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Topic: Impact of Self Help Groups on Socio -Economic Empowerment of Rural Women in Kashmir: A Study of Ganderbal and Bandipora Districts.

Keywords: Self help groups, Socio – Economic Empowerment, Rural Women, Microfinance, Kashmir, SHG participation.

Key Findings of the Study:

1. Financial Empowerment:

- SHGs have substantially improved access to financial services in both districts, with a slightly higher impact observed in Ganderbal.
- Financial constraints remain a significant challenge, particularly in accessing sufficient credit and resources.

2. Health and Well-being:

- Improved health awareness and access to proper healthcare services are notable positive outcomes of SHG participation.
- Continued health education and partnerships with health providers are essential to sustain these benefits.

3. Training and Skill Development:

- Training and workshops have significantly enhanced women's skills, confidence, and capacity for entrepreneurship.
- Ongoing and advanced training programs are needed to further build on these foundations.

4. Leadership and Governance:

- Effective leadership and governance structures within SHGs contribute to their overall success, with opportunities for further strengthening in both districts.

5. Communication and Social Cohesion:

- Proper communication and coordination among SHG members are crucial for their success and are highly valued by members in both districts.

Future Research Directions:

1. Longitudinal Studies:

- Conduct longitudinal studies to track the long-term impact of SHGs on women's socio-economic status and empowerment.

2. Comparative Analysis:

- Perform comparative analyses with SHGs in other regions to identify best practices and successful strategies that can be replicated in Kashmir.