

## Opinion of SHG members and officials towards functioning of Self-help groups

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■ **ABSTRACT :** With the increase in modernization, the needs of societies have undergone a change. In response to this, there is revival of traditional SHGs with new structure and content to support the changing needs of people. The present study investigated the opinion of SHG members and officials towards functioning of Self-help groups. The study was conducted in purposively selected two districts of Punjab state *i.e.* Ludhiana and Hoshiarpur. An equal number of SHGs *i.e.* 25 were selected from each district by proportionate random sampling technique. The sample of the study was comprised of officials and Self-help group members. The officials who were associated with formation of SHGs from Department of Co-operation and District Rural Development Agency were selected for the study. Three members from each SHG were selected at random. The major findings revealed that majority of the SHG members and officials indicated that SHG had helped them to increase the income generating economic activities, had helped them to set up micro-enterprise, improve availability of financial services and developed habit of saving. All the members and officials agreed that SHGs provided them easy loan process and helped them to reduce the dependency on money lenders. All officials agreed that SHG provided them opportunity to earn.

■ **KEY WORDS :** Self-help groups, Functioning of SHG, Opinion

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