



Women Welfare Initiatives And Empowerment In Dindigul District

Shanmugam. P.^{1*}, Dr. R. Elamaran²

¹PhD., Research Scholar, Department of History, Annamalai University, Annamalai nagar, Chidambaram, Cuddalore district, Tamil Nadu, India - 608 002. E-mail ID: shanmugamsan81@gmail.com

²Mentor, Assistant Professor, Thiru Kolanjiappar Government Arts College, Vriddhachalam, Cuddalore district, Tamil Nadu, India - 606 001. E-mail ID: elamaran1810@gmail.com

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ABSTRACT

This study presents a thorough investigation into the welfare initiatives and socio-economic conditions prevailing in Dindigul District, Tamil Nadu. Drawing upon a multidisciplinary approach, the research delves into the various welfare schemes implemented by governmental and non-governmental bodies aimed at ameliorating the living standards of the populace key areas of success and areas in need of improvement. Furthermore, it examines the socio-economic landscape of the district, considering factors such as income levels, employment opportunities, access to education and healthcare, and social welfare indicators. The findings of this study provide valuable insights for policymakers, practitioners, and stakeholders to refine existing welfare programmes and develop targeted interventions to address the socio-economic challenges faced by the residents of Dindigul District.

Keywords: Dindigul District, Government programmes, Employment opportunities, Social welfare indicators

Introduction

Dindigul, a district in Tamil Nadu, epitomizes the essence of development across various spheres, notably in fostering a conducive environment for women entrepreneurs. Established on the 15th of September 1985 after being demarcated from the erstwhile Madurai district, Dindigul boasts a rich historical heritage, once under the rule of the illustrious Muslim monarch Thippusultan. The district's renowned Rock Fort, attributed to the eminent King Muthukrishnappa Naicker, serves as a testament to its ancient roots. Geographically, Dindigul district spans between 10.05 and 10.9 degrees North latitude and 77.80 and 78.20 degrees East longitudes, bordered by Erode, Coimbatore, Trichy, Sivaganga, Madurai districts, and Kerala state. Administratively, the district is subdivided into seven taluks and 14 blocks, each delineating specific administrative jurisdictions. Taluks such as Dindigul, Natham, Nilakottai, Palani, Oddanchatram, Vedasandur, and Kodaikanal play vital roles in governing the district's affairs. Notably, two taluks are classified as industrially backwards, namely Natham and Nilakottai, while Vedasandur and Kodaikanal are designated as the most backward areas. Entrepreneurs stand to benefit significantly from initiating ventures in these regions, courtesy of government-provided facilities and incentives tailored to spur industrial growth. Dindigul District, primarily recognized for its thriving handloom industry, prominently features Chinnalapatti, a hub located 11 kilometers from Dindigul, renowned for producing art silk sarees and Sungudi sarees, supporting over a thousand families. Moreover, the Dindigul block, situated centrally in Tamil Nadu, has emerged as an industrial nucleus, owing to entrepreneurial endeavors and strategic proximity to major industrial hubs, including Coimbatore, Trichy, Salem, and Madurai. Traditionally associated with the production of high-quality iron blocks and safes, Dindigul also houses a cooperative-run lock manufacturing unit. Presently, the district's small-scale industries engage in diverse activities, spanning food processing, oil extraction, beedi and cigar production, snuff manufacturing, stationery production, cotton processing, thread making, and garment manufacturing.

Dindigul district of Tamil Nadu has a total population of 2,159,775 as per the Census 2011. Out of which 1,080,938 are males while 1,078,837 are females. In 2011 a total 560,773 families were residing in Dindigul

district. As per the Census 2011, the total Hindu population in Dindigul is 143,275 which is 69.11% of the total population. the total Christian population in Dindigul is 34,386 which is 16.59% of the total population. Also, the total Muslim population in Dindigul is 29,374 which is 14.17% of the total population.

The burgeoning presence of women entrepreneurs in Dindigul is evidenced by the increasing number of enterprises, employment opportunities generated, production value, and investment influx. The Small Scale Industries (SSI) sector reflects substantial participation of women, with registered enterprises numbering 26604 (14.83%) and unregistered entities accounting for 103107 (16.96%). Notably, 23907 (13.73%) registered units and 106297 (17.48%) unregistered units are managed by women. This diversity encompasses various organizational structures, including proprietorships, partnerships, and private companies. Recognizing the pivotal role of women entrepreneurs in national economic growth, the government has consistently endeavored to enhance access to critical resources and foster an enabling industrial ecosystem. Financial assistance, incentives, and subsidies have galvanized numerous entrepreneurs, particularly women, to embark on entrepreneurial journeys, thereby fueling sectoral growth. While the advent of broad gauge lines has spurred the establishment of new enterprises, operational challenges persist for some units, underscoring the importance of assessing both the quantitative and qualitative aspects of enterprise growth. Thus, the imperative to scrutinize the expansion dynamics and associated factors underscores the significance of ongoing studies in Dindigul.

Women Entrepreneurs

Empowering women entrepreneurs is crucial for fostering economic growth, innovation, and social development. Here are some ways to empower women entrepreneurs Providing women with access to quality education and training in entrepreneurship skills equips them with the knowledge and confidence to start and grow businesses. Facilitating access to financial resources such as loans, grants, and investment capital is essential for women entrepreneurs to launch and expand their businesses. Financial institutions should offer products tailored to the needs of women entrepreneurs, including flexible repayment options and smaller loan sizes. Creating networks and mentorship programmes connects women entrepreneurs with experienced professionals who can offer guidance, support, and valuable business contacts. Networking opportunities also help women access new markets and opportunities for collaboration. Governments should work to eliminate legal and regulatory barriers that disproportionately affect women entrepreneurs, such as discriminatory laws, lack of property rights, and limited access to legal services. Promoting gender equality in the workplace and society at large helps create an environment where women entrepreneurs can thrive. This includes addressing cultural and societal norms that may limit women's participation in entrepreneurship and promoting policies that support work-life balance. Investing in supportive infrastructure, such as affordable childcare, transportation, and technology, can help women entrepreneurs overcome logistical challenges and focus on growing their businesses. Highlighting success stories of women entrepreneurs not only inspires others but also helps challenge stereotypes and perceptions about women in business. Media, organizations, and communities can play a role in amplifying these stories. Providing capacity-building programmes that focus on leadership development, negotiation skills, and business management can empower women entrepreneurs to overcome challenges and take their businesses to the next level. Facilitating access to domestic and international markets through trade agreements, export assistance programmes, and market linkages enables women entrepreneurs to scale their businesses and reach a broader customer base. Investing in research and data collection on women's entrepreneurship helps policymakers and organizations better understand the challenges and opportunities facing women entrepreneurs and design targeted interventions to support them. By implementing these strategies, stakeholders can create an enabling environment where women entrepreneurs can thrive, driving economic growth, innovation, and social change.

Dindigul Multi-Purpose Social Service Society

Established in 1986 as the second organization under the Trichy diocese, the Dindigul Multipurpose Social Service Society (DMSSS) plays a pivotal role in the socio-economic development of the region. It receives funding through TASOSS, with a primary focus on uplifting the communities within Dindigul and its taluks, including 64 Dindigul, Vedasundur, Oddanchatram, and Palani. DMSSS undertakes various initiatives spanning women development, child welfare, healthcare, sanitation, income generation, skill enhancement, agriculture, and livestock development. The District Industries Centre (DIC) serves as a catalyst for aspiring entrepreneurs looking to establish small, cottage, and rural industries. DIC identifies available resources and assesses the potential for various industries in the district. Motivational campaigns and seminars are organized to encourage self-employment among prospective entrepreneurs. Entrepreneurship Development Programmes (EDPs) receive funding of 106 lakhs, with an additional provision of Rs. 9.02 lakh under schemes like the New Anna MarumalarchiThittam (NAMT) aimed at promoting agro-based industries, food processing, and employment opportunities.

Gandhigram Self-Help Groups

Under the CAPART project, self-help groups in Chinnalapatti engage in action research programmes on SHGs and SHPLS (Self Help Promoting Livelihood Systems) in Dindigul district. These groups, such as Seelakkari SHG, Annai Indira SHG, SithiVinayagar SHG, and Jhansi Rani SHG, receive loans facilitated by the M.S. Swaminathan Research Foundation (MSSRF) in Chennai, enabling interest-free venture capital within 20 days. Various training programmes are conducted for SHG members, including toy manufacturing; mat weaving, screen printing, computer courses, and skill development in collaboration with ISRO-MAARF-VRC. The Women Self-Help Group (WSHG) movement has proven highly successful, empowering rural women by fostering leadership, managerial skills, and operational capabilities. CHANARD has adopted the WSHG model, providing training in areas such as accounting, skill development, leadership, entrepreneurship, and vocational activities. Support from the Women Development Corporation of Tamil Nadu has further facilitated women's development activities in Theni and Dindigul districts since 2003 and 2006, respectively. Recognizing the need for centralized support, Chanard facilitated the establishment of the "Amutham WSHGs Federation," registered under the TN Societies Registration Act 1975. This federation conducts capacity-building, documentation, awareness programmes, and facilitates access to financial assistance and income-generation activities for its members through various training programmes and exposure initiatives.

The Metty WSHG federation, established and promoted by Axiom Social Service Society, pioneered community-based enterprises focusing on menstrual hygiene and employment generation through the production and sale of sanitary napkins. This successful venture garnered attention and support from various organizations and NGOs, leading to widespread replication and exposure across different districts. Originating in 1987 as a group of chess enthusiasts, AXIOM transitioned into a social service organization dedicated to the welfare and empowerment of underprivileged women in Dindigul's slum and suburban areas. With a focus on education, healthcare, and women's development, AXIOM strives to uplift marginalized groups such as young girls, street vendors, and housemaids through programmes addressing reproductive and child health, education, and skill development.

A Holistic Approach to Socio-Economic Advancement

Promoting economic empowerment for women in Dindigul District, like any other region, involves a multifaceted approach that addresses various socio-economic factors. Here are some potential strategies and initiatives that could be implemented:

- ✚ **Skills Training Programmes:** Offer vocational training and skill development programmes tailored to the needs of women in the region. These programmes could focus on areas such as tailoring, handicrafts, food processing, computer skills, and entrepreneurship.
- ✚ **Access to Finance:** Facilitate access to microfinance and credit facilities for women entrepreneurs to start or expand their businesses. This could involve collaborating with microfinance institutions, banks, and government schemes aimed at providing financial support to women-owned enterprises.
- ✚ **Market Linkages:** Help women entrepreneurs access markets for their products by providing market linkages, networking opportunities, and exposure to trade fairs and exhibitions. Collaborate with local businesses, retailers, and online platforms to promote the products and services of women-owned businesses.
- ✚ **Entrepreneurship Development:** Offer training and mentorship programmes to support women in starting and managing their own businesses. Provide guidance on business planning, marketing strategies, financial management, and accessing government schemes and incentives.
- ✚ **Technology Adoption:** Encourage the adoption of technology among women entrepreneurs to enhance productivity, expand market reach, and streamline business operations. Provide training and support in using digital tools, e-commerce platforms, and online marketing channels.
- ✚ **Gender-sensitive Policies:** Advocate for policies and regulations that promote gender equality and support women's economic empowerment. This could include measures such as equal pay, anti-discrimination laws, maternity benefits, and childcare support.
- ✚ **Community Development Programmes:** Implement community-based initiatives that address broader social issues affecting women's empowerment, such as access to education, healthcare, sanitation, and safety. Engage local stakeholders, including community leaders, NGOs, and government agencies, in collaborative efforts to create a conducive environment for women's economic participation.
- ✚ **Awareness and Sensitization:** Conduct awareness campaigns and sensitization programmes to challenge gender stereotypes, promote women's rights, and encourage the participation of men and boys in supporting women's empowerment efforts.
- ✚ **Partnerships and Collaboration:** Foster partnerships and collaboration among government agencies, civil society organizations, private sector actors, and academic institutions to leverage resources, expertise, and networks in advancing women's economic empowerment agenda. By implementing a comprehensive and holistic approach that addresses the various barriers faced by women in Dindigul District, significant

strides can be made towards enhancing their economic empowerment and fostering inclusive development in the region.

Skill Development Programme in Dindigul district

There might be several skills training programmes available for women in Dindigul district.

- ✦ *Vocational Training*: This can include programmes in fields such as tailoring, embroidery, handicrafts, and beauty therapy.
- ✦ *Entrepreneurship Development*: Programmes focused on teaching business skills, including business management, financial literacy, and marketing, to help women start and manage their own businesses.
- ✦ *Information Technology (IT) Training*: Courses on computer literacy, software development, and digital literacy can provide valuable skills for employment in various sectors.
- ✦ *Healthcare Training*: Training programmes for roles such as nursing assistants, healthcare aides, and community health workers can provide opportunities for women to work in the healthcare sector.
- ✦ *Agribusiness and Agriculture Training*: Programmes focused on agricultural techniques, animal husbandry, and agribusiness management can empower women to engage in farming and related businesses.
- ✦ *Soft Skills Development*: Training in communication skills, leadership, and interpersonal skills can enhance employability and career advancement opportunities for women.
- ✦ *Government-sponsored Schemes*: In India, various government schemes such as the *Pradhan Mantri Kaushal Vikas Yojana* (PMKVY) often offer skill development programmes specifically targeted at women.

It's important to research and assess the credibility and effectiveness of the programmes available in your area to ensure they meet your needs and goals. Additionally, consider factors such as accreditation, job placement assistance, and alumni feedback when selecting a skills training program.

A Landscape of Access and Support in Dindigul District

Access to finance programmes for women in Dindigul district may vary, but here are some common initiatives and resources that could be available:

- ✦ *Microfinance Institutions (MFIs)*: MFIs provide small loans to individuals, including women, who typically lack access to traditional banking services. These loans can be used for various purposes such as starting or expanding a business, education, or housing.
- ✦ *Women Entrepreneurship Development Programmes*: These programmes often include components that help women access financial resources. They may provide training on financial management, assistance in preparing business plans, and connections to financial institutions or investors.
- ✦ *Government Schemes*: In India, there are several government schemes aimed at promoting women's entrepreneurship and providing financial support. For example, the MUDRA (Micro Units Development and Refinance Agency) scheme offers loans up to a certain amount without collateral for micro-enterprises.
- ✦ *Self-Help Groups (SHGs)*: SHGs are groups of individuals, often women, who come together to save money and provide mutual support. Many SHGs also facilitate access to credit through group lending mechanisms, where members can borrow funds collectively and support each other in repayment.
- ✦ *Non-Governmental Organizations (NGOs)*: NGOs operating in Dindigul district may offer financial literacy programmes, entrepreneurship training, and access to credit initiatives specifically designed for women.
- ✦ *Banking Services for Women*: Some banks offer special products and services tailored to meet the financial needs of women, including loans, savings accounts, and insurance products with favorable terms.
- ✦ *Venture Capital and Angel Investors*: While less common in rural areas, venture capital firms and angel investors may provide funding for women-led startups and businesses with high growth potential.
- ✦ *Crowdfunding Platforms*: Online crowdfunding platforms can also be an option for women entrepreneurs to raise funds for their projects or businesses.

It's essential for women in Dindigul district to explore these various avenues for accessing finance and to choose the option that best fits their needs and circumstances. Additionally, networking and seeking advice from local business support organizations can be valuable in navigating the process of accessing financial resources.

Entrepreneurship Among Rural Women: Empowering Economic and Social Development

Empowering rural women presents a significant challenge, yet microenterprises within rural areas offer a promising solution. These enterprises not only boost national productivity and employment rates but also foster economic independence and social empowerment among rural women. Microenterprises enable rural

women to achieve economic independence, thereby improving their financial stability and contributing to the overall standard of living in their communities. Entrepreneurship provides opportunities for rural women to elevate their standard of living through increased income and access to resources. Engaging in entrepreneurial activities instils a sense of self-confidence in rural women, empowering them to pursue their goals and aspirations. Entrepreneurship fosters awareness among rural women about economic opportunities, market dynamics, and their rights, empowering them to make informed decisions. Successful entrepreneurship cultivates a sense of achievement and pride among rural women, motivating them to further pursue their goals. Entrepreneurial endeavours facilitate increased social interaction among rural women, fostering community cohesion and collaboration.

Engagement in Political Activities

Entrepreneurial empowerment encourages rural women to participate in political activities, amplifying their voices and advocating for their rights within the political sphere. Entrepreneurial empowerment leads to increased participation of rural women in Grama Sabha meetings, enabling them to contribute actively to community development initiatives. Entrepreneurship nurtures leadership qualities among rural women, equipping them with the skills and confidence to lead initiatives within their communities. Empowered rural women actively engage in solving problems related to women and community issues, driving positive change and development. Entrepreneurial empowerment enhances the decision-making capacity of rural women, enabling them to assert themselves in family and community matters. Women's entrepreneurship plays a pivotal role in advancing both gender equality and economic development. Despite facing various obstacles, including familial responsibilities and societal barriers, the increased participation of women in entrepreneurial activities is essential for their socioeconomic advancement. By fostering a supportive ecosystem that provides access to resources, knowledge, and networks, rural women can unleash their entrepreneurial potential and contribute significantly to family income and national productivity. Empowering rural women through entrepreneurship is not only a matter of economic development but also a crucial step towards achieving gender equality and social progress

The Role of Rural Development and Panchayat Raj Initiatives

In Dindigul, the Rural Development and Panchayat Raj Department plays a significant role in empowering women through various schemes and initiatives. The department is responsible for implementing several state-funded and centrally-sponsored programs aimed at poverty alleviation, employment generation, sanitation, and women's social and economic empowerment. One of the key initiatives is the reservation of seats for women in Panchayat Raj Institutions (PRIs). Following the 73rd and 74th Constitutional Amendments, about one-third of the seats in local governance bodies are reserved for women. This policy has significantly increased women's participation in politics, allowing them to take on leadership roles in their communities. However, challenges such as proxy presence and gender-based discrimination still persist. In some cases, female representatives are controlled by male family members who influence their decisions and manage their responsibilities

The Tamil Nadu Corporation for Development of Women, under the Rural Development and Panchayat Raj Department, implements various programs to enhance women's livelihoods. These include the MahalirThittam, which focuses on creating self-help groups (SHGs) that empower women economically and socially by providing them with opportunities to engage in income-generating activities and access to microcredit. Furthermore, the Tamil Nadu Rural Transformation Project aims to establish sustainable rural enterprises and promote rural entrepreneurship, benefiting a significant number of women in Dindigul. This project supports the development of local businesses and enhances the economic status of women by providing training and financial support. Overall, while significant strides have been made in promoting women's empowerment in Dindigul through the Panchayat Raj system, ongoing efforts are required to address the remaining challenges and ensure that women can fully exercise their rights and duties as elected representatives.

Conclusion

The women welfare initiatives implemented in Dindigul District, Tamil Nadu, have significantly contributed to enhancing the socio-economic conditions of women in the region. Through various programmes and schemes aimed at empowering women economically, socially, and politically, significant strides have been made towards gender equality and women's empowerment. These initiatives have provided women with access to education, healthcare, employment opportunities, and avenues for skill development, thereby enabling them to become active participants in the development process of the district. Additionally, by addressing issues such as gender-based violence, discrimination, and inequality, these initiatives have helped create a more inclusive and equitable society. However, challenges still remain, and there is a need for continued efforts and collaboration between government agencies, NGOs, and local communities to further advance women's welfare and ensure sustained socio-economic progress in Dindigul District. By building on

the successes of existing initiatives and addressing remaining gaps, the Women Welfare Initiatives implemented in Dindigul District, Tamil Nadu, play a crucial role in enhancing the socio-economic conditions of women in the region. Through various schemes and programmes, such as access to education, skill development, healthcare facilities, and financial support, significant strides have been made towards empowering women and fostering their economic independence. These initiatives have not only empowered women but have also contributed to the overall development and prosperity of the community.

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