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ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SHGs AND MICRO FINANCE:

A Case Study on Athgaon Panchayat Under Podumoni Block

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Abstract:

The concept of SHG was originated from the 'Micro-credit' concept of the Gramin Bank of Bangladesh, founded by famous novel prize winner Bangladeshi Professor Mohammed Yunus of Chittagong University in 1974-75. Generally SHG is a small voluntary association of poor people who come together for the purpose of solving their problems through self and mutual help in Assam the movement of SHG gained popularity only after the introduction of SGSY in 1999. In Assam women SHGs are getting more institutional attention for various reasons. The main purpose of women SHGs is to enable members to gain economic benefits and mutual helps, facilities and to purpose group based economic activities. It helps the poor women members to accumulate capital by way of small saving and helping them to get credit facilities from their funds. There are 4949 SHGs in Golaghat District of Assam consisting eight blocks. Amongst these blocks, Padumoni (Golaghat, East) is selected as the only intensive block of Golaghat. Total population is 1,03,979 out of this 42,896 lives below poverty lines. Presently 1280 SHGs are actively functioning under the block. Interestingly, out of the number 1, 102 are existing female SHGs (86%). We select Athgaon Panchayat for our case study which is 12 K.M. away from the district headquarter of Golaghat. There are ten villages consisting 6456 voters.

Key Word: Economic Benefits, Mutual Help, Savings, Credit etc.

Introduction: