

OPERATIONAL DIMENSIONS OF WOMEN SELF HELP GROUPS: A COMPARATIVE STUDY OF BELAGAVI AND DHARWAD DISTRICTS

Indrayani Pattanshetti¹ & S G Hundekar²

¹Research Scholar, Department of Studies and Research in Commerce, Karnatak University, Dharwad, India

²Professor, Faculty of Commerce Karnatak University, Dharwad, India

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ABSTRACT

Promotion of Self-Help Groups (SHGs) is instrumental in empowering poor women. In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. Self-help groups enable women to make decisions, increase self-confidence, self-esteem, better status and role in household activities etc. It is a known fact that poor women can be exploited easily, and have been underestimated and discriminated against in all phases of life. The economic development of the country is inseparably linked with the status and development of women. One of the powerful and effective tools to empower women is the formation of Women- Self-Help Groups. At present more than 100 schedule banks, 349 District Co-operative Central Banks, 27 State Rural Livelihood Missions and over 5000 NGOs are engaged in promoting SHGs as per the report of NABARD. This paper focuses on the operational dimensions of the Women Self-help groups in Belagavi and Dharwad districts of Karnataka. An attempt is made to analyze the impact of operations of WSHGs on the respondents in both Belagavi and Dharwad districts.

KEYWORDS: *Women Self-Help Groups, Bank Linkage, Micro-Finance, Poverty, Empowerment*

ABBREVIATIONS

MFI	Micro- Finance Institution
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Agricultural Bank for Rural Development
NABFINS	NABARD Financial Services Limited
NBFC	Non-Banking Financial Corporation
NGO	Non-Governmental Organisation
SHG	Self Help Groups
SHG-BLP	Self Help Group- Bank Linkage
SKDRDP	Shri Kshetra Dharmsthal Rural Development Programme
SP	Seva Pratinidhi