

**WOMEN EMPOWERMENT IN CHANGING SOCIETY**

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ABSTRACT

All humanities disciplines must address women's freedom and social transformation, but sociology is especially crucial. The basic focus of sociology is human society and its structure and function. Societies are complex networks of interdependent relationships between individuals, institutions, and formal and informal structures. Societies are defined. Marriage is the foundation of society, just as the individual and family are. Both sociology and anthropology emphasize marriage and family, even though sociology has typically focused on pre-modern families and tribal social relations. Sociologists have focused on contemporary and postmodern social and family connections for a long time. Kingsley Davis, a famous American sociologist, believes that every social transformation begins with a change in the family dynamic—the relationship between a man, a woman, and their offspring. Davis defined social change as "any change that occurs in social organizations," or society's structure and function. Male-female relationships in homes are influenced by financial resources, community involvement, societal acceptability, and legal reform. Female empowerment is linked to social transformation, making it clear that the former is vital for the latter. Women's empowerment has changed family, group, and social life in India due to post-independence marriage and family policies. Empowerment of women caused these transformations.

Keywords: - women, society, women empowerment, social.

INTRODUCTION

The term "change" refers to any divergence from the norms of behavior that have been developed over a lengthy period of time. The concept of "change" encompasses any variation of this kind. When used in a broad sense, the word "social change" refers to changes that take place inside people's social environments. According to MacIver, the true substance of society is the "web of social relationships" that people have with one another. "Social change" is a word that is used to describe the transformation that has taken place in the setting of these interpersonal relationships. Accordingly, any change in the way in which people interact with one another is an indication that society is experiencing a transformation or transition. It is more appropriate to see society not as a finished product but rather as an ongoing endeavor. This is the most truthful approach to view society. In the event that the product had been the subject of the modification, there would have been no modifications introduced. Eventually, processes will go through a shift because of the inherent dynamic character of the processes themselves. In light of the reality that society is ever undergoing change, there is no chance that it could ever exist in a condition that is permanent. In spite of the reality that society is inherently dynamic, the idea that it may remain static is nothing more than a delusion.

Women's lives have been significantly impacted by the progression of society, and women have also played a big role in the process of bringing about this specific change. Both of these factors have contributed to the growth of society. Due to the fact that they are the ones who are driving the change ahead, these women are going to be the ones who end up being the beneficiaries of the shift. The repressive government of India was fought against by both males and females during the prolonged battle for independence that India went through. It was the women who took the initiative to lead the Freedom Movement and who fought in the wars that developed thereafter. They were the ones who headed the organization in the right direction. The Rani of Jhansi, a woman, is credited with firing the first shot in the history of the liberation movement. This event took place in the year 1857. This particular occurrence served as the catalyst for the movement.

Extremely few women in India have been given the opportunity to take part in the benefits that have emerged from the struggle for independence, despite the fact that they have toiled, bled, and even been slain in order to achieve it. In the same way that they have been throughout the whole of history, they continue to be subjected to enslavement, contempt, and helplessness. An further point to consider is that the fight for transformation is a subject of national importance in the current day. In the event that women in India are granted the freedom to follow any endeavor of their choosing, the nation will be able to establish a fresh future.

OBJECTIVES

1. Determine the ways in which women's patterns of behavior in areas such as the administration of money and decision-making have changed throughout the course of history.
2. In order to ascertain the present level of financial stability that women are experiencing.

RESEARCH METHODOLOGY

This investigation was carried out with the use of secondary data. The information was obtained from a variety of sources, including websites, publications, research papers, and news items.

INDIAN WOMAN IN FINANCIAL SECTOR

There has been a consistent increase in the number of women working in the service sector in developing economies, both as workers and as company owners or entrepreneurs. The ability to feel good about oneself is something that high-potential women are able to achieve as a consequence of their hard work and devotion. This is especially true in the professions of education and healthcare, where women make up a disproportionately large share of the workforce. Because of these factors, some people are inspired to portray themselves in a professional manner. It has been observed by a number of experts that companies that have female CEOs tend to have higher levels of overall efficiency and productivity. Due to the remarkable qualities and caliber that they possess, they are able to ascend to the highest echelons of businesses. There are some prominent banks in India that are run by women. The position of chairwoman and managing director of Bharatiya Mahila Bank is held by Usha Anantha Subramanian. In November of this year, she was appointed to the position of chairperson and managing director of the nation's first women's bank, which she has headed up since its inception.

At the State Bank of India (SBI), Arundhati Bhattacharya is the first woman to ever hold the position of head of the country's largest bank. Beginning her tenure at SBI in 1977, she started her career as a probationary officer and worked her way up through a variety of critical jobs during the course of her employment there.

Vijayalakshmi R. Iyer served as the chairperson and served as the manager of the Bank of India. In spite of the fact that her bank had the lowest capital adequacy ratio among large banks in 2012/13, which was 11.02%, the rate of bad loans grew to 2.35% of advances from 1.47% the previous year, and she performed a decent job overall.

ICICI Bank Limited, which is the second-largest bank in the nation, is the largest private sector bank in the country. Chanda Kochhar is the current CEO of the bank. Her accomplishments in the field of retail banking in India are well-known. Naina Lal Kidwai is the Group General Manager and Country Head of HSBC India. She executes to the best of her abilities on a number of different levels, both nationally and internationally. It was acknowledged that she had both leadership and business ability on a global scale.

Renu Sud Karnad is now fulfilling the role of managing director of HDFC. Over the course of a period of five years, she was appointed to the post of Managing Director of the Corporation, which she held beginning in the year 2010.

Axis Bank has been led by Shikha Sharma, who has held the positions of managing director and chief executive officer since 2009. In the past, she held the positions of managing director and chief executive officer at ICICI Prudential Life Insurance Company, which is widely regarded as one of the most renowned private life insurance companies in the nation. Additionally, she worked for the ICICI group in the areas of project financing, retail banking, and investment banking.

Who is the Chairperson and Managed Director of Allahabad Bank? The name Shubhalakshmi Panse. After she became the Chief Executive Officer of Vijaya Bank in November 2009, she stayed there till the time of her retirement. Her responsibilities included not just the management of the bank's administration and the expansion of its operations, but also the management of all of the portfolios.

ECONOMIC STATUS OF FEMALES IN INDIA

As a consequence of this, the economic status of women has greatly improved, which has resulted in a transformation of India's economy. Across the board, women are employed in every area of the Indian economy. A greater number of women participating in the labor force is beneficial to the economy. A general improvement in women's economic position may be inferred from the fact that the number of women who are participating in the official and informal sectors of the economy is growing at an increasing rate. Women are motivated to pursue jobs in these disciplines because they provide both employment opportunities and opportunities to participate in the workforce. According to the census completed in 2011, the percentage of females who are actively participating in the labor force in urban areas is 25.51%, while the percentage of men who are doing so is 53.26%. A somewhat more favorable position may be seen in rural regions, where the percentage of women actively engaged in the labor force is 30.02%, while the percentage of males is 53.03%. According to the findings of the national sample survey, the ratio of working females to working men in rural regions was 24.8 times higher than the ratio in urban

areas, which was 14.7 times higher than the ratio of working males to working females. The percentage of female involvement in the labor force was 52.4% in the state of Himachal Pradesh, 27.3% in the urban sector of Sikkim, and 59.3% in rural regions where women were self-employed. Underdeveloped countries have governments and non-governmental organizations (NGOs) that work to enhance the economic position of women so that they may live comfortably. This is a reflection of the economic worth that women possess.

Several organizations have begun implementing programs and projects that are specifically designed to meet the requirements of women in an attempt to empower them. One such program is the "Women Entrepreneurship Financing Scheme" that is provided by the Bank of Punjab. This program gives women the opportunity to borrow money in order to launch their own companies. This category encompasses a wide range of commercial companies, including but not limited to daycares, restaurants, bakeries, catering, furniture, interior design, stores, fitness facilities, event organizing, vocational schools, driving schools, jewelry, clothes, and accessories. Here is a breakdown of the budgets for the projects: • A total of two billion rupees has been allocated for this endeavor.

- In order to guarantee that the company plans and strategies would be successful, a group of knowledgeable individuals was brought together to provide guidance.
- As part of its decision-making process about whether or not to provide a loan, the Bank of Punjab will take into account the creation of new jobs.
- The government has made the decision to raise the percentage of women who are eligible to be hired for jobs in the public service via the Public Service Commission (PPSC) to fifteen percent.
- Members of the Punjab Public Service Commission will be comprised of twenty-five percent females.
- There must be a minimum of 33 percent of women serving on the boards of directors of all statutory organizations, public sector businesses, and committees;
- Government workers are only permitted to deduct the housing expenses of one spouse from their taxes.

Another example of such a strategy is the Mai Bhago Istri Shakti plan, which seeks to empower women via the establishment of cooperatives. A positive development for the female population, this is a start in the right direction. Scheme is the name of the well-known Sikh woman who motivated people to improve themselves and increase their chances of finding employment. A number of different initiatives were made available to rural women via this program. The fundamental goal of the program is to provide help to women who are still experiencing racism in their daily lives. Women who live in rural areas are now eligible to participate in training programs and lending programs that are being offered by this project. Training sessions are planned to take place in settings that are more conducive to the participation of females. A number of businesses, such as WEAVCO, MARKFED, and MILKFED, are expanding their operations by establishing additional sites in an attempt to grow their business. In spite of the aforementioned, the Rashtriya Mahila Kosh (RMK) initiative was initiated. This project provides financing to female entrepreneurs. A scheme that is based on personal guarantees will be developed by the Regional Credit Services (RCS), Punjab, and Chandigarh in order to make it easier for women to get microfinance in amounts of up to Rs. 25,000/- via the PACS framework. PACS will be able to provide refinancing options for women's loans that were offered by CCBs. In addition to that, it established programs that provided women with the opportunity to obtain specific industrial skills. Every single field and PICT training is funded by the government or a semi-government organization.

PRE AND POST INDEPENDENCE WOMEN MOVEMENT IN INDIA

Prior to independence, women's standing was low in the nation. The prevalence of male domination was the primary factor contributing to this. This resulted in women's roles being diminished. Prior to independence, women endured a great deal of societal oppression, notably as Sati Pratha, child marriage, the Purdah system, dowry systems, lack of education for females, polygamy, female infanticide, sexual harassment, domestic violence, and many more. First wave feminism describes the women's movement that occurred in India before independence. Blaming tradition and religion for their suffering, women sought redress via education and legal change at this period. They identified as feminists due to their perception of women experiencing sex discrimination. For the most part, women were expected to stay at home and take care of the house. They were not allowed to have any say or participate in anything outside of the home.

History and changing Era of Women's Empowerment in India:

Prior to independence, social reform activities were initiated by males. On the other hand, the post-independence movement challenged gender-based division of labor, called for gender equality, and highlighted the repressive character of the prevailing patriarchal system. Independence from British control in 1947 brought the Congress party to power and led the establishment of the Government of India. In the years leading up to and immediately after independence, the government made an effort to honor some of its commitments to women. An integral part of India's constitution was the guarantee of gender equality in all areas of society. An individual's right to equal protection under the law and equality before the law is guaranteed under Article 14 of India's Constitution. One of the first political groups in India, the Indian National Congress, demanded women's right to vote in 1917. Before the Indian constitution took effect in 1950, there were three main women's organizations: the Women's India Association (WIA), the National Council of Women in India (NCWI), and the All India Women's Conference (AIWC). With the rise of the anti-colonial movement, women began to seek equal voting rights and economic and political representation. It was at this time, just before independence, that the women's movement was spearheading efforts to improve women's rights and social standing. Women's subjective perceptions of women's empowerment policies; women's social environments; women's economic bases; and women's individual backgrounds.

Post Independence –

After India gained its independence, its women were free to seek out any kind of education or training they saw necessary to launch successful careers. They have every right to seek appointment to the highest position in the land, since the Indian Constitution ensures equal opportunity for everyone. After gaining their freedom, women learned about their educational rights and the value of an education. The percentage of women enrolling in four-year colleges and universities has been rising slowly since then. Since gaining independence, the women's movement has focused on several concerns, including the dowry, women's labor, rising prices, land rights, political involvement, the rights of Dalit and disadvantaged women, increasing fundamentalism, and the depiction of women in the media. Development spearheaded by women is now the government's top priority, rather than women's development per se. To this end, the government is exerting massive effort around the clock to expand educational opportunities, vocational training, and access to institutional finance for women. The MUDRA Yojana (Micro Units Development and Refinance Agency Ltd.) is one such initiative that provides loans of up to Rs. and

was started on April 8, 2015. No collateral is required for the 10 lakh that women businesses get. Take this case in point: This lady is a day worker from Panipat, Kamla, and she borrowed Rs. She is now able to work with pride because to the \$45,000 she got from the State Bank of India, which she used to open a beauty shop.

Table 1.1 Pre and Post Women Empowerment status

Sr. No	Empowerment Level	Pre Independence (till 1947)	Post Independence (2021-22)
1.	Women Population (From Total population)	340 million (390 million)	685 million (1.417 billion)
2.	Literacy Level	6%	70.30%(Sep 2022)
3.	Social-Economic Status	2%	13.5%(Nov-2022)
4.	Women Entrepreneurs	0.6%	13.76%(Nov-2022)

Result

1. **Economic Empowerment:** When women are financially secure, they are more likely to put money into their family' health, education, and overall happiness, according to studies. Because of this, poverty is reduced and the economy grows from one generation to the next.
2. **Education:** Several indices, such as economic growth, gender equality, and mother and child health, increase dramatically in nations that promote girls' education. Lower rates of child marriage and higher rates of female labor force involvement are associated with girls' school attendance and retention.
3. **Political Participation:** More fair policies and better governance results are often seen in countries where women are more politically represented. An increase in inclusive and responsive government is a direct result of the efforts of women in leadership positions who champion causes like healthcare, childcare, and gender equality.
4. **Social Norms and Cultural Shifts:** Gender inequity is perpetuated by cultural standards, and empowered women oppose these norms. Women help bring about larger cultural changes towards social justice and gender equality by taking part in community organizing, advocacy campaigns, and grassroots movements.
5. **Gender-Based Violence:** Interventions to alleviate gender-based violence are typically a part of efforts to empower women. The best way to end violence against women and girls, according to the research, is to implement systemic changes, such as new laws, more support services, and public education campaigns.

6. **Health and Well-being:** Health outcomes for mothers and children increase when women are empowered. Less maternal mortality and healthier families are the results of women having access to healthcare, education, and reproductive rights, which empower them to make educated choices about their health.
7. **Innovation and Creativity:** There will be more innovation and economic development if more women be entrepreneurs and work in STEM professions. Unfortunately, women still face obstacles, such as gender stereotypes and bigotry, that prevent them from fully participating and being represented in these fields.

Discussion:

1. **Intersectionality:** It's critical to acknowledge that racial/ethnic/sexual orientation and class interact to impact women's empowerment experiences. To achieve gender parity, intersectional strategies for women's empowerment take into account and resolve various intricacies.
2. **Policy Implications:** By enacting laws, allocating resources, and instituting changes, policymakers are vital in promoting women's empowerment. Education, healthcare, economic possibilities, and political engagement are all aspects of empowerment that must be addressed by comprehensive policy frameworks if we are to see long-term success.
3. **Community Engagement:** Communities, civil society groups, and grassroots movements must all work together for change to be sustainable. Increase the effectiveness of women's empowerment programs and encourage a feeling of shared responsibility by forming alliances and partnerships with a wide range of interested parties.
4. **Challenges and Opportunities:** Despite the fact that women's rights and empowerment have come a long way, there are still many obstacles to overcome. For example, there are still pay discrepancies, uneven access to resources, and unequal leadership roles. All societal levels and industries must work together to solve these problems.
5. **Measuring Impact:** The efficacy of programs aimed at empowering women can only be determined with the use of thorough assessment and monitoring systems that record qualitative as well as quantitative measures of progress. The long-term effects and unforeseen repercussions of empowerment programs may be better understood with the use of participatory methods and longitudinal research.
6. **Global Solidarity:** International unity and cooperation are necessary for the emancipation of women since this is a problem that knows no boundaries. The global movement for gender parity and women's empowerment may advance more quickly if nations pool their resources, share successes and failures, and learn from each other.

CONCLUSION

Women have access to a variety of chances that enable them to improve their life, such as increased mobility and access to educational opportunities. In many ways, society offers women with options for growth. Receiving a

quality education is essential because it equips women with the resources they need to achieve their goals. The changing nature of women's personalities causes them to bring about a shift in the economic landscape and create an environment that is characterized by severe competition. They feel that increasing the educational standard is the most crucial factor in bringing about change across the nation, which is why the government and non-governmental organizations (NGOs) in India are focusing their efforts on raising the bar. In today's world, women are able to assume positions of traditional power, are actively involved in politics and the financial sector, and have the ability to make judgments. On the other hand, women who live in semi-urban or rural areas confront a number of obstacles as a result of social judgments, which discourages them from achieving their aspirations.

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