

LIFE SKILLS FOR WOMEN EMPOWERMENT: AN OVERVIEW

GOPIKALA. K

Research Scholar, Department of Economics, Presidency College, Chennai, Tamil Nadu, India

ABSTRACTS

The participation of women in work and social life has put heavy demands upon them to make adjustment between her traditional role in her family and outside her home. Empowerment of women is one of the central issues in the process of development of country. In order to fillip to empowerment of women and appropriate mechanisms, interventions have been built for the betterment and prosperity of women. This article brief about the concept of empowerment of women, goals of women empowerment, dimensions of empowerment, life skills for women empowerment, the components and process of empowerment, women empowering activities and indicators of women's empowerment etc., also suggest the importance of participation of women in different activities is essential for socio- economic development of our country.

KEYWORDS: The Plight, Home Depends, Maintaining Household

INTRODUCTION

Women constitute half of total population in our country. In our society, women and children have significant priority in all development efforts. In patriarchal societies, the quality of life of women will be determined by the economic and social factors. Owing to their gender, they could not reap fruits of development on par with men. The plight of a rural woman is far worse that of an urban woman. Moreover, it is the condition of poverty women suffer more; the excess burden of poverty has been borne by women because the responsibility of the survival of the household rests on the woman. The organization of Home depends mostly upon women. She is necessarily the manager of every family. She takes the responsibility of maintenance of home and family. Apart from maintaining household activities, women participate in various economic activities. But their contributions have remained unrecognized.

In Modern age, the traditional role of women is undergoing changes. The participation of women in work and social life has put heavy demands upon them to make adjustment between her traditional role in her family and outside her home. All over the world women have been accepted as powerful agents of social change. Empowerment of women is one of the central issues in the process of development of country. In order to fillip to empowerment of women and appropriate mechanisms and interventions have been built for the betterment and prosperity of women. Various programmes were launched by the Government, Voluntary agencies; NGOs are actively involved in the process to improve and empower women socially, economically, and in political frontiers. The basic need for empowering women is to acquire basic skills and abilities in order to raising their status in the society.

Concept of Empowerment of Women

Empowerment literally means making or becoming powerful. Empowering actually means strengthening them to confirm family, community, caste and traditional forces such as patriarchal forces. This inevitable confrontation ensures their full participation in every aspect of social and economic development. The term is used to frame and facilitate the struggle for social justice and women's equality through the transformation of economic, social and political structures at the national levels. Empowerment is an active, multidimensional process which enables women to realize their full identity

and powers in all spheres of life as a process to strengthen the elements of the society. Empowerment is generally used to describe a process by which powerless people, conscious of their own situation and organized collectively to gain greater access to public services and to benefits of economic growth. Empowerment can take place at a hierarchy of different levels- individual, household, community and societal.

Ph.D Research Scholar, Department of Economics, Presidency College, Chennai

Empowerment is multifaceted, multi-dimensional and multi layered concept. Women's empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, skills, information, ideas and financial resources like money- and access to money and control over decision making in the home, community, society and nation¹. Empowerment is also the process of challenging existing power relations and of gaining greater control over the sources of power. Empowerment cannot occur as a revolution but only as evolution.

The Goals of Women Empowerment are

- To challenge patriarchal ideology
- To transform the structure and institutions
- reinforce and perpetuate the gender discriminate and social inequality and
- To enable the poor women to gain access to and control of material and informational resources. It can change power relations by addressing itself to the three dimensions of material, human and intellectual resources.

Four dimensions of Empowerment are Distinguishable

- **Power within-** individual changes in confidence and consciousness
- **Power to – increase in skills.** Abilities including earning an income, access to markets
- **Power over-** change in power relations within the households, communities
- **Power with** organization of the powerless to enhance individual skills and abilities. Thus it is a kind of social change beginning with individuals and progress through the collectives of women empowered.

Thus in order to empower women they should possess certain skills in order to sustain in the day to –day living and raising their status in the society.

SKILLS

Life skills are **a set of human skills acquired via teaching or direct experience that are used to handle problems and questions commonly encountered in daily human life.**

The WHO defines **“Life skills as abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of every day life”**

The UNICEF & UNESCO divides life skills into various categories:

¹ VermaS.b.JilokaS.K. Kushwah (ed) *Rural Women Empowerment, Deep & Deep Publications private ltd, New Delhi, 2006.p.no. 34*

Learning to know- Cognitive Abilities

- Information gathering skills - Evaluating future consequences of present action for self and other determination, alternative solution to problems
- Skills of analysis of self and others on motivation
- Critical thinking skills

Learning to be - Personal Abilities

Skills for increasing internal focus of control

- Self esteem – confidence building skills
- Self awareness skills including awareness of rights, values, attitudes
- Goal setting skills
- Self evaluation, self assessment

Learning to Live Together- Interpersonal Abilities

Interpersonal communication skills – Verbal and non-verbal

- active listening
- Expression of feeling
- Negotiation and refusal skills
- Assertive skills
- Refusal skills
- Empathy
- Abilities to listen to and understand another need and circumstances and express that underestimate, cooperation and team work.
- Advocacy skills
- Networking and motivation skills
- Skills influence and persuasion

Practicing life skills leads to qualities such as self-esteem, social ability and tolerance. To action comprehensives to take action and generates change and to capabilities to have the freedom to decide what to do and who to be. The ability to acquire certain skills leads to process of empowerment.

The Components of Empowerments are as Follows

- Women and men's sense of internal strength and confidence; to face life
- The right to make choices
- The power to control their own lives within and outside the home and

- The ability to influence the direction of social change towards the creation of more just social and economic orders.

Empowerment could take place at two levels, **Individual and Collectives**². It is a dynamic process changing according to circumstances. **At the individual level**, empowerment involving the self image and self confidence as well as the critical facilities to think, decides and acts. Individual empowerment involves self esteem, dignity, self respect. **On a collective plan**, empowerment means enabling women collectively to take control of their own lives, to set their own agenda, to organize each other and make demands on the state and the society for change. But collective empowerment aims at transforming collective consciousness, values attitudes.

The problems of securing better access to skills and employment, material resources and political power can be tackled only at the collective level. This requires effective organization among women, mutual help and certain amount of sacrifice. The collectivization and organization are called for a change the living conditions through collective effort, pooling and sharing of resources time and experience. But the poor women need to acquire capacity to work in groups and to play different roles. They must have constant interface with the outside world- the government officials, the politicians, civil society and other groups of the poor. The groups must acquire the skills of interaction with external environment. Empowerment as a process of a community or groups there of gaining autonomy and control over one's life. As a result of empowerment, that empowered should become agents of their own development, exercising the choices, selecting their own agenda and changing their status in the society.

Process

Empowerment as an individual and collective process is based on five principles

- Self reliance
- Self awareness
- Collective mobilization and organizations
- Capacity building
- External exposure and interaction

Empowerment is a long process. It has pass through **three stages**³

I Stage: women should be trained to look into the situation from different perspective and recognize their power relation that perpetuates their oppression. At this stage, the women share their feelings and experience with each other and build a common vision and mission.

II Stage: Women tried to change the situation by bringing about a change in their gender and social relations.

III Stage: The process of empowerment makes them more mature to realize the importance of collective action.

The process of empowerment could face certain obstacles from patriarchal system, traditional beliefs and political

² Meenai zubair., **Empowering Rural Women**, Aakar books. Delhi,2003 p.no 69

³ Deepa Narayan, **Measuring Empowerment- Cross disciplinary approach**, Oxford university press, New Delhi, 2006.p.no 74

system. The results of empowerment will not be confined to women. The other members of the families will also benefit from the empowerment process.

Empowerment Can be Activated through Five Strategies

- To promote the level of awareness and information skills of women is an important part of strategy. Awareness is the pre requisite for challenging the forces of oppression status. It results in greater participation of women in decision making with in and outside family.
- The economic approach emphasizes development of women's skills, promotion of their savings and investment and enlarged economic opportunities.
- The third approach namely development approach attributes poverty to their powerless ness and adequate to access to health care. Education and services resources.
- Another approach advocates collective organization of women as well as gender sensitization, gender planning and strategy and consciousness raising activities. More recently, an organization approach has been advocated which believes that organized women can alter the gender and social relations in public and private lives.
- Finally, political approach to empowerment believes that women can be developed on par with men. This would require greater participation of women in active politics.

Since the concept of empowerment with the individual and group level. Interventions are directed at individual and collective level, similarly the output emanate both about the individual and group level. Both the individuals and groups get empowered as a result of planned interventions.

At the Individual Level

- Acquitting of literacy and numeracy skills
- Awareness of legal rights
- Awareness of state and development activities
- Critical political consciousness an, electoral process
- Enhanced social status as perceived by self and others.
- Freedom from money lenders, landlords
- Active role in organization of group and other political bodies, panchayat.
- Enhanced decision making powers within in the household

Group Level

- Perfection of self management skills
- Presence of clear procedures and rules, attendance in regular meetings
- The group also acquires skills in problems identification, analysis and arriving at
- Solutions. They also represented in local government bodies
- Functioning of local schools, primary health centers

RURAL WOMAN

Any strategy aims at empowering rural poor women is based on an understanding of and ability to overcome. The causes of lack of power which lie at the root. The sources of women's disempowerment are categories into two sections. First the sources of disempowerment arise because women belong to poor household and also women because of their gender, experience more intensive than the man of the same household. Secondly, women are disempowered due to gender stratification rather than the other forms stratification like caste. Empowerment lies at the very root of democratic society. The rural poor especially the rural women are too unrecognized and powerless to be individually not able to better their life in the societies. Empowering rural poor enhances the self confidence, dignity, and self determination, and capacity of women.

Rural women constitute 70 per cent of total female population of the country. On any indicator of development, the rural women are disadvantages compared to her urban counterpart. The profile of rural woman is that of illiterate, ignorant, poor, superstitious, suppressed and oppressed because of limited skills. The rural woman needs to be trained, educated and organized so that she is empowered to be equal to the counter part in the urban area. Funds are earmarked as "woman component" to ensure the flow of adequate resources for the same.

Women in the rural areas were not able to actively participate in decision making, income Generation economic activities and experience in public life and political life due to historical and socio cultural reasons. Women have double burden of being women and being the poor. She is unpaid worker; she is dependent and has no say in decision making process. Illiteracy, Low level of skills, lack of access to training and credit facilities, coupled with the lack of entrepreneurship. Invisible contributions to family economy, restricted mobility etc as a result of gender bias are some of the contributing factors. Empowerment of poor encompasses three basic dimensions – reduction of poverty, creation of employment and erasing inequality. In this organization holds the power and provides strength and acts as an agent to the helplessness of the poor. It is difficult task for social, economic and political empowerment of women especially for the marginalized sections. Through the participatory approach involving the community in the implementation of programmes, represent "seeds of change" to realize the objective of the empowerment of women which are replicable in other areas. Women have "inner power" and urge to develop" what is needed in the present conditions in which the power of women can assert and sustain itself. Though the creations of an organization / institution like SHGs to which women not only have the access; but also control both the decision making and implementation. Secondly, the geographic location of such an institution should be also in hand for effective day to day participation of women. Finally, women participation in all the programmes as subjects of change and not mere object of change which alone can realize the cherished goal of empowerment of women.

Rural women's participation in income generating activities is believed to increase their status and decision making power. With empowerment, women do not remain as "objects of social changes but becomes "agents" of it. They cease to be only consumers of economic goods and services to turn to producers. They participate in social reproduction as well as reproduction of labour for next generation. If women are economically a parasite, she can never be claim an equal status with her counterpart man.

The empowerment of women is one of the central issues in the process of development of countries all over the world. The Government of India has made empowerment of women as one of the principal objectives of the ninth five year

plan (1997-2002) and also declared 2001 as the year of women's empowerment.⁴ It has made its commitment to the objective of empowering women as the "agents of social change and development" Remarkably SHG were considered to be one of the strategies to mark the beginning of major process of empowering women.

Our constitution has conferred and guaranteed equality before law, universal adult franchise and equal opportunities for men and women as fundamental rights. The fundamental rights have provision for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited to inequalities at various levels. So the concept of empowerment as a goal of development and programs has been gaining wider acceptance. By empowerment women would be able to develop self esteem, self confidence and realize their potential and enhance their collective bargaining power. Women empowerment can be viewed as interrelated components. They are:

- Awareness building about women condition, discrimination and rights and opportunities as a step towards gender equality. Collective awareness building provides sense of group identity and the power of working as a group
- Capacity building and skill development, especially the ability to plan, making decisions, organize, manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control and decision making power in the home, community and society.
- Action to bring about greater equality between men and women.

Thus the empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. In order to give a fillip to empowerment of women and appropriate institutional mechanisms and interventions have been built. Separate institutions for women and child development, departments at the central and state levels, creations of the National commission for women and also state commission for women are some of the important development of for the betterment and prosperity of women.

One of the objectives of planned economic development in India has been the removal of poverty and improving the quality of its people. Successive plans have recognized the integral link between rapid economic growth and the quality of life of the mass of the people. The strategy for poverty alleviation includes acceleration of economic growth with a focus on employment intensive sectors, access to basic minimum services for improving the quality of life of the people.

It has recognized that the main obstacle to empowerment has been the low level of educational attainments as well as poverty among rural women. Taking into account the Government of Tamilnadu have framed various policies, designed specific intervention and implemented many programmes to eradicate poverty and to provide education to vulnerable section of the society. The SGSY is implemented with emphasis on social mobilization and formation of SHGs. Under the programme emphasis is also laid on training, capacity building and provision of rural infrastructure. **Self help groups** have been instrumental in empowerment by enabling women to work together in collective agency.

The question of women's development received priority for the first time during the sixth plan period. The sixth five year plan included a women in development and the perspective shifted from a **welfare approach to development approach**. Under the eighth five year plan, special programmes for women have been implemented to complement the

⁴ Rishi muni devivedi *..Poverty and Development programmes in India*, New Century Publications, New Delhi, 2005.p.no 54

general development programmes. These women specific programmes have given emphasis on generating employment, awareness and increase in health facilities. Women have enabled to function as equal partners and participants in the development process.

This approach on the eighth plan marks a shift from **development to empowerment of women**. For the development and empowerment of women, innovative programmes in the areas of welfare and support services, awareness generation and training cum- employment – cum – income generation were undertaken under the Ministry of Rural Development. The objectives of all these efforts are to ensure that women are empowered of both economically and socially.

The empowerment was first articulated in India by the central government in its welfare programmes when it shifted the concept of development to empowerment only in the ninth plan 1997-2002 and observed the year 2001 as “women empowerment year”. One of the self employment programme was launched in 1982 exclusively for women known as development of women and children in rural areas (DWCRA) but these programmes would not able to achieve their target. The self employment programmes have been restructures and renamed as swarnajayanti gram swarozgar yojana (SGSY) in 1999. SGSY launched from 1 April 1999 throughout the nation. Preference in selection would be given to those swarozgaris, (poor families) who are on the threshold of crossing the poverty line.⁵ This is a holistic programme seeks to bring the assisted poor families (swarozgaris) above the poverty line by organizing them into **Self help groups** (SHGs) through the process of social mobilization, training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy. The scheme is funded by the centre and the states in the ratio of 75: 25. SGSY will emphasis on group approach. The main objective of this programme is to **organize the poor into self help groups** (SHG) for their capacity building. The number of members of SHGs generally ranges between 10 to 20. It is envisaged that 50% of the groups formed in each Block should be exclusively for women. The SGSY programme is conceived as a process oriented programme for the poor. It has been envisaged under the programme that for the task of SHG development, support of facilitators like Non-Governmental Organization (NGO), Community based organizations etc, may be sought for initiating and sustaining the group development process.

The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the state. Self help groups have been instrumental in empowerment by enabling women to work together in collective agency. The Tamilnadu Corporation for the development of women limited was established for the development and empowerment of women in December 1983 by the Government of Tamilnadu. TNCDW introduced new initiatives like entrepreneurship development programe, vocational and skill training etc.,

One of the prominent in the state as Tamil Nadu Corporation for development of women was established in 1983 which aims at the socio-economic empowerment of women. As a prelude the corporation is implementing the **Mahalir Thittam** among poor rural women to promote saving habits and nurture entrepreneurial skills and aptitudes, promote exposure to banking transactions and to free from the clutches of local money lenders⁶. This scheme is being implemented in partnership with Non-Governmental organization (NGOs) and Banks. Under the scheme, SHGs are formed and

⁵ verma,S.b Ram dayal Singh , Kumar jiloka , **Rural poverty alleviation and employment** deep and deep publication private limited, New Delhi,2006

⁶ Policy note 2002-03, Government of Tamilnadu, Chennai

monitored through NGOs affiliated with the Tamilnadu corporations for development of women. They have taken up the responsibility of providing credit to women's groups.

MAHALIR THITTAM (MATHI) IN TAMILNADU

SHG is silent revolution in Tamilnadu through TNCDW. The seed for the revolution was sown in November 1989 in two blocks in Dharmapuri District with the external funding from international fund for agricultural development (IFAD) as pilot basis. Only one bank the Indian bank was extending credit and other banking services. After the success of pilot projects in the state it was extending to Salem and south arcot district and this was followed by Madurai and Ramnad districts in 1995-96. The state government wanted to continue with the programme at any cost. With that Tamilnadu has become the only state in India to launch the state-wide programme fully funded by state government without any assistance from the other funding agencies. Hence the State sponsored program came to be Mahalir thittam (women's programme). With an aim to convert have-nots into haves, the families living below the poverty line have been targeted to address the problem of poverty through women

Empowerment as a process of a community or group there of gaining autonomy and control over one's life. It is long process. It has to pass through different stages the term empowerment has gained significance and prominence in the field of self help groups, in which groups took action on their own behalf, with in cooperation with or independently of the statutory services. Empowerment is concerned with how people may gain collective control over their lives.

Self help groups have been instrumental in empowerment by enabling women to work together in collective agency. However, SHG when combined with savings and credit, have enabled women to benefits economically by monitoring their contributions and in the process have empowered them to become agents of change. The concept of self help groups serves the principle of **“by the women, of the women and for the women”**. The origin is from the brain child of **GRAMIN BANK of Bangladesh**, which was fund by the economist **prof. Muhammad yunus** of Chittagong University in the year of 1976. This is exclusively established by the poor. **All for all** is the principle behind the concept of self help groups. It is mainly concerned with the poor and it is **for the people, by the people and of the people**.

Training Imparted to SHGs

The Mahalir thittam provides different type of training to all project agencies on various topics

- NGO staff training
- Training for representatives and SHG members
- Skill training for SHG members

Skill Training for SHG Members

The different types of skill training imparted to the SHGs were

1.Preparation of washing powder. 2.Candle making 3.Tailoring 4.Masala powder 5.Agarbathimaking 6.Preparation of Phenyl 7.Pickle making8. Handicrafts 9.vermicelli 10.coir making.

Women Empowering Activities

- Overcoming the resistance from husband and other members of the family to join SHG
- Increased participation in decision making within the household that were usually considered outside. the domain of the family income

- Improved status and increase in respect within the household
- Feeling fearless, open and confident than before join SHG
- all groups members learn to sign their names and some have joined adult literacy programs
- Adopting family planning measures
- More mobile, can move out of the house and the village more frequently
- Talking to the make persons in their village which they were not confident to do before join the SHG
- Actively participating in the decision to send their children to school
- Eradication of prostitution
- Some women can actively can engage in the decision of their marriage with the elders in the household
- Awareness about politics and engaged in political participation by way of voting or by standing as a candidate in the local elections
- Strategies need to be designed to enhance the capacity of women and empower them to meet deprivation.

Indicators of Women's Empowerment

It is difficult to measure empowerment. There is no single method for measuring it. It should be understood and defined through indicators. Indicators should encompass personal, social, economic and political change. The **world conference on women held at Beijing in 1995** proposed the qualitative and quantitative indicators of evaluating women empowerment. Some of the potential indicators:

Table 1

Dimension	Household	Community
Economic	Control over income, contribution to family, access to and control of family resources, ownership of assets and land;	Access to employment, access to credit; involvement and representation in local trade ; access to markets
Socio and cultural	Freedom of movement; lack of discrimination against daughters education, participation in domestic decision making ; ability to make child bearing decision; freedom from violence, physical mobility- go to the banks, city, exhibition; changing attitude towards the customs as child marriage Access to information, skills, etc. Control over individual and family income	Access to and visibility in social space; access to modern transportation; shift in patriarchal norms(such as son preference)reduction in practice of dowry, acceptability of divorce; later marriages; local campaigns against domestic violence. Awareness about health, nutrition, legal rights
Legal	Knowledge in legal rights and mechanisms; families support for exercising rights	Community mobilization ffor rights; campaigns for rights awareness; access to legal mechanisms ; effective local enforcement of legal rights
Political	Knowledge of political system and means of access to it; familial support for political engagement, ability to exercise right to vote.	Involvement in local political system/campaigns; support for specific candidates or legislation; representation in local government(panchayat)
Psychological	Self esteem, self efficacy; psychological well being, self identity, self confidence,	Collective awareness of injustice, potential of mobilization

or political affiliations. They begin to interact with other groups, government and private institutions. Groups are linked to the banks and them to avail bank loans.

The concept of SHG has fully honoured the needs, wisdom and discipline particularly of low income women, who were living under extreme economic pressure and uncertainties to manage their financial operations according to their day to day as well as their income generating needs. They feel liberated from exploitative labour relationships and financial bondage's of money lender. Members make decisions collectively. SHG offers opportunity for participates decision-making on conduct of meets, thrift and credits.

Women find a new identity through SHG and provide efficient social support system to the community. SHG are a potential source to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiative development activities. One of important strategies followed is to promote and sustain learning opportunities among women. The Government and NGOs are organized different training and awareness generation programmes for different groups in different location as per the needs of the community. All the members took part in different training and awareness programme which helped them to tackle the problems in their lives and their work. Through the training and awareness programmes they realized that they have knowledge and capacity and that they are able to be creative if they take initiative. Through these awareness and training programmes the group members are gathering knowledge and applying it in their day to day life.

CONCLUSIONS

Empowerment of women is a necessary basic condition for socio-economic development of our society. The empowerment of women is not an easy phenomenon. It requires much time to empower women. Empowering women is an important end in itself. It is having the potential to enhance human well being. Empowering women and improving their status are essential ingredients for realizing the full potential of economic and social and political development of entire society ensuring sustainable development.

Power is not the commodity to be transacted, nor can it be given an away as alms. Power has to acquire and once acquired it needs to be exercised, sustained and preserved. In short, empowerment is a process of challenging existing power relation and gaining greater control over the sources of power and empowerment is attained through awareness and capacity building leading to greater participation decision making process, control and transformative action. Women are capable and their can manage if they are given the opportunity. Some women themselves may not want power; nobody can give power to a person. The persons should be keen to exercise the power. If women want to be powerless, they don't want to make decisions and they don't want to take charge of their lives, they will continue to remain where they are. At the same time, if the women decide to take charge of their lives, they can achieve good results, so it is the power within a person which should be tapped if the women need to be empowered.

The various aspect of empowerment is a sense of internal strength and confidence to face life in the right to make choice, the power to control of their own lives inside and outside their house. The confident smile on the faces of women may be the ultimate measurement of empowerment.

In order to evaluate empowerment is important to locate the source of empowerment. It may emerge either from within or from without. When the idea of empowerment flows from government decisions as in the case of India it becomes superimposed and attainment of goal remains partial. But, when it emerges from within i.e. The women themselves feel the need for recasting their position, which is not related to the power equation in society it leads to the development of self reliant women which in fact is the essence of empowerment.

However, legislative measures adopted by the government help women to some extent but they are not able to get full benefit from such legislation because of lack of awareness and consciousness about their rights, interests and benefits provided in the existing laws.

To conclude, what ever the standard of living of women is higher they give equal weightage for all the characteristic feature or attributes considered as women empowerment. Secondly, the most important factors to be considered by the decision makers by introducing definite policy for empowering women. Hence the level of economic equality and independence are the real indicators for the measuring the status of women in any society. In a complex society, the status of women different from time to time, region to region, class to class and from occupation to occupation. SHGs are considered a new lease of life for women in villages for their social and economic empowerment. Empowerment among rural women through self-help groups can be significant step and a milestone in the history of rural development in our country. SHGs that, really showed result in both empowerment and development.

The SHG members seemed to maintain their tenor- they worked, they earned, they spent, and they saved. But, they are not stereo types, there is a sufficient to get an insight into their variations in activity and activity oriented performance in order to identity. Self-help groups played an important role in supplying rural credit. But access to credit does not automatically lead to empowerment as women face wider disadvantages and inequalities in accessing information, social net work and other resources in order to be successful in business and life.

Participation of women in different activities is essential for socio- economic development of our country. Participation leads to empowerment of women which generates self respect, self confidence, self discipline and self sufficiency. Self help groups will help the women to come out from the social limitation such as superstition and dormant role in the decision making. Rural people are now able to involve themselves in different economic activities, which improve their micro-entrepreneurial skills with the help of their own saving. Saving habit of the women paves the way for the empowerment of women and builds the confidence in them so that they can stand on their feet. Since they are being linked with the banks, and they provide financial assistance for various entrepreneurial activities such as petty shops, vegetable shops, tailoring units, dairying etc⁷

Economic dependence of women on their husbands or other male members has reduced to a large extent because of SHG. The active participation of group members shows that they can train others in capacity building, generate their own resources, and ask for the help pf government of social, economic and physical development of their communities. Their economic independence has elevated their level to involve them in developmental activities of the village. They are enjoying the role in decision making process. Women are trained to identify their needs and necessities and accordingly they are participating in rural welfare activities. As a factor of capacity and skill building it encourages a diversified entrepreneurial and business talent of the women and helps them in dealing with the banks and the markets more effectively and efficiently. Empowering women is not just for meeting their economic needs abut also through more holistic social development.

The increase in the literacy skills of SHGS members is another indicator of social change and development. Better communication skills are another indicator of development, thus bringing about development of women. Significant increase in income among women from their own economic activities. Enabling the women to have control over their

⁷ The Hindu 1st November 1999

earnings especially giving them a choice over the use of such income. No development could be achieved in India on sustainable basis until and unless women folk are developed and empowered socially and economically. The only means to achieve this is to alleviate poverty and eliminate drudgery in their day to day lives and action. Our wisdom, resources, administrative mechanisms, services and helping attitudes to develop women coupled with technology are to be channeled to overcome their deprivation in every aspect of their lives.

It is well understood today that without economic and social liberalization of women, no true liberation of women is possible and also without the provision of equal economic and social opportunities to women no empowerment of women truly occurs. Further, it is only when the rural women is allowed to participate as an equal partner in the most vital process of development of nation. At present, self help groups is used as an instrument to empower women socially and economically. Once socio- economic empowerment is achieved. It would have implication on the overall development of women. Therefore, enhancing income earning opportunities through the formation of self help groups is a viable pathway for empowerment of women.

Suggested Measures for Rural Women for Empowerment

- Women also required to be provided with knowledge and skills in multi level cooperating systems as generally to do in the home stead and which also create available micro climate for crops and can tap solar energy more efficiently.
- Hybrid technology – a seed producing activity which need finite skillful operation which could employ more women and generally they have knack for it. However, though women do the better job in this kind of especially skilful activities.
- Another area where women have shown special interest and efficiency that is tissue culture technology. This can be specially made known and available to most women who enhance their capacity in the particular area and engaged and employed for better earning and living.
- Rural women's role as preservers of forest wealth can be accentuated by more technical knowledge on its nursery maintenance – nursery crafts of horticulture. These activities will help women to generate extra or additional income.
- Lastly, livestock participatory extension services with an eye to empower women with specific livestock production technologies like clean milking concept, cultivation of new fodder grasses are definitely newer ways of sustaining production systems.

The best possible ways are to be made available to generate and transfer appropriate technology to the women farmers, so as to enable them to adapt and make meaningful use of the technology to their benefits. Rural women are to be accommodated in non-traditional skills and activities for their economic upliftment. Necessary programmes and activities for training and knowledge transfer must be tailor- made for rural women particularly in the context of their farming practices and homestead engagements. Provisions must be made to make them aware about their legal and constitutional rights of opportunities, privileges and resources. Panchayats may take appropriate plans and programmes for social and economic development of rural women so as to enable them to become empowered.

Actions are needed to make rural women participate more in farming and its allied activities including traders for increasing their regular and sustainable income. More and more rural skilled women need to be involved in developmental programmes from its formulation to implementation and also more women extension workers to facilitate easy interaction and required skills transfer to women clients.

Empowerment of women would mean equipping women to be economically independent and personally self reliant, with positive self-esteem to enable them to face any difficult situation, Moreover they should be able to contribute to the development activities of the country. The empowered women should be able to participate in the process of decision. Women empowerment is a dynamic process that consists of awareness- attainment – actualization cycle. Again it is the growth processes that involve skill, economic enrichment and social emancipation on part of women.

REFERENCES

1. VermaS.b.JilokaS.K. Kushwah (ed) *Rural Women Empowerment, Deep & Deep Publications private ltd, New Delhi, 2006.p.no. 34*
2. Meenai zubair., **Empowering Rural Women**, Aakar books. Delhi,2003 p.no 69
3. Deepa Narayan, Measuring Empowerment- Cross disciplinary approach, Oxford university press, New Delhi, 2006.p.no 74
4. Rishi muni devivedi ., *Poverty and Development programmes in India*, New Century Publications, New Delhi, 2005.p.no 54
5. verma,S.b Ram dayal Singh , Kumar jiloka , **Rural poverty alleviation and employment** deep and deep publication private limited, New Delhi,2006
6. Policy note 2002-03, Government of Tamilnadu, Chennai
7. The Hindu 1st November 1999



Best Journals

Knowledge to Wisdom

Submit your manuscript at editor.bestjournals@gmail.com

Online Submission at http://www.bestjournals.in/submit_paper.php