ABSTRACT

In the State of Jammu and Kashmir, the SHG movement has been mainly driven by the Non Governmental Organisations (NGOs). Majority of the groups formed in the state are formed by the NGOs. The District Rural Development Agency (DRDA), Government of Jammu and Kashmir has also been promoting SHGs under Swarnjayanti Gramin Swarojgar Yojana (SGSY). The DRDA takes help of NGOs in the formation of groups. The banks, especially Commercial banks have promoted some groups. The performance of the SHGs in Jammu Region compares favourably with that at the national level – both in terms of physical coverage and financial performance. Impact evaluation relates whether a programme is fulfilling its stated objectives. In the light of the importance of microfinance in pushing back rural poverty, through the formation of SHGs, this study has been undertaken in Jammu Region of Jammu and Kashmir, India.

New century has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to affect social and economical progress of our nation. The most important one is women’s empowerment through self help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women’s capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to economic growth and overall development. The empowerment of rural women leads to the benefit of not only the individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyze the socio-economic development of members and the performance of SHGs in Jammu Region. The performance of SHGs was good. The greater percentage of women were impacted positively as members of SHGs. Women’s participation in SHGs enabled them to discover inner strength, gain self confidence, social, economical, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the SHGs will improve in Jammu Region.