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# Role of self-help groups in rural credit for women empowerment

## ■ K.D. CHOPDE, M.M. KADAM AND V.O. BONDHARE

See end of the paper for authors' affiliations

Correspondence to :

#### K.D. CHOPDE

Department of Agricultural Economics and Statistics, Post Graduate Institute, Dr. Panjabrao Deshmukh Krishi Vidyapeeth, AKOLA (M.S.) INDIA

#### Paper History:

Received : 17.01.2015; Revised : 01.02.2015; Accepted : 18.02.2015 **ABSTRACT:** SHGs are groups of individuals who are below the poverty line are given micro credit for generating income through small income-generating activities. Women empowerment activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. In view of these presence study has been conducted in Amravati district of Maharashtra state with objectives to study the income expenditure and savings patterns of SHGs members and to recognize the role of SHGs in providing rural credit. Total 150 SHGs members from three tahsils of the district were selected. The data on three agriculture based activities *viz.*, dairy, poultry and vermicompost was collected by personal interview. The study is related to role of self help groups in rural credit. The study concluded that the selected all three agricultural activities helped in increasing income of the SHGs members to the turn of Rs. 5000 per month there by increase expenditure and savings. The SHGs members loan repayment capacity is 80 per cent. SGHs are quite successful in women empowerment in rural areas.

KEY WORDS: Micro credit, Self-help group, Rural credit and economic growth, Women empowerment

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