

INTRODUCTION

Women constitute a unique resource of a nation. It needs recognition that women are the builders and molders of a nation's destiny. The burden shared by the women for the socio-economic development is twofold, one on the domestic front and the other on the economic front. According to ILO estimation, women who constitute half of the world's population, perform two-thirds of the world's work, receive on tenth of its income and own less than one hundredth of its property. It is evident, therefore that in practice, we depart from the principle of gender equality, though economic development can be seen in terms of expansion of opportunities and choices that the individuals in the society enjoy.

The movement for the empowerment of women is a major part of human civilization. It has been of the significant social and political development of the closing decades of the 20th century. Women constitute almost half of the population have subjected to the tyranny and oppression of a particular order for centuries and in fact even today. Today among various issues, gender has gained primacy in recent discourses on social analysis because of its spread and effect. Gender inequality is pervasive in various layers of social existence as its tentacles are spread across various segments of society¹. It is recognized that the poor people are bankable and that they themselves are likely to have a better appreciation of their socio- economic situation.

step in a The activities of Self Help Groups (SHGs) have

emerged as a sustainable approach to make credit facilities available to the poor at their door simple and flexible manner. Self Help Groups have smoothed the way for economic independence for rural women. The growth of Self – Help Groups is an evidence of the fact that women are coming out of their shells and maintaining their citizenship. SHGs occupy a crucial role in the process of women empowerment and it is instrumental for socio-economic development of the poor people and poverty alleviation in the rural areas.

Concept of Empowerment

Womenís empowerment is a global issue and discussions on womenís political rights are at the forefront of many formal and informal campaigns worldwide. The concept of womenís empowerment appears to be the outcome of several important critiques and debates generated by the womenís movement throughout the world and particularly by Third World Feminists².

Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is both a process and the result of the process. It is transformation of the structures or institutions that reinforces and perpetuates gender discrimination. It is a process that enables women to gain access to and control of material as well as information resources.

The concept of womenís empowerment, throughout the world, has its roots in womenís movement. It is since the mid 1980s that this term became popular in the field of development, especially in reference to

women. In India, it is the Sixth Five Year Plan (1980-85) which can be taken as a landmark for the cause of women. It is here that the concept of women and development was introduced for the first time. Women's empowerment involves changes at personal and societal levels. Women's empowerment may mean little more than acknowledging the work women have always done. It also implies modes of communication and support between women, as well as increases in women's awareness of their sexual objectification and exploitation in work and family responsibilities. One of the keys to women's empowerment in work and families is the strengthening of identity at both interpersonal and social levels³

Concept of Self Help Groups

The Self Help Groups (SHGs) are voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members. The process by which the group of people with a common objective are facilitated to come together in order to participate in the development activities, i.e., savings, credit, income generation, etc. is called Group formation. Although the SHGs can be formed for any development activity, for the financial institutions to use them as a conduit for banking activities, the SHGs should be practicing thrift and credit and be familiar with money management⁵.

According to NABARD, it is a group of 20 or less people from a

homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs. It builds such financial discipline and credit history that it encourages banks to lend to them in certain multiples of their savings and without any demand for collateral security. Thus, Self Help Groups are voluntary union of peers, formed for mutual assistance for economic gain and to change the quality of life. It is one of the means to achieve self employment.

Sex ratio at the Global Level

The Composition of population by gender is not uniform and shows diverse pattern across different countries of the world. Table – I.1 shows the sex ratio in the ten most population countries in the world during 2001 and 2011. It has been estimated that around the year 2011, the world will have 984 female against 1000 males. As is evident from the data, in USA, Russia, Japan and Brazil female outnumber males, in the other six countries, the balance is tilted towards the males. The situation in the immediate neighborhood of India reveals the mixed picture. Mynamar (1048), Srilanka (1034) and Nepal (1014) have more females in their population where as in all other countries, the sex ratio shows male dominations.

United Nations (UN) observed the year 1975 as the international womenis year. This indicates that the UN has convinced that the state

of women throughout the world was not good. Therefore, UN wanted to draw particular attention of the whole world to the unsatisfactory condition of women as a whole. To give more importance to the women, 8th March is now observed as the International Women's Day. To improve the conditions of women to provide rights, Privileges and justice to the women are the main objectives of international women's day. It is also known as women empowerment day.

Women in the History of India

Throughout the history of India, the double standard regarding the status of women is evident. In spite of India's reputation for respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. This is true of ancient, medieval and early modern times barring some revolutionary movements such as that of Basaweshwara, the 12th century philosopher in Karnataka, who advocated equality, casteless society, status for women, and betterment of the downtrodden. Reform movements in the 19th and 20th

The recorded history of India began with the arrival of Aryans in 15th Century B.C. When Vedic Era began, the patriarchal culture superseded the matriarchal culture. It could be considered the beginning of gender discrimination in India. The historical period marked by Rigveda reveals the predominance of religious concern over the civil life. Vedic culture was wide spread until the arrival of the Muslims in

the 8th Century. The period that followed the Muslim invasion is considered the medieval history in India which also witnessed the predominance of patriarchal culture. With regard to patriarchal ordering of the social life, Islamic era did not differ much from that of the Vedic era. What followed the Muslim era is the British Raj in 18th Century. It was also predominantly patriarchal. All through out the past centuries the patriarchy and the patriarchal social organization prevailed, so too the gender discrimination.

In Modern India (from A.D. 1700 to A.D. 1947), in the background of the intellectual upheaval of the 18th and 19th century there witnessed a worldwide demand for establishment of independent and egalitarian nationalist societies which invariably emphasized the equality of women with men. At the advent of the British rule, the position of women in India was at its lowest ebb. The British rule tried to check all the evils on women. Women education was introduced. It was in 1917 that the first women's university was founded in Poona. All India Women's Conference was formed in 1927 to discuss the issues of women's education, child marriage, purdah and political rights of women.

The period from 1857 to 1947 was an era of enlightenment and empowerment as far as women are concerned. Many women rose to prominence in the independent India too. These women laid the foundation for women's struggle for empowerment in 20th century. The status of Indian women has considerably improved after the independence. Legislative and educational policies of the Government of India opened opportunities for women to assert their identity in