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## LIST OF ABBREVIATIONS

<b>DWACRA</b>	Development of Women and Children in Rural Areas
<b>FWWB</b>	Friends of Women's World Banking
<b>GDP</b>	Gross Domestic Product
<b>GKY</b>	Ganga Kalyan Yojana
<b>IRDP</b>	Integrated Rural Development Programmes
<b>MFI</b>	Micro-Finance Institutions
<b>MWS</b>	Million Wells Scheme
<b>MYRADA</b>	Mysore Resettlement and Development Agency
<b>NABARD</b>	National Bank for Agricultural and Rural Development
<b>NGO</b>	Non-Governmental Organization
<b>RDA</b>	Rural Development Association
<b>RMK</b>	Rashtriya Mahila Kosh
<b>SGSY</b>	Swarnajayanthi Gram Swarozgar Yojana
<b>SHG</b>	Self-Help Group
<b>SIDBI</b>	Small Industries Development Bank of India
<b>TRYSEM</b>	Training of Rural Youth for Self-Employment
<b>UNDP</b>	United Nations Development Programme
<b>UNICEF</b>	United Nations Development Children's Fund
<b>UNIFEM</b>	United Nations Development Fund for Women
<b>WHO</b>	World Health Organization
<b>SHARE</b>	Society for Helping Awakening Rural Poor through Education
<b>SEWA</b>	Self-Employed Women's Association

## ABSTRACT

The biggest challenge before the new millennium is development of socially and economically disadvantaged groups and minorities especially women and girl children. Associated with it, is gender inequality which is pervasive in both direct and indirect forms i.e., socio-cultural, economic, and political, and which determines the space of women according to power dynamics of the society. The gender inequality is deeply embedded in the system. These have effectively thwarted half of the human population from the mainstream of the society resulting in their exploitation, harassment, torture and inhuman treatment. Their contribution in household chores, children's upbringing, and family well-being is either ignored or underestimated. This does not only cause to the loss of colossal waste of human resource from the society's development point of view but is also a blur for the human civilization and civil society. As a result, women continue to suffer from poverty and disempowerment. Micro-credit is an attempt in this direction with an objective to make small credit available to enable women through self-help group to create their own empowerment, so that they can create livelihood structure and support system for themselves as well as for their families, and thus, have honourable living and resultantly, the process of poverty alleviation and empowerment of women will set in motion. In this backdrop, the study examines the socio-political and economic impact of micro-credit in the lives of self-help group members. Data were collected from 300 women beneficiaries in the West Midnapur District of West Bengal. Interview schedule, observation and focus-group discussion were used to collect data. Results reveal that a positive change is certainly visible, though it is very modest. Micro credit has been able to create some livelihood for the women and has enhanced their socio-political participation. There is a significant increase in the income of the beneficiaries considered from their 'no income' and 'no status' point of view. With enhanced income, women are found to contribute to the well-being of their families. Similar are the findings with regard to women's mobility and participation in household and community affairs. They have become politically active and have learnt how to get their work done. However, their empowerment continues to remain elusive, although, significant positive change is observed with regard to socio-economic and political aspects of self-help groups members, and associated institutions. Policy implications on the basis of the findings of the present study are suggested to make the programme further effective.

**Keywords:** Asset creation, livelihood, socio-economic status, micro-credit, women empowerment, self-help groups.