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**“IMPACT AND SUSTAINABILITY OF
SHG BANK LINKAGES ON SOCIO-ECONOMIC CONDITIONS OF
INDIVIDUALS: A STUDY OF KATHUA REGION IN J&K”**

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ABSTRACT

The present study assesses the impact and sustainability of SHG bank linkage on the socio-economic conditions of the individual members and their households in the pre-SHG and post-SHG scenarios. The study was conducted in Kathua Region. The overall findings of the study suggest that SBLP has significantly improved the access to financial services of the rural poor and had considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their households. It has also reportedly empowered women members substantially and contributed to increased self-confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period.

KEYWORDS: *Micro Finance, SHG, MFI, NGO, NABARD.*