

IMPACT OF SELF HELP GROUPS (SHG'S) ON LOCAL LIVELIHOODS: A CASE STUDY OF JURULAI SHG, BAMUNPUKHRI, NAGALAND, INDIA

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ABSTRACT

Micro-finance implemented through different forms of initiatives, i.e. State backed, commercial, cooperatives and self-help groups (SHG), Self-help group is becoming one of the most successful delivery mechanism and brings effective changes in the lives of the rural household. The success of SHG lies in the change in the life of the rural population; rural women, in particular, have been prime movers and beneficiaries of SHG's. This paper primarily draws its base from the existing literature and then venture into capturing the lived experiences of the member of a Jurulai Self-help group of Nagaland. This study takes a stand in favour of the SHG as a mechanism and effective tool in the utilization of micro-credit and brings the positive change in the life of the members of the group.

KEYWORDS: *Self-Help Group, Micro-Finance, Women Empowerment Livelihood*