SHG-BANKING LINKAGE PROGRAMME IS A TOOL FOR SOCIO-ECONOMIC EMPOWERMENT OF WOMEN: AN EMPIRICAL ANALYSIS

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ABSTRACT
The present study made an attempt to analyse the perception of women SHG members about the effectiveness of SHG credit linkage programme. It was found from the study that most of the respondents had joined SHG for availing loans. After availing the loan, the majority of the members utilised for productive purposes. As a matter of fact their income and saving capacities were increased. Simultaneously, they were spending more on children education and family welfare which is leading them to constructive human development. In this way SHG credit linkage programme has been highly effective in increasing the socio-economic status of women and poor people. Therefore, SHG credit linkage programme has to be continued and greater emphasis need to be placed on it. On the other hand, a well structured rule meter should be introduced into the system to avoid the misappropriation of funds especially in rural SHGs.

KEYWORDS: Self Help Groups, women, empowerment.