Appendix III

PREFACE AND ACKNOWLEDGEMENT

Microfinance is a type of banking service that given to unemployed or low income individuals or groups who have no other means of gaining financial services. Microfinance through self-help groups is a good mean to combat poverty, empowering women and creating awareness which in turn results in the sustainable development of the nation. Women have been the most underprivileged and neglected section of the society not only in India but in the whole world. In modern times, microfinance is a powerful instrument for empowering women particularly the rural women. Keeping in the view the role of microfinance in women empowerment the researcher have made a close study of microfinance and its role on women empowerment in Madhya Pradesh and Jammu and Kashmir. The present work is divided thesis in seven chapters.

The introductory chapter “Introduction” traces the background, meaning and function of microfinance. It also provides a detailed account of microfinance. In India especially in Jammu and Kashmir and Madhya Pradesh and also highlights the problems of microfinance programme in India.

The second chapter “Review of Literature” shows a full history of microfinance. Various studies have been conducted on microfinance and women empowerment. This chapter gives a brief account of the works that have been done in this field. Also the statement of problems, its purpose, objectives, hypothesis, limitations, and methodology that has been used to conduct the study is discussed in this chapter.

The third chapter “women empowerment” is concerned with the meaning of women empowerment and role of microfinance in the welfare of women society. Madhya Pradesh and
Jammu and Kashmir has witnessed a positive role in this regard. The improvement in the two states by micro finance has been presented in this chapter.

The fourth chapter “Impact of microfinance on women empowerment in Madhya Pradesh” presents a detailed account of microfinance in Madhya Pradesh. It has been showed how microfinance helped to change the living standard of women. The sex ratio of Madhya Pradesh is not high and the literacy rate especially in rural areas is very low. In this regard microfinance is a good tool to uplift the weaker section, as it has provided employment to a large section of women society.

The fifth chapter “Impact of microfinance on women empowerment in Jammu and Kashmir” discusses the role of micro finance in the state of Jammu and Kashmir. J&K has also high unemployment rate and also the literacy rate of women is low as compared to men. Women in the state too use microfinances a source to generate their own income. The improved in the life standard of the women with the help of microfinance has been discussed and shown through the data that has been collected from the relevant sources.

The sixth chapter “comparative study of impact of microfinance on women empowerment in Madhya Pradesh (Gwalior) and Jammu and Kashmir (Anantnag) presents a comparative study of the two states. The data collected from Madhya Pradesh is compared with the data of Jammu and Kashmir. An analysis has been done on socio economic profile, per capita income, consumption pattern, Sex ratio, and literacy rate and employment status of both of the states.

The seventh chapter is concerned with the conclusion and suggestions.
Appendix III

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