



A Historical Approach to Government Welfare Schemes in Tamil Nadu for Women's Empowerment, 1996–2006

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ABSTRACT

The era 1996-2006 was a significant period for the development of women-centred welfare programs in Tamil Nadu. During this period, government engagement shifted beyond conventional welfare assistance to economic empowerment, collective organisation, skill development, social security, girl-child protection and legal safeguards. One of the most important breakthroughs was the expansion of Mahalir Thittam, which united poor women into Self-Help Groups (SHGs) and linked savings, credit, training and income-producing activities. Alongside this initiative, the Government continued programmes such as the Girl Child Protection Scheme, Cradle Baby Scheme, marriage assistance programmes and welfare measures for widows and deserted women. Legal protection against harassment also increased the institutional environment for women's security. This article takes a historical perspective to follow the evolution and importance of the key government welfare policies for women in Tamil Nadu during 1996-2006. The primary sources include government orders, budget documents, Census statistics, National Family Health Survey data and official policy documents. Secondary sources give critical appraisals of program execution and results. The paper suggests that the period was a significant transition from women's image as welfare recipients to their acknowledgement as participants in development. Nevertheless, continuing gender inequalities, patriarchal attitudes, unequal access to opportunities and implementation limitations restricted the extent to which welfare could be transformed into genuine empowerment.

Keywords: Women's Empowerment; Tamil Nadu; Welfare Schemes; Mahalir Thittam; Self-Help Groups.

1. INTRODUCTION

Women's empowerment involves more than providing financial assistance. It covers access to education, employment, income, credit, health, social security, legal protection, decision-making and participation in community institutions. Historically, government assistance programs have been tools of empowerment when they enable women to improve their capacities and their ability to make decisions in their own lives. Tamil Nadu had previously built a substantial institutional infrastructure for women's welfare prior to 1996. A significant institutional framework to undertake women's development programs was the Tamil Nadu Corporation for Development of Women (TNCDW) set up in 1983. Before the period analysed in the present study, the Self-Help Group strategy was implemented by the Tamil Nadu Women's Development Project, begun with support from the International Fund for Agricultural Development [17]. The experience obtained from this project was a crucial basis for the eventual expansion of Mahalir Thittam.

The 1996–2006 period is especially important, as welfare programs began to mix social security with economic and collective empowerment. The 1996–97 Budget [17] established the groundwork for the extension of the women's development paradigm across rural Tamil Nadu. In the subsequent years, Self-Help Groups emerged as an important instrument for mobilising women, promoting savings and linking them with institutional finance. Such programs were needed in the social setting. The 2001 Census said that the female literacy rate in Tamil Nadu was around 64.6% compared to 82.3% for males [1]. Tamil Nadu fared better than many parts of India on social development, but large gender discrepancies remained. The Tamil Nadu Human Development Report found that inequalities in education, health, employment and social development persist [6]. Thus, the period 1996-2006 can be seen as a phase of institutional consolidation and growth of women's welfare rather than the advent of women's welfare policy in the State...

2. HISTORICAL BACKGROUND OF WOMEN'S WELFARE IN TAMIL NADU

The development of women's welfare in Tamil Nadu is a slow change from charity to planned social development. The formation of the TNCDW institutionalised women's development [7]. The previous Tamil Nadu Women's Development Project has shown that women may be grouped into organisations for savings, credit and revenue producing activities [17]. The importance of this endeavour was that it introduced a communal approach. The initiative did not just provide disadvantaged women with individual benefits, but also encouraged them to join organised groups. The group structure offered the possibilities of conserving money, internal borrowing, engaging banks and taking part in communal choices. The change was more pronounced in 1996-2006. The Government began to view women's development through several interconnected areas: economic development, education, girl-child protection, social security, health, legal protection and collective organisation. This policy orientation corresponded with the wider human-development approach adopted in Tamil Nadu. The State's Human Development Report emphasised that economic development needed to be accompanied by improvements in education, health and gender equality [6].

3. MAHALIR THITTAM AND THE GROWTH OF SELF-HELP GROUPS

The most important development in women's economic empowerment during this period was the expansion of *Mahalir Thittam*. The programme emerged from the experience of the earlier Tamil Nadu Women's Development Project and was expanded across rural Tamil Nadu following the 1996-97 Budget [17]. The main purpose was to mobilise disadvantaged women into Self-Help Groups. Members were urged to save regularly and to use the collective savings for internal loans. Later, groups can develop relationships with banks and get institutional credit [3]. The approach of the program is evident from the Government Order released in 2001. It identified many income-generating activities such as food goods, clothes, candles, soap, coir products, handicrafts and other small-scale enterprises [3]. Thus, the initiative tried to link group creation to concrete economic action. The importance of Mahalir Thittam was that it was never a one-time benefit handed to the women. Participation included meetings, savings, record-keeping, financial transactions and communal choices. Such activities might boost the women's confidence and organisational skills. Thus, the growth of SHGs was an institutional shift from individual welfare aid to community empowerment. But the foundation of a Self-Help Group did not immediately mean economic independence. Later reviews revealed concerns related to enterprise viability, market access and inclusion of the poorest women [22].

4. SAVINGS, CREDIT AND ECONOMIC EMPOWERMENT

Access to financial resources was a key component of women's emancipation. The poor women have difficulty in accessing formal bank credit due to low income, lack of collateral and financial awareness. The SHG method addressed this problem through pooled savings and credit. Women created their own savings habits before they engaged in ties with banks [3]. The procedure brought many women into contact with official financial institutions. The credit would be utilised for activities including livestock farming, petty trading, food processing, handicrafts and other small companies. Such pursuits provided additional household income for some women. For some, being part of a group gave them their first experience of handling money outside the household. But credit is not to be simply linked with empowerment. A loan is a promise to pay back. Where there were no markets and little profitability for firms, debts might become a burden. Later assessments of the Tamil Nadu SHG experience therefore highlighted that access to loans has to be complemented by training, market possibilities and sustainable livelihood development [22]. Thus, the historical significance of the SHG method resides not just in the volume of loans disbursed, but in the establishment of an institutional framework within which women might engage in financial activity.

5. TRAINING, SKILLS DEVELOPMENT AND ENTREPRENEURSHIP

Training became more and more significant in the growth of women in the period. The Government realised that financial aid alone would not make economic activities successful. The Government Order 2001 on Mahalir Thittam gave training on the Entrepreneurial Development Program and recognised the need for skill development to those people who have not yet taken up any economic activity [3]. The training included accountancy, leadership, entrepreneurship, group management and technical skills. The Government Order No. 135 of 2006 is a testimony to the fact that capacity-building programs were being examined and enhanced. The order discussed training duration, participant compensation and the need to increase participation [9]. This document is historically significant because it demonstrates that the Government recognised implementation difficulties. A substantial number of groups had not completed training, indicating that merely establishing SHGs was insufficient [9]. The training component therefore represented a movement towards capacity-based empowerment. Women were expected not only to receive financial assistance but also to develop knowledge and organisational abilities.

6. GIRL CHILD PROTECTION SCHEME

Women's empowerment must begin during childhood. Gender discrimination in childhood can have repercussions for education, health, marriage, work and economic independence in later life. The Girl Child Protection Scheme was started in

Tamil Nadu in 1992 but remained an important element of women-centred welfare between 1996–2006. The program attempted to discourage the practice of female infanticide, minimise son preference, promote girls' education and delay marriage [14]. The plan provided financial aid and deposit incentives to encourage households to safeguard and educate females. According to official data [14], the initiative reached thousands of beneficiaries in the early 2000s. It was a major change in government policy in the program. The girl kid was increasingly regarded as a subject for public investment rather than an economic liability. However, further study questioned the programme's effectiveness and targeting. Srinivasan and Bedi [21] observed that the system did result in a drop in daughter removal, although it was difficult to trace the decline primarily to the scheme. They also cited limits on eligibility conditions and implementation. The program is therefore historically significant not just because of its protective function, but also because it recognised that gender inequity had to be tackled before adulthood.

7. FEMALE INFANTICIDE & CRADLE BABY SCHEME

The program offered safe places where unwanted babies may be dropped off instead of experiencing infanticide or dangerous abandonment. The Government extended the number of cradle centres in places where female infanticide was a severe concern [4]. Later, the Government of India documented the extension of the project and called it an intervention to reduce female infanticide [16]. The initiative was a protective measure for the wellbeing of women. Its immediate purpose was the saving of the lives of girl children. But the scheme also presents a larger historical concern. Providing a safe home for unwanted children accomplishes something about the immediate risk, but little about the social roots of son preference. Broader actions are needed to address poverty, dowry expectations and patriarchal attitudes and ideas about the economic value of daughters. So the Cradle Baby Scheme should be seen as one aspect of a bigger policy response, not as a total answer to gender discrimination.

8. MARRIAGE ASSISTANCE SCHEMES

Another key element of Tamil Nadu's women's welfare strategy was marriage assistance. The Moovalur Ramamirtham Ammaiyar Memorial Marriage Aid Scheme offered financial aid to underprivileged ladies. Administrative documents indicate that the program was operational during the 1990s [8]. The scheme was designed to relieve poor families of the financial burden that marriage imposed. It was halted in 2002 and then resumed in 2006 with additional funding [10]. This policy shift demonstrates how women's assistance programs could be changed based on the interests of the government. From a welfare perspective, the marriage assistance gave immediate financial relief. But from an empowering standpoint, its meaning is more nuanced. Financial support for marriage can lower expenditure in the household, but this is not necessary for greater economic freedom, employment or control over assets for women. Thus, marriage aid could be viewed as a sort of social safety, while programs like SHGs and vocational training as more direct means of economic empowerment.

9. Welfare of Widows, Deserted Women and Vulnerable Women

Women who were widowed, deserted or very poor needed particular kinds of social support. These women could be economically dependent, socially excluded and have fewer job options. Tamil Nadu started social programs to provide livelihood help to underprivileged women. Thus, the free sewing-machine initiative was aimed at enabling penniless widows, deserted wives and other disadvantaged women to become self-employed [17]. Such interventions differed from direct cash support in that they supplied a productive asset. A sewing machine may also allow a woman to generate an income by sewing. Such programs, however, could only be successful if a range of complementary criteria were present: training, access to consumers, availability of raw materials and women's control over income earned. These schemes demonstrate that Tamil Nadu's welfare policy increasingly attempted to combine social protection with livelihood rehabilitation.

10. LEGAL PROTECTION AND WOMEN'S SAFETY

Economic empowerment cannot be separated from women's safety. Women who experience harassment may have restricted mobility and reduced access to education and employment. The Tamil Nadu Prohibition of Harassment of Women Act, 1998 was an important state-level legal intervention [2]. The law defined harassment of women in public and institutional spaces. In 2002, it was amended to improve and widen the statutory framework [5]. This legislation is important beyond the confines of criminal law. For women to be involved in education, employment and public life, they need an environment where they can move around and work without harassment. The Tamil Nadu Human Development Report also highlighted the need for gender sensitive institutions and stronger mechanisms to address violence and discrimination [6]. Thus, institutional mechanisms for women's protection and economic empowerment measures were both developed during 1996–2006.

11. HUMAN DEVELOPMENT AND EDUCATION

Education was one of the most important long-term tools of women's empowerment. The 2001 Census recorded female literacy at about 64.6%, whereas male literacy was about 82.3% [1]. The gender gap demonstrated that considerable progress had been made, but that equality had not yet been achieved. Government welfare programmes therefore attempted to encourage girls' education. The Girl Child Protection Scheme linked financial assistance with conditions intended to promote continued education and delay marriage [14]. The Tamil Nadu Human Development Report also emphasised the importance of female education and identified district-level disparities [6]. Education empowers in so many ways. It can improve

employment opportunities, health awareness, knowledge of rights, household decision-making and participation in public institutions. Consequently, education-related welfare should be regarded as a long-term investment in women's capabilities rather than simply a welfare benefit.

12. HEALTH, NUTRITION AND WOMEN'S WELFARE

Health and nutrition formed another major dimension of women's welfare. Women's health affects their ability to participate in education, employment and community activities. The Tamil Nadu Human Development Report documented differences in health and human-development indicators across districts and highlighted the continuing need for improvements in maternal and child health [6]. Government budget documents during the period also emphasised nutrition and a life-cycle approach covering mothers, children and other vulnerable groups [11]. Maternal health was particularly significant because poor nutrition and inadequate healthcare could affect both women and their children. Investment in maternal health therefore had consequences extending beyond individual women. Women's empowerment cannot be achieved through economic programmes alone. Health, nutrition and reproductive well-being form part of the basic capabilities required for meaningful participation in society.

13. URBAN WOMEN AND INSTITUTIONAL EXPANSION

Initially, the SHG approach was strongly associated with rural women. During the early 2000s, however, group-based women's development approaches expanded into urban areas. The extension of SHGs into Chennai and other urban areas recognised that poor urban women faced their own challenges, including insecure employment, informal work and limited access to institutional finance [7]. The urban expansion demonstrated that the concept of collective organisation could be adapted to different social environments. Government Order No. 177 of 2006 also indicates continuing attention to financial support and revolving funds for urban Self-Help Groups [12]. Thus, by the end of the period, women's collective economic organisation was no longer exclusively a rural development strategy.

14. GOVERNMENT, NGOS AND BANKS

A major feature of *Mahalir Thittam* was the partnership between government agencies, NGOs, Self-Help Groups and banks. The 2001 Government Order indicates the role of NGOs in facilitating SHG formation and supporting training and economic activities [3]. Banks subsequently provided institutional credit.

This partnership created a system in which different institutions contributed different resources:

Government provided policy and financial support.

NGOs facilitated community mobilisation.

SHGs contributed savings and collective participation.

Banks provided credit.

Women contributed labour, skills and entrepreneurial activity.

This model was important because government alone could not provide all the knowledge and institutional support required for successful livelihood development. However, effective coordination was necessary. Later assessments identified continuing issues relating to sustainability and inclusion [22].

15. MAJOR ACHIEVEMENTS DURING 1996–2006

The historical evidence indicates several important developments.

First, the period witnessed the large-scale expansion of women's Self-Help Groups. Women increasingly participated in collective savings, credit and livelihood activities [3,17].

Second, welfare policy became more multidimensional. Economic programmes operated alongside girl-child protection, education, health, social security and legal measures [6,14].

Third, the State increasingly recognised women as participants in development rather than only beneficiaries.

Fourth, the expansion of training and entrepreneurship programmes demonstrated an increasing emphasis on capacity building [3,9].

Fifth, legal measures such as the Tamil Nadu Prohibition of Harassment of Woman Act strengthened the institutional environment for women's public participation [2,5].

Finally, the period created institutional foundations for the continued expansion of women's Self-Help Groups in Tamil Nadu.

16. HISTORICAL EVALUATION OF 1996-2006

The years 1996–2006 may be seen as a period of transition between two welfare regimes. In the previous model, women had been seen primarily as recipients of government aid. The evolving concept saw women more as participants in development. Let's look at the following to show the difference:

Earlier welfare orientation	Emerging empowerment orientation
Individual assistance	Collective organisation
Welfare benefit	Savings and credit
Protection	Capacity building
Passive beneficiary	Group member
Short-term relief	Livelihood development
Household-level support	Community participation
Service delivery	Institutional partnership

Mahalir Thittam was central to this transition. But the protection welfare programs persisted along with the empowerment programs. Thus, the time cannot be characterised as a complete transition from welfare to empowerment. Welfare and empowerment were not in opposition, but co-existing and co-acting more and more.

17. CONCLUSION

The period 1996-2006 is an important chapter in the history of women's welfare and empowerment in Tamil Nadu. The decade has seen the emergence of Self-Help Groups, programs for economic growth, girl-child protection programs, social-security measures, legal safeguards and educational and health treatments. *Mahalir Thittam* was one such model. This was historically important because it was the first collective model of women's economic growth. Women were encouraged to save, to obtain credit, to engage in income-generating enterprises and to participate in group decision making [3,17]. The Girl Child Protection Scheme and Cradle Baby Scheme tackled major kinds of gender discrimination and female infanticide [14,16]. Marriage assistance and livelihood initiatives were provided as social protection for economically challenged women [8,10]. The Tamil Nadu Prohibition of Harassment of Woman Act brought in legal involvement and strengthened women's safety in public and institutional areas [2,5].

However, the information from the Census and NFHS sources show that the gender discrepancies were significant and persistent. Female literacy remained lower than male literacy, women's employment much lower than men's, and patriarchal views continued to affect women's lives [1,13]. The greatest historical contribution was not the total eradication of gender inequity, but rather the institutionalisation of an expanded framework for the growth of women. More women began to be involved in collective groups, financial institutions and livelihood programs. Government welfare began to blend protection with participation, aid with capacity building and individual benefits with communal organisation. Tamil Nadu's experience in this decade thus presents an important historical case of how welfare policy can progressively evolve into an empowerment-oriented framework, while simultaneously showing that economic programs alone cannot erase entrenched social inequities.

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