



SHG for Poverty Eradication and Women Empowerment, special reference to West Development Block of Golaghat District of Assam

Dipty Tamuly¹

Research Scholar (Economics), Mahatma Gandhi University, Meghalaya

Dr. Sagar O Manjare²

Research Supervisor, Mahatma Gandhi University, Meghalaya

Abstract:

SHGs are the major resources of inspiration for women's empowerment. SHGs in rural areas help poor people especially women to become empowered economically, politically and socially. After joining SHGs, the women members become empowered economically which leads to reduction of poverty. The Government of Assam has taken initiatives to promote SHGs with the help of some schemes so that the problem of poverty could reduce and women of the rural areas become empowered. At present the concept of SHGs spread all over India as well as in Assam. The rural poor women also have known about the benefit of SHGs and so they are very interested to be a member of SHG. With the help of SHGs, most of the women of Assam have introduced themselves as small entrepreneur and tried to improve their standard of living and also alleviate poverty. The government of Assam has recently taken a scheme 'Lakhpati Baideu' to transform the rural poor women of SHGs from housewives to entrepreneurs. This study has attempted to find out the important role of SHGs in empowering women and eradicating poverty from rural areas of West Development Block of Golaghat District of Assam.

Key Words: Self-help group, Women empowerment, Rural poor, Eradicate, entrepreneur.

Introduction:

Self Help Groups (SHGs) are the groups of people from homogeneous social background, i.e. same economic condition, caste, religion or tradition. The common goal of SHGs is to raise and manage resources for the benefit of group members. Self help means mutual help.

The number of members of a SHG varies from 10 to 20. The group members save a regular amount per month. There is no hard and fast rule about the amount they save. The saving amount is lent to the group members on the basis of need at a lower interest rate. The SHGs become eligible for getting bank loan after 6 months of establishment. So, after 6 months they get loan from bank and the amount divided among them and with the help of that most of the members start their new enterprises.

Empowerment means the state of being empowered to do something. It helps people to take initiative, make decisions and solve complex problems. In other words, Empowerment is a process enabling individuals to understand the relationship between their actions and outcomes, allowing people the power to achieve the results they desire.

Women empowerment simply means to authorise the women. The concept of women empowerment was first brought in the limelight in International Women's Conference held in Nairobi in 1985. Broadly speaking, women empowerment makes women self-reliant, gives her liberty to make choices in life and provides her with the information and knowledge to take decisions.

Women empowerment in Assam involves initiatives to improve women's economic, political and social status. In recent years, Assam has emerged as a frontrunner in implementing innovative and impactful schemes that uplift women across all spheres of life. The state is paving the way from education and entrepreneurship to healthcare and social security for a

better future where women will stand with confidence and dignity. SHG plays a significant role in empowering the women in Assam, especially in rural areas.

One of the major problems faced by Assam is that of poverty. Poverty has made all our growth models meaningless and fruitless. It always remains a serious threat to the development process. A majority of population in Assam still live below poverty line. Same is the case in West Development Block of Golaghat District of Assam. Most of the people in rural areas have been suffering from vicious circle of poverty. The government of Assam has taken some measures for alleviating poverty. One of the ways to eradicate poverty is to promote SHGs. By joining SHGs, women have inculcate the habit of savings and thereby success in alleviating poverty to some extent.

Objectives:

The main objective of this study is to assess the role of SHGs in empowering women and alleviating poverty.

Materials and Methodology:

This study is based on both primary and secondary sources. Primary data were collected from the members of SHGs and secondary data were collected from different sources like books, journals, Block officials etc. It is a truly descriptive paper.

Scope of the Study:

The present study has been confined only to West Development Block of Golaghat District of Assam.

Review of Literature:

The role of SHG on women empowerment, employment generation and poverty alleviation, etc is found in different literatures.

The rural women are really empowered socially and economically as they become the members of SHGs. It is the duties of the Government to assist the women of rural areas in formation of more SHGs. Women have the potential and will to establish and manage enterprise of their own.

Selvakumar, M. and Sunder, R. (2007) in their study “Swarnjayanti Gram Swarozgar Yojana-Tool for Poverty Eradication” indicated that SGSY is the best tool to eradicate poverty in rural India. It helps the poor women to uplift their socio-economic status in their respective communities.

Sangtam(2017)reported that the Tuensang district is one of the most backward districts in Nagaland where poverty, illiteracy, lack of skills and health care, basic infrastructure, etc., are prevalent in all the villages. After the inception of SHG approach by the North East Rural Livelihood Project (NERLP), the SHGs have been playing a vital role to eliminate these problems through the way of group efforts, especially the women folks.

Kumar et al. (2022) found out that SHGs become a major driving force for rural development, poverty alleviation and empowerment of women. Many women have turned into entrepreneurs by their association with SHGs.

It is seen from the above literature that SHGs played a significant role in empowering women as well as alleviating poverty in rural areas.

Discussion and findings:

Mahatma Gandhi rightly said, “The very spirit of India lives in her villages so there is need of redressal of every grievance of every village wherein the main component is rural women.” So, for a strong India, women must become strong and they should get autonomy at all levels in all fields.

In this study we have found out that SHG is an innovative anti-poverty programme. So by strengthening SHGs with the support of National Policies to reduce the incidence of poverty, rural women become empowered. The women are the sources of all socio-economic activities in rural areas. By empowering rural women the problem of poverty may be reduced. In this study, the investigator strongly believed that SHG programme is an innovative anti-poverty programme which could alleviate rural poverty.

The total number of SHGs in the district of Golaghat is 13930. There are eight blocks in the district. Among the eight blocks West Development Block was selected for this study. In this block there are 2349 SHGs. The members of these SHGs are mainly engaged themselves in agriculture and some non- agricultural businesses also like handloom, live-stock, handicraft etc. The SHG members gradually inculcated the habit of thrift and saving. They took loan from their own savings at a very low rate of interest and started some small enterprises like shop of tailoring, beauty parlour, poultry farm, dairy farming, etc. They have earned income from their new enterprises and thus their economic status got a higher

position than before. It was possible only because the SHGs they joined. As their income increased, they could fight against poverty they suffered from a very long time. Thus the women of SHGs under West Development Block of Golaghat District became empowered socially and economically. Economic empowerment simply means that they could take decisions about their family in monetary matters too. Since they had income more than before as new entrepreneurs, they were successful in reducing the burden of poverty to some extent. The Block officials also helped them by providing some training facilities to them such as the training of basic knowledge about managing SHG and Book –Keeping.

The Government of Assam as well as the Central Government also takes measures to uplift rural women by promoting SHGs. At present ASRLM (Assam State Rural Livelihood Mission) helps the SHGs in every step to perform effectively and efficiently so that they can increase their income and thus fight against poverty. Recently the Government of Assam has launched a scheme “Lakhpati Baideu” through which the state wanted to increase the yearly income of women of SHGs to a minimum of Rs.1lac. The main aim of this scheme is to help the women to become entrepreneurs. As a part of this scheme, the government of Assam has already distributed the first instalment of Rs.10000 to some women of SHGs. They will distribute the fund phase-wise. The main objective of this scheme is to transform the housewives to entrepreneurs. If this scheme will become a successful one, then the problem of poverty in rural areas may be reduced to a greater level.

It was found from this analysis that in the selected block, most of the women of SHGs after getting loan became self-employed by starting new though small enterprises. In this recent era of globalisation, women of the rural areas also learnt various easy ways to earn money from different activities. One of the popular businesses is piggery selected by the members of SHGs in the concerned area. According to them piggery was a very profitable business and with this business they could earn money in a short period of time. Some of them liked broiler farming and with this farming also they could earn a heavy amount within a very short period. Some other popular enterprises of SHGs are handloom, grocery shop, handicrafts, etc. All these small scale businesses became a good source of income for the rural poor women which helped them to combat poverty and become empowered in its true sense.

It was observed from the above study that women empowerment in rural Assam mainly depend on the development of SHGs. To eradicate poverty women must be economically empowered. In other words, women empowerment and poverty alleviation are like heads and tails of a coin. The Government should be very careful in implementing different schemes relating to SHGs. As the SHGs have developed with rapid growth, the problem of poverty will become lesser which in turn will gift us a beautiful Assam without poverty as we always dreamt.

References:

- Raheem, A. Role of SHGs. Yojana.10
- Pangannavar Arjun Yallappa. Self-help Groups (SHGs) and Women Empowerment in India. New Century Publications, New Delhi, 2022
- Sindhuja, P. Economic Empowerment of Women through Self-Help Groups. Discovery Publishing House Pvt. Ltd. 2011
- Dhar, P.K. Indian Economy-Its Growing Dimensions. Kalyani Publishers, New Delhi, 2000
- Thakuria, Nava. The Growing Mission of Self-Helping. Kuruksheetra, January, 2005, Vol.53, No.3
Directorate of Economics and Statistics, Govt. of Assam: Economic Survey, Assam, 2015-16
- Raja, R.K. Self-Help Groups in India, a Study on Quality and Sustainability. Enable Publication, December 2012
- Bose,S.(2023).Self- Help Groups and Rural Development.MJP publisher. Triplicane, Chennai.
- Konch,U.(2016).Self help groups(SHG)s as a potential tool for economic empowerment of women in Selected districts of Assam: A comparative experience in Dhemaji, Assam. International Journal of Applied Research.