



## Empowerment of Women in India

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### Abstract

The need of the hour is to empower women so that they can become independent in all matters concerned with their own family and the society at large. Mahatma Gandhi, the father of our nation, believed that women's productive abilities were essential forces that need to be allowed full and free play for human and social development with justice and dignity. The process of development would be incomplete and lopsided, unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the nation. Women must be recognized as a power in development and involved actively and productively in the development process. The paper is descriptive in nature, studies the process of empowerment of women through self-Help Group(SHG) in India at large and in Tamilnadu in particular. The components of empowerment like social empowerment, economic empowerment and political empowerment were studied. Self-Help Group method was used as a tool for empowerment of women and the impact was positive in most of the cases.

**Key words:** Self-Help Group, Women empowerment, Micro finance

### INTRODUCTION:

Indian constitution in its fundamental rights has provisions for equality social justice and protection of women. These goals are yet to be realized. Women continue to be discriminated, exploited and exposed to inequalities at various levels. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance. By empowerment, women would be able to develop self-esteem confidence, realize their potential and enhance their collective bargaining power. The draft National policy on empowerment of women envisages: 1) to set up councils at the national and state levels to review the

implementations of the national and state commissions for women 2) the center and state to draw-up time bound action plans to translate this policy in to concrete action in consultation with the central and state commissions for women, and 3) every ministry at the center and in the state obliged to ensure equal flow of benefits in physical and financial terms to women through different programmes and plans.

### EMPOWERMENT OF WOMEN THROUGH SHGs:

The formation of women's Self-Help Groups (SHGs) is one of the means of empowerment of women found by the central and state government in India.



The empowerment of women through self-help groups would lead to benefit not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development.

### **THE SELF-HELP GROUPS:**

The concept of SHG serves to underline the principle 'for the people, by the people and of the people'. The origin of SHG is from the brain child of Gramin Bank of Bangladesh, which was founded by the Prof. MahammedYaunus of Chittagong University in the year 1975. This was exclusively established for the poor.

Self-help group is a small economically homogeneous and affinity group of rural poor which voluntarily agrees to contribute to a common fund to be lend to its members as per group decision, which works for group solidarity, self and group awareness, social, economic and political empowerment in the way of democratic functioning.

### **SHGs AND WOMEN EMPOWERMENT:**

Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in society. It is a source of mobility, equality and emancipation, both at the individual and at the societal level. It is important to bring women into main stream of development so that society benefits from women empowerment. Women's empowerment is all the more important because of the

special problem that women face today. Gender bias in economic, social, educational, and political fields is still manifest in many civilized societies of the world. Empowerment of women can serve as an essential input in development.

The self- help groups are a variable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. In all stages of economic and social activities involvement of women becomes essential. SHGs encourage women to take active part in the socio economic progress of our nation.

Participation of women in SHGs makes a significant impact on their empowerment in social and political aspects. The SHG program itself aimed at empowering women on the following aspect.

- a) Social empowerment
- b) Economic empowerment
- c) Political empowerment

### **A. SOCIAL EMPOWERMENT:**

Social empowerment is brought slowly by way of capacity building for women. The capacity of an individual may be build in the form of providing education and training. Education and training will go a long way in achieving the goal of participation in national development and help in raising the status of women, enable development of their potential as independent and equal partners. The purpose of providing education to women



is to enable them to think critically, identify their strengths and take conscious decisions, empower them to play a positive role on their own in the development of the nation.

There are three major causes contributing to educational backwardness of rural women which are as follows;

### 1. SOCIAL-CULTURAL FACTORS:

The low status of women in our society and the preference given to males at every level is a major cause of female illiteracy. Parents in rural areas fail to see why their daughter must be educated as her training in household work is considered more important. Another argument is that an educated girl would require an educated husband who as a result of his education would demand a higher dowry. Many parents do not like the idea of sending their daughters to co-educational schools particularly at the middle and secondary levels. Moreover parents find it more reasonable to spend on son's education rather than the daughter as it gives return. Girls are expected to be married in their teens. Early marriage is also an important reason for dropout rates among girls.

### 2. ECONOMIC FACTORS:

The expenditure on education is higher even while education may be free upto the primary level. A majority of people, particularly in rural areas, simply cannot afford expenses on text books, stationary and so on. Girls in rural areas often assist the family by either working in the field or household or in looking after younger children. The family in such cases may be not in a position to send her to school.

### 3. FACTORS RELATED TO EDUCATION:

Lack of facilities in close proximity is one of the important problems in the education of girls in rural areas. To send girls to far-off places for education is both economically impractical and socially unacceptable. In addition, dull teaching methods and lack of educational support at home lead to low performance.

Education and training of women is important so as to increase their knowledge, skill, ability, value and motivation which may lead them for social empowerment. The SHG concept is focused on that area. The major objective of training to SHG members is to equip them with better skills and enhance their knowledge so as to prepare them to face new challenges in the society.

The training in SHG is to be addressed to update knowledge and skills in the areas of child care, nutrition, hygiene and house-keeping. There is a need to allow women to break out of stereotyped roles. There is a trend to give equal opportunities for women at all education levels. Education facilities and incentives are provided for women's education. So that there is a hope that women will become socially empowered.

### B. ECONOMIC EMPOWERMENT:

In India, many NGOs have promoted SHGs for collective action through periodic group based savings and credit. Often the savings and credit is used as a natural issue for group organization and empowerment. This leads to sharing of



responsibility and assets in a group. In this, all the members of a group should have an amount fixed by the members themselves periodically (weekly/monthly) as the case may be fixed by the members. Every month the president or the secretary of the group collects the money and gets it deposited in the nearest bank. This type of periodic cash savings and credit at the group level provides a very simple but powerful mechanism to enable groups to manage, control and own their institution nurtured around local savings and credit SHGs can make best use of their micro credit programs for improving knowledge and capacity of women.

The proper functioning of Self- Help Groups can create conditions for rural women to realize their role in development. The group can also promote progressive attitudes; awareness and support women in improving their status and conditions gradually the self-help groups can also promote linkages and solidarity with other women's group working on women's issues. Economic empowerment was also initiated through Micro Finance scheme.

Micro finance refers to the entire range of financial and non-financial services, including skill up gradation and entrepreneurship development, rendered to the poor for enabling them to overcome poverty. Micro Finance as an effective system and to provide lendable and capacity building funds, and to support all initiatives of the SHG-bank linking programmes through thrift related banking activity.

### C. POLITICAL EMPOWERMENT:

Political empowerment of women does not imply just a right to vote silently but to discuss, share politics by knowing its pros and cons and thereby to influence policies and decision making. In recent years there have been increased participation of women in politics, the members of SHG have access to government information such as rules and regulations, provisions available for women, policies, administrative and other services.

### CONCLUSION:

Women are organized to manage their economic activities better. They are empowered by increased financial position. The increase in literacy skill of the SHG members is another indicator of empowerment some of them learned to sign, to read and write and could do some simple arithmetic work. They got trained for this work by the NGOs with the help of MahalierThittam officials. Decision-making is the ultimate level of empowerment and equality. It signifies that women have started taking control of their lives and situations through attending group meetings, public functions, involvement in income generating activities, joining other women in social causes. The SHG members are sensitized in acquiring an attitude of protest against various abuses, knowledge about their rights and other social issues. Better communication skill is another indicator of empowerment. Most of the group members are attending the group meetings, and GramaSabha meeting regularly. This develops their ability to interact and communicate with



each other. Through this collective action with the ideology of empowerment SHGs are emerged as a movement in Tamil Nadu.

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