WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN GULBARGA DISTRICT

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ABSTRACT

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). The present study was made to analyze the participation of rural women in Self-Groups in Gulbarga district.

KEYWORDS: Women, Self Help Groups, Empowerment.