

Leaders of Female SHGs – Who are they? Findings from Palwal District of Haryana

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Abstract

Micro-finance gained popularity due to its impact on poverty reduction and women empowerment. There exist an extant literature on the impact of microcredit on various dimensions of women empowerment. However, leadership in microcredit Self Help Group (SHG) is an ignored area, even though it is one of the important aspects of SHGs. Political leadership by women in India is limited to the local panchayats due to the reservations brought in by the 73rd amendment of our constitution. However, there exist considerable gender gap in political participation and leadership at higher levels of governance. Leadership in an SHG is instrumental in itself as well as has become a training ground for women to develop abilities and networks to assume political posts in future. This paper, therefore, examines the determinants of leadership in SHGs using primary data from SHGs of Palwal district of Haryana.

JEL Code : Q14, J15, G21

Keywords : Micro-finance; Women; Leadership; SHG; Empowerment; Haryana; India

I. Introduction

MANY DEVELOPING COUNTRIES have resorted to using micro-finance as a tool for poverty alleviation (SDG 1 - No poverty) and women empowerment (SDG 5- Gender Equality), both of which are important Sustainable Development Goals of the United Nations (UN). In India, micro-finance emerged as one of the important strategies of financial inclusion offering small scale financial services through doorstep delivery in 1990s. Micro-finance is "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living

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