



University of Pune

Mahatma Gandhi Vidyamandir's



Smt. Pushpatai Hiray Mahila Mahavidyalaya,

Malegaon Camp, Dist. Nashik. (MS)

Affiliated to University of Pune

*Organised*

A National Conference on

# **Women Empowerment**

23 & 24 October, 2013

*Sponsored by*

Board of College & University Development, University of Pune

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Editor in Chief and Convener

**Dr. Subhash N. Nikam**

Principal

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## WOMEN EMPOWERMENT THROUGH CO-OPERATIVES

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### Introduction

The experts also informed that there are five leaves of the empowerment of Women occur in reality. When women achieve increased control and participation in decision making that leads to their better access to resources and therefore, improved socio-economic status. The male domination of society and Government are often seen engaged in the purpose of serving male interests and women's empowerment framework, namely welfare, access, conscience, mobilization control. Discrimination of women are commonly hinders opportunities of socio-economic development, participation in different activities, availing educational facilities and various other development programs associated with improving the life, because of several social and cultural backwardness besides this women are also denied the rights in the decision making process in their family affairs on account of social and cultural constrains imposed by their family and the continuation of tradition system of civilization.

Co-operatives are organization set up to achieve and social benefits for their members through and as a group and are characterized by democratic control and the equitable distribution of both costs and benefits. The establishment and growth of co-operatives should be regarded as one of the important instrument for economic, social and cultural development as well as human advancement in developing countries.

### Objective

1. To study the social, political, educational and economical progress of women through co-operatives.
2. To study the women development and empowerment.
3. To study the contribution of SHGs, Micro Finance and self employment programs for the Empowerment and development of women.
4. To give suggestions to strengthen women empowerment.

### Women in co-operatives

To earn money is the most essential need of the common man today. Here we are thinking of women co-operatives and women in co-operatives and whether they could work successfully, in the changing economic circumstances. Participation in co-operatives enhances women's mobility and social interaction that leads to changes in household decision-making it benefits whole family and society.

Women's participation in co-operative movement has increased alongside the worldwide growth of this movement. Special attention was paid to the increasing role of

women in co-operative development, and women's participation in co-operative institutions managed by women, or in which they play an important role, were supported by many international agencies like World Bank and UNDP. Co-operatives have been successful in not only increasing social participation of women but also in developing their drives, initiatives and leadership qualities. It is quite very necessary that woman co-operatives which are being formed newly should study why some other co-operatives are successful and some other are unsuccessful what the factors which contributed to their success are.

Organizing women in form of co-operatives can be viewed as process of empowerment. The element of empowerment that distinguishes it from other concepts is agency-in other words, women themselves must be significant actors in the process of change that is being described or measured. Establishment of women's self-help groups as vehicles for female empowerment is necessary. It will provide women a platform to come together to act as a pressure group, at the same time providing the members economic and social support. The emergence of grassroots organization, particularly in seventies was the result of disillusionment with Government programs and indifference of political parties towards women's issue. Most of them aim at creating confidence and skills so that the women themselves later take over the responsibilities of managing the co-operatives.

God created human race-male and female. He made neither of them superior to the other, on the other hand, he created them superior to the other, and on the other hand, he created them for a harmonious existence together. Therefore, the changes that lie ahead of you cannot be met unless they are approached with a sense of humanity and with a sense of togetherness with men. While some of them can be met exclusively by women, they can achieve more by pooling the resources of all.

#### **SELF-EMPLOYMENT PROGRAM: SHGs:**

SHGs are a small voluntary association – an informal group- of 10-20 poor women, preferably from the same socio-economic strata of society. It provides conducive atmosphere for co-operation and group environment. The members pool savings and re-lend the money within the group on rotational basis or on need base. It has a cost-effective delivery mechanism to lend small credit to its members. They charge differential interest rates that are affordable, varying from group to group and loan to loan. SHGs are tools to promote rural savings and gainful employment. Through this the rural poverty is reduced considerably. Therefore, women members become economically independent and their contribution to household income also increases.

#### **SUGGESTIONS TO STRENGTHEN WOMEN EMPOWERMENT:**

Women empowerment is not something which should be handed over only to women. This is a process which involves sincerity, earnestness and capacity and capability on the part of both men and women. It is challenging task in village India as even today. If a woman is to travel to her parent's house or go somewhere, she must be

accompanied by some male members of the family. She cannot take on independent decision. She feels even subordinate to her son. Let us discuss ways and means to improve the process of women empowerment:

- 1) Low status: Need have up gradation.
- 2) Low Moral: Need of Creating Positive Attitude.
- 3) Dependence upon men since childhood: Need of independence from early stages.
- 4) Change of attitude of men towards capability of women.
- 5) Women elected representatives give way to their men folk: Need of taking independent decisions.
- 6) Lack of interest and enthusiasm: Need of enthusiasm.
- 7) No forum to exchange ideas: Need for all women forum.
- 8) Need to acquire empowerment.
- 9) Women Need of action.
- 10) Need of positive mass media.

#### CONCLUSION:

Women form the backbone of families and communities. The roles that women play in society are not biologically determined—they are socially determined, although they may be justified as being required by culture or religion, these roles vary widely by locality and change over time. Social empowerment allows women to redefine these roles and gives them greater autonomy to manage their own lives. Participation in co-operatives enhances women's mobility and social interaction that leads to changes in household decision-making. It benefits whole family and the society. Self Employment Programmes will focus on organization of the poor at Grassroots level women through a process of social mobilization for women empowerment. Micro finance has played a crucial role in transforming the lives of poor women, particularly in the rural India. Organizing women in co-operatives is key to advancing women's right and redressing the power imbalances in society. The grass root organization of co-operatives have been advocating policy reforms and projects that improve women's social mobility, provides platform for social interactions and improve their active participation in community matters. These initiatives have ripple effect benefiting society and future generations.

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