

DECLARATION

I, **Jayashree Roy**, bearing Registration Number Ph.D/1485/2011 dated 19/04/2011, hereby declare that the subject matter of the thesis entitled **“Role of Self-Help Groups in the Empowerment of Women: A Study of Barak Valley”** is the record of work done by me and that the contents of this thesis did not form the basis for award of any degree to me or to anybody else to the best of my knowledge. The thesis has not been submitted in any other University / Institute.

This thesis is being submitted to Assam University for the degree of Doctor of Philosophy in Political Science.

Date:
Place: Assam University

(Jayashree Roy)

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CONTENTS

	Page Nos.
Acknowledgements	iv-v
List of Tables	viii-xvi
List of Figures	xvii-xxiii
Acronyms	xxiv-xxvii
CHAPTER-1 Introduction	1-60
<ul style="list-style-type: none">• Statement of the Problem• Conceptual Framework of the Study• Review of Literature• Objectives of the Study• Research Questions• Methodology• Chapterization	
CHAPTER-2 Self-Help Groups and Micro-finance- Achievements and Failures	61-82
<ul style="list-style-type: none">• Evolution of Self-Help Groups in India• Credit Delivery System of Micro-finance Programmes in India• Different Types of Micro-finance Institutions in India• Achievements of Self-Help-Group-Bank Linkage Programme in India• Failures of Self-Help-Group-Bank Linkage Programme in India	
CHAPTER-3 Micro-finance and Women Empowerment: A Comparative Study of India and Abroad	83-99
<ul style="list-style-type: none">• Micro-finance- Global Scenario• Origin of Micro-finance• Micro-finance and Women Empowerment: Experience of Different Countries	

CHAPTER-4	Setting and Sample	100-132
	<ul style="list-style-type: none">• Historical Background of Barak Valley• Brief Profile of Barak Valley• Description of the Sampled Villages• Self-Help Group Related Informations in the Sampled Villages	
CHAPTER-5	Analysis of Data and Interpretation	133-238
CHAPTER-6	Findings and Conclusions	239-266
APPENDIX-I	Interview Schedule-I	267-272
APPENDIX-II	Interview Schedule-II	273-274
APPENDIX-III	Map of India>Assam> Barak Valley	275
APPENDIX-IV	List of Selected Self-Help Groups in Barak Valley	276-277
	Bibliography	278-288

List of Tables

- Table: 1.01: Number of Respondents Classified in Terms of Type of Groups
- Table: 2.01: Bank Loan Disbursed to per Self-Help Group during 2012-2013 (Region Wise)
- Table: 3.01: Number of MFIs in Different Countries of Asia
- Table: 3.02: Number of Members and Borrowers of Different MFIs in Bangladesh
- Table: 4.01: Distribution of Population in Barak Valley
- Table: 4.02: Distribution of Population on the Basis of Male-Female in Barak Valley
- Table: 4.03: Distribution of Population on Rural-Urban Basis
- Table: 4.04: Distribution of Density of Population per square Km. in Cachar, Karimganj and Hailakandi
- Table: 4.05: Distribution of Population on the Basis of Religion in Barak Valley
- Table: 4.06: Literacy Rate in Barak Valley Cross Classified by Gender
- Table: 4.07: Distribution of Workforce in Three Districts (Cachar, Karimganj and Hailakandi) Cross Classified by Occupation and Gender
- Table: 4.08: Panchayati Raj Institutions (PRIs) in Cachar, Karimganj and Hailakandi (Barak Valley)
- Table: 4.09: Demographic Profiles of the Villages under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District
- Table: 4.10: Demographic Profiles of the villages Under Rajabazar and Silchar Development Block of Cachar District from Where SHGs were Selected
- Table: 4.11: Literacy Rate (in %) in the Selected Villages of Lakhipur, Binnakandi and Banskandi Development Block under Cachar District

- Table: 4.12: Literacy rate (in %) in the Selected Villages of Rajabazar and Silchar Development Block under Cachar District
- Table: 4.13: Facilities Available in the Selected Villages of Lakhipur, Binnakandi and Banskandi Development Block under Cachar District
- Table: 4.14: Facilities Available in the Selected Villages of Rajabazar and Silchar Development Block under Cachar District
- Table: 4.15: Information Related to SHGs in the Villages Selected under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District
- Table: 4.16: Information Related to the SHGs in the Villages Selected under Rajabazar and Silchar Development Block of Cachar District
- Table: 4.17: Facilities Available for the SHGs in the Villages of Lakhipur, Binnakandi and Banskandi Development Block of Cachar District
- Table: 4.18: Facilities Available for the SHGs in the Villages of Rajabazar and Silchar Development Block of Cachar District
- Table: 4.19: Demographic Profiles of the villages under North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District
- Table: 4.20: Literacy Rate (in %) in the Selected Villages of North Karimganj, South Karimganj and Badarpur Development Block under Karimganj District
- Table: 4.21: Facilities Available in the Selected Villages of North Karimganj, South Karimganj and Badarpur Development Block under Karimganj District
- Table: 4.22: Information Related to SHGs in the Villages Selected under North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District
- Table: 4.23: Facilities Available for the SHGs in the Villages of North Karimganj, South Karimganj and Badarpur Development Block
- Table: 4.24: Demographic Profiles of the Villages under Hailakandi and Katlicherra Development Block of Hailakandi District

- Table: 4.25: Literacy Rate (in %) in the Selected Villages of Hailakandi and Katlicherra Development Block under Hailakandi District
- Table: 4.26: Facilities Available in the Selected Villages of Hailakandi and Katlicherra Development Block under Hailakandi District
- Table: 4.27: Information Related to SHGs in the Villages Selected under Hailakandi and Katlicherra Development Block of Hailakandi District
- Table: 4.28: Facilities Available for the SHGs in the Villages of Hailakandi and Katlicherra Development Block of Karimganj District
- Table: 4.29: Name of First SHG with Year of Formation in the Selected Villages of Barak Valley
- Table: 5.01: Number of Respondents Classified by Age (From Female Self-Help Group)
- Table: 5.02: Number of Respondents Classified by Age (From Mixed Self-Help Group)
- Table: 5.03: Number of Respondents Classified by Religion (From Female Self-Help Group)
- Table: 5.04: Number of Respondents Classified by Religion (From Mixed SHG)
- Table: 5.05: Number of Respondents Classified by Caste (From Female SHGs)
- Table: 5.06: Number of Respondents classified by Caste (From Mixed Self-Help Group)
- Table: 5.07: Number of Respondents Classified by Educational Attainment (From Female Self-Help Group)
- Table: 5.08: Number of Respondents Classified by Educational Attainment (From Mixed Self-Help Group)
- Table: 5.09: Number of Respondents Classified by Marital Status (From Female Self-Help Group)
- Table: 5.10: Number of Respondents Classified by Marital Status (From Mixed Self-Help Group)

- Table: 5.11: Number of Respondents (married) Classified by Number of Children (Both Female and Mixed Type of SHG)
- Table: 5.12: Employment Status of Respondent's Husband/Father/Son (From Female Self-Help Group)
- Table: 5.13: Employment Status of Respondent's Husband/Father/Son (From Mixed Self-Help Group)
- Table: 5.14: Number of Respondents Classified by Family Income (From Female Self-Help Group)
- Table: 5.15: Number of Respondents Classified by Family Income (From Mixed Self-Help Group)
- Table: 5.16: Number of Respondents Classified by Subsidiary Employment (From Female Self-Help Group)
- Table: 5.17: Number of Respondents Classified by Subsidiary Employment (From Mixed Self-Help Group)
- Table: 5.18: Number of Respondents Classified by Employment Status (From Female Self-Help Group)
- Table: 5.19: Number of Respondents Classified by Employment Status (From Mixed Self-Help Group)
- Table: 5.20: Distribution of Self-Help Groups on the Basis of Year of Formation (Female Self-Help Groups)
- Table: 5.21: Distribution of Self-Help Groups on the Basis of Year of Formation (Mixed Self-Help Groups)
- Table: 5.22: Distribution of Self-Help Groups on the Basis of Promoting Agency (Female Self-Help Group)
- Table: 5.23: Distribution of Self-Help Groups on the Basis of Promoting Agency (Mixed Self-Help Groups)
- Table: 5.24: Number of Self-Help Groups on the Basis of Having Bank Account (Female Self-Help Group and Mixed Self-Help Group)
- Table: 5.25: Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Female Self-Help Groups)

- Table: 5.26: Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Mixed Self-Help Groups)
- Table: 5.27: Distribution of Self-Help Groups on the Basis of Purpose of Loan Giving (Female Self-Help Groups)
- Table: 5.28: Distribution of Self-Help Groups on the Basis of Purpose of Loan Giving (Mixed Self-Help Groups)
- Table: 5.29: Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Female Self-Help Groups)
- Table: 5.30: Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Mixed Self-Help Groups)
- Table: 5.31: Number of Self-Help Groups in Terms of Making Goods/Productive Activity (Female Self-Help Group)
- Table: 5.32: Numbers of Self-Help Groups in Terms of Making Goods/Productive Activity (Mixed Self-Help Group)
- Table: 5.33: Number of Self-Help Groups on the Basis of Types of Production (Female Self-Help Group)
- Table: 5.34: Number of Self-Help Groups on the Basis of Types of Production (Mixed Self-Help Group) (Female Self-Help Group)
- Table: 5.36: Number of Self-Help Groups on the Basis of Activity (Mixed Self-Help Group)
- Table: 5.37: Number of Self-Help Groups on the Basis of Facing Problem (Female Self-Help Group)
- Table: 5.38: Number of Self-Help Groups on the Basis of Facing Problem (Mixed Self-Help Group)
- Table: 5.39: Distribution of Self-Help Groups on the Basis of Reasons of Problem (Female Self-Help Group)
- Table: 5.40: Distribution of Self-Help Groups on the Basis of Reasons of Problem (Mixed Self-Help Group)
- Table: 5.41: Distribution of Respondents on the Basis of Achieving Economic Self-sufficiency (From Female Self-Help Group)

- Table: 5.42: Distribution of Respondents on the Basis of Opinion on Self-sufficiency (From Mixed Self-Help Group)
- Table: 5.43: Distribution of Respondents on the Basis of Increase in Monthly/Weekly Income (From Female Self-Help Group)
- Table: 5.44: Distribution of Respondents on the Basis of Increase in Monthly/Weekly Income (From Mixed Self-Help Group)
- Table: 5.45: Distribution of Respondents on the Basis of Learning Skill/Art of income (From Female Self-Help Group)
- Table: 5.46: Distribution of Respondents on the Basis of Learning Skill/Art of Income (From Mixed Self-Help Group)
- Table: 5.47: Distribution of Respondents on the Basis of Increase in Savings Habit (From Female Self-Help Group)
- Table: 5.48: Distribution of Respondents on the Basis of Increase in Savings Habit (From Mixed Self-Help Group)
- Table: 5.49: Distribution of Respondents on the Basis of Increase in Food Security (From Female Self-Help Group)
- Table: 5.50: Distribution of Respondents on the Basis of Increase in Food Security (From Mixed Self-Help Group)
- Table: 5.51: Numbers of Respondents Classified in Terms of Change in Socio-Political Consciousness and Participation (From Female Self-Help Group)
- Table: 5.52: Numbers of Respondents Classified in Terms of Change in Socio-Political Consciousness and Participation (From Mixed Self-Help Group)
- Table: 5.53: Number of Respondents Classified in Terms of Social Interaction (From Female Self-Help Groups)
- Table: 5.54: Number of Respondents Classified in Terms of Social Interaction (From Mixed Self-Help Group)
- Table: 5.55: Numbers of Respondents Classified in Terms of Interaction with Government Officials (From Female Self-Help Group)

- Table: 5.56: Numbers of Respondents Classified in Terms of Interaction with Government Officials (From Mixed Self-Help Group)
- Table: 5.57: Numbers of Respondents Classified in Terms of Prevention of Social Evils (From Female Self-Help Group)
- Table: 5.58: Numbers of Respondents Classified in Terms of Prevention of Social Evils (From Mixed Self-Help Group)
- Table: 5.59: Numbers of Respondents Classified in Terms of Attending Club/Social Organization (From Female Self-Help Group)
- Table: 5.60: Numbers of Respondents Classified in Terms of Attending Club/Social Organization (From Mixed Self-Help Group)
- Table: 5.61: Number of Respondents Classified in Terms of Contesting Election in Panchayat/Municipality/Town Committee (From Female Self-Help Group)
- Table: 5.62: Number of Respondents Classified in Terms of Contesting Election in Panchayat/Municipality/Town Committee (From Mixed Self-Help Group)
- Table: 5.63: Number of Respondents Classified in Terms of Attending Meetings of Gram Sabha (From Female Self-Help Group)
- Table: 5.64: Number of Respondents Classified in Terms of Attending Meetings of Gram Sabha (From Mixed Self-Help Groups)
- Table: 5.65: Number of Respondents Classified in Terms of Participation in Training Programmes (From Female Self-Help Group)
- Table: 5.66: Number of Respondents Classified in Terms of Participation in Training Programmes (From mixed Self-Help Group)
- Table: 5.67: Distribution of Respondents on the Basis of Participation in Different Training Programmes (From Female Self-Help Group)
- Table: 5.68: Distribution of Respondents on the Basis of Participation in Different Training Programmes (From Mixed Self-Help Group)
- Table: 5.69: Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Female Self-Help Group)

- Table: 5.70: Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Mixed Self-Help Group)
- Table: 5.71: Number of Respondents Classified on the Basis of Learning of Bank Transaction (From Female Self-Help Group)
- Table: 5.72: Number of Respondents Classified on the Basis of Art of Investing Money in Business (From Female Self-Help Group)
- Table: 5.73: Number of Respondents Classified on the Basis of Skill to Manufacture Products (From Female Self-Help Group)
- Table: 5.74: Number of Respondents Classified on the Basis of Achieving Leadership Capacity (From Female SHG)
- Table: 5.75: Number of Respondents Classified in Terms of Influence in Decision Making Power (From Female Self-Help Group)
- Table: 5.76: Number of Respondents Classified in Terms of Influence in Decision-Making Power (From Mixed Self-Help Group)
- Table: 5.77: Number of Respondents in Terms of Influence in Family's Income (From Female Self-Help Group)
- Table: 5.78: Number of Respondents in Terms of Influence in Family's Income (From Mixed Self-Help Group)
- Table: 5.79: Number of Respondents in Terms of Influence in Family's Expenditure (From Female Self-Help Group)
- Table: 5.80: Number of Respondents in Terms of Influence in Family's Expenditure (From Mixed Self-Help Group)
- Table: 5.81: Number of Respondents in Terms of Crisis Management (From Female Self-Help Group)
- Table: 5.82: Number of Respondents in Terms of Crisis Management (From Mixed Self-Help Group)
- Table: 5.83: Number of Respondents in Terms of Influencing Education of Children (From Female Self-Help Group)
- Table: 5.84: Number of Respondents in Terms of Influencing Education of Children (From Mixed Self-Help Group)

- Table: 5.85: Number of Respondents in Terms of Choice of Political Party (From Female Self-Help Group)
- Table: 5.86: Number of Respondents in Terms of Choice of Political Party (From Mixed Self-Help Group)
- Table: 5.87: Number of Respondents in Terms of facing constraint in joining SHG (From Female Self-Help Group)
- Table: 5.88: Number of Respondents in Terms of Facing Constraint in Joining SHG (From Mixed Self-Help Group)
- Table: 5.89: Number of Respondents in Terms of Facing Different Constraints (From Female Self-Help Group)
- Table: 5.90: Number of Respondents in Terms of Facing Different Constraints (From Mixed Self-Help Group)
- Table: 5.91: Number of Respondents in Terms of Recommendations made by Them (From Female Self-Help Group)
- Table: 5.92: Number of Respondents in Terms of Recommendations Made by Them (From Mixed Self-Help Group)

List of Figures

- Figure 2.01: Credit Delivery System of Micro-finance in India
- Figure 2.02: Bar Diagram showing Bank Loan Disbursed to per Self-Help Group During 2012-2013 (Region Wise)
- Figure: 5.01: Bar Diagram Showing Number of Respondents Classified by Age (From Female Self-Help Group)
- Figure: 5.02: Bar Diagram Showing Number of Respondents Classified by Age (From Mixed Self-Help Group)
- Figure: 5.03: Pie Diagram Showing Number of Respondents Classified by Religion (From Female Self-Help Group)
- Figure: 5.04: Pie Diagram Showing Number of Respondents Classified by Religion (From Mixed Self-Help Group)
- Figure: 5.05: Bar Diagram Showing Number of Respondents Classified by Caste (From Female Self-Help Group)
- Figure: 5.06: Bar Diagram Showing Number of Respondents Classified by Caste (From Mixed Self-Help Group)
- Figure: 5.07: Bar Diagram Showing Number of Respondents Classified by Educational Attainment (From Female Self-Help Group)
- Figure: 5.08: Bar Diagram Showing Number of Respondents Classified by Educational Attainment (From Mixed Self-Help Group)
- Figure: 5.09: Pie Diagram Showing Number of Respondents Classified by Marital Status (From Female Self-Help Group)
- Figure: 5.10: Pie Diagram Showing Number of Respondents Classified by Marital Status (From Mixed Self-Help Group)
- Figure: 5.11: Bar Diagram Showing Number of Respondents (married) Classified by Number of Children (Both Female and Mixed Type of SHG)
- Figure: 5.12: Bar Diagram Showing the Employment Status of Respondent's Husband/Father/Son (From Female Self-Help Group)
- Figure: 5.13: Bar Diagram showing the Employment Status of Respondent's Husband/Father/Son (From Mixed Self-Help Group)

- Figure: 5.14: Bar Diagram Showing Number of Respondents Classified by Annual Family Income (From Female Self-Help Group)
- Figure: 5.15: Bar Diagram Showing Number of Respondents Classified by Annual Family Income (From Mixed Self-Help Group)
- Figure: 5.16: Bar Diagram Showing Number of Respondents Classified by Subsidiary Employment (From Female Self-Help Group)
- Figure: 5.17: Bar Diagram Showing Number of Respondents Classified by Subsidiary Employment (From Mixed Self-Help Group)
- Figure: 5.18: Bar Diagram Showing Number of Respondents Classified by Employment Status (From Female Self Help Group)
- Figure: 5.19: Bar Diagram Showing Number of Respondents Classified by Employment Status (From Mixed Self Help Group)
- Figure: 5.20: Bar Diagram Showing Distribution of Self-Help Groups on the Basis of Year of Formation (Female Self-Help Group)
- Figure: 5.21: Bar Diagram Showing Distribution of Self-Help Groups on the Basis of Year of Formation (Mixed Self-Help Group)
- Figure: 5.22: Bar Diagram Showing Number of Self-Help Group on the Basis of Promoting Agency (Female Self-Help Group)
- Figure: 5.23: Bar Diagram Showing Number of Self-Help Group on the Basis of Promoting Agency (Mixed Self-Help Group)
- Figure: 5.24: Bar Diagram Showing Number of Self-Help Groups on the Basis of Having Bank Account (Female Self-Help Group and Mixed Self-Help Group)
- Figure: 5.25: Diagram Showing Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Female Self-Help Group)
- Figure: 5.26: Diagram Showing Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Mixed Self-Help Groups)
- Figure: 5.27: Bar Diagram Showing Number of Self-Help Groups Classified in Terms of Purpose of Giving Loan (Female Self-Help Group)
- Figure: 5.28: Bar Diagram Showing Number of Self-Help Groups Classified in Terms of Purpose of Giving Loan (Mixed Self-Help Group)

- Figure: 5.29: Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Female Self-Help Group)
- Figure: 5.30: Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Mixed Self-Help Group)
- Figure: 5.31: Number of Self-Help Groups in Terms of Making Goods/Productive Activity (Female Self-Help Group)
- Figure: 5.32: Number of Self-Help Groups in Terms of Making Goods/Productive Activity (Mixed Self-Help Group)
- Figure: 5.33: Bar Diagram Showing Number of Self-Help Groups on the Basis of Production (Female Self-Help Group)
- Figure: 5.34: Bar Diagram Showing Number of Self-Help Groups on the Basis of Production (Mixed Self-Help Group)
- Figure: 5.35: Bar Diagram Showing Number of Self-Help Groups on the Basis of Activity (Female Self-Help Group)
- Figure: 5.36: Bar Diagram Showing Number of Self-Help Groups on the Basis of Activity (Mixed Self-Help Group)
- Figure: 5.37: Pie Diagram Showing Number of Self-Help Groups on the Basis of Facing Problem (Female Self-Help Group)
- Figure: 5.38: Pie Diagram Showing Number of Self-Help Groups on the Basis of Facing Problem (Mixed Self-Help Group)
- Figure: 5.39: Bar Diagram Shows Distribution of Self-Help Groups on the Basis of Reasons of problem (Female Self-Help Group)
- Figure: 5.40: Bar Diagram Shows Distribution of Self-Help Groups on the Basis of Reasons of Problem (Mixed Self-Help Group)
- Figure: 5.41: Pie Diagram Showing Number of Respondents Classified by Achievement of Economic Self-sufficiency (From Female Self-Help Group)
- Figure: 5.42: Pie Diagram Showing Number of Respondents Classified by Achievement of Economic Self-sufficiency (From Mixed Self-Help Group)
- Figure: 5.43: Pie Diagram Showing Number of Respondents Classified by Increase in

Monthly/Weekly Income (From Female Self-Help Group)

- Figure: 5.44: Pie Diagram Showing Number of Respondents Classified by Increase in Monthly/Weekly Income (From Mixed Self-Help Group)
- Figure: 5.45: Pie Diagram Showing Number of Respondents Classified on the Basis of Learning Skill/Art of income (From Female Self-Help Group)
- Figure: 5.46: Pie Diagram Showing Number of Respondents Classified on the Basis of Learning Skill/ Art of Income (From Mixed Self-Help Group)
- Figure: 5.47: Bar Diagram Showing Number of Respondents Classified on the Basis of Increase in Savings Habit (From Female Self-Help Group)
- Figure: 5.48: Bar Diagram Showing Number of Respondents Classified on the Basis of Increase in Savings Habit (From Mixed Self-Help Group)
- Figure: 5.49: Distribution of Respondents on the Basis of Increase in Food Security (From Female Self-Help Group)
- Figure: 5.50: Distribution of Respondents on the Basis of Increase in Food Security (From Mixed Self-Help Group)
- Figure: 5.51: Pie Diagram Showing number of Respondents Classified by Socio-Political Consciousness and Participation (From Female Self-Help Group)
- Figure: 5.52: Pie Diagram Showing Number of Respondents Classified by Socio-Political Consciousness and Participation (From Mixed Self-Help Group)
- Figure: 5.53: Pie Diagram Showing Number of Respondents Classified in Terms of Social Interaction (From Female Self-Help Group)
- Figure: 5.54: Pie Diagram Showing Number of Respondents Classified in Terms of Social Interaction (From Mixed Self-Help Group)
- Figure: 5.55: Pie Diagram Showing Number of Respondents Classified in Terms of Interaction with Government Officials (From Female Self-Help Group)

- Figure: 5.56: Pie Diagram Showing Number of Respondents Classified in Terms of Interaction with Government Officials (From Mixed Self-Help Group)
- Figure: 5.57: Pie Diagram Showing Number of Respondents Classified in Terms of Prevention of Social Evils (From Female Self-Help Group)
- Figure: 5.58: Pie Diagram Showing Number of Respondents Classified in Terms of Prevention of Social Evils (From Mixed Self-Help Group)
- Figure: 5.59: Pie Diagram Showing Number of Respondents Classified in Terms of Attending Club/ Social Organization (From Female Self-Help Group)
- Figure: 5.60: Pie Diagram Showing Number of Respondents Classified in Terms of Attending Club/Social Organization (From Mixed Self-Help Group)
- Figure: 5.61: Pie Diagram Showing Number of Respondents Classified in Terms of Contesting Election in Panchayat/ Town Committee/Municipality (From Female Self-Help Group)
- Figure: 5.62: Pie Diagram Showing Number of Respondents Classified in Terms of Contesting Election in Panchayat/ Town Committee/Municipality (From Mixed Self-Help Group)
- Figure: 5.63: Pie Diagram Showing Number of Respondents Classified In Terms of Attending Meetings of Gram Sabha (From Female Self-Help Group)
- Figure: 5.64: Pie Diagram Showing Number of Respondents Classified in Terms of Attending Meetings of Gram Sabha (From Mixed Self-Help Group)
- Figure: 5.65: Pie Diagram Showing Number of Respondents Classified in Terms of Participation in Training Programmes (From Female Self-Help Group)
- Figure: 5.66: Pie Diagram Showing Number of Respondents Classified in Terms of Participation in Training Programmes (From Mixed Self-Help Group)
- Figure: 5.67: Bar Diagram Showing Number of Respondents Participated in Different Training Programmes (From Female Self-Help Group)

- Figure: 5.68: Bar Diagram Showing Number of Respondents Participated in Different Training Programmes (From Mixed Self-Help Group)
- Figure: 5.69: Bar Diagram Showing Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Female Self-Help Group)
- Figure: 5.70: Bar Diagram Showing Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Mixed Self-Help Group)
- Figure: 5.71: Pie Diagram Showing Number of Respondents Classified on the Basis of Learning of Bank Transaction (From Female Self-Help Group)
- Figure: 5.72: Pie Diagram Showing Number of Respondents Classified on the Basis of Art of Investing Money in Business (From Female Self-Help Group)
- Figure: 5.73: Pie Diagram Showing Number of Respondents Classified on the Basis of Skill to Manufacture Products (From Female Self-Help Group)
- Figure: 5.74: Pie Diagram Showing the Number of Respondents Classified in Terms of Achieving Leadership Capacity (From Female SHG)
- Figure: 5.75: Pie Diagram Showing Number of Respondents Classified in Terms of Decision-Making Power (From Female Self-Help Group)
- Figure: 5.76: Pie Diagram Showing Number of Respondents Classified in Terms of Decision-Making Power (From Mixed Self-Help Group)
- Figure: 5.77: Pie Diagram Showing Number of Respondents in Terms of Influence in Family's Income (From Female Self-Help Group)
- Figure: 5.78: Pie Diagram Showing Number of Respondents in Terms of Influence in Family's Income (From Mixed Self-Help Group)
- Figure: 5.79: Pie Diagram Showing Number of Respondents in Terms of Influence in Family's Expenditure (From Female Self-Help Group)
- Figure: 5.80: Pie Diagram Showing Number of Respondents in Terms of Influence in Family's Expenditure (From Mixed Self-Help Group)

- Figure: 5.81: Pie Diagram Showing Number of Respondents in Terms of Crisis Management (From Female Self-Help Group)
- Figure: 5.82: Pie Diagram Showing Number of Respondents in Terms of Crisis Management (From Mixed Self-Help Group)
- Figure: 5.83: Number of Respondents in Terms of Influencing Education of Children (From Female Self-Help Group)
- Figure: 5.84: Number of Respondents in Terms of Influencing Education of Children (From Mixed Self-Help Group)
- Figure: 5.85: Pie Diagram Showing Number of Respondents in Terms of Choice of Political Party (From Female Self-Help Group)
- Figure: 5.86: Pie Diagram Showing Number of Respondents in Terms of Choice of Political Party (From Mixed Self-Help Group)
- Figure: 5.87: Pie Diagram Showing Number of Respondents in Terms of Facing Constraint in Joining SHG (From Female Self-Help Group)
- Figure: 5.88: Pie Diagram Showing Number of Respondents in Terms of Facing Constraint in Joining SHG (From Mixed Self-Help Group)
- Figure: 5.89: Bar Diagram Showing Number of Respondents Facing Different Constraints (From Female Self-Help Group)
- Figure: 5.90: Bar Diagram Showing Number of Respondents Facing Different Constraints (From Mixed Self-Help Group)
- Figure: 5.91: Number of Respondents in Terms of Recommendations Made by Them (From Female Self-Help Group)
- Figure: 5.92: Number of Respondents in Terms of Recommendations Made by Them (From Mixed Self-Help Group)

ACRONYMS

ADB	:	Asian Development Bank
Ag/BDS	:	Agricultural/Business Development Service
AIM	:	Amannah Ikhtiar Malaysia
AML	:	Asmitha Microfin Limited
APCWD	:	Asian and Pacific Centre for Women and Development
ARB	:	Association of Rural Banks
ASA	:	Activist for Social Alternatives
ASA	:	Association for Social Advancement
ASSFIN	:	Association of Financial NGOs
BAAC	:	Bank for Agricultural and Agricultural Co-operatives
BDO	:	Block Development Office
BPL	:	Below Poverty Line
BRAC	:	Bangladesh Rural Advancement Committee
BRI	:	Bank Rakyat Indonesia
CCB	:	Central Commercial Bank
CDF	:	Co-operative Development Federation
CGAP	:	Consultative Group to Assist the Poorest
CGS	:	Central Government Sponsored Schemes
CMF	:	Centre for Micro-finance
CSD	:	Centre for Self-Help Development
CSWB	:	Central Social Welfare Board
DAWN	:	Development Alternative with Women for a New Era
DB	:	Development Block
DRDA	:	District Rural Development Agency
DWCRA	:	Development of Women and Children in Rural Areas

EEOC	:	Equal Employment Opportunity Commissioners
FINCA	:	Foundation for International Community Assistance
FIS	:	Financial Inclusion Services
FOCCAS	:	Foundation for Credit and Community Assistance
FWWB	:	Friends of Women World Banking
GCSCA	:	Ghana Cooperative Susu Collectors Association
GFSPL	:	Grameen Financial Services Private Limited
GHAMFIN	:	The Ghana Micro-finance Institutions Network
GO	:	Government Organization
GP	:	Gaon Panchayat
GVMFL	:	Grama Vidiyal Micro-finance Private Limited
HDFC	:	Housing Development Finance Corporation
ICDS	:	Integrated Child Development Scheme
IDS	:	Institutional Development Services
IFAD	:	International Fund for Agricultural Development
IFAD	:	International Fund for Agricultural Development
IFAD	:	International Fund for Agricultural Development
IFCI	:	Industrial Finance Corporation of India
IGNOU	:	Gandhi National Open University
ILO	:	International Labour Organization
IRDP	:	Integrated Rural Development Programme
JLG	:	Joint Liability Group
KFW	:	Kreditanstalt for Wiederaufbau
LEAD	:	League for Education and Development
MACS	:	Mutually Aided Co operative Societies
MASLOC	:	Micro-finance and Small Loans Center
MF	:	Micro-finance
MFI	:	Micro-finance Institution

MHRD	:	Ministry of Human Resource Development
MYRADA	:	Mysore Resettlement and Development Agency
NABARD	:	National Bank for Agriculture and Rural Development
NaRMGs	:	Natural Resource Management Groups
NAYE	:	National Alliance of Young Entrepreneurs
NBFC	:	Non Banking Financial Companies
NCW	:	National Commission for Women
NEC	:	North Eastern Council
NEDFi	:	North Eastern Development Finance Corporation
NER	:	North Eastern Region
NGO	:	Non Government Organization
NPA	:	National Plan of Action
NPAG	:	Nutrition Programme for Adolescent Girls
NREGP	:	National Rural Employment Guarantee Programme
NREP	:	National Rural Employment Programme
NRLM	:	National Rural Livelihood Mission
OBC	:	Other Backward Caste
PRIDE	:	Promotion of Rural Initiatives and Development Enterprises
RBI	:	Reserve Bank of India
RGVN	:	Grameen Vikas Nidhi
RGVN	:	Rashtriya Gramin Vikas Nidhi
RKM	:	Rashtriya Mahila Kosh
RLEGP	:	Rural Landless Employment Guarantee Programme
RRB	:	Regional Rural Bank
RSVY	:	Rashtriya Sam Vikas Yojna
SAPAP	:	South Asian Poverty Alleviation Programme
SBLP	:	SHG-Bank Linkage Programme
SC	:	Schedule Caste

SEEUY	:	Self-Employed Women's Association
SEPUP	:	Science Education for Public Understanding Programme
SERP	:	Society for Elimination of Rural Poverty
SEVAI	:	Society for Education, Village Action and Improvement
SEWA	:	Self-Employed Women's Association
SGRY	:	Sampoorna Grameen Rozgar Yojna
SGSY	:	Swarnajayanti Gram Swarajgar Yojna
SHG	:	Self-Help Group
SIDA	:	Swedish International Development Agency
SIDBI	:	Small Industries Development Bank of India
SKDRDP	:	Sri Kshetra Dharmasthala Rural Development Project
SKS	:	Swayam Krishi Sangam
SML	:	Share Microfin Limited
ST	:	Schedule Tribe
STEP	:	Support to Training-cum- Employment Programme
TRYSEM	:	Training Rural Unemployed Youth for Self Employment
UN	:	United Nations
UNDP	:	United Nations Development Programme
UT	:	Union Territory
UWFT	:	Uganda Women's Finance Trust
VEDC	:	Volunteer Efforts for Development Concerns
VO	:	Voluntary Organization/ Village Organization
WEP	:	Women's Empowerment Program
WWF	:	Working Women's Forum
YDBP	:	Yayasan Dharma Bhakti Parasahabat