

Women Empowerment through Third Sector Initiatives: A Study on Management and Governance of Self-Help Groups

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Submitted by: **SUJATHA K. S.**

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Self-Help Groups constitute a major segment among the third sector organisations. Though the concept of SHG is not new, the linking of it to microfinance is of recent origin. Significantly, the question of women empowerment has walked into the domain of the concept of SHGs and Microfinance in recent times. This, in turn, has added a major dimension enlarging the ongoing debates on development and women empowerment in India. Given this, divergent views have been expressed with regard to SHG and its role in development and empowerment. Generally, it has been widely acknowledged that economic development or empowerment need not necessarily result in socio-cultural development and empowerment of women due to existence of a large number of structural impediments, rigidities, and mediations that come in to play in any given socio-cultural milieu. Consequently, it is important that the economic activities of self-help groups in delivering microfinance need to be examined in terms of a variety of issues, including their management and governance, concerning women empowerment. This study has attempted has attempted this on the basis of an empirical investigation in Dakshina Kannada and Udupi districts of coastal Karnataka, India.

Against this backdrop, the study is taken up with the following specific objectives:

- To find whether SHGs, through microfinance programme, have enabled women to empower themselves economically by engaging in income generating activities;

- To examine whether economic empowerment has further led to social, political and cultural empowerment of women;
- To know how the SHGs are managing and governing themselves;
- To assess the relative impact of different facilitators on the working of SHGs; and finally
- To evaluate the role of the SHG movement in becoming an effective social instrument to achieve the socio-economic development in general, and women empowerment in particular.

The thesis is presented in six chapters. The introductory chapter gives a brief outline of the major thrust of the study. The second chapter, to provide a backdrop for the problem the researcher is investigating, traverses through the discourse on development in India in terms of its interconnection with the issues of women empowerment. The third chapter focuses on the issue and debate on rural development; and traces the history of the various attempts by the Indian State through financial sector to develop and empower rural India. In addition to this, the chapter briefly brings in the issues of management and governance in the context of SHG movement and women empowerment. The fourth chapter provides the profiles of the study region and the facilitators, who have promoted SHGs in the region. The fifth chapter presents and analyses the field data. The analysis includes a discussion on the working, management, governance, problems, and prospects of SHG movement in the study region. The final chapter cryptically presents a summary of the whole investigation, and highlights the impact of SHG movement on women empowerment in the study region. It also contains last few critical reflections on the whole range of issues related to SHG movement and women empowerment.