## CONTENTS

1 Chapter

### Introduction

1.1 Theoretical and Conceptual Framework

1.1.1 Empowerment and Women Empowerment

1.1.2 The Concept of Self Help Groups (SHGs) and Women Self Help Groups (WSHG)

1.2 Statement of the Problem

1.3 Objectives of the study

1.4 Research Questions

1.5 Research Methodology

1.5.1 Universe of Study

1.5.2 Conceptual Framework and Definition of the Terms

1.5.3 The Research Design

1.5.4 Selection of the Key informant

1.5.5 Rapport Establishment

1.5.6 The Primary and Secondary Sources of Data

1.5.7 Sampling Procedure

1.5.8 Tools and Techniques of Data Collection

1.5.8.1 The Interview and Schedule

1.5.8.2 Observation

1.5.8.3 Case Study Technique

1.5.9 Rationale of the Study

1.5.10 Chapterization of the Study

1.5.11 Limitations of the study

1.5.12 Data Analysis

2 Chapter

### Review of Literature

2.1 Review of Studies on Women Empowerment Programmes

2.2 Review of Studies on Self Help Group Strategy

2.3 Research Gap
3 Chapter

Government Policy and Efforts to Empower Women

3.1 Strategy of the Government Policy to Empower Women
3.2 Views of Different Five Year Plans on Women Empowerment
3.3 Swarnjayanti Gram Swarozgar Yojana (SGSY)
3.4 National Policy for the Empowerment of Women (2001)
3.5 Constitutional Provisions for Women
3.6 Review of the Policy

4 Chapter

Self Help Groups Strategy

4.1 Historical Background of the Self Help Groups (SHGs)
4.2 Origin of Self Help Groups in India
4.3 Development of Self Help Groups
4.4 Aims and Objectives of Self Help Groups
4.5 Categories of Self Help Groups
4.6 Rules and Regulations of Self Help Groups
4.7 SHGs Loan Policy
4.8 Different Types of Loan
4.9 Role of NGOs
4.10 Grading of the Self Help Groups
4.11 SHGs Assessment Criterion
4.12 Skill Formation and Skill Development Training
4.13 Capacity Building of the Self Help Groups
4.14 Taking up of Economic Activities
4.15 Structure and Functions of SGSY to Promote Self Help Groups Programme
4.16 Criterion for Allocation of Funds
4.17 Marketing Support
4.18 Structure of SHGs, Upa-Sangha, Sangha & Maha-Sangha
4.19 SHGs’ 10th Promises
4.20 Credo of SHGs and Women’s Empowerment
5 Chapter 115-146
SHGs in the Sub-Himalayan Region of Jalpaiguri District 115
5.1 The Historical Background of the District 115
5.2 Socio-Economic Profile of the District 117
5.3 Socio-Economic Background of the Members 127
6 Chapter 147-195
Impact of SHGs among its Members 147
6.1 Economic Impact of the SHGs 147
6.2 Social Impact of the SHGs 172
6.3 Political Impact of the SHGs 186
7 Chapter 196-230
Conclusions and Policy Recommendations 196
Bibliography 231-243
Acknowledgement ii
Dedication iv
Contents v
List of Tables viii
Location Map of the Study Area xi
Abbreviation xii
Appendix-1 I-IV
Appendix-2 I-VI