Chapter-1

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The present study is an attempt to understand the concept of empowerment of women through self-help groups. Empowerment as a strategy was basically formulated to bring about development of the excluded groups in the society. Apart from striving for narrowing down differences along the lines of caste, religion, region; gender was also covered.

For empowering women, micro-finance and micro-credit was considered to be an effective measure. It was also thought that accessibility to credit would help in income-generating activities among women. And in the long run, this would help in alleviation of poverty from the households and the society at large.

Carried with such a perception, a lot of funds have been pumped into the project of empowering women. In spite of all these, the status of women in the society remains unchanged. Although some changes have taken place in the lives of women but still they remain to be oppressed and subordinated. Access to income may have brought economic upliftment but without possessing right to take decision over expenditure of own income. Sometimes transfer of credit to men availed in the names of women acts as a setback for the whole agenda of empowerment.

According to Sarah longwe, mere access to resources is not going to act as a means to end the prevailing discriminations against women in the society, unless and until they have say in decision-making power over the same. For her, empowerment has to seen as a process through stages of welfare, access, conscientisation, participation and equality of control. And the economic dimension can not be considered to be exclusively responsible for empowerment of women.
Basically economic dimension is considered to be a part of the overall development. Mere focusing on a part without considering the whole would be insignificant. This results in a piecemeal approach rather than a holistic programme for the overall development of women. It is crucial to consider the position of women in the society before designing any programme for their development.

Income generation is the approach advocated in recent times to empower women. However, this often leads to double burden and dual roles. Engagement in outside work overburdens a woman as she has to also manage the household chores. In situations wherein the workload of cooking and child care is not adequately shared by the husband, working outside home may hamper the health of womenfolk. In such a case defining empowerment on the basis of indulging in income generating activities would be problematic.

Access to credit and generation of income among women can be considered as a necessary but not sufficient condition for empowerment. Apart from this, focus should also be on developing awareness among the people about the prevailing gender inequalities in the society. This may help in the transformation of social structure in the long run.

Women should be made accessible to educational opportunities, health care facilities, nutrition etc. For the better development of personality it is vital that these facilities should be made available to women. It is important for a woman to possess right over her body in terms of accessibility to contraceptives, decision about bearing and spacing between children. Her status should not be only responsible for reproduction but she should be considered as a human being with her basic rights.

Apart from this, land rights should also be conferred to them. Generally, in the patriarchal setup rights over land are passed through male lineage. This restricts
opportunities of women over landed property and gainful employment. As it is perceived that women are to be married and leave their parental home, property in terms of dowry is conferred to them. However, it has to be realized that both dowry payment and denial of land rights make the condition of women much more vulnerable. As the major say over the dowry payments are those of the in-laws family, denial of land rights may act as a setback for women in crisis situations.

Political participation is also an important dimension for women's empowerment. However, this representation should not be just a token approach but steps should be taken for real participation of women in the political sphere.

It is evident that economic, social and political dimensions should be covered under the purview of empowerment. Given the above scenario, this study tries to understand empowerment of women not just in terms of economic accessibility but also taking the social, political including health dimension into consideration. Also empowerment is analyzed at individual, familial and societal levels. The study is to understand whether women have really gained a sense of autonomy and decision-making after being involved in the SHG module and income generating activities.

**Organization of Chapters**

Apart from the introduction chapter, the thesis has the following chapters:

**Chapter-2: Empowerment: Theoretical Constructs and Operational Issues**

The conceptualization of empowerment is put forward in this chapter. Different frameworks of empowerment are also highlighted.
Chapter-3: Place of Women in Microfinance
This chapter is based on the literature related to microfinance. Here the place of women in microfinance institution and evolution of SHGs is talked about. Also the concept of gender mainstreaming is analyzed. Moreover, the interrelationship between social capital, sustainability and empowerment is looked at.

Chapter-4: Research Methodology
This part deals with the framework of the conducted study. Here the research design, process of sample selection, employment of tools and techniques are described in detail. Here the limitations faced while conducting the research are also discussed.

Chapter-5: Profile of the SHGs
Here the socio-economic profile like the age group, educational qualifications, category, marital status, family size, income level of the women participants of the SHG are discussed. The prior occupations followed by the members of the SHGs and the reasons for joining the same are also explored. This section is substantiated with the responses of the officials.

Chapter-6: Different Levels of Empowerment
As per the broad objective of the study, the different levels of empowerment i.e. at the individual, familial and societal of the women participants engaged in the functioning of the SHGs are explored. This section gives an idea about the notion of empowerment.

Chapter-7: Health Status and Empowerment
Here the responses of women about accessibility to health care services after their involvement in the activities of SHG were looked at. Apart from this, their perception regarding empowerment and autonomy is discussed.
Chapter-8: Discussions and Conclusions

The last part establishes interlink age between the findings of the study with the literature reviewed. It also reflects on the contributions of NGOs and governmental sector in the functioning of SHGs.