Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Issue III July 2019 Impact Factor: 2.0674 ISSN: 2394-1758

SVM Publications

www.academicresearchsupport.com

SVM Publications

www.academicresearchsupport.com

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 Impact Factor: 2.0674 ISSN:2394-1758

Contents

Publisher

SVM Publications

45, T.A. Koil 5th Street, Velachery,
Chennai – 600 042, Tamil Nadu, India.
Cell: 094440 77646
Email: svmpublication@gmail.com
www.academicresearchsupport.com

www.academicresearchsupport.com

SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Editorial Board

RESEARCH PAPER

www.academicresearchsupport.com

SVM Publications

Impact Factor: 2.0674

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 ISSN:2394-1758

Erratic Monsoon and Changing Tribal Livelihood and Problems in Empowerment

S. Mani Arputharaj
PhD Research Scholar,
Department of Sociology,
Annamalai University, Annamalai Nagar, T.N

Dr. P. Christuraj
Assistant Professor,
Department of Sociology,
Annamalai University, Annamalai Nagar, T.N

Abstract

Since we are living in very crucial polluted nature and survival circumstances, even the process of the nature is damaged, It's well known fact that success of Indian agricultural depends largely on the monsoon, the monsoon affects the Indian agriculture in a substantial measure. The aim of this paper is to disclose manifestations of most global environment changes, challenges and impacts facing humanity due to climate change and its impacts and affects on tribal livelihood particularly agriculture. Further it examines the issues of tribal communities relating to agriculture and violence of weather in order to identify the appropriate methods to sustain agricultural production and development and to have proper education to gain and to maintain empowered livelihood and as well to preserve the nature for the future.

Key Words: Monsoon, Tribe, Livelihood and Empowerment.

Introduction

According to the Indian council of Agricultural Research (ICAR) there is a empirical evidence to show that changes in weather patterns affected at least two cropping cycles in recent years. The impacts of changing climate in Indian Agriculture is inevitable but the (ICAR) is reported to have the capacity to initiate mitigation and adaption measures.(Dhurjati Mukherjee – 2012). The earth has always witnessed changes in its climate, with well marked cold and hot periods, to which most it forms adapted neutrality. Over the last 150-200 years this change in

climate has speeded up due to human interferences, leading to a disruption of natural balance the UN IPCC report recently concluded that it is now more certain than ever before that human caused climate change in real and green house gas emissions are causing changes to the planet that could possibly trigger dangerous consequences by the turn of the country –Hindu –sep 28, 2013

The massive impact of the monsoon on Indian economy particularly livelihood opportunities of formers is in indeed very apparent. For the last two decades the farming communities are experiencing the violent behavior of weather on their livelihood. Whether or not such deviations are related to climate change, the preparedness needed to enhance the farmers coping capacity to meet the challenge and loss of a very variable rainfall pattern is at present limited. In this context the present study has been made an attempt to explore the effects on erratic monsoon behavior on tribal livelihoods particularly agriculture. It has also looked into the effective technological strategies to cope up with unusual weather change in the study area forming communities.

Setting of the study

The micro level study was conducted in two tribal villages of Denkanikottai and Anjetti blocks,, Krishnagiri District . From these villages' vegetables, flowers, fruits, paddy are major crop of the district covering an area of 56 %, corns 37%, ground nut 18%

In order to understand the farming communities perception on the impact of weather vagaries and their interest of preparedness for cope up and face such eventualities, 150 respondents are selected by adopting simple random sampling technique in all generational categories of people (ie, above 60 years – 50; 40 – 60 years old -50 below 40 years old 50) from the above said villages the respondents are normally the heads of the household and they were adequate experience an agricultural activities. The responses were obtained from the respondents by using structured interview schedule. An utmost care has been taken to include question necessary for eliciting information relating to the aim of the study.

Result and Discussion

In the recent years the deficiency in cumulative rainfall has increased to 29%. This research articles attention is more towards agrarian crisis due to climate abuse on tribal livelihood the data were collected from respondents of two villages in order to know the violent behavior of weather on farming communities and their preparedness for coping up with climate fury. In this study 92.59% of the respondents are schedule tribe people 7.41% of the respondents are scheduled caste. The data reveals that 11.34% have high school education. Most of the tribal people incomes below 30,000 /- per Annam, majority of the respondents 96.23% have engaged in agriculture as their primary occupation.

Table: 1 Tribal Perceptions and monsoon behavior

Rainfall is key factor determining the sustainability and conservation of living species on earth. For the last five years recorded dated on month wise rainfall and temperature of krishnagiri district

Years		Jan	Feb.	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
2014	Rainfall	73.5	69.0	72.5	13.9	41.8	90.6	93.7	78.5	200.8	210.7	278.7	204.6
	Minimum tem	28.7	30.7	23.2	24.9	29.9	23.4	22.4	25.4	21.4	18.8	17.5	13.6
	Maximum tem	30.9	31.0	30.1	34.8	37.8	31.9	32.5	30.6	27.4	26.5	23.6	23.3
2015	Rainfall	83.1	55.2	62.5	30.9	46.7	94.6	99.7	88.5	360.5	370.4	279.7	254.6
	Minimum tem	24.3	32.7	23.6	23.9	24.9	22.4	22.8	22.4	21.4	18.8	17.5	13.6
	Maximum tem	32.9	22.0	31.1	33.9	36.8	32.9	34.2	30.6	24.4	26.5	24.6	22.5
2016	Rainfall	63.5	79.0	62.5	33.9	61.8	94.6	193.7	178.5	260.8	370.7	284.7	274.6
	Minimum tem	23.7	21.7	23.3	23.9	29.0	24.4	22.4	20.4	21.4	18.8	17.5	13.6
	Maximum tem	29.9	28.0	30.1	34.8	37.8	31.9	32.5	30.6	27.4	24.5	22.6	21.2
2017	Rainfall	93.1	65.2	52.5	40.9	56.7	93.6	92.7	188.5	390.5	390.4	389.7	274.6
	Minimum tem	22.3	31.7	23.6	22.9	23.9	21.4	21.8	22.4	21.4	18.8	17.5	13.6
	Maximum tem	30.9	32.0	36.1	39.9	38.8	37.9	36.2	33.6	24.4	25.5	23.6	21.2
2018	Rainfall	61.5	69.0	52.5	43.9	51.8	74.6	293.7	278.5	460.8	475.7	384.7	274.6
	Minimum tem	23.7	21.7	23.3	23.9	29.0	24.4	22.4	20.4	21.4	18.8	17.5	13.6
	Maximum tem	29.9	28.0	30.1	34.8	37.8	31.9	32.5	30.6	27.4	26.5	24.6	22.2

Table: 2 Farmers perception on current trend of climate pattern

S. No	Perceptiveness	Number of Res Yes	Number of Res No	Total Percentage
1	Depletion of ground water	150(100%)	0(0%)	150(100%)
2	Deficit rainfall	150 (100%)	0(0%)	150(100%)
3	Decreased soil moisture	132 (86.33%)	18(13.67%)	150(100%)
4	Decreased atmosphere humidity	128(85.33%)	22(14.67%)	150(100%)
5	Change in temperature and precipitation	150(100%)	0(0%)	150(100%)
6	Prolonged droughts / dry spell	143(95.34%)	7(4.66%)	150(100%)
7	Dry wind with salty nature	150(100%)	0(0%)	150(100%)
8	Increased atmospheric temperature	150(100%)	0(0%)	150(100%)
9	Decline in summer rainfall	113(75.34%)	37(24.66%)	150(100%)
10	Drying of wet lands	143(95.33%)	7(4.67%)	150(100%)
11	Changes in the population dynamics of insects	117(78%)	33(22%)	150(100%)
12	Changes in the respiration rates to animals	98(65.33%)	52(34.67%)	150(100%)

Table two indicates the perceptions of farmers on current trend of climate pattern. There are 12 perceptiveness and percentage response from respondents

Table: 3 Farmers opinions on impact of unusual climate Patten

S. No	Vulnerability	Number of Res Yes	Number of Res No	Total Percentage
1	Reduction in ground water recharge	150(100%)	0(0%)	150(100%)
2	Changed hydrological cycle	150(100%)	0(0%)	150(100%)
3	Pre and post prevention for calamities	58(38.67%)	92(61.33%)	150(100%)
4	Enforced to change under management system	126(74.67%)	38(25.33%)	150(100%)
5	Dwindling of water bodies	150(100%)	0(0%)	150(100%)
6	Depletion of ground water and water scarcity	150(100%)	0(0%)	150(100%)
7	Food insecurely	95 (63.45%)	55(37.55%)	150(100%)
8	Low productivity of agriculture / decreased in yields	126(74.68%)	38(25.32%)	150(100%)
9	Less number of grains	135(89.67%)	15(10.33%)	150(100%)
10	Shrinking of land resources	113(75.68%)	37(24.32%)	150(100%)
11	Damaged common property resources	128(85.31%)	22(14.69%)	150(100%)
12	Poverty and hunger	139(92.68%)	11(7.32%)	150(100%)
13	Emergency of new disease to animals	98 (65.32%)	52(34.68%)	150(100%)
14	Changes in reproductive dynamic of fauna	92(61.33%)	58(38.67%)	150(100%)
15	Low milk production	98(65.32%)	52(34.68%)	150(100%)
16	Low income	142(94.68%)	8(5.32%)	150(100%)
17	Farmers depression	74(49.32%)	76(50.68%)	150(100%)
18	Insufficient transportation	126(74.68%)	38(25.32%)	150(100%)

Table three indicates the opinions of farmers on unusual climate pattern. There are 17 vulnerabilities and percentage response from respondents

Table: 4 Farmers coping strategies against the risks of changing monsoon behaviors

S. No	cope mechanism	Number of Res Yes	Number of Res No	Total Percentage
1	Efficient soil management	98 (65.32%)	52(34.68%)	150(100%)
2	Adapting organic farming	92(61.33%)	58(38.67%)	150(100%)
3	Pre and post prevention for calamities	52(34.68%)	98 (65.32%)	150(100%)
4	Adapted crop insurance	38(25.32%)	126(74.68%)	150(100%)
5	Altered irrigation system	126(74.68%)	38(25.32%)	150(100%)

6	Improved soil treatment	135(89.67%)	15(10.33%)	150(100%)
7	Livelihood diversifications	95 (63.45%)	55(37.55%)	150(100%)
8	Crop diversification	126(74.68%)	38(25.32%)	150(100%)
9	Adapted traditional mixed cropping Patten	135(89.67%)	15(10.33%)	150(100%)
10	Increased water use efficiency	113(75.68%)	37(24.32%)	150(100%)
11	Altered method of plantation	128(85.31%)	22(14.69%)	150(100%)
12	Cultivated newer drought tolerant and climate conduced crop varieties	139(92.68%)	11(7.32%)	150(100%)

Table four indicates the Farmers coping strategies against the risks of changing monsoon behaviors. There are 12 perceptiveness and percentage response from respondents

Suggestions and recommendations

- Establishment of ground water
- Promulgated crop insurance scheme
- Water bodies and strengthen riverbank and bunds to avert breaches
- Enforcing strong regulation on ground water
- High penalties proposed for violation**s**
- Strengthening pre and post prevention and productions
- Empowering tribal livelihood through educations
- Empowering tribal communities through "SMART TRIBES" as equal to "SMART CITIES"

References:

[1]. Andre F.S. Amaral (2014) Pesticides and Asthma: Challenges for Epidemiology. Journal of Front Public Health.2: 6. http://www.ncbi.nlm.gov/pmc/ article/PMC3901073/#_ffn_sectitle

[2]. Desley, Hegney (2008). " Agricultural occupational health and safety farming families presenting challenges to wellness." Article first published online: issue Australian Journal of rural Health. 1

[3] 27-33. Problems of Women Farmers in Agriculture 13 Journal of Agro ecology and Natural Resource Management p-ISSN: 2394-0786, e-ISSN: 2394-0794, Volume 3, Issue 1; January-March, 2016

[4] Fadya A. Orozcol, Donald C. Cole 2, Sela hadin Ibrahim and Susitha Wanigaratne4 (2011) Health promotion outcomes associated with a community-based program to reduce pesticide-related risks among small farm households, 26

[5] Loureiro, Maria L. (2009). "Farmers health and agricultural productivity: International Associated of Agricultural Economist." 40: 381-388.

[6] Marc G. Weisskopf, Frederic Moisan, Christophe Tzourio, Paul J. Rathouz, Alexis Elbaz (2013) Pesticide Exposure and Depression Among Agricultural Workers in France: American Journal of Epidemiology doi: 10.1093/aje/kwt089 http://aje.oxfordjournals. Org/content/early/2013 / 07/11/aje.kwt089

*****

RESEARCH PAPER

www.academicresearchsupport.com

SVM Publications

Impact Factor: 2.0674

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 ISSN:2394-1758

A Study on Higher Education and its Performance in India

Dr. R. Dhanasekar
Principal
K.S Raja Arts and Science College for Women,
Ginge, Villupuram Dist.,
Tamil Nadu, India

Abstract

Higher education is of vital importance for the country, as it is a powerful tool to build knowledge-based society of the 21st Century. With the growing size and diversity of the higher education sector particularly in terms of courses, management and geographical coverage, it has become necessary to develop a sound database on higher education. It is widely recognized that the existing data base on higher education is inadequate, out-of-date. Collection and dissemination of data on higher education suffers from incomplete coverage, inordinate time lag etc. Government has set a target of increasing the Gross Enrolment Ratio (GER) from the present level of about 12% to 15% by the end of XI Five Year Plan and to 30% by the year 2020. Various new initiatives are being taken by the Government to increase the GER. To measure the efforts taken by the government to increase the GER requires complete data on higher education such as number of institutions, students, teachers etc. This article tries to analyse the performance of higher education in India.

Key Words: Higher Education, Development and Indian condition.

Introduction

Higher Education sector has witnessed a tremendous increase in its institutional capacity in the years since Independence. The number of Universities/University-level institutions has increased 18 times from 27 in 1950 to 504 in 2009. The sector boasts of 42 Central universities, 243 State universities, 53 State Private universities, 130 Deemed universities, 33 Institutions of National Importance (established under Acts of Parliament) and five Institutions (established under various State legislations). The number of colleges has also registered manifold increase with just 578 in 1950 growing to be more than 30,000 in 2011.

The quantum growth in the Higher Education sector is spear-headed by the Universities, which are the highest seat of learning. University word is derived from the Latin word "Universities" which means 'specialized associations between students and teachers." This Latin word referred to institutions of learning, which granted degrees to its students. The present day Universities are no different from the ancient institutions except for the fact that Universities today are much bigger in terms of both the subjects taught and the students.

1. Universities

In India, "University" means a University established or incorporated by or under a Central Act, a Provincial Act or a State Act and includes any such institution as may, in consultation with the University concerned, be recognised by the University Grants Commission (UGC) in accordance with the regulations made in this regard under this Act. Every year, millions of students from within the country and abroad, enter these portals mainly for their post graduate studies while millions leave these portals for the world outside.

Higher Education is the shared responsibility of both the Centre and the States. The coordination and determination of standards in institutions is the constitutional obligation of the Central Government. The Central Government provides grants to UGC and establishes Central Universities in the country. The Central Government is also responsible for declaring educational institutions as "deemed-to-be University" on the recommendation of the UGC.

At present, the main constituents of University/University-level Institutions are:- Central Universities, State Universities, Deemed-to-be Universities and University-level institutions. These are described as follows:

a. Central University:

A university established or incorporated by a Central Act.

b. State University:

A university established or incorporated by a Provincial Act or by a State Act.

c. Private University:

A university established through a State/Central Act by a sponsoring body viz. A Society registered under the Societies Registration Act 1860, or any other corresponding law for the time being in force in a State or a Public Trust or a Company registered under Section 25 of the Companies Act, 1956.

d. Deemed-to-be University:

An Institution Deemed to be University, commonly known as Deemed University, refers to a high-performing institution, which has been so declared by Central Government under Section 3 of the University Grants Commission (UGC) Act, 1956.

e. Institution of National Importance:

An Institution established by Act of Parliament and declared as Institution of National Importance.

f. Institution under State Legislature Act:

An Institution established or incorporated by a State Legislature Act.

2. Technical Education in India

Technical Education plays a vital role in human resource development of the country by creating skilled manpower, enhancing industrial productivity and improving the quality of life of its people. Technical Education covers programmes in engineering, technology, management, architecture, town planning, pharmacy, applied arts & crafts, hotel management and catering technology.

History of Technical Education

The impulse for creation of centres of technical training came from the British rulers of India and it arose out of the necessity for the training of overseers for construction and maintenance of public buildings, roads, canals and ports and for the training of artisans and craftsmen for the use of instruments and apparatus needed for the army, the navy and the survey department. The superintending engineers were mostly recruited from Britain from the Cooper's Hill College and this applied as well to foremen and artificers; but this could not be done in the case of lower grades- craftsmen, artisans and sub-overseers who were recruited locally. As they were mostly illiterate, efficiency was low. The necessity to make them more efficient by giving them elementary lessons in reading, writing, arithmetic, geometry and mechanics, led to the establishment of industrial schools attached to Ordnance Factories and other engineering establishments.

While it is stated that such schools existed in Calcutta and Bombay as early as 1825, the first authentic account we have is that of an industrial school established at Guindy, Madras, in 1842, attached to the Gun Carriage Factory there. A school for the training of overseers was known to exist in Poona in 1854.

Meanwhile in Europe and America, Colleges of Engineering were growing up, which drew to their men having good education and special proficiency in mathematical subjects. This led to discussions in Government circles in India and similar institutions were sought to be established in the Presidency Towns.

The first engineering college was established in the Uttar Pradesh in 1847 for the training of Civil Engineers at Roorkee, which made use of the large workshops and public buildings there that were erected for the Upper Ganges Canal. The Roorkee College (or to give it its official name, the Thomason Engineering College) was never affiliated to any university but gave diplomas considered to be equivalent to degrees. In pursuance of the Government policy, three Engineering Colleges were opened by about 1856 in the three Presidencies. In Bengal, a College called the Calcutta College of Civil Engineering was opened at the Writers' Buildings in November 1856; the name was changed to Bengal Engineering College in 1857, and it was affiliated to the Calcutta University. It gave a licentiate course in Civil Engineering. In 1865 it was amalgamated with the Presidency College. Later, in 1880, it was detached from the Presidency College and shifted to its present quarters at Sibpur, occupying the premises and buildings belonging to the Bishop's College.

Proposals for having an Engineering College at Bombay city having failed for some reasons, the overseers' school at Poona eventually became the Poona College of Engineering and affiliated to the Bombay University in 1858. For a long time, this was the only College of Engineering in the Western Presidency.

In the Madras Presidency, the industrial school attached to the Gun Carriage Factory became ultimately the Guindy College of Engineering and affiliated to the Madras University (1858).

The educational work in the three Colleges of Sibpur, Poona and Guindy has been more or less similar. They all had licentiate courses in civil engineering up to 1880, when they organised degree classes in this branch alone. After 1880, the demand for mechanical and electrical engineering was felt, but the three Engineering Colleges started only apprenticeship classes in these subjects. The Victoria Jubilee Technical Institute, which was started at Bombay in 1887, had as its objective the training of licentiates in Electrical, Mechanical and Textile Engineering. In 1915, the Indian Institute of Science, Bangalore, opened Electrical Engineering classes under Dr. Alfred Hay and began to give certificates and associateships, the latter being regarded equivalent to a degree.

In Bengal, the leaders of the Swadeshi Movement organised in 1907 a National Council of Education which tried to organise a truly National University. Out of the many institutions it started, only the College of Engineering and Technology at Jadavpur had survived. It started granting diplomas in mechanical and engineering course in 1908 and in chemical engineering in 1921.

The Calcutta University Commission debated the pros and cons of the introduction of degree courses in mechanical and electrical engineering. One of the reasons cited from the recommendations of the Indian Industrial Commission (1915), under the Chairmanship of Sir Thomas (Holland) against the introduction of electrical engineering courses, is given in the following quotation from their report: "We have not specifically referred to the training of electrical engineers, because electrical manufactures have not yet been started in India, and there is only scope for the employment of men to do simple repair work, to take charge of the running of electrical machinery, and to manage and control hydroelectric and steam-operated stations. The men required for these three classes of work will be provided by the foregoing proposals for the training of the various grades required in mechanical engineering. They will have to acquire in addition, special experience in electrical matters, but, till this branch of engineering is developed on the constructional site, and the manufacture of electrical machinery taken in hand, the managers of electrical undertakings must train their own men, making such use as they can of the special facilities offered for instruction at the engineering colleges and the Indian Institute of Science."

The credit of first starting degree classes in mechanical engineering, electrical engineering and metallurgy goes to the University of Banaras, thanks to the foresight of its great founder, Pt. Madan Mohan Malaviya (1917).

About fifteen years later, in 1931-32, the Bengal Engineering College at Sibpur started mechanical and electrical engineering courses in 1935-36 and courses in metallurgy in 1939-40. Courses in these subjects were also introduced at Guindy and Poona about the same time.

Quite a number of engineering colleges have been started since August 15, 1947. It is due to the realisation that India has to become a great industrial country and would require a far larger number of engineers than could be supplied by the older institutions.

3. Distance Learning

Open and Distance Learning (ODL) system is a system wherein teachers and learners need not necessarily be present either at same place or same time and is flexible in regard to modalities and timing of teaching and learning as also the admission criteria without compromising necessary quality considerations. ODL system of the country consists of State Open Universities (SOUs), Institutions and Universities offering education and includes Correspondence Course Institutes (CCIs) in conventional dual mode universities. This is becoming more and more significant for continuing education, skill updation of in service personnel and for quality education of relevance to learners located at educationally disadvantageous locations.

4. Language Education

Language being the most important medium of communication and education, its development occupies an important place in the National Policy on Education and Programme of Action. Therefore, promotion and development of Hindi and other 21 languages listed in the schedule VIII of the Constitution including Sanskrit and Urdu has received due attention. In fulfilling the constitutional responsibility, the Department of Higher Education is assisted by autonomous organization and subordinate offices..

Language Policy

The Language Policy of India relating to the use of languages in administration, education, judiciary, legislature, mass communication, etc., is pluralistic in its scope. It is both language-development oriented and language-survival oriented. The policy is intended to encourage the citizens to use their mother tongue in certain delineated levels and domains through some gradual processes, but the stated goal of the policy is to help all languages to develop into fit vehicles of communication at their designated areas of use, irrespective of their nature or status like major, minor, or tribal languages. The policy is accommodative and ever-evolving, through mutual adjustment, consensus, and judicial processes. Evolving and monitoring implementation of language policy is a major endeavor of the Language Bureau of the Ministry of Human Resource Development, Government of India. This is done by the Bureau through language institutions setup for the purpose under its aegis: Central Hindi Directorate, Centre for Scientific and Technical Terminology, Central Hindi Institute, Central Institute of Indian Languages, National Council for Promotion of Sindhi Language, National Council for Promotion of Urdu Language, Rashtriya Sanskrit Sansthan (RSKS), Maharishi Sandipani Rashtriya Vedavidya Pratishthan (MSRVVP), Central Institute of English and Foreign Languages.:

Language in India

Modern India, as per the 1961 Census, has more than 1652 mother tongues, genetically belonging to five different language families. The 1991 Census had 10,400 raw returns of mother tongues and they were rationalized into 1576 mother tongues. They are further rationalized into 216 mother tongues, and grouped under 114 languages: Austro-Asiatic (14 languages, with a total population of 1.13%), Dravidian (17 languages, with a total population of 22.53%), Indo-European (Indo-Aryan, 19 languages, with a total population of

75.28%, and Germanic, 1 language, with a total population of 0.02%), Semito-Harmitic (1 language, with a total population of 0.01%), and Tibeto-Burman (62 languages with a total population of 0.97%). It may be noted that mother tongues having a population of less than 10000 on all India basis or not possible to identify on the basis of available linguistic information have gone under 'others'.

5. Technology Enabled Learning

The rate at which the Information Technology (IT) is growing today is evident from the fact that it has invaded almost every part of our life. Technological progress can be harnessed for augmenting both expansion as well as quality of education.

Present endeavour in this direction has been mainly towards providing the infrastructure and network to the institutions of higher education. The digital resource development and utilizing the digital resource into quality certified programmes and courses need to be fully exploited by the universities.

The Government of India is keen to use the technological resources in helping its mission to make Higher Education accessible to all deserving students. In this regard, it has launched its National Mission on Education through Information and Communication Technology (NMEICT), which is described separately.

Another significant step in this direction is the National Video Server of the National Programme on Technology Enhanced Learning (NPTEL), which was launched at IIT Madras in February 2011 by Shri Kapil Sibal, the Hon'ble Minister for Human Resource Development. The video server is connected to 1 Gbps link of the National Knowledge Network (NKN) and also to 155 Mbps link to the Colleges' Virtual Private Network (VPN). Both the networks come under the National Mission on Education through Information & Communication Technology (NMEICT) and the video server would make the entire NPTEL content available to students across Universities and Colleges online. The NMEICT is a mission to provide connectivity, valuable content and low cost computing devices to all the Institutions of higher learning in the country.

Conclusion

In India, higher education gets fastest growth compare to other sectors. New Universities, Engineering Colleges, Medical Colleges and Arts colleges are coming out with government support as well as self finance stream. A countries development is based on its standard of education. The available data source clearly define our country in the right path.

*****

RESEARCH PAPER

www.academicresearchsupport.com

SVM Publications

Impact Factor: 2.0674

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 ISSN:2394-1758

Challenges Faced by Single Women in Maintaining Agriculture due to Erratic Climate Changes

S. Roselin
PhD Research Scholar,
Department of Sociology,
Annamalai University, Annamalai Nagar, T.N

Dr. P. Christuraj
Assistant Professor,
Department of Sociology,
Annamalai University, Annamalai Nagar, T.N

Abstract

Women play a significant and crucial role in agricultural development and allied fields. The nature and extent of women's involvement in agriculture varies greatly from region to region. But regardless of these variations, women are actively involved in various agricultural activities. Rural women perform numerous labour intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collection, separation of seeds from fiber, keeping of livestock and its other associated activities like milking, milk processing, preparation of ghee, etc. Details of activities taken up by women in Agriculture and its allied activities are as follows. Women constitute 43% of agricultural workers in much of the developing world, most of who are forced to make do with less access to resources such as water, fertilizer and market outlets than men. Experts say that by providing these basic services to women, agriculture productivity could grow 20-25% to meet food security and reduce hunger at a time when food import bill is soaring. In India, the gender dimension in agriculture and its link with nutrition is revealed by the numbers. Nearly 40% of Indian children and one-third of Indian women are underweight, According to the 2005-06 National Family Health Survey Some 80% of rural women are involved in farming activities, weeding, transplanting and harvesting with rudimentary tools. Today single women are facing lots of problem especially in Tirupur district, Tamilnadu, India, this paper deals with challenges and possibilities..

Key Words: Agriculture and Climate Changes.

INTRODUCTION

Women play an important role in all dimensions of agricultural production- in certain regions, today's women time input equals men's while in other regions traditions restrict their work to the household where they are involved in crop processing and are in charge of household maintenance. In most cases, women's efforts are non-monetized although they make large labour contributions to a range of marketed products such as dried fruits, fuel wood, dairy products and handicrafts.

The problems of women in agriculture resemble the 'progressive set of problems' that other marginalized communities face in the general population, but in a more acute and distressing manner. These problems relate to land ownership, security of tenure, land quality issues in cases where land ownership is assured, and land management issues in terms of agriculture and the support systems it requires. Any changes in land ownership and agricultural pattern affect women for more than men (positive or negative), given the existing gender roles that women are expected to fulfill, mainly related to management of the household in their reproductive roles- fuel wood collection, fodder collection, livestock tending in general, food security needs and so on. Their dependence on agriculture on common lands, on forests and water is that much greater and more acute. The mode of female participation in agricultural production varies with the land owning status of the farm household. Women's roles range from managers to landless labourers. In all farm production, the average contribution of women is estimated at 50 per cent to 60 per cent of total labour, much higher in certain regions. Girls are preferred in cottonseed production because their wages are lower than those of adults. Moreover, they work longer hours and more intensively, and are generally easier to administer. Gathering of fuel wood is the exclusive responsibility of women and girls. In general, male activities such as land preparation, planting sowing and fertilizer application are one-time jobs, usually accomplished within a stipulated time. Female activities, however, such as weeding, are recurrent daily activities, lasting from the time the seed is planted until it is harvested. These are the Problems of Women Farmers in Agriculture.

RESEARCH METHODOLOGY

The study was conducted in two villages of Kangeyam and Palladam blocks in Tirupur district total 120 respondents (women farmers especially single women) were selected according to dependent and independent variables namely age, caste, education, family income, occupation etc. The collected data were subjected to statistical analysis for which correlation coefficient were used. From these villages' vegetables, flowers, fruits, paddy are major crop of the district covering an area of 56 %, corns 37%, ground nut 18%

In order to understand the farming communities perception on the impact of weather vagaries and their interest of preparedness for cope up and face such eventualities, 120 respondents (women farmers) are selected by adopting simple random sampling technique in all generational categories of women farmers (i.e., above 60 years – 50; 40 – 60 years old -50 below 40 years old 50) from the above

said villages, few respondents are normally the heads of the household and they were adequate experience an agricultural activities. The responses were obtained from the respondents by using structured interview schedule. An utmost care has been taken to include question necessary for eliciting information relating to the aim of the study.

RESULTS

Table 1: Distribution of women respondents according to education

Education	Village 1		Village 2		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Illiterates	10	8.3	7	5.8	17	14.2
Up to Primary	24	20.0	25	20.8	49	40.8
Up to secondary	16	13.3	13	10.8.	29	24.2.
High school	7	5.8	10	8.3	17	14.2
Intermediate	3	2.5	5	4.2	8	6.7
Total	60		60		120	100
X2	0.439				P> 0.05	

Table 1 reveals that distribution of women respondents according to education, qualification, maximum 20 per cent of women belongs to kangeyam were educated up to primary level where as 20.8 per cent of respondents from Palladam educated up to primary level. 13.3 per cent of women from kangeyam and 10.8 per cent of women from kangeyam were educated up to secondary level education follow by 5.8 per cent of women from Palladam and 8.3 per cent of respondents from Palladam educated up to high school level 8.3 per cent of respondents from Palladam 5.8 per cent of women respondents from kangeyam have no education only 2.5 per cent of women educated intermediate level.

Table 2: Distribution of respondents according to main occupation

Education	Village 1		Village 2		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Agriculture	27	22.5	34	28.3	61	50.8
Service	10	8.3	10	8.3	20	16.7
Business	16	13.3	13	10.8	29	24.2
Agriculture labour	4	3.3	1	0.8	5	4.2
Agro based Enterprises	3	2.5	2	1.7	5	4.2
Total	60		60		120	100
X2	2..060				P>0.05	

Table 2 indicate the distribution of respondents as main occupation 22.5 per cent respondents from kangeyam and 28.3 per cent respondents farm Palladam were doing Agriculture, whereas 13.3 per cent respondents from kangeyam and 10.8 per cent respondents from Pallladam were doing business and 8.3 per cent of respondents from kangeyam and 8.3 per cent of respondents from palladam were doing service 3.3 per cent respondents of kangeyam and 0.8 per cent respondent from Palladam were engaged in Agriculture labour, Only 2.5 per cent respondents from kangeyam and 1.7 per cent from Palladam was attached in Agro based enterprises.

Table 3: Distribution of respondents according to causes of summer season problems

Causes	Village 1 Yes	no	Mean score	rank	Village 2 yes	no	Mean score	rank	Total Yes	no	Mean score	rank
High temperature	45.8	4.2	0.96	I	42.5	7.5	0.93	I	88.3	11.7	1.89	I
Low Humidity	31.7	18.3	0.82	II	26.7	23.3	0.77	II	58.4	41.6	1.59	II
Increased heat wave	26.7	23.3	0.77	III	25.0	25.0	0.75	III	51.7	48.3	1.52	III
Direct Contact of Sun ray With dermal tissue	15.0	35.0	0.65	IV	13.3	36.7	0.63	IV	28.3	71.7	1.28	IV

Table 3 shows that 3 per cent women of kangeyam told that they feel problem working in high temperature, and having a mean score 0.96, that placed it I rank priority problem of summer season. Whereas, 42.5 per cent women of Pallladam also admitted the same and placed it I rank with a mean score 0.93. Low humidity due to high temperature also affects working in field and 61.7 per cent women of kangeyam and 26.7 per cent women of Palladam admitted it. This was considered Ii rank with mean score 0.82 and 0.77 most affecting problem of kangeyam. Heat waves of south India commonly known as Ioo hinders the workers as long time working in sun may affect body and can cause dehydration/water loss, 26.7 per cent women of kangeyam and 25.0 per cent women of Palladam admitted this point and placed it II ranked problem of summer. Intense sun light may causes sun burn in long run dermal tissue/ skin in directly affected in intense sun. 15.0 per cent women of kangeyam and 13.3 per cent women of Palladam admitted it and placed it V rank with mean score 0.65 and 0.63. Mithilesh Verma, Swati Singh and Videsh Kumar Verma Journal of Agro ecology and Natural Resource Management p-ISSN: 2394-0786, e-ISSN: 2394-0794, Volume 3, Issue 1; January-March, 2016 12 Thus, distribution of both combined blocks, maximum 88.3 per cent women considered high temperature the most affecting problem of summer with mean score 0.95 placed I rank. 58.4 per cent women think that humidity affects working in field with mean score 0.80 it is II rank in list. Problem of working in heat waves stands III rank in the districts as 51.7 per cent women admit it with mean score 0.76. Working in intense sun light and getting dermal loss stands IV rank as 28.3 per cent women of both districts admit it with a mean score of 0.64.

Table 4: Distribution of respondents according to causes of rainy season problems

Causes	Village 1 Yes	no	Mean score	rank	Village 2 yes	no	Mean score	rank	Total Yes	no	Mean score	rank
High temperature	45.0	5.0	0.95	I	41.7	8.3	0.92	I	86.7	13.3	1.87	I
Low Humidity	16.7	33.3	0.67	II	18.3	31.7	0.68	II	35.0	65.0	1.35	II
Increased heat wave	38.3	11.7	0.88	III	35.0	15.0	0.85	III	73.3	26.7	1.73	III
Direct Contact of Sun ray With dermal tissue	23.3	26.7	0.73	IV	20.8	29.2	0.71	IV	55.9	55.9	1.44	IV

Table revealed that 45.0 per cent women from kangeyam and 41.7 per cent of women from Palladam admitted that working in high humid climate is difficult having a mean score 0.95 and 0.92 respectively they placed it at rank I. Among various rainy reason problems 38.5 per cent kangeyam women admitted of difficulties due increased insects and pests. 16.7 per cent women from kangeyam said that they are affected by microorganism in rainy season having a mean score 0.67, placed it at IV rank. Whereas, 18.3 percent women of Palladam mitted the same and with a mean score 0.68 placed it at IV rank. Increase in number of insects pests and low intensity of sun rays are other factors which affect working in rainy season. overall tables shows that maximum 86.7 per cent women from both the districts were agree on the point that they fell uncomfortable and were being affected working in high humid climate having a mean score of 1.87 they placed it at rank I among all rainy season, 73.3 per cent women accepted increased number of insects-pests in the rainy season and their adverse effect on the work with a mean score of 1.73, they placed it at rank II. 41.1 per cent women agreed that low intensity of sun ray affect working as in high humid, low sunray creates more sweaty and dryness and dehydration with mean score 1.44. It was II rank problem of rainy season. Effect of micro-organism on work was comparatively low as only 35.0 per cent women agreed that micro-organism affect working in rainy season with mean score 1.35 it was IV rank problem.

RECOMMENDATION AND SUGGESTION

Farm women need to be educated about how to operate different equipments. Extension facilities should reach each and every village, remote areas so that every worker could know about latest trends. Government also implements various plants for betterment of farm women, extension services help workers to know and understand about the plants. Workers should wear long boots so that they can be safe from insects and other pests, snakes etc while working in rainy season and in between herbs, shrubs and watery farm. They should know about sustainable agriculture, insect pest management, organic agriculture and environment protection measure.

CONCLUSION

It was concluded that mostly women farmers faced various problems while working in agriculture. These are physical, chemical, occupational, seasonal, biological and others etc. cause of these problem in inappropriate uses of tools or machineries has highest frequency and fatality rates of injury, lacking of awareness, Exposure to pesticide and other agrochemical constitutes a major causes of occupational risk which may result in poisoning, death, in certain cases and reproductive impairment. Exposure to weather, close contact with plants or animals, long and lengthy working posture and hours are hazardous. Disease and accidents causes by agricultural work also conditioned by a range of factors such as climate, harmful plants and insects, population density, living condition, lack of knowledge about tools, lack of education, training, technological development, quality of service etc.

BIBLIOGRAPHY

(1). Andre F.S. Amaral (2014) Pesticides and Asthma: Challenges for Epidemiology. Journal of Front Public Health..2: 6. http://www.ncbi.nlm.gov/pmc/ article/PMC3901073/#_ffn_sectitle

(2). Desley, Hegney (2008). "Agricultural occupational health and safety farming families presenting a challenges to wellness." Article first published online: issue Australian Journal of rural Health. 1

(3) 27-33. Problems of Women Farmers in Agriculture 13 Journal of Agroecology and Natural Resource Management p-ISSN: 2394-0786, e-ISSN: 2394-0794, Volume 3, Issue 1; January-March, 2016 [3] Fadya A. Orozcol, Donald C. Cole 2, Selahadin Ibrahim and Susitha Wanigaratne4 (2011) Health promotion outcomes associated with a community- based program to reduce pesticide-related risks among small farm households, 26

(4): 432-446. [4] Gupta, Garima and Tarique (2013). Prevalence of Musculoskeletal Disorders in Farmers of Kanpur-Rural, India. Journal of Community Med Health Edu. 3: 7 http://dx.doi.org/10.4172/2161-0711.1000249

[5] ICAR (2010). "Analysis the current scenario of women status: women in agriculture." www.icar.org.in

[6] Jatinder, K. Aruna Rana and Shipra Sood (2009). "Work pattern of Hill farm women. College of Home Science" CSKHPKV Palampur, H.P. India, Sci. 3 (1): 69-70

[7] Joel, Mmasa J (2013). Participation of Women in Agriculture in Tanzania: Challenges and Policy Recommendations Tanzania Country Level Knowledge Network. CLKnet Policy Brief No. 8; www.clknet.or.tz

[8] Loureiro, Maria L. (2009). "Farmers health and agricultural productivity: International Associated of Agricultural Economist." 40: 381-388.

[9] Marc G. Weisskopf, Frederic Moisan, Christophe Tzourio, Paul J. Rathouz, Alexis Elbaz (2013) Pesticide Exposure and Depression Among Agricultural Workers in France: American Journal of Epidemiology doi: 10.1093/aje/kwt089 http://aje.oxfordjournals. org/content/early/2013 / 07/11/aje.kwt089

*****

RESEARCH PAPER

www.academicresearchsupport.com

SVM Publications

Impact Factor: 2.0674

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 ISSN:2394-1758

Women Empowerment through Self Help Groups: A Selected Case Studies

Dr. V. Neelamegam
Editor in Chief (Hon)
MGJAR International Journal

P. Anbarasan B.E., M.S.W.,
Social Worker
Daasya, (Reg.,) NGO, Chennai

Abstract

Micro-finance programmes have, in the recent past, become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviation and empowerment. Furthermore, certain micro-finance programmes have gained prominence in the development field and beyond. The basic idea of micro-finance is simple: if poor people are provided access to financial services, including credit, they may very well be able to start or expand a micro-enterprise that will allow them to break out of poverty and improve their managerial skills. The Self Help Group concept is most successful in India not only because it offers several operational advantages, it is key for Women empowerment and poverty eradication, but also because it blends well into the social fabric of our country. The non performance of earlier women development schemes of the government and the approach of the financial institutions to reach the real needy, paved the way for the introduction of the microfinance schemes using 'Thrift and Credit Groups', otherwise popularly known as Self Help Groups (SHGs). 'Thrift' refers to the savings mobilised by the Self Help Groups members and the 'Credit' relates to internal lending between the Self Help Groups and the members. 'Internal Lending' refers to the total resources (Savings and Microfinance received) available with Self Help Groups for lending to the members. In this contemporary world, women need to gain the same amount of power that men have. Now, it is time to forget that men are the only holders of power. In India, women are still facing different obstacles in male-dominated cultures. The things are related to women's status and their future. Empowerment of women is the most needful achievement to improve the economy of the County. This paper highlights the importance of Microfinance and how Self Help Groups build a base to empowerment of women with selected case studies.

Key Words: Microfinance, Micro Credit, Self Help Groups, Poverty and Women Empowerment.

Introduction

The Indian subcontinent was the origin where modern microfinance, at the time called "micro credit," really became a phenomenon. Whilst small scale lending has been going on for centuries, it was in the 1970s that Muhammad Yunus began to put together ideas which eventually led to the Grameen Bank being established in Bangladesh and that the vast majority of its borrowers (who are also its shareholders) are women.

Hence when India's then finance minister, P. Chidambaram, announced his budget in 2013, one particular item stood out for those familiar with micro credit; that was the nearly $185 million appropriated to establish a small public bank for the poor run by and for women.

Some commentators have suggested that the move is entirely political, aimed at wooing women voters following the recent news coverage of the appalling crimes committed against women in the country. These suspicions were driven in part by the fact that then Minister Chidambaram also announced new funding for women's safety that was named after one of the recent rape victims.

Furthermore, India already has several institutions which perform a similar task to the one described by Chidambaram. The Mann Deshi Mahila Sahakari Bank is a rural cooperative bank specializing in microfinance loans to women. Others, such as the MahilaSewa (Self-employed Women's Association) Cooperative bank, perform similar functions. Some have argued that such co-op banks are more effective than public banks in performing such a role (lending to women, alleviating extreme poverty.)

Yet micro credit and microfinance are much more significant than mere vote-pandering. It is a mistake to dismiss as political posturing, any serious attempt by a government to tackle the extreme urban-rural and indeed gender based inequality. Across the globe, but especially in Asia and particularly in areas where rural population density is relatively high, microfinance can be an extremely effective poverty reduction tool. Microfinance enterprises can also potentially be very profitable undertakings as excess urban capital is redirected to credit starved rural areas. Although traditional bankers who have become accustomed to talking millions or billions might doubt the impact a few hundred dollars can have, but the "bottom billion" effect makes this area one with huge potential.

For really small scale microcredit to work, some of the traditional tools of finance, such as credit history checks and requirements for collateral, have to be discarded. This naturally makes many bankers weary and yet there are cases certain highlighted genuine benefits can be achieved without the system collapsing into "charity disguised as something else". Problems with credit history for example, (in the case of Grameen Bank), were dealt with by the institution adopting a "group lending" approach, capitalizing on the close sense of community in small rural villages.

Hence whilst it may not be guaranteed that then Finance Minister Chidambaram's suggested institution will become a success and other microcredit ventures have hit difficulties, it is wrong to dismiss the attempt as a political maneuver. In a country like India, where vast portions of the population remain trapped in rural poverty, the government should at least be trying innovative ideas to alleviate the situation.

Modern microcredit is a relatively new phenomenon and as such some growing pains should be expected. Still, this budding industry's potential is too great for it be criticized or discarded so easily.

Context

Microfinance programs have been increasingly promoted in India for their positive economic impact and the belief that they empower women. Within the South Asian context, women empowerment is a process in which women challenge the existing norms and culture, to effectively improve their well-being. Most microfinance programs target women with the explicit goal of empowering them. However, their underlying premises are different. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged. Others believe that investing in women's capabilities empowers them to make choices, which will contribute to greater economic growth and development. Finally, some proponents emphasize that an increase in woman's resources results in higher well-being of the family, especially children.

Defining Women's Empowerment

Naila Kabeer defines women's empowerment "as the process by which those who have been denied the ability to make strategic life choices acquire such ability. This ability to exercise choices incorporates three inter-related dimensions: resources which include access to and future claims to both material and social resources; agency which includes the process of decision-making, negotiation, deception and manipulation; and achievements that are the well-being outcomes".

Measuring the Impact of Microfinance on Women's Empowerment

The impact of a women's decision to buy cooking oil for the family is different in nature from her participation in a decision to buy a piece of land. Both these decisions have different implications and magnitude of impact on her empowerment. As such giving equal weight to both these decisions does not make sense. At the same time, suggesting an arbitrary weight for these decisions is also inappropriate, as it is not for the researchers to decide the factor by which the latter decision contributes more to women empowerment.

Other studies use Item Response Theory, that credit programs allow women to take a greater role in household decision making; to have greater access to financial and economic resources; to have greater access to financial and economic resources; to have greater social networks and more bargaining power vis-à-vis their husbands; and to have greater freedom of mobility.

Empirical Evidence

In micro credit programs, women do not gain much in terms of decision-making power within the household. However, when loans are channelled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns is observed. This involves a remarkable shift in norm-following and male decision-making towards more bargaining and sole female decision-making within the household.

The effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation further gradually transformed groups into actors of local institutional change.

Micro credits and Gender Equality

Another issue that needs further investigation is whether micro credits reinforce women's traditional roles or promote gender equality. A woman's practical needs are closely linked to the socially defined gender roles, responsibilities and social structures, which contribute to a tension between meeting women's practical needs in the short-term and promoting long-term strategic change. By helping women meet their practical needs and increase their efficacy in their traditional roles, microfinance may in fact help women to gain respect and achieve more in their socially defined roles, which in turn may lead to increased esteem and self-confidence.

Although increased self-confidence does not automatically lead to empowerment, it may contribute decisively to a woman's ability and willingness to challenge the social injustices and discriminatory systems that they face. This implies that as women become financially better-off their self confidence and bargaining power within the household increases and this indirectly leads to their empowerment. Finally, given that empowerment is a process, the impact of the microfinance program may take a long time before it is significantly reflected on the observable measures of women empowerment.

Women Empowerment and Micro Finance in India

There is a significant increase in women's empowerment of the Self Help Group members group. No significant change is observed on average for the members of the control group. The elegance of the result lies in the fact that even though the degree of change and the pace of empowering women are likely to vary the group of Self Help Group members experience a significant and higher empowerment.

It is difficult to say which factors are more important for empowering women. The differences in pace of empowerment might be a result of various factors: household and village characteristics, cultural and religious norms within the society, behavioral differences between the respondents and their family members; and the kind of training and awareness programs that women have been exposed to.

For Self Help Group programs, the results seem to indicate that the minimalist microfinance approach is not sufficient. Additional services like

training, awareness raising workshops and other activities over and above microfinance programs that merely focus on financial services are also an important determinant of the degree of its impact on the empowerment process of women. Future research needs to identify which factors in Self Help Group programs have a greater impact on women's empowerment.

In this contemporary world, women need to gain the same amount of power that men have. Now, it is time to forget that men are the only holders of power. In India, women are still facing different obstacles in male-dominated cultures. The things are related to women's status and their future. However, I believe that Indian women are slowly getting empowerment in the sectors like education, politics, the work force and even more power within their own households. The worth of civilization can be arbitrated by the place given to women in the society.

The National Policy for Empowerment of Women 2001 aimed at bringing about advancement, development and empowerment of women in all spheres of life. However, a close examination of social and economic status of women, especially in the rural areas shows unsatisfactory achievements in most human development indicators. Citing published facts and figures, evaluate the reasons for the failure of the government of India in areas such as growing feminization of poverty; exploitation of women in low paid, hazardous and insecure jobs in the unrecognised sector; wide gender laps in literacy and in wage rate; and escalating violence against women and the rising incidence of female feticide and infanticide.

Review of Some Earlier Studies

Review of literature places a research study in its proper perspective by showing the amount of work already carried out in the related areas of the study. This information's were collected through various sources. Such as Books, Journals, Magazines, New papers etc.,

Constantia Rothschild (1974) on her book Women and Social Policy admirably presented the theoretical background of social policy related to women. Social policies to liberate women and also to liberate men have been discussed. Social Policy to liberate society from sexism has been dealt nicely along with social policies to liberate marriages, the institution of the family and family life. The main thesis of the book is that the transition to liberation is quite slow and painful but eventually life, society and all the relationship between women and men will be much more honest, open and rewarding than they are at present chances for happiness and for self actualisation are going to be much brighter both for women and men.

Mankikyomba (1981) made a study on the participation of women in local bodies of the East Godavari District in Andhra Pradesh and found that women members rarely attended the meeting of Gram Panchayat, but only put their signatures or thumb impression when the registers are sent to their homes. Regarding the institution of discussion only one woman moved a resolution while

in other cases silence and more observation were their characteristics features, is the reality of the role of women at panchayat level.

Usha Rao (1983) on her book "Women in a Developing Society", she has discussed the existing positions of women in different regions. Where do our women stand in the great task of National Development, what is the status of Indian women in the social, economic, legal, education moral and political spheres? How far have our women progressed in their guest towards equal status and equal opportunity. She showed particular interest in women belonging to the weaker sections and believed that her study would be useful to both Governmental and Non-governmental organisations engaged in plans and programme for the development of the country.

Desai and Patel (1985) in their book on "Change and Challenge in the International Decade, 1975-1985" pointed out that new organisations which have emerged mostly during the last 10-15 years are particularly autonomous women's groups which have been fighting for women's rights in a militant manner.

Lalitha (1988) in his study on "Microfinance Rural Non Governmental Organisations and Bank Networking" she has pointed out that the finance scheme should be made of Self Help Group bank linkage project being implemented under the guidance of National Bank for Agricultural and Rural Development which on the institutional set up for Micro Enterprises. The effective partnership between reputed Non Governmental Organisations and banks for promotion of Self Help Group will provide a strong institutional base for credit plus approach group micro enterprises of women.

In her work on "Women Entrepreneurs", **Kamala Sing (1992)** observed that the second half of the eighties witnessed an unprecedented spurt in policy perspectives of women. The National perspective plan for women (1998-2000) which is a comprehensive all round projection for women's development in India and the report of the National Commission on Self Employed Women and women in informal sector have also made for reaching recommendations in forms of un-organised sector especially issues, constraints and strategies for women entrepreneurial profile and has identified their entrepreneurial traits, their motivations and performances both quantitatively and qualitatively.

Case Study 1: Self Help Groups and Vegetable Cultivation

The women residing in M.G.R.Nagar, Pillayarpalayam village, Kanchipuram District. They formed a self-help group consisting of 12 women and opened a savings bank account on 23.5.2000. Presently, now the savings amount of Rs.20,000. Every member in group has a forgiving tendency as well as an earnest urge to develop themselves, both socially and economically.

With this intention, the group, who are agricultural labourers decided to secure a piece of land on lease and cultivate vegetables and other crops. Subsequently, they were graded eligible for Economic Assistance under SGSY and their proposal was forwarded to the District Rural Development Agency,

Kanchipuram. Soon, they were sanctioned economic assistance of Rs.1,00,000 (comprising bank credit Rs.50,000 and matching bank credit). Using this amount, they secured 3½ acres of land in Pillayarpalayam. Since they are daily wage labourers, they started carrying out farming operations on this land on rotation basis. However, during important operations such as cultivation, weeding and harvest, when a large labour force was required, all of them worked together in the fields. They have so far realized harvests of corn, groundnuts and cotton in our farm. So far, out of these sales proceeds, they have repaid over Rs.40,000 towards Economic Assistance. The income level of the group members has considerably increased.

Subsequent to their forming a self-help group have their eyes have been opened and they are able to feel the pulse of real development. They have realized that if they sow the seeds of hard labour, the fruits we reap in reward will definitely be sweet. they have now transformed from women who never used to step outside the four walls of their home (apart from our agricultural work) to self-confident women on the path towards development. Their strength lies in our unshakeable unity and their realization of the immense potential that a group has to offer when compared with an individual.

Case Study 2: Women Self Help Group show bankers the way

M. Latha is barely 27-years-old, but her village background and limited education do not make her shy away from handling all the intricacies involved in getting a loan of Rs. 3,00,000/- from a nationalised bank in her village, Perumanur, about 10 km from Salem town in Tamil Nadu.

She is but a small peg in the micro credit revolution that is slowly but surely creating pockets of economic power and giving rural India women the opportunity to chart their own course of livelihood.
Latha is the leader of a 20 member self-help group (SHG) in Salem district, where the Indian Bank hopes to disburse, by the end of this financial year, loans of about Rs. 60 million to about 1,200 Self Help Groups. With Rs. 3,00,000, her group has bought a tractor and is engaged in renting it out for all kinds of chores ranging from ploughing of fields to transporting of sand, bricks and other construction material.

On an average, the group is able to rent out the tractor for about 20 days a month, at Rs. 300/- an hour. From the profits, it has already repaid Rs. 1,52,000/- lakh of the amount lent by Indian Bank at 12 per cent interest, on a monthly diminishing basis.

At the moment, Latha's group hires a driver, paying him Rs. 100 a day. "But since my group members and also bank officers are saying that I should learn to drive it, I'm taking driving lessons. I can drive it but need some more practice," says the woman not without awe in her voice, as she is about to take on what is definitely a man's job in her village.

While her husband works as a daily wage labourer, she handles the group's finances, which includes the personal savings of its members and the repayment from the profit got through the tractor. The less advantaged members of her group, four or five at a time are employed in loading and unloading of construction material and the group pays a daily wage of Rs.50. So for these women, it is a double income.

Explaining the working of the Self Help Group concept, Mr M. Kanakasabai, Indian Bank's AGM, Salem, says the bank has done pioneering work in the field of micro credit through a pilot project in Dharmapuri district, launched in 1989.

"At that time no banker came forward to lend to these women and there was no documentation model available. So we designed the documentation and started lending without security at a time when even National Bank for Agriculture and Rural Development had a question mark in its mind and only later accepted it as a good model for the uplift of the masses," he said.

But before the bank decides to lend, it watches closely an Self Help Group piling up its savings, which can range from Rs. 10 to even Rs. 50 a week per member. It identifies an Non-governmental Organisation (NGO) that works with the group, monitoring its meetings, keeping the accounts and training the members on all aspects of micro credit. Once a group has saved Rs. 40,000 to Rs. 50,000 the bank moves in to provide three to four times the amount as loan.

This amount can be broken up into smaller components and given to the group members, for activities like keeping milch animals, goats or sheep, running petty shops or tea stalls, making silver anklets, running tailoring units and the like. A part of the loan can even be given to individual members as "consumption loans" for medial treatment, children's education, marriage in the family or repairing the house.

The finance component, which comes from the bank, has to be lent out strictly on 12 per cent interest to individual members. But the real profit for the group comes from the money lent out to members from its own savings at a whopping 24 per cent interest. Your scepticism that rural women can repay loans at such a hefty interest is countered by the refrain: "We used to borrow from moneylenders at much higher interest rates ... as high as 60 % to 100% p.a. .. and even then repay that money. In this case, it is much easier to repay the loan."

Default is dealt with strictly - though allowed for a month or two under grounds of compassion decided by the group - and for "every day the repayment is delayed, the woman has to pay a fine of Rs.10" With such a hefty penalty, default is indeed rare and, in times of distress, the woman also has her husband's earnings to dip into !

In Moornahalli village, about 42 km from Dharmapuri town, a few groups have turned up to talk to us. Each group has its own uniform; a bright polyster saree in floral design; with the group leader donning a plain green sari. Most of them were and some of them continue to be, daily wage labourers, but looking at their clothes and glittering jewelry and more than that the confidence they display when they

answer your questions, they could be working women from any big city.

Says Selvi, leader of one group, "A couple of years ago, we did not know what a bank or a pass book was and would not dare to enter a bank. But now we can sit with these officers and discuss our loans".

Saroja, a member of her group has taken a loan of Rs. 20,000 for setting up a "tiffin kadai", which serves piping hot tea and idlis and vadais to her customers. "My husband helps me run the shop and we have no problem in repaying the instalments," she says happily.

Depending on the quantum of the loan, the bank decides the monthly repayment sum. But going through the records maintained neatly by the groups in the villages of both Salem and Dharmapuri district it was surprising to find that most of the groups pay back the loan ahead of schedule. In Dharmapuri district the repayment is a mind-boggling cent per cent and in Salem District it is an unbelievably high 98 per cent.

To your persistent queries on how the repayment could be as magical as this, Mr. N. Balasubramanian, Manager (Agriculture) Dharmapuri, says simply, "How can we answer a question which we have been asking ourselves all the time ?"

But he is certainly not complaining, while coming out with answers such as "peer pressure", group dynamics" or "the woman not wanting to let down her group".

But more heartening than the fact that these women are able to access bank credit, repay it in time, make a profit and plough the money back to the family, is the working of "group dynamics" on social evils like female infanticide in this belt notorious for killing of girl babies.

Particularly in Dharmapuri district, group members take a pledge that no woman in their families will be allowed to commit female feticide or infanticide. This should be significant indeed in a milieu where many groups have both the mother-in-law and daughter-in-law as members. Moreover, many of these groups have exercised their economic and social clout to stop an incident or two in their respective villages.

Of course dowry is something even they cannot take on, at least for the moment. Alcoholism in the home is another evil, which they bluntly say they do not want to discuss in public. But when it comes to economic power, these women have come far, far away from the point "when during family quarrels their husbands used to ask them if they could even raise a credit of Rs.10 from the local moneylender. Today the women can turn around and say that collectively they are raising loans worth lakhs," says Mr. K. Francis, Director of Integrated Village Development Programme.

And, a tiny bit of the group profit goes towards gifting the local school a few dinner plates or tumblers, a table or couple of chairs, or the village a couple of tube lights when the local village body is broke !

"You can measure their confidence from the fact that from one of our branches, two women boldly collected the loan of Rs.1 lakh in cash, put the money in an

open basket and walked out, countering our warnings with a smile and saying that this is our village and nobody will dare steal this money from us," adds Mr. G. Rangarajan, Indian Bank's Lead District Manager of Salem.

Conclusion

Self Help Groups are playing a crucial role in harmonising the society and strengthening rural economy, hence they must avail themselves of training programmes and should manufacture diversified quality products that are of high quality. Self Help Groups are expected to be one of the major programmes of women empowerment in India with full participation from the formal banking system and without any interference from the government. However, considering the magnitude of women empowerment, the outreach of the programme needs to be strengthened and enhanced.

The present study revealed the success of self help groups on women empowerment. Further, the Social Welfare Department and Rural Development and Panchayat Raj Department of Government of Tamil Nadu, Non Governmental Organsiations, Banks, Financial Institutions, Entrepreneurial Training Centres and Social Workers might help the members of Self Help Groups by educating them in all ways and providing more opportunities by relaxing the rigid rules to empowerment of women.

References

Constantia Rothschild (1974), "Women and Social Policy", Prentice Hall, New Jerky, P.55.

Mankikyomba P (1981), "Participation of Women in Panchayat Raj", A Project Report Submitted to ICSSR, New Delhi.

Usha Rao, N.J (1983), "Women in a Developing Society", Asish Publishing House, New Delhi, P. 6.

Desai N and Patel V (1985), "Change and Challenge in the International Decade, 1975-1985", Popular Prakashan, Bombay, pp. 62-63.

Lalitha L (1988), "Microfinance Rural NGOs and Bank Networking", *Social Welfare*, Vol.45, No.7, October, pp.13-17.

Kamala Sing (1992), "Women Entrepreneurs", Asish Publishing House, New Delhi, P.45.

*****

RESEARCH PAPER

www.academicresearchsupport.com

SVM Publications

Impact Factor: 2.0674

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. VI Iss. III July 2019 ISSN:2394-1758

The Muttal Village and the Lake

Dr. K. Parimurugan
Assistant Professor
Department of Anthropology
University of Madras

Abstract

Muttal village and other hundreds of villages which lying in the bottom of the Kalvarayan hills have got Ancient histories. The prominent tribal inhabited hill ranges are Jawadhi and Yelagiri hills of North Arcot district; Kalrayan hills of South Arcot, Kalrayan, Aranuthumalai, Neiyyamalai and Shervaroy hills of Salem district. Sitheri hills of Dharmapuri district. The Malayalis are single largest tribal group found living in the above mentioned hill ranges. From 3 k.m. away near Kotta Kottai area I found a "burial Urn" in the bottom of the Kalrayan hills. This place might be a oldest habitation area (1000 years before). Let us discuss about the importance of this village.

Key Words: Muttal Village, Ancient Importance and Lake.

Introduction

The Muttal lake is situated in Kallanatham village in Attur taluk in Salem district. It is one of the major water bodies in the Salem district. The rain water which pour in the Kalvarayan hill ranges reached this area through small forest streams. There is a small waterfalls is located in the Muttal village. The water which stagnated in the lak is to irrigate more than 100 of hectares in and around Muttal villages like Ammapalayam, Kallanatham and Thulukkanur villages in many decades.

The overflow of water reaching "Vasistanadhi" river and pass through Thalaivasal, Sitheri, Arakalu villages. The district administration planned to create a "Muttal" lake as a pinic spot like "Yerkaud" hill station of Salem district.

How to reach this place

The Muttal area was well connected by metal tapped read. One has to come to Muttal from Attur town (or) from Ammanpalayam. Bypass road can also reach Muttal lake area. There is a mini bus available from Attur town bus stand. The bus fare is only Rs. 11/- The distance between Attur to Muttal is only 10 k.m.

The Muttal Village

The Muttal village is found in the foot of the Kalvarayan hills. It is naturally formed. The present government is strengthening the banks of the lake. This lake is spread around 350 acres of land. The government deepering the lake and converted into tourist spot. The boat riding, holiday stay and other tourist attractions are already introduced. This village is come under Kallanatham village Panchayat of Kottakotai Revenue Administration. During the rainy days (November-December), the lake became full of water, the water which is overflow is pass through small streams and reaching "Vasistanadhi" river.

There is another lake is also found in Kallanatham area. It is also spread more than 500 acres of area. Almost all lakes are found dry because in the past two decades the rainfall in this area is reduced due to improper management of forest resources.

The People

In Muttal village, the Vaniyars are found living in the past 200 years. The Malayali tribes have got the fre houses provided by welfare department. The migrant communities like Udaiyar, Gounders, Mudaliar, and Adi-Dravidars also found few families. There are two concrete houses built for P.W.D. staffs. There is public borewell supply water for residents. There is one provisional shop which sells all kinds of snacks, confectioneries and cool drinks. Even petrol is also available for the sale in small scale.

During holidays, more than 100 of tourists are visiting in this lake. Particularly, if water flows in the river. There is small waterfalls is found. When I visited in 28th June 2018, there was a small repairs and protection walls were made in the falls areas because of two Engineering students were died in the same year. They fell in the running water and last their life. Now, the government doing few welfare measures with the guidance of forest and P.W.D departments.

The forest department arranging the mini bus facility to Muttal village to waterfalls. They also are providing parking facilities for tourist vehicles. The forest department built a small cottages for night stay. They charging Rs. 500/- for one room. The local people sell vegetables, fishes, bananas, and honey for the tourists.

In Muttal, there is forest residential primary school was found. There are two teacher was appointed and managing the 'I Standard to V Standard' classes. There is one cook and watchman is also working in the school. There are 36 students are studying in the year 2018 (20 boys and 16 girls), there is a Union

School is functioning in a small hall where single teacher was handling 'I Standard to V Standard' classes. There are 6 boys and 5 girls are studying. All 11 students are sat in one room and learning common lessons. But, there is new Puccka High School was found 3 k.m. away from this Primary School.

History

The Muttal village and other hundreds of villages which lying in the bottom of the Kalvarayan hills have got Ancient histories. The prominent tribal inhabited hill ranges are Jawadhi and Yelagiri hills of North Arcot district; Kalrayan hills of South Arcot, Kalrayan, Aranuthumalai, Neiyyamalai and Shervaroy hills of Salem district. Sitheri hills of Dharmapuri district. The Malayalis are single largest tribal group found living in the above mentioned hill ranges. From 3 k.m. away near Kotta Kottai area I found a "burial Urn" in the bottom of the Kalrayan hills. This place might be a oldest habitation area (1000 years before).

Since from ancient time, the men can live in the forests. After he started to cultivating crops, he planned to settle near the foot hills of the forests and he raised various crops. This burial urn might be a good archaeological evidences and human being living in this area, several centuries ago. The roads are very bad conditions. But, the district Collector visited in the month of March 2018 and sanctioned 2 crores of money for laying metal tap road from Attur to Muttal village and she ordered to do the safety measures in waterfall area.

Conclusion

It is a duty of each and every citizen could protect the forests and its surroundings. Today the Muttal village visited by hundreds of tourists each day. Due to introduction of Eco-tourism in this area. Both tribals and village people get benefitted.

Photographs

The Muttal Lake

Tourist Rest house

Waterfalls area

The Malayali houses (Tribal)

The Goats are reared by villages

Perumal Temple Muttal

Vinayagar Temple

The village Cock

The Kalvarayan Hills

The Cultivable lands in Foot Hills of Kalvarayan Hills

The Drift Irrigation

The Arkunet Plantation-Muttal

The Tribal Residential School

*****