

## RURAL – URBAN DISPARITIES IN THE IMPACT OF WOMEN SHGS ON EMPLOYMENT AND INCOME

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### ABSTRACT

This study aimed at finding out the rural-urban impact of women SHGs on employment, income, access to credit and social conditions of members. Multiple regression model was fitted to find out the relationship between dependent and independent variables. The study revealed that the impact of women SHGs on employment, income, access to credit and social conditions was positive. The impact in urban areas was higher than in the rural areas with respect to employment creation, income generation and access to credit. But the impact on social conditions, like impact on ability to pay fees of school children and social awareness was higher in rural areas than in the urban areas. The study suggested for providing training in income generating activities by the Government and NGOs, especially in the rural areas. Further, more women SHGs should be encouraged in rural areas to empower women economically and socially for gender equality.

**Keywords:** Self help groups, Employment creation, Income generation, Access to credit, Social conditions.