4.40.

Table 4: Overall Effectiveness Training Programmes

Measuring Variables	Mean	Sd
Areas and Effectiveness of Training	4.19	0.734
Opinion on the Training Programmes	4.40	0.758

The respondents strongly agree with the opinion on the training programmes with a mean value of 4.40 and with the areas and effectiveness of training with a mean value of 4.19. Thus it's clear that the respondents strongly agree with the Effectiveness Training Programmes i.e. they have a positive attitude towards training programmes provided to the respondents with a mean value of 4.29.

Table 5: Perception about Functions of Mahalir Thittam by the Members Financial Assistance

Measuring Items	Mean	Sd
Allowance for attending training programme is efficient	4.01	0.580
Guidance in getting loan is appreciable	3.99	0.617
Support in getting raw materials is good	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 respondents strongly agree with efficient allowance for attending training programme with a mean value of 4.7; guidance in getting loan is appreciable with a mean value of 4.67; support in getting raw materials is good with a mean value of 4.61; facilitates for participation in rallies with a mean value of 4.56; implement the financial schemes without partiality with a mean value of 4.55; subsidy and grants are available up to the expectation with a mean value of 4.51; loan are disbursed on time with a mean value of 4.15; promotes marketing with a mean value of 4.07 and loan transaction cost is low with a mean value of 4.01. Similarly the respondents just agree with the easy credit linkages to the bank with a mean value of 3.99. Thus it's clear that the respondents strongly agree that they are highly satisfied with the financial assistance provided to the respondents with a mean value of 4.38.

Conclusion:

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered 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 development process. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, and economic aspects. Finally it is concluded that Mahalir Thittam in Madurai have positive impact, that is the income earned by the women after training is better than before the the training. The savings and house hold assets also have good impact after the implementation of Mahalir Thittam. The women are very much satisfied with the training program. This is a one of the successful scheme introduced by the tamilnadu government.

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