Contents

	Page No.
Certificate	
Declaration	
Acknowledgements	I
List of Tables	II-III
Abbreviations	IV-V
Chapter 1: Introduction	1- 24
1.1 Introduction	
1.2 Statement of the Problem	
1.3 Review of Literature	
1.4 Objective of the Study	
1.5 Hypotheses	
1.6 Methodology	
1.6.1 Sampling	
1.7 Limitation of the Study	
1.8 Conclusion	

- 2.1 Introduction
- 2.2 What is Empowerment?
- 2.3 What is Women Empowerment?
- 2.4 What is Micro Finance and Micro Credit?
- 2.4.1 Definition of micro-finance
- 2.4.2 Feature of Micro Finance
- 2.5 What is SHGs?
- 2.6 How do the SHGs bring Women Empowerment?

Chapter 3: Role of State in promoting SHGs and the Status of SHGs

39-67

- 3.1 Brief History of the Development of SHGs in India
- 3.2 Development of SHGs under NABARD
- 3.3 Development of SHGs under SGSY Scheme
- 3.4 Development of SHGs under the DAY-NRLM
- 3.4.1 Mission, Principles and Values of NRLM
- 3.4.2 NRLMS' Values
- 3.4.3 Key Feature of NRLM

3.5.2 Status of SHGs before the introduction of NRLM in Assam.		
3.5.3 Introduction of NRLM in Assam		
3.5.4 Present Status of SHGs under ASRLM in Assam		
3.6 Status of SHGs in Chirang District		
3.6.1 Demographic profile of the district		
3.6.2 Promotion of SHGs in Chirang District		
3.7 Status of SHGs in the Sidli block		
3.7.1 Formation of SHGs under Sidli Block		
3.7.2 Formation of VOs by the Sidli block		
3.7.3 Capacity Building Program undertaken by the Sidli Block		
3.7.4 Fund release to the SHGs by the Sidli Block		
Chapter 4: An Analysis of the study undertaken in Sidli Block of		
Chirang District, Assam 68-92		
4.1 Socio-economic background of the SHGs members		
4.1.1 Age profile of the members of the SHGs		

3.5 Status of SHGs in Assam

3.5.1 Demographic Profile of Assam

- 4.1.2 Educational Status of the members of SHGs
- 4.1.3 Marital status of the respondents
- 4.1.4 Different composition of Community members in the SHGs
- 4.1.5 Types of the House and nature of Family of the Respondents
- 4.1.6 Occupation of the members of the SHGs
- 4.2 Organizational structure and Functioning of SHGs
- 4.2.1 Membership in the SHGs
- 4.2.2 Duration of Forming SHGs
- 4.2.3 Nature of conducting meetings in the SHGs
- 4.2.4 Nature decision making by the members of SHGs
- 4.3 Role of the state in promoting Women Empowerment through SHGs
- 4.3.1 Capacity training attended by the members of the SHGs
- 4.4 Financial status of the SHGs
- 4.5 Group activities undertaken by the SHGs
- 4.6 Activities undertaken by the individuals' members of the SHGs
- 4.7 The impact of the SHGs on women empowerment
- 4.7.1 Individuals Saving Bank Account

4.7.2 Contribution by the members for Monthly savings		
4.7.3 Income by the members of SHGs		
4.7.4 Saving by the SHGs		
4.7.5 Savings by the individual members of the SHGs		
4.9.0 Social Impacts of members of SHGs		
4.9.1 Involvement in different activities by the members of the SHGs		
4.10 Position of the members in the SHGs		
4.11 Problems faced by the members		
Chapter 5: Findings and Conclusions 93-107		
Chapter 5: Findings and Conclusions 5.1 Finding of the Survey		
5.1 Finding of the Survey		
5.1 Finding of the Survey5.2 Findings about the Socio-economic background of the Members of SHGs		
 5.1 Finding of the Survey 5.2 Findings about the Socio-economic background of the Members of SHGs 5.3 Findings regarding the structure and functioning of the SHGs 		
 5.1 Finding of the Survey 5.2 Findings about the Socio-economic background of the Members of SHGs 5.3 Findings regarding the structure and functioning of the SHGs 5.4 Findings about the role of the state in promoting SHGs in the Sidli Block 		

Bibliography: 108-11	5
5.10 Conclusion	
5.9 Suggestion for improvement of women empowerment through SHGs	
5.8 Findings regarding the problems faced by the members of the SHGs	
5.7.2 Findings about the Social impact on individuals members of the SHGs	
5.7.1 The following are the economic impact on the women in the Sidli block	
5.7 Findings about the impact or empowerment of women after engaging in SHGs	

Appendix

116-122