

# Understanding the Role of Self Help Groups in Ushering Women Empowerment: A Study Conducted in the Sonitpur District of Assam

–Rahul Kapoor\*, Mayukhi Saikia\*\*

## ABSTRACT

*The empowerment of women is pivotal for sustainable development, particularly in rural areas like the Sonitpur district of Assam. This article examines the experiences, perceptions and challenges of women who are members of Self-Help Groups (SHGs) in the Sonitpur district, aiming to understand their role in women's empowerment. SHGs play a crucial role in offering women the chance to save, obtain credit and enhance their socio-economic status through collaborative efforts and mutual assistance. The article delves into the lived experiences of SHG members to uncover the benefits and obstacles they encounter, thereby contributing to a deeper understanding of the impact of SHGs on women's lives. The study employed a qualitative research methodology with focused group discussions (FGDs) serving as the primary data collection method. FGDs were conducted with SHG members in various locations within the Sonitpur district. These discussions facilitated an open and interactive environment for participants to share their personal stories, insights and challenges associated with their involvement in SHGs. The study revealed that SHGs significantly enhance the autonomy and economic status of their members by providing access to financial resources, which enables them to start or expand small businesses, meet household needs and invest in education and healthcare.*

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\* Assistant Professor, Department of Social Work, Gautam Buddha University, Greater Noida, Uttar Pradesh, India. Email: rahul.kapoor@gbu.ac.in

\*\* MSW, Child Welfare Officer, Tara Homes.

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## INTRODUCTION

Women, across cultures and histories, have endured unparalleled suffering, facing various forms of abuse, violence and deprivation, irrespective of cultural, racial, regional or religious backgrounds. Until recently, scholarly attention to women's empowerment was inadequate (Langley & Fox, 1994). The quest for women's empowerment has been a compelling narrative in the global discourse, seeking to elevate women's sense of self-worth, decision-making skills and their influence on social change (FINCA International, 2024).

Rooted in the multifaceted dimensions of social, economic, political and personal status, women's empowerment is intricately linked to the pursuit of gender equality and the overall well-being of societies. However, despite progress, significant challenges persist, as highlighted by staggering statistics such as one billion unbanked women worldwide, two-thirds of the illiterate population being women, and 2.7 billion women facing legal restrictions in job choices (FINCA International, 2024).

Women in Indian society experience social, political, religious and economic subordination, limiting their participation in democratic activities. A well-functioning democracy requires the equal participation of both men and women in decision-making and development efforts. Women's active engagement is essential for a sustainable democracy and comprehensive societal advancement. In India, the path to women's empowerment has been shaped by struggles, progress and persistent challenges. Historically, Indian women have encountered discrimination and oppression due to cultural, social, economic and political influences (Verba & Nie, 1972).

Assam, situated in Northeast India, holds a significant position as one of the region's eight states, boasting the highest population and second-largest geographical area after Arunachal Pradesh. For the past three decades, Assam has grappled with insurgency and ethnic conflicts, posing challenges not only to its economy but also threatening its social cohesion. Regrettably, women emerge as among the most affected by these conflicts, bearing the brunt of the turmoil. Although Assam and the broader Northeast region have largely remained free from social evils such as dowry, sati, female foeticide and infanticide—thanks to the influence of

tribal and indigenous cultures—gender discrimination still persists in other forms. Contrary to common perceptions, women in Assam experience disadvantages that, in some areas, exceed the national average. A study by Shivkumar (1996) ranked Assam 10<sup>th</sup> out of 16 major Indian states in terms of gender attainment. Additionally, the Assam Human Development Report (2003) revealed that the state lags behind neighbouring states like Manipur, Meghalaya, Arunachal Pradesh, Mizoram and Nagaland in human development indicators, including gender equality. Recognising these challenges, the Ministry of Women and Child Development has emphasised the need for comprehensive studies on women’s status and the implementation of initiatives to empower them in the state. Such measures are essential for promoting inclusive development and overcoming systemic barriers to women’s progress in Assam.

### The Self-Help Group Model of Women Empowerment

The rise of Self-Help Groups (SHGs) as a means of empowering women marks a significant milestone in India’s socio-economic progress. Drawing inspiration from successful models like Bangladesh’s Grameen Bank, SHGs have developed into a grassroots movement promoting financial inclusion, social unity, and women’s empowerment. These groups typically consist of a small number of individuals, often women from similar socio-economic backgrounds, who come together to form a collective. Members contribute savings to a shared fund, which is then utilised to provide loans for income-generating activities or to meet urgent financial needs. Beyond financial support, SHGs serve as a platform for skill development, mutual assistance and collective decision-making, fostering a strong sense of solidarity and empowerment among participants.

The significant features of SHGs include:

- *Collective Action:* SHGs consist of individuals, primarily women, who voluntarily come together to save regularly, access credit and participate in income-generating activities. The group’s collective strength allows members to provide financial and social support to one another.
- *Financial Inclusion:* SHGs offer microfinance services, including savings, credit and insurance, to individuals with limited or no access to formal banking. By pooling their savings and obtaining small loans, women can invest in income-generating ventures and fulfil household financial needs. SHGs focus on enhancing members’

skills and knowledge through training programs in financial literacy, entrepreneurship and leadership, helping them develop essential capabilities for personal and economic growth.

- *Social Empowerment*: Participation in SHGs fosters social cohesion, solidarity and mutual support among members. Women gain a sense of belonging and agency, challenge traditional gender roles, and advocate for their rights within their families and communities.

## HISTORICAL OVERVIEW

The history of SHGs in India highlights the transformative impact of community-driven initiatives in promoting socio-economic empowerment, particularly among marginalised groups. The roots of SHGs in India can be traced back to the 1970s, when Ela Bhatt founded the Self-Employed Women's Association (SEWA) in 1972. SEWA aimed to organise and empower self-employed women, especially those in the informal sector, by providing financial services, skills training and collective bargaining power. Before SEWA, smaller initiatives, such as the women's wing of the Textile Labor Association (TLA) in Ahmedabad, established in 1954, laid the foundation for women's collective action and empowerment (Randeria, 2003).

A major turning point for SHGs came in the late 1980s and early 1990s with the involvement of the National Bank for Agriculture and Rural Development (NABARD). In 1992, NABARD introduced the SHG-Bank Linkage Program to enhance financial inclusion and women's empowerment. This initiative facilitated the formation of SHGs and their connection to formal financial institutions, enabling access to credit and other banking services (NABARD, 2020). In 1999, the Government of India launched the Swarnjayanti Gram Swarozgar Yojana (SGSY) to promote self-employment through SHG formation and capacity building in rural areas. SGSY aimed to uplift marginalised communities by providing credit access, skills training and entrepreneurial support (Ministry of Rural Development, 2001).

In 2011, the National Rural Livelihoods Mission (NRLM) replaced SGSY, expanding and strengthening the SHG movement to alleviate poverty and drive rural development. NRLM focused on enhancing SHG institutional capacity, promoting livelihood diversification and increasing women's leadership and participation in decision-making (Ministry of Rural Development, 2011). Today, India has over 2.2 million SHGs,

supporting approximately 33 million members. These groups operate under various financial linkage models, demonstrating their critical role in economic empowerment and community development. In the contemporary scenario, there are over 2.2 million SHGs in India, serving approximately 33 million members. These groups operate under various models of linkage to financial institutions; with the most popular being the one wherein SHGs are linked to banks for access to credit and other financial services (NABARD, 2020).

SHGs have played a pivotal role in reducing poverty, empowering women and fostering socio-economic development in India. Their impact extends beyond financial inclusion, as they actively address broader social issues such as education, healthcare and environmental sustainability through collective efforts and community-driven initiatives (Mayoux, 2001). Several factors contribute to the success of SHGs in India, including:

- *Women's Empowerment:* SHGs provide women with access to financial resources, opportunities for decision-making, and a strong support network. Participation in these groups helps women build confidence, develop leadership skills and challenge societal gender norms (Mayoux, 2001).
- *Poverty Reduction:* By encouraging entrepreneurship and income-generating activities, SHGs help alleviate poverty. Access to credit and training enables members to establish or expand small businesses, diversify income sources and enhance household earnings (Goetz & Gupta, 1996).
- *Financial Inclusion:* SHGs serve as a vital link between underserved communities and formal financial institutions, offering access to savings, credit and insurance services. This integration into the formal economy helps bridge financial gaps and ensures economic participation for marginalised individuals (Kabeer, 2005).
- *Social Capital and Community Development:* SHGs strengthen social bonds by fostering trust, cooperation and collective action. Members offer financial, emotional and social support to one another, creating a sense of unity and resilience. This collective strength enables communities to work towards shared goals, such as enhancing infrastructure, healthcare and education (Tankha, 2016).

### **Growth of SHGs in Assam**

The growth of Self-Help Groups (SHGs) in Assam has been significant, with various government initiatives and community-driven efforts

contributing to their proliferation. Here's an overview of the growth of SHGs in Assam:

### **Key Government Initiatives**

- *Assam State Rural Livelihoods Mission (ASRLM)*: ASRLM, established in 2011, has been instrumental in promoting SHGs as a means of poverty alleviation and rural development in Assam. It focuses on capacity building, financial inclusion and livelihood enhancement through SHGs.
- *Mahila Kisan Sashaktikaran Pariyojana (MKSP)*: This centrally sponsored initiative focuses on empowering women farmers by organising them into SHGs and equipping them with training, financial aid and market connections to enhance their agricultural activities.
- *Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)*: Launched by the Ministry of Rural Development, this program aims to enhance skill development and create employment opportunities for rural youth by leveraging SHGs and other community-based institutions.
- *Assam Aajibika Samabai Samiti (AASS)*: AASS is a federation of SHGs in Assam, formed to provide collective representation and support to its member groups. It facilitates access to credit, markets and government schemes for SHGs.

### **Community-Driven Efforts**

- *Role of NGOs*: Non-Governmental Organisations (NGOs) play a vital role in community mobilisation, facilitating the formation of SHGs, and offering training and support services to enhance their effectiveness.
- *Women's Participation*: Women's participation in SHGs is significant in Assam, with many groups being exclusively women-led. These groups focus on income-generating activities such as weaving, handicrafts and agriculture.
- *Impact on Rural Development*: SHGs in Assam support rural development by generating employment, fostering entrepreneurship and tackling social challenges like healthcare, education and environmental conservation.

It is important to note that despite hindrances like the geographical terrain of the state, which includes remote and flood-prone areas, posing challenges to the establishment and operations of SHGs, and the struggle to keep the SHGs financially sustainable. The growth of SHGs in Assam reflects a positive trend towards community-driven development and empowerment, with a focus on inclusive and sustainable livelihoods.

## REVIEW OF LITERATURE

Malakar and Das (2024) opined that empowering women has emerged as a crucial factor for the progress of any economy. To enhance the status and economic participation of women, it's imperative to incorporate women's empowerment into economic development initiatives. A highly effective method for achieving women's empowerment and fostering rural development is the creation of SHGs, particularly among women. This approach has demonstrated its effectiveness as a leading tool for empowering women and promoting rural development.

Kumar, Raghunathan, Arrieta, Jilani and Pandey (2021) observed that Self-Help Groups (SHGs) have significantly improved the lives of women in rural India. These positive changes include:

- *Skill Enhancement*: SHGs have enabled women to develop and refine their skills in various productive activities.
- *Economic Well-Being*: Women's income, savings and consumption have increased, leading to improved financial stability.
- *Self-Reliance and Confidence*: SHGs have boosted self-reliance and self-confidence among women, enabling them to access public services effectively.
- *Improved Communication*: Women have become more confident in public speaking and can address larger audiences.
- *Enhanced Agency*: Women have become confident and capable of handling official tasks without fear.
- *Social Engagement*: Members have expanded their social networks, made new friends and become more socially active.
- *Satisfaction and Fulfilment*: Educated and partially educated women have found a sense of fulfilment, becoming productive contributors to their families.
- *Increased Self-Esteem*: SHGs have bolstered self-esteem, which positively impacts their capacity to work.

Vijayanthi (2002) conducted a study to assess the impact of SHG participation on women's empowerment and decision-making authority. Using a structured interview schedule and factor analysis, the research found that group formation and collective efforts effectively empower marginalised women. Membership in SHGs led to greater autonomy in decision-making and increased self-awareness. The study recommended implementing training programs to further develop women's skills.

Sahoo (2013) explored women's perspectives on the role of SHGs in their empowerment through qualitative methods such as focus group discussions and content analysis. The findings indicated that participation in SHGs resulted in both economic and social empowerment. The study suggested introducing capacity-building initiatives to strengthen the skills and abilities of SHG members.

Kappa (2014) highlighted that women's involvement in SHGs has significantly improved the living conditions of disadvantaged women, empowering them at individual, family, community and societal levels. By fostering self-reliance and mutual support, SHGs help women address shared challenges. The SHG model is considered an effective, low-effort approach to poverty alleviation, entrepreneurship promotion and financial support for women in India.

Singh (2001) examined the situation of women SHGs in Uttar Pradesh before and after SHG implementation. The results revealed a positive influence on asset values and annual incomes. On average, asset values increased by 46%, and household annual income rose by 28% during the post-SHG period compared to the pre-SHG period. Alam and Nizamuddin (2012) found that joining an SHG not only transcends to accessing credit but also entails an empowerment process leading to women's increased independence on both social and economic fronts. SHGs have a more substantial impact on recipients' social and economic spheres.

According to Saravanan (2016), India has adapted and improved the Bangladeshi model of microfinance to effectively address poverty and empower women. Microfinance emerges as a potent tool in the new economy, giving rise to the establishment of SHGs and loan supervision groups in India. The SHG movement's expansion to India is documented. As highlighted by Saravanan (2016), meeting women's economic demands not only serves their financial needs but also plays a crucial role in fostering broader social development. Microfinance significantly aids in poverty reduction and rural development.

Das and Boruah (2013) investigated the role of microfinance and SHGs in improving the socio-economic conditions of underprivileged

individuals in Assam's Lakhimpur and Dhemaji districts. Their study found that "women SHG members experienced an improvement in their economic conditions and living standards through participation in various economic activities independently." Additionally, SHGs significantly contributed to socio-economic development and enhanced awareness of savings and credit practices, with support from rural financial institutions.

Bora (2019) highlighted that "Self-Help Groups (SHGs) have emerged as a crucial instrument for employment generation and women's empowerment in Assam." These groups have been instrumental in poverty alleviation and community-based empowerment by enabling women to participate in income-generating activities and achieve financial independence. In Assam, programs like the SHGs-Bank Linkage initiative, facilitated by NABARD, have provided microcredit to women, fostering their economic empowerment. Furthermore, government initiatives such as the Swarnajayanti Gram Swarojgar Yojana (SGSY) and the National Rural Livelihood Mission (NRLM) have supported SHGs through training and financial aid.

## RESEARCH METHODOLOGY

The study employs a qualitative approach with a descriptive research design to explore the role of SHGs in promoting women's empowerment in Sonitpur district, Assam. Data collection was conducted using the Focus Group Discussion (FGD) method, with nine FGDs involving women from different SHGs operating in the region. The study utilised narrative analysis to identify underlying patterns, meanings, and insights related to SHGs' impact on women's empowerment. Additionally, secondary sources such as journal articles, books and web resources were used to supplement the research.

The study's objectives are:

- To understand the indicators of women's empowerment within the SHGs in Sonitpur.
- To identify and analyse the challenges faced by women in SHGs in Sonitpur.
- To assess the role of SHGs in fostering skill development, entrepreneurship and sustainable livelihoods for women in Sonitpur.
- To explore and understand the personal experiences of women involved in SHGs in Sonitpur.

The sample size of the study is 60 women and the purposive sampling technique has been used to select these women for the FGDs. The tabular representation of the sampling design is given below.

<i>Sr. No.</i>	<i>FGD Number</i>	<i>Number of Research Participants</i>
1.	1	6
2.	2	7
3.	3	8
4.	4	6
5.	5	8
6.	6	5
7.	7	7
8.	8	6
9.	9	7
10.	Total Number of Women in 9 FGDs	60

## FINDINGS AND DISCUSSIONS

The study revealed the multifaceted meaning and nature of women's empowerment within SHGs in Sonitpur, highlighting the diverse pathways towards women's empowerment and the role of SHGs in fostering resilience and autonomy amongst women. The common themes that emerged from the FGDs include:

*SHGs Foster Autonomy and Skill Development:* Across all groups, women's empowerment is associated with achieving financial independence and the ability to make decisions autonomously. Women in SHGs gained confidence and agency to manage their own finances and contribute to household decision-making. Entrepreneurial ventures and income-generating activities are highlighted as key components of women's empowerment within SHGs. Members engage in various businesses such as boutique shops, tailoring, beauty parlours, pickle making, vegetable stalls and tiffin services, indicating a diverse range of entrepreneurial endeavours.

Access to effective marketplaces for selling products is identified as essential for sustaining monetary gains and while challenges such as limited market access exist, the SHG members explore various channels, including local fairs, community events, online platforms and personal

networks, to showcase and sell their products. Skill development programs offered by SHGs and government training initiatives play a vital role in strengthening members' abilities and promoting economic empowerment. These programs encompass a diverse range of skills, such as jelly and pickle making, handicrafts, beauty and wellness, tailoring and spice production. Support from the government and non-governmental organisations (NGOs) is instrumental in advancing women's empowerment within SHGs. Financial assistance, capacity-building programs and policy frameworks provided by these entities are instrumental in supporting SHG initiatives and women's overall well-being and development.

- *SHGs Promote Entrepreneurship and Community Engagement:* Each group provided unique examples of entrepreneurial ventures undertaken by SHG members, ranging from momo stalls and tiffin services to boutique shops and animal husbandry. These examples highlighted the diverse economic activities facilitated by SHGs, tailored to the specific needs and interests of their members. Some groups discussed specific strategies for expanding their businesses and reaching a wider customer base. These strategies included diversifying product lines, improving marketing through social media platforms and investing in machinery to enhance production capacity and product diversity. Many groups highlighted the significance of community involvement and mutual support in promoting economic empowerment. SHGs came across as not only platforms for individual growth but also spaces for community collaboration, where members support each other's businesses and share resources and expertise. SHG members demonstrated resilience and resourcefulness in overcoming challenges like limited market access, unequal involvement of members and the need for continuous skill development through social cohesion and collective action.
- *Positive Role of SHGs in Capacity Building:* Across all FGDs, there is a unanimous agreement by the SHG members regarding the significance of capacity building programs in their skill development and entrepreneurship. Members highlight the benefits of attending training sessions, including gaining new skills, boosting confidence and feeling more assured about their work. Various skill development opportunities are mentioned, ranging from traditional activities like jam making, pickle making and biscuit making to modern ventures like boutique establishment, tailoring, and beauty

wellness training. This diversity reflects the multifaceted approach adopted by SHGs towards capacity building to cater to the varying interests and needs of their members. Participants recognise the role of government-provided training programs in enhancing their skills and entrepreneurship endeavours. These programs, focusing on practical skills, are credited for empowering members to explore income avenues and fostering personal growth.

*Transformative Impact of SHGs:* Across all FGDs, there is a recurring theme of economic empowerment and transformations experienced by women in SHGs. Members highlight how SHGs have enabled them to start businesses, contribute to household expenses, and achieve financial stability through access to credit, skill development and entrepreneurial opportunities. SHG experiences are described as catalysts for personal growth and development, with members expressing how participation in SHGs has positively impacted their lives, increased independence and instilled a sense of agency in pursuing their aspirations. Members expressed gratitude for the supportive community within SHGs, emphasising the role of fellow members in providing guidance, encouragement and resources. This supportive environment fostered confidence, resilience and collective success among members.

*Key Challenges Faced by SHGs:* The study revealed that SHG members face several challenges that stop them from realising their full potential and hence these challenges need to be addressed. Across multiple groups, participants highlighted the importance of government subsidies and loans in supporting SHG initiatives. However, uneven distribution of loans and subsidies coupled with limited access to training programs emerged as common challenges. Some groups noted difficulties in accessing financial literacy programs and bureaucratic hurdles in accessing government schemes, hindering their economic empowerment efforts. Unequal participation from group members was identified as a significant barrier in several FGDs. Some members cited personal household issues as reasons for non-attendance in monthly meetings, which impeded collective improvement efforts. Additionally, delays in loan repayment were highlighted as a challenge impacting the financial operations of SHGs, leading to financial strain and reduced interest earnings for the group.

Inadequate marketplace infrastructure and ineffective marketing strategies were cited as barriers hindering economic empowerment. While

some groups struggled with low sales due to market challenges, others emphasised the need for proper marketing strategies to enhance business scalability and sustainability. Limited intervention from non-governmental organisations (NGOs) to facilitate SHG initiatives was also mentioned by some SHG members as a gap that needs to be filled. Participants expressed the need for NGOs to provide support in overcoming challenges and enhancing empowerment opportunities within SHGs. The members also emphasised the need for tailored training programs, improved market access, strengthened support systems, and collaborative efforts to address challenges and maximise the impact of economic empowerment initiatives.

## Policy Recommendations

*Promoting Financial Inclusion and Assistance:* This includes easy access to credit for SHGs and streamlining loan disbursement from banks and microfinance institutions with minimal paperwork and lower interest rates. It also includes introducing special interest subvention schemes to encourage timely loan repayment. Government grants should be expanded to help SHGs maintain liquidity for business activities.

*Skill Development and Capacity Building:* The SHG members should be provided with hands-on training in food processing, handicrafts, textiles and agro-business. The members should be trained in computer skills, e-commerce, social media marketing, UPI operation and online banking. Partnering with platforms like Amazon, Flipkart and government e-marketplaces should be encouraged and incentivised for increasing online sales. The development of rural business and incubation centres should be encouraged to provide mentorship, packaging, branding and certification support.

*Strengthening Institutional and Governance:* Local governance bodies like Panchayati Raj Institutions should be encouraged to support SHG activities and ensure grassroots participation. District-level SHG facilitation centres should be established with dedicated offices for training, financial assistance and business networking.

*Encourage Sustainable and Diversified Livelihoods:* The government and civil society organisations should support organic farming, dairy, beekeeping, and fisheries with technical training and subsidies. The SHG members should be encouraged to manage home stays, local tourism and cultural heritage-based businesses to promote eco and cultural tourism.

The SHG members should also be trained in waste recycling and use of renewable energy to build eco-friendly enterprises.

## CONCLUSION

The path of women's empowerment in India is shaped by a diverse interplay of historical, social and cultural factors that have influenced their roles and opportunities. Despite progress in legal rights and social awareness, gender disparities, discrimination, and violence continue to limit women's full participation and equality in society. SHGs have emerged as effective tools for women's empowerment, providing pathways to financial independence, skill development and community support. These groups offer women access to capital, training and networks, enabling them to engage in income-generating activities, make financial decisions and build solidarity within their communities. By promoting financial literacy, independence, and social connections, SHGs help women break free from traditional limitations and explore economic opportunities that enhance their well-being and social status.

SHGs play a transformative role in empowering women across economic, social and political spheres. By equipping them with essential resources, skills and support systems, these groups help women overcome obstacles, challenge stereotypes and assert their rights. Through collective action, financial autonomy and community solidarity, SHG members navigate gender dynamics, access opportunities and make meaningful contributions to their families and society. SHGs serve as powerful catalysts of women's empowerment, providing them with a platform to harness their potential, acquire new skills and embark on entrepreneurial ventures. The narratives illustrate how SHGs empower women to break away from traditional gender roles, access economic opportunities and actively contribute to household income and decision-making. Through collective efforts, mutual support and resource accessibility, SHGs help women turn their aspirations into concrete achievements, fostering socio-economic progress at the grassroots level.

Looking ahead, the women's empowerment through SHGs stands as a symbol of hope and advancement. By investing in women's development, education and social inclusion, societies can unlock their full potential as drivers of change, innovation and progress. While SHGs have played a significant role in strengthening women's economic independence, the journey is far from over.

Expanding the role of SHGs in women's empowerment requires a comprehensive approach that incorporates innovative solutions, collaborative partnerships and strategic interventions. Therefore, it is essential to sustain support for self-help groups, promote gender equality and challenge discriminatory norms to build a more fair and inclusive society where women can thrive, lead and inspire future generations.

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