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Women Empowerment in Tamil Nadu Emerging Trends and State Initiatives

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Introduction - Women have had a long history in asserting their rights. It is a commonly accepted view that the male-dominated patriarchal society and power structure would usually keep the position of women low. This powerless situation of women has itself made them to look for a way out and liberation. Reformation thinking, feminist movements, freedom struggle have all contributed in awakening their consciousness. Women empowerment refers to strengthening women's position in social economic and political power structure of the society. It also implies capacity building with the leading role played by the State and non-state organizations.

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I. INTRODUCTION

Women have had a long history in asserting their rights. It is a commonly accepted view that the male-dominated patriarchal society and power structure would usually keep the position of women low. This powerless situation of women has itself made them to look for a way out and liberation. Reformation thinking, feminist movements, freedom struggle have all contributed in awakening their consciousness. Women empowerment refers to strengthening women's position in social economic and political power structure of the society. It also implies capacity building with the leading role plagued by the State and non-state organizations.

II. MODERN STATE AND WOMEN EMPOWERMENT

The modern state realized later that the women must be given their due. This state of development did not come up suddenly, there were a number of movements, struggles and society and the state. These led the modern states to upload equality of citizens and non-discrimination interims of gender. Besides, they follow protective discrimination for the welfare of the women. Modern states gradually realized the fact the women are powerless in relation to men in social, economic and political spheres. The emphasis is shifted from the concept of welfare to development and further to empowerment. Empowerment has its own economic, social and political dimensions.

The concept of women empowerment has been given much attention all over the world. Debates and writings are proliferating at global, national and local levels. International institutions, nations and non-governmental organizations have formulated policies, programmers and schemes for empowering women. They have found their own way for implementation with the support of the government. The state has abundance of policies that seek to achieve gender equality and to ensure empowerment of women, it seems that the source of empowerment remains confined to the domain of government A change in the social attitude towards women is also required for a meaningful achievement of empowerment of women.

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The subjugation of women to the oppressive order of society is clearly visible through different forms in both traditional and modern societies. During the eighteenth century, the west voices in Europe first paved the way for demanding women's rights. Since then a debate has been on between feminists and the state about the necessity of giving women their due civil, legal and political rights. By prolonged and intense struggle by women organizations in Europe and America throughout the nineteenth and early twentieth centuries those women's demands have been met.

a) *Women's Liberation and Empowerment in India*

Movements in the West did affect India as well. Some of the liberal ideas like women's education were accepted. Reformist organizations such as the Brahma Samaj, the Prarthana smaj, the Arya Samaj and the Christian Missionaries all sought for women's liberation. As early in the nineteenth century, the colonial administration itself favored women's liberation within its agenda. Inspired by nationalist ideology, Indian women organized themselves into mahilla smites. The Indian National Congress itself organized women's wing and send delegation of women to England. In 1917, the congress session at Calcutta was presided over by Annie Besant and addressed by Sarojini Naidu with the presence of 400 women. The first national level women's organizations have become an imperative after that. Throughout the national movement, women's rights were addressed sympathetically. After independence and the end colonial rule, the new republic with written constitution assures equality of rights and special protection to women during the civil disobedience movement that the historic Karachi session of the INC in 1931 adopted a resolution of fundamental rights committing to the principal of equality to all its citizens irrespective of caste, creed or sex. This resolution was incorporated in the Constitution of India adopted in 1950. A report on women's role in planned economy was prepared under the guidance of Nehru as early in 1939.

A part from these developments, there was a general legal solution for the oppression of women in India. Women's welfare legislations in India were landmarks Empowerment. The sati Abolition act of 1829, the Hindu widow remarriage act of 1856, the Child Marriage Restraint Act of 1929. the Hindu women's Right to property act of 1937, the Hindu Marriage act of

1955, the Hindu Succession act of 1956, the suppression of Immoral Traffic in Women & Girls act of 1956-57, the Dowry prohibition act of 1961, the equal remuneration act of 1976. These legislations are the key instruments for improving the status of women in India. But most of them are limited to the Hindu women as Muslim women are limited to the Hindu women as Muslim women are governed by their own personal law. In fact, these measures set the Indian women in a better position as compared to the traditional society.

III. AGENDA FOR EMPOWERMENT

The United Nations declared 1975 as the International women's year. Subsequently the decade 1975-1985 was declared as International women's Decade. This led to a renewed interest in women's issues. The emergence of women's studies as an academic discipline is one of the achievements during this period. In 1979, the UN adopted a convention for the elimination of discrimination against women. This established not only an international bill of rights for women, but also an agenda for action by countries to guarantee the enjoyment of these rights. As one of the signatory nations, India was bound to follow the recommendations by suitable legislative and administrative action. The National Perspective Plan for Women in 1988 and the formation of National Commission for Women in 1992 are some of the steps in this direction. Since 1995, the Human Development Report has introduced Gender Development Index to measure the development of women in any country.

In 1992, women were given 33 percent reservation in local bodies through the 73rd and 74th Constitutional amendments. However, another effort for providing same amount of reservation in State Assemblies and Parliament is yet to be materialized. International agencies and Non-governmental organizations are taking leading participation in the empowerment process. They play a prominent role as mediators between the state and the grassroots women. The democratic institutions smoothly adopt the NGOs for implementing the schemes. In 2001, national policy for the empowerment of women was formulated. It increasingly involves the NGOs in the empowerment process. The emergence of self help groups and women entrepreneurs are the consequences of empowerment process. There is a qualitative shift from the elitist approach which was a characteristic during the pre-independence era.

a) *Women Empowerment in Tamil Nadu*

Tamil Nadu, a southern State of India having more than 30 million women, has had significant developments in the position of women. In ancient times women in general enjoyed dignity. They served as homemakers, literary and spiritual personalities, and

rulers as well. They also performed as good advisers for their spouse-kings. Till thirteenth century there was no caste discrimination. Most of the social evils prevailed in north India against womenfolk were absent in Tamil Nadu. Later, caste discrimination and gender inequality gradually infiltrated in the society. Consequently unequal power structure developed between men and women. The global and national women liberation thinking have had their corresponding impact on Tamil Nadu as well. Apart from the mainstream national movement, the so-called Dravidian Movement stressed women's liberation in broader perspective. As early in 1931, a Bill was introduced in the Madras Legislative Council by Dr. Muthulakshmi Reddy to abolish Devadasi system (a kind of immoral traffic by religious sanction) Prevailing in Madras Presidency.

b) *Empowerment in Progress*

The State government has been set in impressive way to empower women through its policies, schemes and its liberal principles in involving non-governmental organizations. The State extends its welfare activities to women through the Department of Social Welfare. In 1983, a separate Corporation was established for the development of women (TNCDW), with a view to empowering the rural women. Since July 2006, this Corporation has been brought under the administrative control of Rural Development and Panchayat Raj Department in order to bring better coordination in implementing schemes meant for self help groups. In Tamil Nadu 30 per cent of seats are also reserved for women in education and employment since 1989.

Started in 1989 with the assistance of International Fund for Agricultural Development, the number of self help groups exceeds 3 lakes covering 50 lakes women. Following its success, 'Mahalir Thittam' was introduced in 1997 and is being implemented in partnership with NGOs and banks. Under this scheme, SHGs are formed and monitored through NGOs affiliated with the TNCDW. There are at present 638 approved NGOs under Mahalir Thittam. Training for the members and the group is given regularly. This women's development project focuses on the poor and disadvantaged women for providing social empowerment, economic empowerment and capacity building. Entrepreneurship development training programme is also in progress. The NGOs are also trained by the government. With the assistance of the World Bank, empowerment and poverty reduction programmes are being implemented. In Indian society, women and children have significant priority in all development efforts. In patriarchal societies, the quality of life of women will be determined by the economic factors as well as social and cultural factors, owing to their gender, they could not reap fruits of development on par with men. The plight of a rural women is far

worse than that of an urban women more cover, the excess burden of poverty has been borne by women because of responsibility of the survival of the household rests on the women Under these conditions women has to work for longer hours paid as well as unpaid and cut down her own consumption. Formulation and implementation of relevant strategies are needed to face the challenge of feminization of poverty.

c) NABARD (National Bank for Agriculture and Rural Development)

NABARD is set up as an apex development bank with a mandate for facilitating Credit flow for promotion and development of agriculture, small-scale industries, and cottage and village industries, handicrafts and cottage and village industries, handicrafts and other rural crafts. It has the mandate to support all other allied economic activities in rural areas, promote integrated and sustainable rural development and secure prosperity of rural areas.

d) Rural Development Activities NABARD'S Towards Self-Help Groups

In 1976 Prof. Mohammed Yusuf of Chittagong University in Bangladesh introduced the concept of 'Nijjenkori' means literally 'we do it ourselves' or 'self-help' stated the women's group and create thrift and savings among them. Now it has developed into a bank named Bangladesh Grameen Bank. These movements become a silent revolution within short span in the rural credit delivery system in many parts of the world. In India, NABARD has taken initiative to set up an action research project in 1987. This was aimed at providing financial services to the marginalized and neglected poor. In 1987 NABARD developed a delivery mechanism that encompasses financial relationship between informal organization of the poor like the self-help groups (SIGs) and formal organizations like banks. Consequently in 1992 like banks NABARD gave a fillip to the movement when it started the SHG-Bank linkage programme. This was the first major attempt to link the mainstream financial institutions with the informal groups thereby linking them with the market. Later on with the needed backup policy support from the reserve bank and the central Government, the SHG-Bank Linkage programme was launched by NABARD as a pilot project in February 1992. Encouraged by the success pilot project, the government of India also accorded importance to the programme of self-help groups as a tool for empowerment of rural people, increasing outreach of the banking system and alleviating poverty. The deposit and credit linkage program of NABARD actively engages themselves with facilitation group formation and group linkage for savings and deposits.

The self-help group has been defined by NABARD "as a group of about 20 people from a homogeneous class who come together for addressing

their common problems. They are encouraged to make voluntary thrift on a regular basis. They use their pooled resource to make small interest bearing loans to their members. The process helps them imbibe the prioritization of needs, setting terms and conditions and accounts keeping. It is gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The SHG in certain multiples of the accumulate savings of the SHG. The banks loans are given without any collateral and at market continue to decide the terms of loans to their own members. Since the groups own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments". Forming and nurturing small, homogeneous and participatory self-help groups (SHG) of the poor has today emerged as a potent tool for human development. This process enables the poor; especially the women from the poor households, to collectively identify and analyses the problems they face in the perspective of their social and economic environment. It helps them to pool their meager resources, human and financial, and prioritize their use for solving their own problems.

e) Capacity Building

NABARD Sponsors capacity building programmes for various partners in the field of micro finance to sensitive and equip them with concept & nuances of SHG-Bank Linkage Programme". Besides it support to Government, NGO partners, NABARD coordinates micro finance efforts. Its other activities are providing Micro enterprise development programme for matured Shag's, Refinance support to banks for financing micro financing in India, Scheme for financing matured Shag's for farm production and investment activates and scheme for Capital/Equity support to Micro-finance institutions from MFDEF.

f) Success of SHG-Bank Linkage Programme

The SHG-Bank linkage programme launched by NABARD in 1992 continues to be the predominance. Micro-Finance model in the country. It is a proven method of financial inclusion, providing unplanned rural clientele with access to formal financial services from the existing bank in infrastructure.

g) Credit Linkage of SHG

During the year 68640 new SHG's were credit linked with banks as against 620109 during 2005-06 taking the cumulative number of credit linked SHG's to 2924973. The phenomenal outreach of the programme has enabled an estimated 409.5 lakhs poor households to gain access to MF from the formal banking system as on 31.3.2007 registering a growth of 24.2% over the previous year.

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