

2) Discuss the role of women SHGs to transform rural landscape.

Being the peripheral of mainstream economy, the rural communities have gained little from the growth & development in the shining enclaves in India.

Self-Help Groups [SHGs] are a small, informal, economic association of rural poor; more so often by women who are almost invisible in the social structure.

In this context, women SHGs can transform rural India —

⇒ They act as platform for development of women entrepreneurship. This leads to social empowerment of self & family.

⇒ Women SHGs play a crucial role in financial inclusion due to their low risk creditworthiness.

⇒ Women SHGs can also help transform agriculture into a profitable sector for poor farmers.

⇒ Women SHGs are important to work in the direction of reducing hunger, malnutrition, providing quality access to education. This also fulfils our commitment to Sustainable Development Goals 2030

However, not all state governments are playing an active role in empowering women SHGs. More examples of successful SHGs are only from few developed states of India.

The success of women SHGs is also dependent on the role of panchayats & the extent to which it is regulated. Also, more & more services offered by women SHGs needs to be for private consumption rather than public consumption. Here, the role of NGOs to act as intermediary can be encouraged.

The role of women SHGs in transforming rural landscape gives an innovative solution to fulfil the Gandhian principles as enshrined in the Indian Constitution as Directive Principles of State Policy. Eventually, There is a need for strong co-operative federalism, co-operative sub-federalism & horizontal ~~co-op~~ competitiveness among states for the success of women SHGs.