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Governance structure of panchayat level federation in Sivagangai district

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Abstract

Self Help Groups have been working in India since 1980's and have brought out visible changes at micro and macro level in community development. The concept of Panchayat Level Federation which is a government level attempt to coordinate women of weaker sections at Panchayat level through SHGs and its federation is catching up in Tamil Nadu. The general objective of the study is to describe the role and functionalities of Panchayat Level Federations in the study locale. The study was undertaken in four blocks of Sivagangai District of Tamil Nadu using a descriptive study design. Out of the 53 PLFs in the chosen blocks, eleven were selected at random for the study. Data were collected from 105 office bearers of the PLF by using an interview schedule. At Panchayat level, a minimum of 10 SHGs constitute a Panchayat Level Federation. The number of SHGs under a federation ranged from 12 to 44. All the members of a PLF together constitute the General body and they elect the executive committee of 11 persons from whom the five office bearers - President, Secretary, Joint secretary, Treasurer and Book keeper are chosen. The responsibilities of the PLF functionaries are mobilizing all eligible women into Self Help Groups, strengthening and furthering the activities of the SHGs, information dissemination and capacity building of SHG members, planning and arranging for grading and credit rating of the PLF and establishment of credit linkages. The formation of the federations began in the study locale in 2008. Most of the PLFs (72.7 per cent) used to collect a monthly fee of Rs.10/- while the others (27.3 per cent) collected Rs. 50/- .The women found economically and socially empowered with their participation in SHG-PLF association. The strength, the motivations interest and delivery mechanisms all get optimized in the federated status resulting in women empowerment leading to group empowerment and vice versa.

Keywords: Empowerment, self-help groups, panchayat level federation

Introduction

India is amongst the fastest growing countries in the world today, with a GDP growth rate of more than eight per cent during the XI plan period. Several policies and programmes were implemented at state and national level on par with international directives to make even the poorest of the poor women in the country to raise their status as partners of development. One of the moves at national level for ensuring participation of women in the development process is the unionization of likeminded women in the weaker sections into small groups called Self Help Groups (SHGs) and their empowerment through needed inputs.

The Working Group on Women's Agency and Empowerment of the XII Five Year Plan (2011) has described empowerment of women as "a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them".

On the subject of the quality of work allotted to women and consequent remuneration, the major issue is that over 90 per cent of women are in informal employment where they are poorly paid, have unsatisfactory conditions of work, do not enjoy the protection of labour laws, have no control on the terms and conditions of their employment and are subject to great insecurity of employment. This casualization of women's work increased with the downturn in the global economy. There is evidence to show that women in the unorganised sector suffered a decline in number of work days available, poorer payment for piece work, deterioration in

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employment status and conversion to casual or temporary status. (XII Five Year Plan Report of the Working Group on Women's Agency and Empowerment, 2011).

A Self Help Group (SHG) is a formal association of homogenous group of under privileged men or women, instituted to serve collectively as a forum for their empowerment. These groups were working in India since 1980s and have brought out visible changes at micro and macro level in community development. But because of constraints like small size, loss of visibility and powerlessness of the group members with socio-economic deprivations most of them were unable to deal with issues independently. Low generation of internal funds, which hindered their ability to meet the financial needs of the members from their own savings or leverage funds from banks, several SHGs lost their identity and had slow death. NGOs like Mysore Resettlement and Development Action (MYRADA), Development of Humane Action (DHAN) Foundation, Professional Assistance for Development Action (PRADAN) and Government departments in an attempt to ensure sustainability of the SHGs and their mission for enhancement of their move for social and economic development, introduced the concept of an SHG of several SHGs, an empowered apex body, a federation at Panchayat level to plan, coordinate, monitor and evaluate the work and working of a group of SHGs under its domain and work for sustainability.

Panchayat Level Federation (PLF) which is a cluster Level Federation is a network of several SHGs and a structure or body evolved by SHGs themselves consisting of representatives from all member SHGs, with a motive of supporting member-SHGs to attain the goal of economic and social empowerment of women members and their capacity building. (A Guide to SHG Federations, 1999)

The primary purpose of federating SHGs is to ensure their sustainability. Unless federated, formation and most of the maintenance costs of SHGs have to be permanently borne by the promoter, thereby making the system inherently unsustainable. (Kumar, 2010). The Panchayat Level Federation (PLF) as an SHG federation has been in existence in Tamil Nadu since 2002. The programme is yet to catch up its momentum in its spread and coverage among rural population. Towards this end, an in depth understanding of the status and problems of the PLFs and its impact on the target groups is felt necessary. Moreover, field based evaluation reports on this programme could not be traced from the literature and hence the study.

Objectives of the study

1. To understand the governance structure of Panchayat Level Federation
2. To examine the functionaries of Panchayat Level Federations
3. To prepare a profile of the Panchayat Level Federations.

Methodology

The study titled "Best Practices in Panchayat Level Federation for Women Empowerment" is an attempt to describe the Organisational and Governance structure and functions of Panchayat Level Federations (PLFs) for empowering rural women. The study is descriptive in nature. It was undertaken in Sivagangai District of Tamil Nadu.

Four blocks of Sivagangai District namely Thiruppuvanam, Manamadurai, Sivagangai and Kalayarkovil were selected at random for data collection. Out of 53 PLFs, 11 PLFs were selected at random for the study. Each PLF had 11 Executive

committee members comprising five office bearers - President, Secretary, Joint Secretary, Treasurer, Book keeper and six EC members. From each PLF, the researcher selected, all office bearers, three Executive Committee members out of the six on roll including the secretary or treasurer from each PLF. The total sample consisted of 105 persons holding responsible positions in the PLF. An interview schedule was used for collecting the data from the functionaries of the PLF.

Results and Discussion

1. Governance structure of a Panchayat Level Federation:

Tamil Nadu Corporation for Development of Women (TNCDW) established in 1983 by the Government of Tamil Nadu focuses on the empowerment of women in the state. One of the projects implemented by TNCDW is Mahalir Thittam.

The Governance structure of PLF is depicted in Figure 1. The head office of Mahalir Thittam is in Chennai and is called the Project Management Unit (PMU). For implementation of Mahalir Thittam, district offices have been established over the last several years. The district level Project Implementation Unit (PIU) is headed by a Project Officer (PO) assisted by Assistant Project Officers (APOs) in the functional areas of Training, Livelihood, Monitoring, Administration and other schemes (TNCDW, 2013). This Assistant Project Officers (APO) are primarily responsible for motivating women to form Self Help Groups and get them federated and empowered with awareness generation, motivation, leadership training, capacity building and monitoring and evaluation of the group's performance.

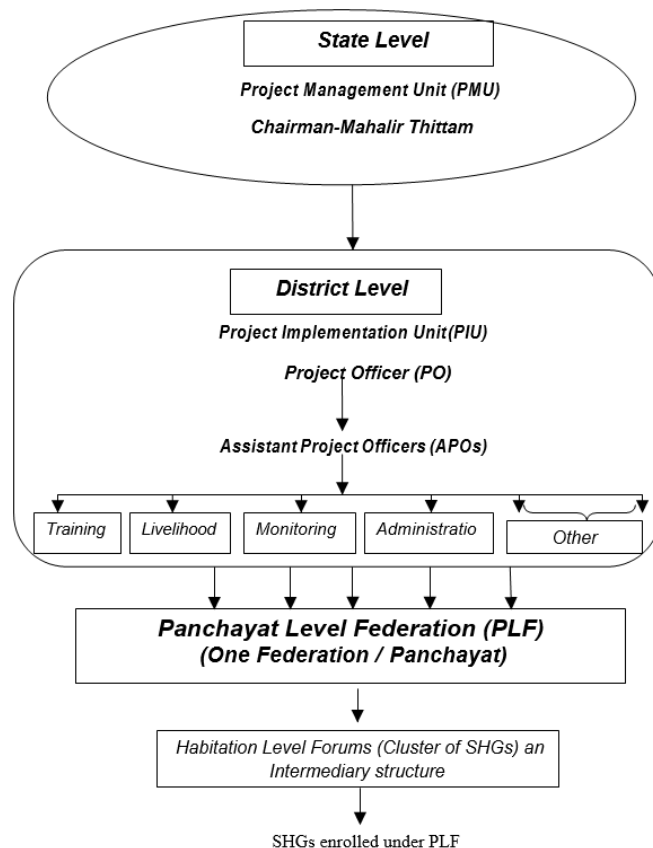


Fig 1: Governance Structure of Panchayat Level Federation

As per the federation guidelines, Department of Rural Development and Panchayat Raj, TamilNadu, G.O. (Ms) No.125, 2008), the Panchayat Level Federation (PLF) of the Self Help Groups functions at two levels - at Habitation Level

and at Panchayat Level. Each habitation with at least five credit rated SHGs constitutes a Habitation Level Forum (HLF) and functions as a bridge between the Panchayat Level Federation and the individual Self Help Groups. At Panchayat level, a minimum of 10 SHGs can constitute a Panchayat Level Federation.

Table 1: Distribution of the PLF functionaries in the study sample by their designation

Designation	Sample size
President	11
Secretary	11
Joint secretary	11
Treasurer	11
Book keeper	7
EC members	54
Total	105

The Table 1 shows the distribution of selected SHG representatives on PLF by their designation. Only seven PLFs had appointed bookkeepers. They are normally, appointed after availing of loan by the PLF.

2. Functionaries of PLF

The President presides over General Body meetings and Executive Committee meetings and represents the PLF in different forums. The PLF functionaries depicted in figure 2. The Secretary convenes the EC meetings at least once a month. She maintains the minutes book and operates PLF accounts jointly with the treasurer. She represents the PLF in different forums along with /in the absence of the President. Joint Secretary carries out the functions of the Secretary in her absence. The treasurer is responsible for maintenance of books of accounts and registers. She maintains the petty cash of the PLF, arranges periodical audits and places the report before the General Body for approval. PLF can appoint one of the SHG members as book keeper. The service conditions are decided by the General Body.

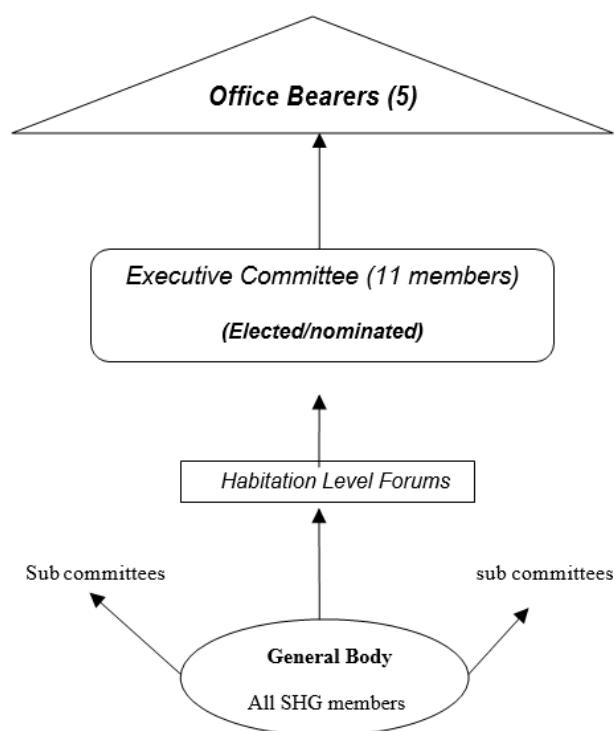


Fig 2: Functionaries of a Panchayat Level Federation

All members together constitute the General body and they elect the executive committee of 11 persons from whom the five office bearers - President, Secretary, Joint secretary, Treasurer and Book keeper are chosen. The PLF is thus an SHG of several SHGs, a democratic organization of the members, governed by the members for their own welfare.

The main responsibilities of the PLF functionaries are mobilizing all eligible women into Self Help Groups, strengthening and furthering the activities of the SHGs, information dissemination among SHGs, capacity building, planning and arranging for grading, credit rating and credit linkages of the PLF.

The PLF – EC meets at least once a month. The General Body meeting is held four times in a year on 26th January, 1st May, 15th August and 2nd October when Grama Sabhas are held. The quorum of the meeting is representation of 50 per cent of the Self Help Groups federated and attendance of 20 per cent of all SHG members.

3. Profile of the PLF

The formation of the federations began in the study locale in 2008 – 2009. Eighty one per cent of the SHGs joined the PLF on persuasion by government officials. They encouraged the team spirit of SHG members to get benefits due to them to improve their standard of living. Economic upliftment of women through income generating activities and distribution of loan at low interest rate were the main aims of PLF as perceived by the presidents of PLF.

Nearly 82 per cent PLFs had been providing loan to SHGs from corpus fund i.e.

savings, service fee and seed money. Loan arrangement for group/individual business / social activities and formation of new groups were the main functions of PLF.

The membership fee is decided by the PLF - EC members. Most of the PLFs (72.7 per cent) collected a monthly fee of Rs.10/- while the others (27.3 per cent) opted for Rs. 50/- . It is used for meeting travel expenses of the office bearers for attending meetings, account verification or credit linkages. Yearly auditing is a legal requirement of a PLF. Based on the guidelines, on completion of six months from restructuring of the Panchayat Level Federations, it may be graded by a team constituted for the purpose to assess their functioning using a set of grading parameters. The PLFs which pass the grading exercise will be eligible to receive an incentive of Rs. one lakh as revolving fund and this amount may either be utilized for on- lending to member Self Help Groups or the interest earned out of this incentive to meet their administrative expenditure.

Credit rating is a bench marking exercise to grade the group and ascertain its credit worthiness. The group also undergoes a second credit rating after a lapse of another six months to ascertain their readiness and suitability to undertake an economic activity. Ninety one per cent of the PLFs were credit rated for making the routing of bank loans to the member SHGs easily.

The maintenance of credit rating status, the quality standard of a PLF is possible only through co-ordinate efforts of the member SHGs and the PLF functionaries – the office bearers and Executive committee. The steps taken by the groups to raise their credit rating status were cooperation and coordinated efforts of the federated SHGs, enhancement of the social services done by SHGs addition of Below Poverty Line groups and formation of new groups. The credit rating status has enabled the PLFs to get additional corpus loans (72.7 per cent) and further for filing loan requests and to

apply for awards that would further improve their image.

The trainings given through PLF-EC members were in governance, financial management, capacity building, skill oriented, first aid and marketing.

The periodical change of functionaries has enabled all members to understand and experience the responsibilities of every position in the federation. The yearly savings of around 40 per cent of the SHGs had reached the highest slab of Rs.10,000- Rs.2, 00,000/- by 2010-11 as against 8.4 per cent and 22.0 per cent in 2008-09 and 2009

-10 respectively. PLF functionaries were to make the final decision, on loan disbursement through Mahalir Thittam APOs who assisted them in a few cases and for finalizing the interest rate.

From the study, it was concluded that the strength, the motivations, interest and delivery mechanisms all get optimized in the federated status resulting in women empowerment leading to group empowerment and vice versa.

Recommendations

1. The NGO linkage in PLF programme execution is under recognized. Services of NGOs known for their professionalism in training women of under privileged groups may be strengthened for their capacity building.
2. The leadership training and experience of working with the community, capacitate the SHG members to take up political roles and serve as a conscientious leader. This may be capitalized at the time of nomination of persons for elections.
3. Media development in developmental communication is to be encouraged as an academic exercise. Handouts on schemes for women, children and the families need to be prepared in simple language with audio visual aids and made available for the members to read and understand or to discuss on. Do-it- yourself manuals are needed to impart functional literacy to women on each of the socially relevant programmes.
4. The linkage establishment part of PLF is to be strengthened for facilitating their technical skills upgradation.

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