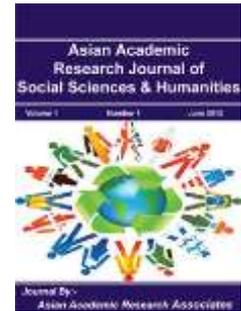




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SELF HELP GROUPS IN EMPOWERING WOMEN INDIA

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ABSTRACT

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In India, The Expert Group Report (Tendular Report) Commissioned by Planning Commission Estimates India's aggregate below poverty line to be 37.2%. In the rural area 41.8% of the population was living under poverty. The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employment. In the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is "Self Help Group". It is a tool to remove poverty and improve the rural development (Sabyasachi Das. 2003).

The high level of dependence on the informal sector on non-institutional sources continued despite a rapid growth of banking network in India in the last five decades. The rural financial system at present functions through an impressively large network of more than 150,000 retail outlets. Despite such phenomenal expansion of the outreach of the formal banking structure, the All India Debt and Investment Survey (GoI), 1981, gave indications that the share of non-institutional agencies (informal sector) in the outstanding cash dues of the rural households was quite high at 38%. It was also seen that households in the lower asset groups were more dependent on the non-institutional credit agencies.
