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DEVELOPMENT OF SELF HELP GROUPS IN TAMIL NADU

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ABSTRACT

Microfinance in India has shown a major impact on the economically backward classes especially below the poverty line. In continuation to the great achievement by the Nobel Prize winner, Mohammad Yunus India has also shown a keen interest in lighting the lives of the poor. Now, in India we can clearly visualize the growth of microfinance institutions. Many banks are also giving different type of attractive loan schemes to the rural poor. The self help group model which became popular in India gathered a huge response. The initiatives of NGO make it much more interesting to know about the functioning of the groups. The self help group is now functioning in many states and the initiatives of Tamil Nadu is tremendous. The development of self help groups in Tamil Nadu gives an idea about the initiatives of rural empowerment especially for the women through the projects initiated by the Government. The initiatives of the government are really to be appreciated and recognized. The impact of self help groups in many districts by NGOS which provides an employment to enable them run their day to day life. The SHG model and the efforts by the Tamil Nadu Government have removed the shadows of many lives to meet their family needs. All the efforts of the government, NGOs, Banks have not gone in vain but have emerged as a successful one.

KEYWORDS

Self help groups, microfinance.

1. INTRODUCTION

The back bone of our country is agriculture remains the same even now and the most inevitable poverty still needs to be eradicated. The main aim of Millennium Development Goal is to eradicate poverty and to provide the basic needs. Especially the weaker section of the society, women in the yester years were being neglected and are restricted only to their household chores and running their families. Today, we are proud to know that women are entrepreneurs, and successful in many fields and the Women's Reservation Bill being passed by the Government recently. Still it is a sad thing that many villages in our country are striving for their day to day life and toil to make both ends meet.

The initiative taken by Mohammad Yunus, Founder of Grameen Bank and the receiver of the Nobel Prize paved the way to encourage women to start up their small business and to fetch their income in order to run their families. He constructed the Self Help Group Model which made the women uplift their families. This Self Help Group programme came into India through the inspiration given by the Nobel Prize Winner to uplift our country. Many NGOs came forward to support the villages and to encourage them. The banks such as NABARD and other financial institutions took a big initiative to encourage the women and bring self help group model a successful one in India.

This Self Help Group exists in every nook and corner of India, especially in Tamil Nadu which has gained utmost attraction and popularity as an inspiration for the other states for encouraging women to start up small scale business by providing some financial facilities and making them to live a peaceful life and earn an income for their family.

1.1 MEANING OF SELF HELP GROUP

A self help group is a small homogenous group of rural/urban voluntarily formed to save and mutually agreed to contribute to a common fund to be lent to its members as per group decisions. Here the women are formed into small groups. The group helps in a coordination with their peers. The groups meet regularly for updation of information. Attendance becomes very important and in this stage the amount of savings is decided. Every member is expected to contribute their ideas. The initial sum is contributed by an NGO or funding agency or Government, to which they have the access to money. Businesses may be started based on the loan availed.

1.2 DEFINITION OF SELF HELP GROUPS

According to **The International Network for Mutual Help Centres defines Self Help Group (SHG) as** "Self help or mutual support is a process wherein people who share common experiences, situations or problems can offer each other a unique perspective that is not available from those who have not shared these experiences. Self Help groups are run by and for group members.

1.3 OBJECTIVES OF SELF HELP GROUPS

1. To motivate women those below poverty line.
2. To make women equal to men.
3. To uplift self confidence among the women.
4. To bring out the potential in women.
5. To stop treating women as slaves.
6. To encourage unity among women.
7. To abolish dowry.
8. To enhance community harmony.
9. To educate women.
10. To give importance to differently abled persons.
11. To follow the small family norms.
12. To encourage women to take up village level administration.
13. To take part in political processes.
14. To voluntarily save from their income and expenditure.
15. To take small loans without having to pledge jewels for money.
16. To pay the school fees of children and meet emergency medical expenses.
17. To understand economic, political situations.
18. To devise schemes to meet the basic needs of the village or women themselves.

1.4 WORKING OF SHGs

The Self help groups work in democratic way. The maximum number of members in a group is 20. One among them is selected as animator and 2 more members are selected as representatives. The animator is selected for 2 years. The meeting of the group takes place every week. The group discusses about their savings, rotation of the funds, repayment of loan and social and community action programmes.

1.5 PROCESS OF SHG FOR OBTAINING LOAN

Stage 1: The group members make regular savings contribution. This contribution is maintained by the head or deposited in to the bank

Stage 2: The members start to borrow individually from the formed group on various terms and interest rate decided by the group.

Stage 3: The members open a savings account in the groups name with the bank for funds that are not needed by members and obtain loan from the bank.

Stage 4: Now the bank gives loan to the group and then used by the group to supplement its own funds for lending to its members.

Stage 5: These groups are formed from different faiths and communities

Stage 6: Politics is not allowed to be discussed at their meetings.

Stage 7: A 12 month small mutual saving plan is initiated which helps the members to prove their ability to save funds and to pay interest.

2. HISTORY OF SELF HELP GROUP**2.1 THE START UP OF SHG**

The self help group was first originated in 1985 by Mysore Resettlement and Development Agency (MYRADA), which is now the official name is the largest Non Governmental Organization with 487 staffs working directly with 1.5 million poor people. This NGO has initiated a microfinance institution named Sanghamithra.. This organization was doing the revival of credit system. When a group of 15 to 20 members were given a task of reminding the groups of repaying loan, were the groups have taken loan from the cooperatives. . The cooperative offered it to return to MYRADA, but MYRADA received no cooperation from the groups. Then the MYRADA staff realized the need for training given to groups for conducting their meetings and repaying loans in a proper way. After the training, the members were together as a team.

This encouraged the banks such as NABARD, RBI and Government to take an imitative for the self help groups.

2.2 THE UPLIFT OF SHGs (1987 TO 1992)

In this period NABARD started supporting the NGOs initiatives for the upliftment of self help groups. In 1987, the NABARD initiated funds into the SHG/SAG movement with MYRADA which submitted a proposal in 1986. In 1987 NABARD provided MYRADA a grant of 1 million in order to identify the affinity groups and match their saving period of 3-6 months. This grant is based on the initiatives take up by MYRADA in promoting SHGs since 1985 As a result in 1989 NABARD launched an action project in which similar grants were provided to other NGOs.

In 1990 RBI also encouraged this SHG strategy as an alternative credit model. In 1992, NABARD issued guidelines which would help as a framework for the SHG model. This would allow banks to lend loans directly to the SHGs. After this, the Self Help – Bank Linkage Programme was launched in 1992. Even though RBI did not draw any structured guidelines for the self help groups, it gave a helping hand for extending credit to the groups with some modifications.

2.3 SELF HELP – BANK LINKAGE PROGRAMME (FROM 1992)

This programme was started in 1992 in order to link 500 Self help groups. Since a great start up was given by NABARD, it was a very easy way to link the banks and these groups. At first, this programme was little bit slow but steadily picked up in 1999. This programme received enormous support from RBI, the Central Government, and the State Government – notably Tamil Nadu, Andhra Pradesh, Maharashtra and Karnataka, and many NGOs have been supporting the SHGs.

2.4 GUIDELINES OF RBI TO THE BANK REGARDING SELF HELP GROUPS

The Reserve Bank of India planned to study the functioning of SHGs and NGOs for expanding their activities and deepening the role in their rural sector. In November 1994, the RBI constituted a working group comprising eminent NGO functionalities , academicians, consultants and bankers under the Chairmanship of Shri SK kalia, the then managing director of NABARD . In April 1996, the group gave the following recommendations:

1. SHG AS A NORMAL LENDING ACTIVITY

It should be treated as normal business activity of banks. The banks may consider lending to the group as a part of credit operations both at policy and implementation level.

2. SEPARATE SEGMENT UNDER PRIORITY SECTOR

In order to enable the banks to report their SHGs lending without difficulty it was decided that the bank should report their lending to SHGs to NGOs or lending to SHG/member of SHGs/discrete individuals or small groups which are in the process of forming into SHGs under the new segment. It should be included by the banks as the part of their lending to the weaker sections.

3. INCLUSION IN SERVICE AREA APPROACH

Banks shall identify the potential branches for linkage and provide necessary support to the branches and include SHG lending within their Service Area Plan. This Service Area Plan may fix their own programme of lending to SHGs. For receiving this benefit the SHGs would be indicated on a block wise basis in the "Background Paper for Service Area Credit Plans". The service area branch managers may be in constant support with the SHGs and NGOs for effecting the linkage.

4. OPENING OF SAVINGS BANK ACCOUNT

The SHG either registered or unregistered which are engaged in promoting savings habits among their members would be eligible to open savings bank account with banks,

5. MARGIN AND SECURITY NORMS

SHGs are sanctioned savings linked loans by the bank. RBI has advised banks to have flexibility with regard to margin security norms etc.

6. DOCUMENTATION

The banks may have a simple documentation procedure for lending to SHGs.

7. PRESENCE OF DEFAULTERS IN SHGs

The defaulters for financing the SHGs should come in an ordinary way. The SHG should not utilize bank as a defaulter.

8. TRAINING

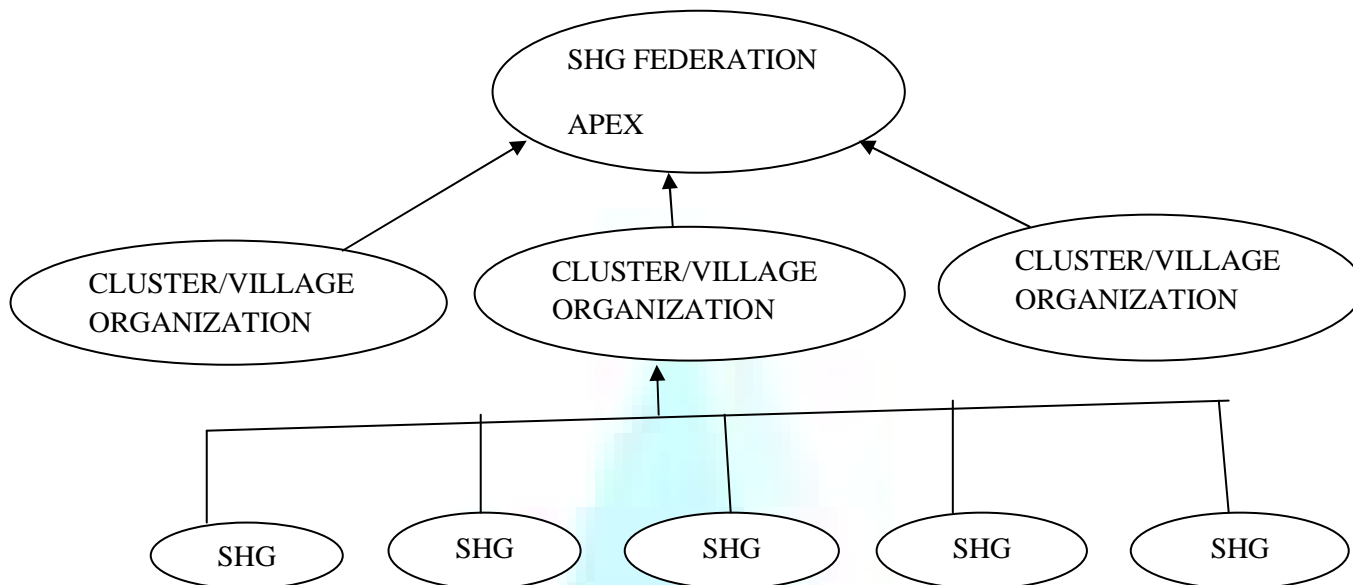
This is the most important thing as to train the field officers and effective controlling of other senior officials of the bank. The banks should organize a short term training programmes for the field level functions.

9. MONITORING AND REVIEW OF SHG LENDING

The progress of the bank should be reviewed at regular intervals. A progress report may be sent to NABARD and should reach within 30days of the half year.

2.5 STRUCTURE OF SHG FEDERATION

FIGURE 1



Source: Self help group – a key stone of microfinance in India, APMAS October 2005

3. INITIATIVES TAKEN BY THE TN GOVERNMENT FOR SHGs

3.1 TAMIL NADU WOMEN DEVELOPMENT PROJECT (MAHALIR THITTAM)

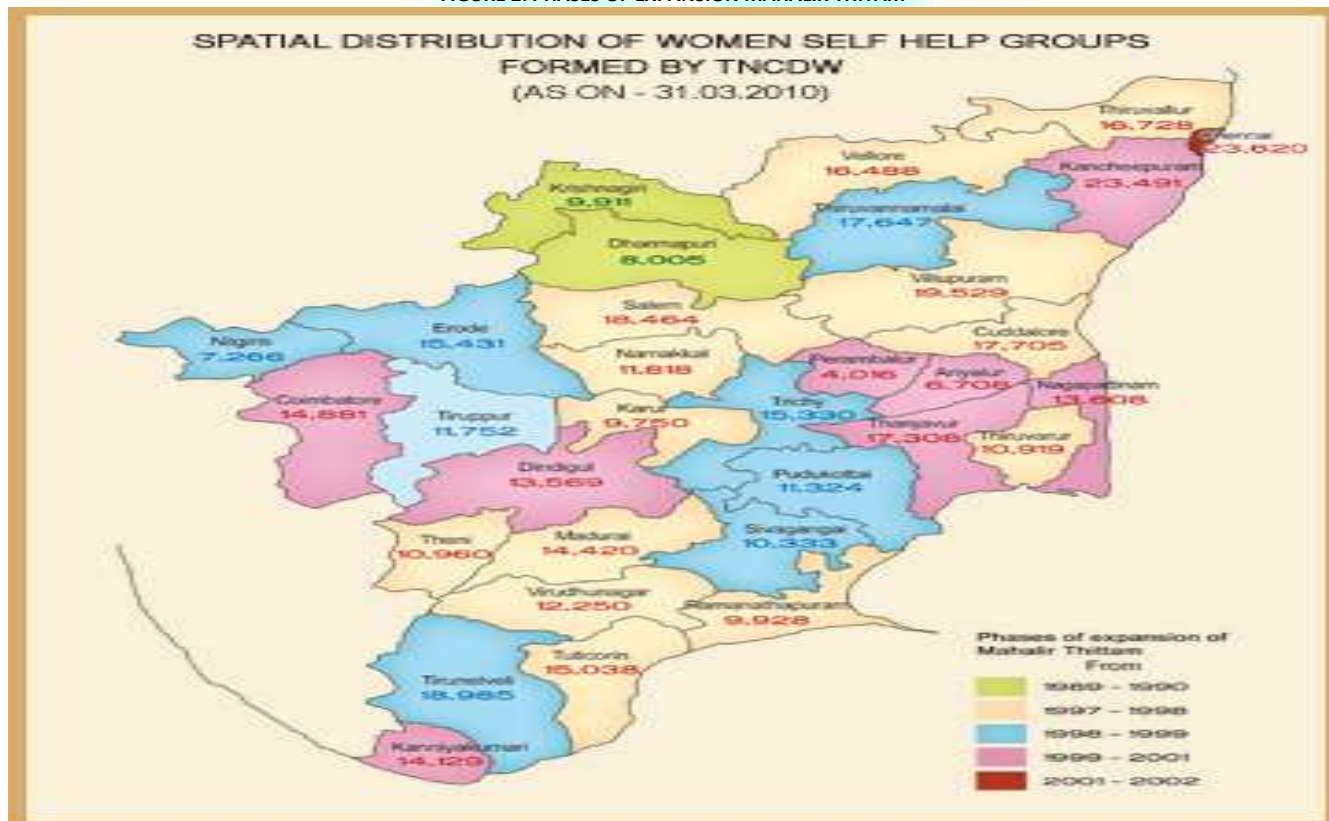
This project is popularly known as Mahalir Thittam, an initiative taken by the State Government with the support of NGOs and banks. It is functioning through a network of self help groups and monitored by NGOs. It supports for the growth of SHGs and to help the slums in urban and rural areas. The Mahalir Thittam has created awareness among women to project their own strengths and to manage risks on their own. The project implementation units and NGOs act as advisors in the process, whereas the decision making is taken by the participating women.

3.1.1 THE PROJECT

This project is based on the self help group approach and is implemented with the support and partnership with the Non Governmental Organizations (NGO) and Community based organization. This was started in a smaller way in Dharmapuri District in 1989 with the assistance of International Funds for Agricultural Development (IFAD). Further this scheme was extended to Salem and South Arcot Districts in 1991-92 and also extended to Madurai and Ramanathapuram in 1992-93 launched with the support of funds from the State Government. In the 1997-98 the project was introduced in all districts of the State.

After the initial start of this project with the initiative of IFAD in Dharmapuri District, this project has now paved way in bringing confidence especially to the poor families and weaker sections of the society. The Tamil Nadu Corporation for Development of Women Limited is giving a great support to change in the lives of women through its support and spreading harmony and a peaceful life for them.

FIGURE 2: PHASES OF EXPANSION MAHALIR THITAM



Source: Tamil Nadu Corporation for Development of Women Ltd Website

3.1.2 MAHALIR THITAM SELF HELP GROUPS

The group consist of 12 to 20 women of the same socio economic background who join voluntarily and work together for their own upliftment. The women members are in the age group between 18 to 60 years residing in the same area. NGOs and PLFs affiliated with the TNCDW undertake the activity of forming the groups. They are trained to be a team of one and are helped to maintain regular savings. Training for a period of 6 months is being imparted to the group members. After the training period the groups are rated for their credit linkage by a committee.

The rating Committee consisting of banks, NGOs, and Block level officer. The eligible groups are being given credit by the banks, TAHDCO, NABARD for providing fund and economic activity. Various skill training programmes are conducted to help them to undertake self employment. The TNCDW takes continuous effort in marketing the products of the groups for local sale and also to show case in exhibitions.

To encourage more women who are below the poverty line, the group formation is also being taken with a special focus, urban slum dwellers, and also by the village panchayats.

3.1.3 IMPACT OF MAHALIR THITAM

FIGURE 3: THE SUCCESS OF WOMEN IN MAHALIR THITAM



Source: Tamil Nadu Corporation for Development of Women Ltd, Website

The effort taken by the Tamil Nadu Government has brightened many poor women lives and of those who live below the poverty line as detailed below:-

1. This has improved the level of confidence and communication among the members
2. The awareness about various schemes given by the Government and the participation to these schemes has also increased.
3. The economic status of the women has increased leading to various activities.
4. These women have broken and crossed the caste and religious obstacles.
5. There is a high level of participation in Grama Sabha and Panchayati Raj Institutions.
6. More than 6800 members have won the Local Body Elections in 2006.
7. Easy access to bank loans as there is a high increase of SHGs
8. Lending problems have been solved to a large extent.

TABLE 1: THE DETAILS OF SHGS AS ON 31.3.2010

PARTICULARS	DETAILS
No of SHGS	4,41,311
No of SHG Members	69.91 Lakhs
No of Rural SHGs	3,02,092
No of Members in Rural SHGs	48,33,472
No of Members in Urban SHGs	1,39,219
No of Members in Urban SHGs	21,57,894
Total Savings	Rs. 2558 Crores
No of SHGs Linked	402,046
Total Credit	Rs 8,129.61 Crores

Source: Tamil Nadu Corporation for Development of Women Website

3.2 TAMIL NADU ADI DRAVIDAR HOUSING AND DEVELOPMENT CORPORATION (TAHDCO):

TAHDCO has developed financial support to the self help groups for employment and to empower them by taking up various economic activities such as purchasing land for cultivation, coir making, agro processing units, restaurants/provision stores, transport activities such as mini buses, share autos, Power loom, leather good, brick lines., tea cultivation, flowers, vegetable cultivation, floriculture etc. The corporation is helping the scheduled castes and scheduled tribes by conducting 'Entrepreneurship Development Programmes' for a period of 7 days for the SC/ST Women in association with TAHDCO.

3.2.1 TRAINING PROGRAMMES FOR SC/ST WOMEN

TABLE 2: TRAINING PROGRAMMES CONDUCTED BY TAHDCO

SNO	PROGRAMME	TRAINING PERIOD	ELIGIBILITY	WHOM TO BE APPROACHED
1	Training for setting up self employment projects – Individuals	6 months to 1 year	SC/ST	District Manager, TAHDCO
2	Entrepreneurship Development Programme Training – Self Help Groups	7 days	SC/ST GROUPS	District Manager, TAHDCO

Source: Tamil Nadu Adi Dravidar Housing and Development Corporation Website

3.2.2 FINANCIAL SUPPORT FROM TAHDCO

The financial help may be provided if the group has been recognized by TNCDW under Mahalir Thitam. A sum of Rs 25000/- will be give to each group Rs 10,000/- as a subsidy and remaining 15000 as loan from the bank. The District Collectors are allocated with this fund to help the SC/ST in the district to those who are beyond the reach of regular schemes to start up a small income programme with 100% subsidy subject to a maximum of 10,000/-

3.2.3 SCHEMES OFFERED BY TAHDCO

The TAHDCO acts an agency in the implementation of the National Scheme of the Ministry of Social Justice and Empowerment, Government of India. The schemes are:

- National Scheduled Caste Finance and Development Corporation Scheme (NSFDC)

- National Scheduled Tribes Finance and Development Corporation Scheme (NSTFDC)
- National Safai Karamacharis Finance and Development Corporation (NSKFD)
- National Scheme for Liberation and Rehabilitation of Scavengers and Dependents (NSLRS) Scheme.

3.3 INITIATIVES BY THE FOREST DEPARTMENT, TAMIL NADU

The forest department in Tamil Nadu has also initiated the women empowerment through self help groups. It has formed a Village Forest Council in each village,. They are registered under the Societies Registration Act. 1975. The villages are represented by one male member and one female member. A committee of around 5 to 15 members are elected by VFC.

This department will form groups in villages and follow guidelines given by the Tamil Nadu Cooperation for Development of Women for forming and the working of groups. Each member of group will be allotted a sum of Rs 5000/- The department provides basic facilities such as construction of office buildings, staff quarters and rest houses. It also provides wireless communication network, purchase of computers to improve information exchange, purchase of vehicles and equipment to improve operational efficiency.

4. INITIATIVES TAKEN BY NGOS IN DISTRICTS OF TAMILNADU

4.1 A SELF HELP GROUP INITIATIVE ON LEASE OF STONE QUARRIES AT PUDUKOTTAI DISTRICT

The lease of stone quarries taken up by the 50 self help groups has assured a steady income to 1000 women in Pudukottai District. A group consisting of 20 members take the lease of the stone quarries for 5 years period by depositing the lease amount from their savings. The quarries are located at Annavasal, Viralimalai, Kunnadarkoil, Tirumayam, Ponnamaravathy blocks.

These women have plenty of experience in stone quarries for decades. They say that the private persons paid low wages to them. .One of the animator of self help groups took 22 cents of stone quarries at Nattam Pannai Village near the town after depositing the lease amount of Rs 73000 for a period of 5 years..

The Pudukottai Cooperative Bank also help them by sanctioning loan for Rs 1.57 lakhs and also the Tamil Nadu Adi Dravidar Housing and Development Corporation also gave an equal amount towards subsidy. They also ensured some tie ups for the road repair works. The District Society and Marketing Services provided a Tipper Lorry for the transport of stone gravel from the quarry to the site.

On earning profit, the group starts repaying the loan. The profit is shared among the members.

FIGURE 4: PICTURE SHOWING THE SHG AT THE QUARRY SITE



Source: The Hindu, September 4 2006

4.2 INITIATIVES OF IVDP IN DHARMAPURI AND KRISHNAGIRI DISTRICT

The Home International an NGO and Integrated Women Development Project started in 1987 have made a tie up to arrange funding and guarantee to encourage the banks to lend to the poor families to develop their houses in Tamil Nadu rural and urban areas of Tamil Nadu. The IVDP was found in 1979. The main of this project is to provide cost effective long term solutions to inadequate housing, water supply and Sanitation in Krishnagiri and Dharmapuri District. It is built around mobilizing the self help groups.

In 2007, IVDP has helped 1,10,000 women to form about 5820 self help groups, enabling them to save more than 920 million rupees.

4.3 INITIATIVES IN SIVAGANGAI DISTRICT

The women empowerment and nature development trust with WENDT, an NGO has initiated 25 women from 4 village self help groups in Sivagangai District. The women will be trained in inter crops, organic manure and herbal pesticides. They will receive a sum of \$170 for seeds, seedlings, and 6 sheep. They will grow a variety of vegetables, grains, beans and ground nuts. Sheep manure will be used to assist with natural fertilization of the crops. Loan will be repaid at 10% per year. Total income per year will be \$630.

4.4 INITIATIVES BY SERVICE HOME FOR ACCELERATION FOR RURAL ECONOMY IN DINDUGAL DISTRICT

SHARE a microfinance institution has participated in a workshop organized by this NGO. A training programme was conducted to the SHGs such as skill programs, child health, HIV/AIDS. This project will be completed by December 31st 2010.

TABLE 3: DETAILS OF THE PROJECT TAKEN UP BY SELF HELP GROUPS

PROJECT	NUMBER	LOAN	INCOME	EXPENSE	LOAN PAYMENT	NET INCOME
Grinding Mill (group project)	5	\$ 210	\$ 850	\$210	\$ 105	\$530 (\$ 105 per women)
Grain Sales	6	\$ 170	\$255	\$ 150	\$ 15	\$ 90
Petty Shop	2	\$ 170	\$ 255	\$ 150	\$ 15	\$ 90
Sheep	6	\$ 210	\$ 850	\$ 20	\$ 235	\$ 595/ year/\$ 50/month

Source: Right Sharing of sources Website

4.5 INITIATIVES OF BHASAM TRUST IN SALEM DISTRICT

This project is carried out by 25 women in Salem District in a 3 year project. The women will lease ½ acre of land. Training will be provided for doing cultivation, harvestation, vermin-compost production, land reclamation, watering, manuring, pest control, and intercropping. This Project will be completed by June 30 2011.

4.6 INITIATIVES BY HOSUR DEVELOPMENT FOUNDATION IN KRISHNAGIRI DISTRICT

The foundation is giving training to the self help groups in Krishnagiri in saree designing. This has been initiated by the Tamil Nadu Government and also the State Government in association with an NGO. The designing of saris is been taken by a group of 140 women. The monthly earning is Rs 20000. Their State and Central Government have sanctioned some subsidies.

4.7 INITIATIVE BY GRAMALAYA IN TIRICHURAPALLI

This is an initiative was developed by Gramalaya, An NGO established in 1987. This NGO was formed by group of youngsters. This NGO has initiated the idea of having separate latrines in slum areas in consultation with the slum self help groups. This was named as The Child Friendly Toilets (CFT) especially constructed for the children in the slum areas. This is being constructed under the Water Aid Urban Slum Health and Sanitation Improvement Programme in Tiruchy. This toilet is free of cost for the children and has been constructed for educating cleanliness and hygiene to the children. A water tub and soap is kept in the toilet and the care taker teaches the children the importance of hand washing and hygiene behaviour.

Sanitation and Hygiene Education (SHE) formed by women self help group look after the maintainence of the community toilets constructed under the Water Aid Gramalaya Projects in their slums. Users pay 50 paise to allow them to use toilet. The women self help groups collect these money and keep an account of them. The money is deposited into the bank every week. This team pays a watchman of Rs 1200 per month. The money is again rotated after spending for cleaning material.

4.8 INITIATIVE OF ORGANIZATION OF DEVELOPMENT ACTION AND MAINTENANCE IN RAMANAD DISTRICT

Organisation of Development, Action and Maintenance, an NGO It was established in 1995 under the Tamil Nadu Societies Registration Act of 1975. This organization works across 278 villages. It has 900 self help groups with a total membership of 14000 women. The group consist of daily labourers such as agricultural coolies, construction workers, match unit workers, charcoal workers and cotton spinning mill.

4.9 INITIATIVE OF IWDI IN CHENNAI AND THIRUVALUR DISTRICT

The IWDI is an approved NGO under the Mahalir Thitam Project. It has formed 1020 SHGs in Gummudipoondi, 1010 SHGs in Chennai and 25 SHGs in Cuddalore. This NGO is arranging the women for micro credit loan, giving training for maintaining proper records and accounts. It is useful for the women to develop some small businesses.

TABLE 4: ACHEIVEMENT OF IWDI IN MAHALIR THITAM

TARGET AREA	GUMMUDIPOONDI	CHENNAI	CUDDLALORE
SHG FORMATION	15300 WOMEN	15150 WOMEN	375 WOMEN
SHG TRAINING	15300 WOMEN	15150 WOMEN	375 WOMEN
A & R TRAINING	2040 WOMEN	2020 WOMEN	50 WOMEN
LOAN AMOUNT	RS 3,77,55,000	RS 3,53,25,000	RS 12,50,000
SUBSIDY	RS 70,00,000	RS 70,00,000	RS 2,50,000
INTEREST LOAN	RS 7,58,76,614	RS 7,30,21,670	RS 8,25,000

Source: IWDI Website

5. LATEST NEW SCHEMES INTRODUCED BY GOVERNMENT AND NGOS

The main objective of the society is to maintain a standard of living conditions of the poor people in education, health, social and environmental areas to bring economic support programmes for women through SHG's training for generation of income, disaster preparation, HIV prevention and so on. This society receives loan from government financial institutions such as Rashtriya Makila Kosh and nationalized banks with a lower rate of interest and lends to SHGS subject to a maximum limit fixed by the government.

The surplus interest is used in conducting training programmes to make further advances to SHGs. Micro credit can be accepted as an object of general public utility.

5.1 ASSISTANCE OF SELF HELP GROUPS FOR YOUTH

The Tamil Nadu Corporation for Women Development has provided skill training programmes for the unemployed youths in Tamil Nadu. This training was conducted to over 20696 youths through reputed industries such as MRF, NOKIA, Saint Gobain etc to provide employment opportunities to the youth. The government has provided revolving fund subsidy of Rs 10,000/- each for the youth self help groups.

5.2 MANIMEGALAI AWARDS

The government has started to encourage self help groups by awarding the groups and Panchayat Level Federations for their excellent performance and working of the groups. This award is given for both State and District level SHGs.

5.3 WORLD BANK AIDED VAZHUNDU KATTUVOM PROJECT

The World Bank has given financial support to Tamil Nadu Government to reduce rural poverty through the support of Community Driven Development (CDD) approach. The main objective is to empower the poorest and develop and strengthen their livelihood, improving capacity building. The total investment for the project is Rs 717 Crores and implemented to 2480 panchayats of 70 blocks covering 15 districts. This project addresses the SC/STs and other weaker and vulnerable sections of the society.

5.4 SUPPLY OF SEWING MACHINES

Sewing machines are supplied at free of cost to widows, destitute women, deserted wives, physically handicapped men and women below poverty line to increase their self employment opportunities and for the betterment of their livelihood. This scheme will continue in 2009-10 with Rs 160.15 lakh.

5.5 MARRIAGE ASSISTANCE SCHEME

This scheme was introduced in 1989 to help poor people to settle their daughter/sons marriage. In 2008-09, financial assistance of Rs 20,000/- per beneficiary for girls above 18 years and approximately 90,000 poor families have been benefited under this scheme. In 2009-10, a sum of Rs 25 lakhs is proposed and 166 widows are to get benefit under widow re marriage scheme

5.6 FAMILY COUNSELLING CENTRES

These centres are run by NGOs in Tamil Nadu. Social Welfare Board. They provide counselling to maintain harmony and peace among the family members. An amount of Rs 6.60 lakhs is proposed for the year 2009-10.

5.7 WELFARE FOR DIFFERENTLY ABLED PERSONS

The Tamil Nadu Government has announced various policies for differently abled persons who have exceptional and extraordinary talents inspite of their handicaps. A special recruitment drive was recently launched for filling up the vacancies for differently abled persons. Tamil Nadu is the first state to design and implement schemes for the persons with mental retardation. There is a special allotment in state budget for differently abled persons. In the year 2010-11, the government has allotted Rs 176 Crores in the current budget. It is clearly evident that industries provide an ample of opportunities to differently abled persons such Aachi Masala and Sakthi Masala who has given plenty of opportunities to the differently abled persons based on their skills. The schemes introduced by government for differently abled persons for the current year are as follows:

TABLE 5: LIST OF SCHEMES FOR DIFFERENTLY ABLED PERSONS

SNO	NAME OF THE SCHEME	BUDGET 2010 - 11 (In lakhs)
1	Death	
2	Total irrecoverable Loss of Limbs	
3	Loss of actual physical separation or total and irrecoverable loss of one hand or one foot or total and irrecoverable loss of sight in one eye	
4	Assistance on the natural death of a differently abled person	
5	Assistance for delivery or the miscarriage of pregnancy or the termination of pregnancy to a differently abled female members	630.30
6	Leather Knee Pad and Hand glove	
7	Fabricated Bunk stalls Working capital for Bunk stalls	
8	Battery Operated Motorised Tricycle (Electric Scooter)	
9	Motorised Tricycles (Petrol driven/Scooter)	
10	Maintainenc Allowance to muscular Dystrophy Affected Persons.	630.10
11	Maintenance allowance to mentally retarded persons	3189.89
12	Unemployment Allowance to all categories of differently abled persons(graduates/post graduates/12 th /10 th)	156.30
13	Marriage to assistance (visually impaired/one arm one leg/hearing speech impaired)	98.00
14	Assistance to differently abled law graduates	0.60
15	Free travel concession	308.21
16	Scholarships	261.00
17	Training programmes	28.97
18	Vocational Programmes	38.98
19	Programme for rehabilitation of differently abled programme	150.36
20	Supply of tricycles, wheel chairs, goggles, folding sticks, Braille watches, hearing aids, solar rechargeable batteries, callipers, crutchers, artificial limbs,	75.00
21	Supply of motorised tricycles	50.00
22	Supply of modular artificial limbs	25.20
23	Supply of sewing machines	53.35
24	Cash Prize to top rankers in differently abled	29.44
25	Readers allowance	19.00
26	Scribe assistance	5.54
27	Homes for mental retardation	77.74
28	Day care centres for mentally challenged	9.40
29	State Awards	100.00
30	Government Homes	81.32

Source: Welfare of Differntly abled Persons, A policy Note.

5.8 LINK WORK SCHEME BY TAMIL NADU STATE AIDS CONTROL SOCIETY

The link work scheme is a new concept to link the middle level health care workers are trained to play an important role for defence against HIV AIDS. The links plays an important role in bridging a gap between the patient and doctor to build a community centred HIV model. This model has to aim of eliminating the discrimination of HIV people in rural areas. This scheme creates a harmony among people who are living with HIV AIDS along with the collobaration of Village Health Committees (VHC), Self Help Groups (SHG), Panchayathi Raj Institutions (PRI).In 2010, it focuses on capacity building of link work scheme, mid media campaign in districts. State Level Initiatives such as HIV treatments, strengthen monitoring and evaluation.

5.9 SARVA SIKSHA ABHIYAN (SSA) (EDUCATION FOR ALL)

It is an attempt to improve capabilities of all children through quality education. The aim of this is to provide elementary education to all children in the age of 6 to 14 by 2010 and to bridge social regional and general gaps, with the active participation of the community in the management of schools.

5.9.1 OBJECTIVES OF SSA

- All children in school, Education Guarentee Centre, Alternate School camp.
- Bridge all gender and community gaps.
- Universal retention by 2010.
- Focus on elementary education of satisfactory quality with emphasis on education for life.

5.9.2 FRAMEWORK OF SSA

This project was worked out with the District Annual Work Plan. This project has adopted a bottom up approach to analyze the problems issues to address it in a proper manner.

The State Core Planning Team takes care of planning for urban areas. This team consist of Directorate of School Education, Director of Elementary Education, Director of Teacher Education Research and Training, Joint Director and Finance and Accounts officer SSA, Consultants of Finance and Statistics, Representatives from Chennai Corporation, Adi Dravida and Tribal Welfare Dept, Social Welfare Dept, Physically Handicapped and Rehabilitation Dept, Rural Development Dept, Backward Class Dept, Chief Engineer (Buildings) of the Directorate of Technical Education. The District core planning team functions under the Chairmanship of District Collector. The team consist of District Programme Coordinator, Chief Educational Officer, Assistant Programme Officer, Statistical Officer, Principal, Representatives from Health, Public and Social Welfare Dept.

The block level consist of Panchayat Union Chairman, Block Resource Centre Supervisor, Block Development Officer, Block Resource Teacher Educators, Assistant Elementary Officers, 2 Headmasters. The School Habitation level core planning team comprises of Headmaster, President/Warden Member, Teachers, Parents, and Women Self Help Group Members.

TABLE 6: SHARING PATTERN BETWEEN GOVERNMENT OF TAMIL NADU AND GOVERNMENT OF INDIA FOR SSA PROJECT

SNO	FIVE YEAR PLAN	PLAN PERIOD	SHARING PATTERN GOI:GOTN
1	11 th Five Year Plan	2007-08 & 2008-09	65 : 55
2		2009-10	60:40
3		2010-11	55:45
4		2011-12	50:50

Source: www.ssa.tn.nic.in

5.9.3 NEW INITIATIVES AND PROJECTS

- Activity Based Learning System.

- Activity Learning Method.
- Enriching English Language at the primary level.
- Design and development of Simply English.
- SSA.
- Science is fun.
- Development of SLM and Workbooks
- TV/DVD Player for every school.
- Mobile Science Van.
- Reading Cell Development.
- Special Residential Camps.
- Edusat.

5.9.3 PARTNERS IN IMPLEMENTATION

- Department of School Education, Government of Tamil Nadu.
- Directorate of Technical Education Research and Training, Chennai.
- National Informatics Centre, Chennai.
- British Council, India.
- Microsoft, India
- Intel, India.

TABLE 7: LIST OF SCHOOLS BY THE GOVERNMENT AND PRIVATE AIDED AND UNAIDED INSTITUTIONS IN THE YEAR 2009-10

SNO	MANAGEMENT	PRIMARY ONLY	PRIMARY WITH UPPER PRIMARY	PRIMARY WITH UPPER PRIMARY/HIGHER SEC SCHOOL	UPPER PRIMARY ONLY	UPPER PRIMARY & HIGHER SEC SCHOOL
1	Government	22653	8278	70	14	4323
2	Private Aided	5062	1589	109	36	1628
3	Private Unaided	6104	564	3321	13	386
4	Others	146	38	172	66	10

Source: www.ssa.tn.nic.in

6 CONCLUSION

The Self Help Groups in India has gained importance through the bank linkage model in the recent times. Now, there are many institutions who offer a hand to abolish poverty and bring prosperity in the life of the poor. At present many banks are offering attractive schemes for the rural poor by joining hand with the NGOs. Especially in Tamil Nadu, we can see a rapid change in the life of the poor women. This is due to the self help group model which has been brought into India in many states and in Tamil Nadu.

6.1 EFFORTS TAKEN BY THE GOVERNMENT

The development of self help groups in Tamil Nadu through the Mahalir Thitam project initiated by MK Stalin, Deputy Chief Minister brings a warm welcome to all poor rural women to build up their own business and run their family in an efficient manner. This project is now a successful project and is being welcomed by the rural people. At present it has 4.41.311 SHGs which is a huge number. It is obviously seen that this project is a successful one.

The Tamil Nadu Adi Dravidar Housing Corporation has also given an helping hand and a fruitful support to the poor people especially the SC/STs. The TADHCO is also conducting training programmes in order to start up their businesses. They also provide attractive schemes especially for the SC/STs.

The Tamil Nadu Forest Department has also established its support by forming a village council to improve the self help groups through Tamil Nadu Corporation for Development of Women. The forest department which is no way connected with the women empowerment has also done a tremendous job by establishing groups through the council. It has also arranged facilities for providing loans to the groups.

The Government of Tamil Nadu has strived in helping physically challenged who are called as differently abled persons. The government has introduced various schemes for the differently abled persons to come out successfully and to live a peaceful life and be a normal person among others. The government has also introduced Sarva Siksha Abhiyan – education for all which brings out a vast importance of education to all even to the poorer sections of the society. This project gives a strong encouragement to children to become educated. This project is also support by the Government of India which shows a tremendous importance about education a need for all. The government has also introduced schemes for the survival of people with HIV AIDS and to lead a life without any discrimination.

6.2 EFFORTS OF NGOS

Many NGOs are encouraged to provide loans and help them to empower them. In several Districts, groups are formed to start up some business like to work in stone quarries, to print designer sarees, providing sanitation, construction of friendly toilets, eradicating HIV/AIDS, agriculture cultivation etc. This has created awareness among the rural people about the importance of sanitation and hygiene.

5.3 BRINGING LIGHT FROM THE DARKNESS TO THE RURAL WOMEN

On the whole the Self Help Group model through mahalir thitam and other projects in Tamil Nadu has encouraged and has discovered the awareness to the poor class especially the women to start up small business in order to run their family in a peaceful manner. The efforts of other corporation and NGOs has enlightened many lives of the rural poor in Tamil Nadu from the darkness. It has also created an enormous awareness the rural poor about the hygiene and sanitation aspect which has been an important aspect for the society. Finally to conclude, the efforts of the State Government has not gone in vain but has created a light and trust among the poor to run their domestic life with peace and harmony.

With this end in view it is hoped that the Indian Rural population will get uplifted to form a better society in future

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