

Economic Empowerment of Women and Inclusive Growth: A Study of Mahalir Thittam in Tamil Nadu, India*

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Emergence of self-help groups in Tamil Nadu during 1980's was quite new to the people. At that time it was known as Mahalir Sangam (women association) or Mahalir Kuzhu (women group). It was only after the establishment of Tamil Nadu Corporation for Development of Women (TNCDW) in 1983, SHG concept got more meaningful direction with the priority to be used for the development of women. The main aim of this corporation is to extend its helping hand to those women who are capable of improving their livelihood, but unable to do so, due to lack of sufficient resources. These groups were introduced in Tamil Nadu through IFAD (International Fund For Agricultural Development Scheme) scheme in 1989. The expanded successive scheme was announced in 1996-1997 with the name ; Mahalir Thittam and it was started functioning in 1997-98 on the line of IFAD. Mahalir Thittam intends to give only a support to SHGs, particularly women SHGs through its partners. It aims to promote the economic and social development of poorest of the poor women through a network of self-help groups formed with active support of NGOs. These NGOs identify the beneficiaries and help them to form into groups by giving guidance services for their savings, credit and related programmes. Mahalir Thittam covered all the districts of Tamil Nadu in a phased manner, with the vision of forming and nurturing around 60,000 sustainable women self-help groups covering 10lakhs women over the initial project period of five years in TamilNadu. These groups have not engaged in productive, economic and social activities, but functioned as an important sustainable democratic institutions managed by women. These SHGs were instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, women's rights, child care education, adoption of new agriculture practices and paved the way for increased participation of women in decision making processes in households, community and local democratic set up besides helping to prepare women to take up leadership positions. Strategies of Mahalir Thittam

- Development of strong, cohesive, women self-help groups through inculcation of team spirit.
- Inculcating habits of savings and principles of financial discipline through training, providing relief from money lenders and making poor women credit worthy.
- Improved access of SHGs members to various government development schemes and bank credits through strong partnership between banks and NGOs
- Increased asset-base and income, through access to inexpensive and timely credits.
- Self confidence building through networking, exposure, and holding of regular meetings, compulsory attendance and savings are the main features of the Mahalir Thittam.

- Improved status of women in the family and society through credit, enhanced skills and capability
- Access to market, through training and facilitation.
- Assisting and encouraging need-based tapping of alternate credit delivery systems and
- Encouraging networking through formation of women federations at various levels.