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RECOMMENDATIONS TO WOMEN SELF HELP GROUPS

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Women empowerment is need of the hour. Whatever said and done, women still occupy secondary grade in society. Atrocities against women are increasing in the present society though in many cases stand unreported. Dowry deaths are common incidences even in cities. Women of career, wealth, and power are models of the present society and referred to as women of substance. Money is the commodity, which changes the situations and gives honour and respect to individuals. By giving women access to working capital and training, micro-finance helps to mobilise woman's productive capacity and maximises economic output.

Women empowerment improves the ability of women to act upon their problems. it provides objectives and opportunities to women to take part in decision- making processes with regard to their socio-economic and political issues. Indian society is tradition bound. Male dominance is characteristic features of Indian society. Gender differences often characterised by inequality in education, nutrition, decision-making, and earnings. Just as a cart requires two wheels properly aligned, society requires both men and women

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harmoniously aligned to each other. Microfinance programmes have the potential to transform power relations and empower the poor-both men and women.

The introduction of the concept of gender in development programmes emphasises the need to bring down subordination of women in the society and to make them equal to men in power and relations. Gender and development stress the need to empower women in society. Issues of social justice and equity are linked with empowerment.

The international concept of use of the self-help groups (SHG) for women empowerment introduced over the last few years. The importance of SHG analysed as, group dynamics improve the ability of spreading risks by pooling efforts and sharing the returns. Group working allows division of labour between group members; it improves exchange and storage of knowledge on opportunities and perils. Group enterprise will enhance ability to master challenges, in production and marketing of goods. The economic resource mobilisation in form of savings will enhance group coherence and sense of identity of group members.

At present, there is a lot of need for studies on women. Most of previous studies with regard to women empowerment dealt with some particular group or community; in form surveys or case studies and mostly they highlighted only economic development of women groups towards women empowerment. In present study, effort made to study development of social, political and decision- making power of women in SHG and comparative study

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made between members and non-members of DWCRA groups, in order to understand importance of group dynamics for women empowerment in India

At present the rural women started to come out of their cocooned nest and they are deciding the number of children in the families, sending their daughters to school, they discuss all major issues in the families with their husbands and their decision making power increased. They no more fear to approach the officials or the local leaders to put forward their demands. They explore the best ways to save their money, they buy two wheeler vehicles for their personal use they carry mobile phones, build their own houses and they are motivating and teaching others in the community. The rural poor women have improved their personal hygiene and now they wear slippers, hand bags when they go out and they no more wear the in secure and dejected look on their feces. Field visits to other places are bringing dramatic changes in their development and they are confident to make the visits even to other states on their own. All these changes have taken place within a span of ten years and he dream of India becoming a strong, developed nation is not far from reality and that date is fast approaching with women empowerment as its main tool.

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