

Impact of self-help groups on rural women in Jammu district

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ABSTRACT

Self-help groups is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The main aim of self-help groups is empowerment of women and to bring light in their life by working together by helping each other. Women constitute equal share with men in total population of our country. The invisibility of women makes them powerless in controlling their family decisions on the one hand and utterly incapable in participating in development affairs outside family on the other hand. Considering the potentials of SHGs, the present study was carried out in Jammu district of J&K state. The study on the impact of self-help groups on rural women was conducted on the formation mechanism of self-help groups and to measure the impact of SHGs on rural women in means of decision making. The study consisted of 250 women members of SHGs and 250 non-SHG women members as selected respondents. The findings indicated that highest majority of women participated in SHGs for economic independence, income-generation activities and social contacts. The impact of decision making on SHG members were found significantly higher than non-SHG members in household expenditure, education of children, marriage of children, marketing and social customs in home.

KEY WORDS : SHG, Rural women, Impact, Group formation, Decision making

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In India women empowerment is a buzz word to day. As a nation, India is committed to the empowerment of women. Though women is regarded as “unsung heroine” who works from dawn to dusk. As majority of women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention to, so

the Government of India has provided for self-help groups (SHGs). Empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. A self-help group is a small voluntary association of poor people preferably from the same socio-economic back drop. The micro credit given to them makes them enterprising. It can be all women groups, all men groups or even a mixed group. SHG is a media for the development of saving habit among the women (S.Rajamohan 2003). It is a group of people who pool in their resources to become financially stable by taking loans from the money collected by the group and by making everybody of that group self employed. Micro-finance programmes like the self-help bank linkage programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment of women. This is based on the view that women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household. Poverty and

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