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WOMEN EMPOWERMENT THROUGH SHG

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Introduction:

The liberal meaning of term empowerment is becoming powerful. The word empowerment is being used today in all spheres of life as a process to strengthen the element of society. It is both process and the result of the process empowerment is transformation of institute of structures that reinforces and perpetuates gender discrimination. It is process that enables women to gain access to and control of material as well as information resources. Gender disparity manifests itself in lot of form, the most obvious being the trend of descending female ratio in population.

The women empowerment approach was first clearly articulated in 1985 by Development Alternatives with women for new Era (DAWN). This term received prominence in early nineties Western Countries. In India the central government in its welfare programmers shifted the concept of development to empowerment only in Ninth plan (1997-2002) and observed the year as 'Women Empowerment year'

Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance.

Methodology:

The present research paper is based on secondary data, which is collected from the books, journals, news paper, websites, internet, etc.

Women Empowerment:

The term Empower is relative to weaknesses, disabilities, disadvantages and deprivations based on sex, age, population (Minority)\Employer means make one powerful or equip one with the power to face the challenge of life , to overcome the disabilities ,handicaps and inequalities . Empowerment is an active multidimensional process, which should enable women to realize their full identity and power in all spheres of life. It would consist in providing greater access to knowledge and resource ,greater autonomy in decision-making , greater ability to plan their lives , greater control over the circumstances that influence their lives and freedom from shackle imposed on them by custom, belief and practice (Sapru,1989) .According to Karl (1995) ,empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control to transformative action .According to Boraian (2003) empowerment is the process oe challenging existing power equations and of gaining greater control over the source of power . The goal of woman empowerment is to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetrate gender discrimination and social inequality, and to enable poor women to gain access to and control over both information resources. Empowerment of woman means preparing women for more diverse , complex and productive roles connected with family (as wife and mother) , community and nation . Empowerment of women should be understood in the context of tradition-modernity relationship. Empowerment should enable women to play their tradition roles of wife and mother more effectively and efficiently on the one hand and modern roles such as economics and civic, on the other. Empowerment of women in modern India also means they adapting to the challenge of public life. Once women stepn out of their family (household) to engage and participate from male section (rowdies, bad characters and antisocial) in terms of harassment mental torture and sexual abuse both at the work place and outside. Therefore, it is necessary that develop courage, the patience to fight and tolerance and handle problems of exploitation in public life

Women empowerment , ideally speaking , means claiming and sharing quality with men. However, since men have certain natural advantages over women, they (Men) are likely to dominate women in many share

of life. Therefore, empowerment should be understood in relative and not Women empowerment in India principally aims at enhancing their social function by a quantitative and qualitative change, particularly in the field of education, health and employment. Redistribution of social power and change in the control of resources in favor of women in any society is not possible unless they (women) are healthy, educated and provided with gainful employment opportunities (Pamecha and Khatika, 2005; Mor, 2002)

It should be observed that women empowerment is not the sole responsibility of women. Indeed, it is a social responsibility of the family, society and nation.

Concept of Saving Group:

As women clubs and saving groups have taken part in the main stream of their development, the role of women in the rural development has proved to be important and significant. The concept Saving Group has risen with the view of forming women organization. But after having known that women's financial development does not mean their whole development. It is essential today to organize women and awaken their spirit of empowerment and awareness in them. For this objective self help saving group has been proved as the powerful medium. As importance of saving group is noticed, the foundation of the developing schemes of the central and state government is based on saving group.

Types of Saving Group:

There are two types:

Self-help-group: Self-help means help itself. When a person or a group acts to alleviate personal or collective difficulties then such activity become self help activity. This is the predominant model followed in India.

Garmin Group: In this model, financial assistance is proved to the individual in a group by the formal institution on the strength of group's assurance. This model was initiated by Bangla Desh Gramin Bank and is being used by some of the self help group in our country.

Impact of SGH's

1. Political Engagements: The number of women involved in politics is low. But the trend is definitely moving up. A mere five years ago, the likelihood of women contesting panchayat election was extremely low. Their presence is affecting the perception of women and their role of political area.

2. Training on governance: The impact of DGH's on women in politics is clear; they have helped women entre the political areas they are being elected to various public offices and DGH's themselves are engaged in discussion with governing bodies.

3. Social Justice: Livelihood, meaning a person's economic activity, is an area that is vitally important to SGH's. The loans that SGH members receive are intended to improve their livelihood so that they can receive greater and steadier cash flow. Experience has shown that the SGHs have had improved livelihood to the extent of providing the leveraging need to stail in enterprise.

4. Providing strategic support: SGH has helped their members in their communities. By taking a leadership role in community development, SGH are perceived to be guiding force village. Though the instance of SGHs engaging in community development is low given the capacity, there has been proved result.

Conclusion:

The study was undertaken the women empowerment through SGHs. Self-help-group are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women empowerment where financial service provision leads to setting up the expansion of micro enterprises there are range of potential impacts.

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