



ORIGINAL RESEARCH PAPER

Management

A STUDY ON CAPACITY BUILDING OF WOMEN SHGS THROUGH MAHALIR THITTAM IN NAGAPATTINAM DISTRICT

KEY WORDS: MFIs, Mahalir Thittam; Income Generation; Women Empowerment

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ABSTRACT

Self - Help Group is homogeneous affinity groups with common objective of enhancing their economic conditions. Theorists view it as the homogeneous group of poor village people formed with at least 5 members. In reality, the SHG groups comprises of 12-20 members of nearly same economic conditions and aspirations. This is not based on strict rules, even though rules are framed to conduct smooth conduct of SHG meetings and the routine money rotation. The credit is provided for both consumption and other productive purposes. SHG members can leave a small amount of money collectively and they can lend, collateral-free loans it to their members of reasonable rate of Interest. Any decisions are taken in collective manner. Self-Help Groups is the real model to be emulated by all to change the lives of the poorest of the poor. It is one of the potential instruments in the armoury of the government to mitigate the poverty in the rural and urban Indian households. It has a positive impact on the family of the member of SHG. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free loan, women friendly, peer group pressure in repayment, skill, training capacity building and empowerment. Mahalir Thittam is a socio, economic empowerment programme for women / Differently abled in persons by Tamil Nadu Corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non-Governmental Organizations' (NGO organizations).

I. INTRODUCTION

In recent years, Women have joined hands for their development and self-employment in the form of Self Help Group. Mahalir Thittam is intended to promote economic and social empowerment of the poorest women through a network "Groups" formed with active-Bank Linkage support programme has of NGOs significantly improved the access to financial services for the rural women and has Considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their households. These papers study the socio-economic profile and examine the empowerment of the respondents who are members of Mahalir Thittam in Nagapattinam District.

1.1 Objective of the study:

- To study about the Mahalir Thittam in Nagapattinam District
- To Determine No of SHGs in Mahalir Thittam
- To analysis Schemes of Mahalir Thittam

II. The Project For Women

The SHG approach was started in a small way in Dharmapuri district in the year 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 1992-1993. Following the success of the IFAD project, Mahalir Thittam project was launched with State. Today; the SHG movement is a very vibrant movement spread across all districts of the State with nearly 69,91,000 women as members.

2.1 Mahalir Thittam in Nagapattinam:

As on 31.03.2010, there are 4, 41,311 SHGs with a total savings of Rs.2568 crores. In Nagapattinam district the scheme has been extended during 2010-2011 Nearly 15008 SHGs were formed with 233420 women as members.

Project implementation Unit (PIU), Mahalir Thittam, Nagapattinam was formed on December 1999 under the Chairmanship of District Collector and the Project Officer as member secretary. The PIU had been registered as per Government order Ms.No.176/S.W/NMP dated 29.09.1999.

"Pengal Aduppu Ooduvatharke" is the traditional customary belief in Tamil Nadu, about the common women folk. Due to that MIS-concept, women are not treated as equal to men. Even though, they were placed in low status, Government of India as well as the State Governments in India has formulated many schemes with the intention of bringing up them socially and economically up in life.

The Nagapattinam District Administration has taken steps to promote various activities, like training for Adolescent Girls, Entrepreneurship training for SHG Women, campaigns for 100% enrolment of girl children in schools, against harassment of children, preparation of nutritive food for healthy life, holding health camps, workshop on women rights, etc. It has been decided to bring about a change and to create an atmosphere, which would develop Self-Confidence and self-decision making among women and Girls by involving Voluntary organizations. We hope the efforts of the District Administration has contributed a firm way to the fullest achievement of the primary aim of the Women Empowerment which would be kept alive in all respect, in the society especially among women.

2.2 NGO Link with Mahalir Thittam:

Mahalir Thittam is implemented in partnership with NGOs who help in formation of SHGs, provide training and monitor them. The NGOs are given funds for providing the above services; Interested NGOs are affiliated as partners with Mahalir Thittam if they satisfy the norms for affiliation.

In Nagapattinam District 11 NGOs and 10 PLFs are affiliated with Mahalir Thittam. The NGOs are DMI, SEED, WARD, PEACE, GSWS, SEVALAYA, KRDS, NAMCO, VDS, TMSSS, RUWA The PLFs are (1) Thirukarugavoor, (2) Thirukadaiyur, (3) Ayyakaranpulam, (4) Vadugacherry, (5) Vilanthida samuthiram, (6) Themangalam, (7) Chettipulam, (8) Puthur, (9) Madanam and (10) Arapallam with the help of these institutions Mahalir Thittam, Nagapattinam, is undertaking the activities such as capacity building and linkage with bank's etc.

2.3 Capacity building :

The hallmark of the SHGs promoted by Mahalir Thittam is the

systematic training provided to the SHG members and the office bearers,. This capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of the group. All the SHG members are imparted training in 4 modules for 4 days to orient them to the SHG concept. The office bearers of the SHGs (Animator and Representative) are given training in 3 modules for 6 days. This 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 or develop skills to get self-employment are provided skill training. The skill training includes a 5 day capsule on entrepreneurial development.

2019-2020 Formation of New SHGs under TNSRLM Phase –I & II as on 29.06.2020

Blocks	Women SHGs	No. of Differently abled identified
Keelaiyur	12,710	543
Vedaraniyam	19,898	1,480
Sembanarkoil	25,458	1,912
Sirkazhi	15,768	863
Kolidam	16,347	1,181
Nagapattinam	7,620	452
Thalainayar	7,044	624
Total	1,04,845	7,055

In Nagapattinam there are 434 total panchayat, Mahalir Thittam have 224 panchayats.

III. Participating In The Group Identification In Mahalir Thittam

Four Categories of people will participate in the SHGs; (i) Very Poor; (ii) Poor; (iii) Middle; and (iv) High. In Mahalir Thittam Target is Very poor and Poor people is Participating in this SHGs and 35% Household Family will be Participated. In Mahalir Thittam Urban area People only participated. Differently abled candidates are also participating in Mahalir Thittam.

3.1 Panchayat Level Federations (PLF):

In Mahalir Thittam, federations of SHGs are formed at Village Panchayat Level called Panchayat Level Federation (PLF). These federations, by pooling in talent and resources and exploiting economies of scale in production and marketing, can benefit member SHG's immensely. They can also guide and monitor functioning of SHGs in all Village Panchayats and strengthening them is the key for ensuring sustainability and Self-reliance of SHG's. From 2006-07, the Government of Tamil Nadu have been taking various initiatives to strengthen the PLF's. All SHGs in Mahalir Thittam are members in PLF .12 to 15 members will be elected they will be a Office Bears in PLF's. These Office beare people of the PLF's are very poor and differ

3.2 Village Poverty Reduction Community (VPRC):

All PLF's are control underare 10, 00,000 by this fund VPRC will be. Fund divided by 2,00,000,4,00,000,4,00,000.,This amount will go for Vaccinating people. Vaccinate people mean Widow, Orphanage, Namadic, Carmey Killness (HIV). 40% of the amount will be givenIndividual loan on the basic of business. Interest of the loan is very low.

3.3 Youth Skill Training:

Youth Skill Training will be introduced in 2020 .After changing the **Prime Minster Moody Government** that training name also changed by **DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU –GKY)** .This training is given by 18 to 45 aged people. This training only given by very poor and Vaccinate people.

3.4 Training in DDU –GKY:

Name of the Training	No of Days	Stiffen per Day
Computer Training	95	100
Driving	75	100
Fitters, Welding, Electrician	72	100

3.5 Entrepreneur Development Training (EDT):

Name of the Training	No of Days	Stiffen per Day
Farming	40	25
Tailoring	40	25
Palm Leaf Product	40	25

This training will be given for Livelihood Promotion, Social Welfare and Improve the Economic status.

3.6 Women Headed House Hold (WHH):

This training will be given for Widow, Dioceses etc .In any family women will be a head because of any situation. If they have any son or Daughter will give trained on basis of the qualification.

3.7 Animator and Representative Training (A&R):

This training will be given by the office bearers. To Trained how to manage the groups and accounts Maintenance. They receive stiffen also.

3.8 Target of the TSRLM in this Year:

In this academic Year 2020- 2021 Target is 1,43,00,000 will be given credit for Identification of poor. This money will be given by Banks.

Participatory Identification of Poor (PIP) Data Collection as on 5.07.2020

Sl. No.	Name of the Blocks	No. of House Hold	No. of Card Entere d	Balan ce No. of Card Entry	Additional Report Collecte d	Additional Report Entere d
1.	Keelaiyur	22056	22056	0	7436	5274
2.	Vedaraniyam	39117	39117	0	27960	6518
3.	Sembanarkoil	45537	45537	0	28832	7162
4.	Sirkazhi	32475	32475	0	23175	7988
5.	Kolidam	37429	37429	0	15723	11321
6.	Nagapattinam	22144	22144	0	22144	15886
7.	Thalainyar	17108	17108	0	5322	3322

IV. CONCLUSION

Self Help Groups can be very effective in helping persons with disabilities to come out their isolation and in promoting their participation and inclusion in societal mainstream. SHGs are playing a crucial role of harmonizing the society and strengthening rural economy; hence they must avail themselves of training programmes and should manufacture diversified quality products. The present study reveals that the satisfaction derived from the members on the activities of SHG is satisfactory level. The study also specifies about certain Pros and Cons of members activities of SHG. The result of the implementation of the recommendation will be increases the satisfaction of the members on the activities of SHGs. Further, the Government Welfare Departments, NGOs, Banks, Financial Institutions, Entrepreneurial Development Programme Centers, Social workers and well wishers may help the members of SHGs by educate them in all ways and provide them more opportunities by relaxing the rigid rules. In Mahalir Thittam all fund and training programme are approved only valarable and very poor people but this is all send only this type of people or other people is unknowable.

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