



Research Article

## Empowerment of rural women through Self-Help Groups

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**SUMMARY :** The Self Help Groups (SHGs) are considered to be an important institutional mechanism for poverty alleviation. Primary data were collected through personal interview method from the SHG members worth a well structured and pre-tested schedule. Vansda Taluka was purposefully selected. Based on the highest number of self help groups operating, eight villages were selected purposively from the Taluka for the study. Five SHGs were selected from each village. The SHGs which carried out income generating activities were purposively selected. Thus a total of 40 groups from 08 villages with three members from each self - help group were selected randomly for the collection of required information for the study. Thus the total sample size was 120. The present study was undertaken with the objectives to study the general characteristic features of the members, the loan availed by the members and their savings position, factors motivating the members to join the SHGs and to elucidate the opinion of the members regarding the micro financial institutions. In case of opinion about the functioning of SHGs and Bank / NGO the respondents were asked to give their on a 3 point continuum scale *i.e.*, Yes, Partly and No. The present study shows that rural women were able to increase their savings and income through the help of SHGs. The study emphasizes the importance of the self help promoting institutions like banks and the NGOs. The NGO intervention was the major motivating factor for the women to join the SHGs. The women opined that these institutions were initiators for starting income generating activities and their guidance is needed. There is need to encourage and establish SHGs in all villages for the betterment of poor particularly the women.

**KEY WORDS:**

Self-help groups,

Rural women

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