



Mahalir Thittam: Socio-Economic Empowerment Programme for Women



Key Findings

- **884 SHGs** have been nurtured from 1998 - 2015
- **14159 members** participated in total
- **836 SHGs** have their collectively accumulated credit to banks
- **205 Lakh** saved in total
- **604 Lakh** loans have been disbursed to SHGs



Background

Mahalir Thittam is a collaborative project implemented by Blossom Trust and the Tamil Nadu Corporation for Development of Women. It was widely implemented by a variety of NGOs over the state of Tamil Nadu. The project aimed to ensure social and economic prosperity in rural women by facilitating the creation of their own revenue streams. One of the major difficulties faced by women is debt-crisis and moneylenders. In order to help them tackle these barriers, the project team organises women into Self-Help Groups and provides them with various training.



Self-Help Groups

The creation of Self-Help Groups (SHGs) is recognised as an effective strategy for the empowerment of women in the rural areas; bringing women together from all spheres of life to fight for their rights or cause. In the Mahalir Thittam SHG, the women agree collectively to save money and convert


Results


The women in the SHGs were able to secure loans to set up small businesses to become financially and economically independent. A total of 205 lakh saved among the SHGs, gave the women the opportunity to set up successful local businesses such as Xerox and petty cash shops. Moreover, the SHGs enabled them to take an active role in the community.



"I am proud of the achievements we have made as a self-help group. We were able to save Lakhs of money and contribute positively to our community" - Parameswari - SHG Leader

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that to their common fund. This respective loan will form the foundation to apply for micro-credit loans, giving the women the opportunity to engage in income generating activities. This forms a major component of women empowerment through gaining financial and economic independence for the women of the SHG.

From 1998 until 2015, Blossom Trust was able to nurture more than 880 SHGs in the Virudhunagar and Madurai District. Those SHGs had about 14100 members enlisted in them. The impact made by Blossom through the SHG scheme on the local community is tremendous. The women of the SHGs saved a total of 205 lakh. Respectively, this has built the financial capabilities for the women to take out loans to establish their businesses in the local communities.

Gender equality

Discrimination against women is very common in the Virudhunagar District, as among the rest of India. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro-financing through SHGs has transferred the real economic power in the hands of women and has considerably reduced their dependence on men which has helped empowerment of women and building self-confidence.

Trainings

The training programmes were aimed at preparing the women to face the world with confidence and to tackle their own social and political barriers and ultimately boosting them to undertake entrepreneurial ventures, thereby helping to lead an independent and struggle-free life.

Animator & Representative training (A&R)

The A&R training was specifically aimed at the SHG leaders to enhance their capacity in leadership, team building and maintenance of accounts. The training allowed the SHG leaders were in charge of tracking the financial accounts and strengthen the relations within the SHGs

Entrepreneur Development Programme & Vocational Training Programme

These trainings aimed for the women to develop skills to set up businesses or undertake specific jobs. Blossom Trust has supported the SHGs by providing necessary skills training including embroidery/tailoring, computer skills and floristry.