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"Changing Trends & Sustainable Management Practices: Developments and Dimensions in the Area of Commerce"

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SHG-Bank Linkage Program a tool for women empowerment

Dr. V. M. Ingavale

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Introduction

Generally a Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organized, where apart from disbursement & repayment of loan, formal and informal discussions are held on many social issues also. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are Thrift groups; Credit management groups, Income generating groups, Self-help groups and Mutual help groups. Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as Micro-finance Institute.

SHG-Bank Linkage Program

SHGs Formed by Agencies Other than Banks, but Directly Financed by Banks: In this model, NGOs and other formal agencies in the field of microfinance facilitate organizing, forming and nurturing of SHGs and train them in thrift and credit management. The banks directly give loans to these SHGs.

Objectives of the study:

1. To analyze the growth of SHG-bank Linkage Program.
2. To study the factors responsible for the growth of SHG-Bank Linkage Program

Methodology:

The paper is based on the secondary sources of data like books, journals and websites have been used.

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