



## Research Article

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# Impact of Self-Help Groups on Socio-Economic Empowerment of Women in Assam

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**Abstract:** Self-help groups have emerged as a significant instrument for enhancing the financial well-being of women and altering the trajectory of socio-economic development across several different countries. The present study attempts to critically analyze the body of literature around the issue of women empowerment through self-help groups in the state of Assam with a goal to identify the knowledge gaps for future research. A systematic and methodical step-by-step procedure was followed by the researcher to find academic publications pertinent to the phenomena being investigated. The findings from the review highlighted four key gaps in research. The first gap reflected a dearth of studies in the context of women belonging to the Bodo community of Assam. The second gap in research was a lack of study examining the constraints on empowering women through SHGs. A lack of consistent definition of women empowerment was identified as the third gap. Lastly, the fourth gap in research was the non-consideration of region-specific variables which can affect empowerment differently in different contexts. The paper discusses the contributions and directions for future research at the end.

**Keywords:** Self-help groups, socio-economic impact, women empowerment, economic empowerment, social empowerment, political empowerment

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## INTRODUCTION

The term 'women empowerment' has gained considerable currency in recent times. Empowerment of women and gender equality has garnered attention in the recent past in the development discourse as a result of increasing social awareness across the entire globe. Because of societal and institutional restrictions, women experience a higher proportion of poverty worldwide, not only in India (Brody, et al., 2015; Duflo, 2012). Amartya Sen (2001), Nobel laureate and economist, coined the term '*missing women*' which signifies those women at all levels of government who are missing (Sen A., 1990).

Women, all over the world, have lesser access to education, healthcare, employment, and even democratic freedom (Brody, et al., 2015). The problem is more severe in developing economies where a significant proportion of women are marginalised and at risk due to lack of access to education, resources, and work opportunities (Islam and Sarmah, 2014). According to the Sustainable Development Goals report for the year 2022, women's share in local governments is only slightly above one third; only 39 per cent women accounted for the total employment during the year 2019; and only 15 countries, out of 52 countries reporting on Sustainable Development Goals (SDGs), included enough provision to protect women's right to land (The Sustainable Development Goals Report, 2022). The COVID-19 pandemic has, in fact, had a negative impact on aspects of gender equality and women empowerment as progress in the areas of domestic work, unpaid care, and gender responsive budgeting were severely impacted

(The Sustainable Development Goals Report, 2022). This refers to the phenomenon of '*Feminization of Poverty*' which reflects the unequal share of poverty amongst men and women, and women's share of poverty being greater (Sen A., 2001).

Only when women are regarded as equal players in the development process can a country achieve all-around development and harmonious growth. Women will continue to be neglected nationally unless their economic and social worth in the eyes of their families and country is acknowledged through chances to participate in economically and socially beneficial positions (Mazumdar, 1985). One of the ways of reducing this imbalance in the share of poverty is the creation of Self Help Groups (SHGs) which has been promoted in a big way by the government as well as development agencies. The underlying assumption in formation of self-help groups is that it acts as a platform for women to generate income and access capital. It is expected that formation of women self-help groups will help them in accessing sources of capital, improve their belief in themselves, and increase control over their lives (IFAD, 2003).

The case for women empowerment in the Indian context is enshrined in the constitution of India and has been made a part of the Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles. Several steps have been taken since independence to improve the status of women in the country. Issues regarding women empowerment have been given priority in various Five

Year Plans and several measures have been adopted to improve the status of women. One of the many measures is the promotion of women self-help groups to improve the position of women in the society. This study makes an attempt at documenting evidence regarding promotion of women empowerment through self-help groups. The paper specifically examines and reviews empirical studies conducted in the state of Assam in order to develop an understanding of the impact SHGs have had on women empowerment. The paper also attempts to identify the gaps in the existing literature in the context of Assam.

### Objectives

The purpose of this research article is to review the evolution of self-help groups in the region of Assam. The paper also deals with the role played by self-help groups on the empowerment of women. The study specifically aims to answer the following research questions:

- (a) What is SHG and women empowerment?
- (b) What is the impact of self-help groups on the socio-economic empowerment of women in Assam?

The following are the specific objectives of the study:

- (a) To review the key studies on self-help groups and their impact on women empowerment; and
- (b) To determine the gaps in the relevant literature and discuss future agenda for research.

The present review is presented in the following sections: (a) method of the study; (b) women empowerment; (c) self-help groups; (d) evolution of SHGs in Assam; (e) impact of self-help groups on the socio-economic empowerment of women in Assam; and (f) discussion and conclusion.

## METHOD OF THE STUDY

In order to trace the evolution of self-help groups and to summarize all the research around socio-economic empowerment of women through self-help groups, literature around the topic was searched. Literature review method was used as it is an effective strategy to review a phenomenon or concept (Chermack and Passmore, 2005). According to Fink (2010), a review of literature is “a systematic and explicit method in order to identify, evaluate and synthesize the existing body of knowledge produced by researcher as well as practitioners”. The following keywords were used to search for relevant literature: “women empowerment”, “self-help groups”, “socio-economic empowerment of women”, and “Assam”. Both academic as well as sectoral reports were considered for this study considering the purpose of conducting the review of literature.

A total of 126 articles were found which contained the keywords “women empowerment”, “Self-help groups”, and “socio-economic empowerment of women”. The abstract of these articles were read and

reviewed and sorted according to the relevance of this literature review. Papers which contained the keywords but did not align with the purpose or objective of this review were removed. Out of the 102 articles, 67 articles were found to be directly related to the theme of this review paper. On further reading, articles not related to Assam were discarded and finally a total of 23 papers were considered for the final review of literature.

### Women Empowerment

Women empowerment has been defined in different ways by different authors. Development of different perspectives has led to different definitions, measures and outcomes of women empowerment (Brody, et al., 2015). The concept of empowerment can be understood as “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them; a process that entails thinking outside the system and challenging the status quo, where people can make choices from the vantage point of real alternatives without punishingly high costs” (Kabeer, 1999). On the other hand, the World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets” (Chattopadhyay, 2005). Another definition looks at empowerment as “an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life” (Sahay, 1998). Although all the definitions stated here are different, there are some commonalities between these definitions. The United Nations delineated five elements of women empowerment (United Nations Population Information Network (POPIN) & United Nations Population Fund (UNFPA), 1996):

- Women’s sense of self-worth;
- Women’s right to have access to opportunities and resources;
- Women’s right to have and to determine choices;
- Women’s right to have the power to control their own lives; and
- Women’s ability to influence the direction of social change.

### Self-Help Groups (SHGs)

The self-help group approach is a new paradigm into the rural development framework and its objective is to increase the well-being of the poor people. Self-help groups can be understood as voluntary associations, of women or men residing in a particular area, formed in a democratic manner and without any political affiliation. According to National Bank for Agriculture and Rural Development (NABARD), SHG is a homogeneous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the

group to be lending to the members for meeting their productive and emergent credit needs. SHGs can also be understood as an informal association of individuals, characterised by cooperation, harmony and shared responsibility; created in order to help the members derive economic benefit (Anand, 2002) Usually, SHG consists of 10-20 people, commonly women from similar region and economic class who come together to form savings and credit organizations (Reddy & Manak, 2005).

The poverty alleviation intervention of the SHG is in the form of undertaking economic programmes to provide employment, giving microfinance services (tiny loans) to the poor so that they can get themselves acquainted with skills and occupational diversification (Sarania, 2016).

### **Evolution of Self-Help Groups (SHGs) in Assam**

Self-Help Groups first emerged through Self-Help Affinity Groups which was facilitated by the Mysore Resettlement and Development Agency (MYRADA) in 1985 (Singh et. al. 2011). Ever since then, several self-help groups have emerged across the nation. According to the Economic Survey of 2022-23, there are approximately 1.2 crore Self-Help Groups in India out of which 88% are all-women Self-Help Groups (Government of India, 2023). The current model of Self-Help Groups has undergone various evolutions from the model that was facilitated by MYRADA. In the context of Assam, the evolution of Self-Help Groups has been shaped by several different factors such as policy frameworks, economic necessity, and cultural factors.

The effort to support and formalize Self-Help Groups with the introduction of Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999. The SGSY scheme attempted to organize the rural population into groups, provide training to them, and link them to bank credit and government subsidies (Tripathy, 2004). This became an acceptable strategy for the Government of India for development of Self-Help Groups and linking them with bank and micro-credit organizations. The Swarnjayanti Gram Swarozgar Yojana (SGSY) led to a significant increase in the number of Self-Help Groups across the state of Assam. And from the 1990s onwards, the Self-Help Group movement gathered more momentum with National Bank for Agriculture and Rural Development (NABARD) and Reserve Bank of India (RBI) taking several steps for upliftment of Self-Help Groups. The Self-Help Group-Bank Linkage Programme was the actual initiative to connect Self-help Groups with banks, and it was started by the National Bank for Agriculture and Rural Development in 1991–1992. It was an attempt at a self-help group's first real maturation. The SHG-Bank Linkage initiative aimed to educate the impoverished about credit and thrift, as well as to integrate them into the formal banking system. As a result, group members were naturally encouraged to look for better and more credit-accessible employment

prospects (NABARD, 2011). However, the micro-finance movement in Assam geared up only during 1997-98 when Muhammed Yunis, Nobel Prize winner, extended his help to the government of Assam for introducing the microcredit scheme to uplift people of the rural areas (Devi, 2009).

Over the last few decades, self-help groups have become a significant tool for helping women find work. 40% of the funds allotted under the SGSY program are set aside for women with the idea that if women benefit, then the entire family benefits, increasing the likelihood that the health, nutrition, and education of rural children will improve. The launch of National Rural Livelihood Mission (NRLM) further strengthened the evolution of Self-Help Groups in Assam. In the present time, there are several organizations which work towards the development of women self-help groups in the region of Assam. While initially this space was dominated by non-governmental organizations (NGOs), several self-help promotion institutions and agencies have been created by the central as well as the state government.

With this background on the concepts of women empowerment and self-help groups (SHGs), the following section of the paper documents the review of literature surrounding the concept of women empowerment through SHGs.

### **Impact of Self-Help Groups on the Socio-Economic Empowerment of Women**

This section reviews studies that have focused on determining empowerment of women through SHGs. Summaries of the key studies are reported in Table 1. Table 1 summarizes the data on the studies conducted in the state of Assam to determine the impact of self-help groups in socio-economic empowerment of women.

Of the 23 studies reviewed by the researcher in this paper, most of the studies were based on Nagaon, followed by Kamrup and Lakhimpur.. The studies reviewed by the researcher show some similarities but also highlight certain differences.

The studies ascertained empowerment of women from the lens of economic empowerment, social empowerment, political empowerment, and psychological empowerment as well. It was also observed that indicators of women empowerment were measured mostly from the lens of economic empowerment in 17 studies out of 23 studies reviewed in this paper and all the studies found that participation of women in SHGs increased their income significantly. Studies found differences in the incomes of women before and after joining SHGs and womens' income increased significantly post their SHG participation (Roy and Bhattacharya, 2013; Chetry, 2014; Dey, Nath and Kalita, 2014; Islam and Sarmah, 2014; Sarmah, 2014; Roy, 2014; Saikia, 2014; Sarania, 2015; Varghese, 2016; Maity and Sarania, 2017; Boruah, 2018; Mahanta, 2020;

Borah and Boro, 2022; Dutta and Senapoti, 2023; Devi and Kashyap, 2023; Sarma, 2023; Ningombam and Bordoloi, 2024).

In terms of the results obtained from the studies, it was found that a significant proportion of the studies reported an increase in the level of social empowerment of women who associated themselves with SHGs (Dutta and Senapoti, 2011; Das and Bhowal, 2013; Roy and Bhattacharya, 2013; Chetry, 2014; Dey, Nath and Kalita, 2014; Islam and Sarmah, 2014; Varghese, 2016; Boruah, 2018; Mahanta, 2020; Maity, 2023; Sarma, 2023; Ningombam and Bordoloi, 2024). Das and Bhowal (2013) in their study found that participation in SHGs enhanced the status of women in the family and empowered them to take decisions. Additionally, SHGs also sensitized the women participants to take part in socio-economic progress of the region. Roy and Bhattacharya (2013) found evidence of increased participation in social and political activities. Royal and

Bhattacharya (2013) also found that SHG participation of women increased their awareness of the social evils that exist in the society. Chetry (2014) uncovered in his study that women's participation in SHGs increases their knowledge of banking operations and makes them more aware of important issues such as health and education. Dey, Nath and Kalita (2014) found evidence that SHG participation increases political knowledge of women. Islam and Sarmah (2014) found that participation in SHGs improved self-confidence levels of women, improving their social status and ability to face challenges. Boruah (2018) found that women were able to reduce their dependence on men and also prevent domestic violence. Participation in SHGs also positive outlook of women towards various social issues such as child marriage, dowry, preference for male children, and widow remarriage. Ningombam and Bordoloi (2024) found evidence that association with DAY-NRLM empowered women to contribute more towards social activities and social development.

**Table 1: Summary of studies on impact of self-help groups on empowerment of women in Assam**

SL	Year	Data	Method	Findings
1	2011	Simple random sampling was used (N=100)	Pre-designed questionnaire was used for the purpose of the study	Dependable nature of women, lack of gender based academic institutions, regressive social customs and traditions were found as social constraints on the path of women empowerment. Male ownership over income and property, male handling of banking operations, no freedom of women in spending, and lack of involvement of women in income generating activities were found to be economic constraints on the path of women empowerment through SHGs.
2	2011	The study was conducted in Dibrugarh district and within that, 3 development blocs, namely, Lahoal, Panitola, and Tengakhat were selected purposively. From these 3 development blocks and 9 Gaon Panchayats SHGs with all women members were selected (N=130)	Field observation methods and interviews were employed to collect the data. Data has been analyzed and presented in the form of SWOT analysis	In terms of strengths, the findings revealed that SHGs have a major role to play in strengthening empowerment of women through training and capacity building and also through facilitation of microcredit. However, the study also highlighted that lack of marketing and storage facilities act as roadblocks to women empowerment
3	2012	The study was conducted in Lakhimpur district and 4 development blocks were selected purposively in order to select the women SHG members belonging to different social groups (N=200)	Women empowerment was measured using a structured questionnaire by the researcher	Poor infrastructural facilities, limited access to microcredit, lack of proper education, limited market facilities and lack of promotion were found to be bottlenecks to women empowerment. Additionally, attitudes of male members and social-cultural barriers were also challenges towards empowerment of women.
4	2013	Mullti-stage random sampling used to select respondents for the study. Nagaon district was chosen on purpose and 5 development block were	Data was collected through a questionnaire. Empowerment was determined as a measure of economic empowerment, human and social	SHGs have emerged as a tool for women empowerment. Participation in SHGs have enhanced the status of women and have empowered them to take part in decision making. Further, SHGs have also sensitized women



		selected at random. 3 revenue circles from each selected blocks were singled out from which 3 SHG members were selected (N=100)	empowerment, political empowerment, capacity building, control and influence, familial empowerment, community development and personal empowerment	members to take part in socio-economic progress apart from reducing poverty
5	2013	The study was conducted in 2 villages of Badarpur Development Block of Karimganj district. 5 women SHGs were randomly selected from the 2 villages (N=100)	Data was collected with the help of an interview schedule. Women empowerment was measured through the following parameters: increase in income, political participation, changes in decision making, and awareness of social evils	Women generally agreed that participation in SHGs and access to microcredit has improved their income significantly. Further, women also reported increased participation in decision making which is a result of the economic independence. Participation in social and political activities also increased. Lastly, SHG participation also raised awareness of social evils amongst the women
6	2014	47 SHGs were selected covering 35 villages. Villages were selected at random in Goalpara district (N=188)	Data was collected with the help of a structured questionnaire. Empowerment was assessed on the following aspects: increase in income, knowledge of banking operations, economic independence, improved status of living, leadership quality and communication skills, increased awareness in health, education, and other related issues, improved status in family and society, skill development, and improved self-confidence. Absolute percentage method was used for analysis	Women joined SHGs to maintain their income and expenditure and to support their family. There is evident increase in income after joining SHGs. There has been considerable improvement in empowerment as revealed by the women respondents. Knowledge of banking operations and awareness regarding health, education and other related issues have improved after joining SHGs. However, development of leadership qualities and skill development is at best modest. Few women respondents also mentioned that SHGs did not have any significant impact on their lives and this can be attributed to family dynamics with elders or male members having all the authority.
7	2014	Primary data was collected from women SHG members from six gram panchayats of Raha Development Block (N=120)	Data was collected with a structured questionnaire and simple percentage was used for data presentation	Participation in SHGs have led to improvement in the income level of the women in the study. SHG formation has also resulted in a positive impact on savings of the women respondents. Additionally, the political knowledge of the respondents also improved due to their SHG participation.
8	2014	Women SHG members were selected from 152 identified SHGs from Juria and Batadrawa blocks of Nagaon district of Assam (N=152)	Economic empowerment was measured through the following indicators: income generation process, access to financial resources, elimination of dependence on money lenders, increase in income and savings, freedom in using income, financial self-reliance, financial decision making, and ownership of income and	Results indicated that women after joining SHGs reported an increase in their income levels. Results also indicated that women believed that joining SHGs improved their family incomes, savings, and increased their participation in decision making. Overall, the dependence on money lenders reduced significantly. A large section of the surveyed women perceived improvement in their self-confidence levels in terms of being involved in family decision making, ability to face challenges, improved social status,

			assets. Social empowerment was measured through social status, decision making in matters of education and health, access to sanitation, increased social participation.	access to sanitation, and participation in social activities
9	2014	Purposive sampling was used to select 40 SHGs from 4 development blocks of Lakhimpur district. Finally, 5 members from each SHG were selected (N=200)	Information was gathered using a structured questionnaire.	SHG members could make a positive impact on their lives with the microfinance received from the bank. Participation in SHGs not only increased employment opportunities for women but also led to creation of employment for others as well. Significant increase in income were also reported after joining SHGs
10	2014	Gahbaru block of Sonitpur district was selected based on the activity level of women SHG members belong to SC category. Within the block Ushapur gram panchayat was selected for SC representation. Finally, 28 SHGs were selected out of 95 SHGs using snowball sampling (N=28)	Data was collected through a structured questionnaire. Women empowerment was measured with reference to their income generated from SHGs. Descriptive statistics and t-test were used to analyze the data	Results revealed that there is a significant improvement in the status of empowerment of women belonging to th scheduled caste with respect to their income. T-test results showed a significant improvement in income levels of scheduled caste women after joining SHGs.
11	2014	The study uses primary data collected through purposive and random sampling methods in Jorhat district (N=300)	ANOVA and Factor Analysis was used to analyse the data	Women join SHGs not just to increase their income, but also to feel empowered. ANOVA test results indicates significant difference in mean scores of empowerment of women before and after joining SHGs
12	2015	Multi-stage random sampling; Wilcoxon Signed Ranks test was used. (N=100)	Socio-economic empowerment was measured with respect to annual income, employment days, and amount of savings	Results revealed a positive change in income, employment and savings of women after joining SHGs
13	2016	Study was conducted in Ramsa Hills, Guwahati. Women SHG members, office bearer of SHG, and heads of three MFIs were approached for data collection (N=69)	Case study method was used to understand the phenomenon and interviews, questionnaires, and observation were employed	Since the joining of SHGs, a definite improvement has been observed in all domains such as increased income and savings, access to credit facilities, and increased respect in the family. Participation in decision making increased, however, crucial decisions were not handed over to the women. It was also observed that self-confidence of women also improved after joining SHGs
14	2017	The study was conducted in Bodoland in two districts - Baksa and Udalguri. The sample consisted of 150 SHG participants and 180 non-participants and multi-stage purposive sample design was adopted (N=330)	Propensity Score Matching method was used to analyze the data. Main outcome variables measured in the study included: income, employment generation, and financial inclusion indicators.	Women who participated in SHGs recorded an increase in their incomes as opposed to the non-participants. Results also revealed that poverty indicators were higher amongst the non-participants. SHG participation also demonstrated that income inequality amongst the participants decreased in comparison to the non-participants. Additionally, results also proved that degree of financial inclusion increased due to implementation of SHGs in Bodoland.

15	2018	Purposive sampling method was used to select respondents for the study (N=50)	Interview schedules were used to collect data from the respondents	Increasing the savings reserve was found to be the most important reason for women joining SHGs. Economic independence and providing support to families were the other two important reasons. SHGs were found to have a positive impact on earnings and savings. It also helped women to develop a better understanding of banking operations. From a social point of view, women were able to reduce their dependence on men and also prevent domestic violence. Participation in SHGs also positive outlook of women towards various social issues such as child marriage, dowry, preference for male children, and widow remarriage.
16	2020	Data was collected from members of 50 SHGs across five villages (N=600)	Data was collected using structured questionnaire which consisted of variables such as fund size, volume of savings, occupational status, functions, loans, and external assistance	The results indicate that SHGs have empowered women by enhancing their income contribution towards their respective households. Women have also been able to increase the value of their assets and given them greater power in decision making
17	2022	2 blocks, namely, Majuli Development Block and Ujani Majuli Development Block were purposively selected. 30 SHGs were randomly selected from each block and 2 female members were interviewed (N=120)	The study assessed the economic empowerment of women in terms of their income and also assessed the satisfaction of the members	Results of the study indicated significant improvements in income after joining SHGs. Women were also found to be satisfied with the activities of SHGs
18	2023	Multistage random sampling with stratified and purposive sampling was used. Data was collected from 310 women SHG participants and 465 non SHG participants (N=775)	The study uses a control group and a treatment group to reflect the impact of SHGs on women empowerment. Pre-tested questionnaire was used to fulfill the objectives of the study. Two indices were developed by the authors and multiple correspondence analysis was used for analysis	Results of the empirical analysis revealed a positive role of the NABARD project of Self-Help Groups-Bank Linkage Programme. The results revealed that the SHG-Bank Linkage Programme has a positive influence on financial as well as social inclusion of the SHG participants as compared to the non-participants, thereby indicating a positive influence on empowerment
19	2023	The study was conducted in villages, namely Barkhat and Sonai Gaon, of Dimor development block which was purposively selected out of the blocks in Kamrup Meti district. Women SHG members were selected for the study (N=211)	Structured questionnaire was used for the study and women empowerment was assessed as a measure of economic empowerment	The results of the study indicated that participation in SHGs led to economic empowerment of women. Statistical tests showed a positive association between joining of SHGs and increase in income. Women SHG members were able to increase their earnings significantly after joining SHGs
20	2023	Data was collected from members of SHGs in Ganakpara village of Darrang district (N=132)	Structured questionnaire was used to collect data. Statistical and cartographic methods were used to represent the data collected	Participation in SHGs have improved the economic conditions of the members and acted as a source of women empowerment by providing them with the opportunity to work, make money, and become independent
21	2023	Multistage random sampling with stratified and purposive	Propensity score matching method has been used to	The findings from the study indicate that SHG-Bank Linkage Programme is

		sampling was used. Data was collected from 310 women SHG participants and 465 non SHG participants (N=775)	find the differences in control and treatment group	successful in ensuring financial inclusion amongst women in the study region. The findings also highlighted that financial inclusion in turn assists in reducing social exclusion among the SHG stakeholders
22	2023	Convenience sampling method was used to collected data from women participants in Kamalpur block of Kamrup district (N=100)	Survey as well as interview methods were used to obtain responses. Simple average and percentages were used to represent the data	The findings of the study demonstrate an increase in income of women participants after joining SHGs. This helps them contribute towards their family which in turn increases their willingness to join and remain associated with the SHGs. The findings also indicated that after joining SHGs, women played a significant role in decision making in their families.
23	2024	Non-probability sampling technique was used select women SHG members for the study (N=459)	Data was collected through schedule/ questionnaire and non-parametric Chi square test was used to test the data	Development of women in terms of social, economic, political and technology was observed due to the DAY-NRLM scheme. Women were found to be economically empowered and were also observed to contribute to the economic growth of the family. Women believed that their association with DAY-NRLM empowered them to contribute more towards social activities and social development

However, some of the studies reported mixed results and some reported no impact on the empowerment levels of women participating in the SHGs. For instance, Chetry (2014) in a study found that development of leadership qualities and skill development of women is at best modest. Few women respondents also mentioned that SHGs did not have any significant impact on their lives and this can be attributed to family dynamics with elders or male members having all the authority. Varghese (2016) found that as a result of SHG participation, womens' share in decision making increased, however, crucial decisions were not handed over to the women. Moreover, Das (2011), in his study on a sample of 100 women SHG participants, found that dependable nature of women, lack of gender based academic institutions, regressive social customs and traditions were found as social constraints on the path of women empowerment. Male ownership over income and property, male handling of banking operations, no freedom of women in spending, and lack of involvement of women in income generating activities were found to be economic constraints on the path of women empowerment through SHGs. Similarly, Dutta and Senapoti (2011) found that lack of marketing and storage facilities act as roadblocks to women empowerment. Sarmah (2012) found evidence that poor infrastructural facilities, limited access to microcredit, lack of proper education, limited market facilities and lack of promotion were bottlenecks to women empowerment. Additionally, attitudes of male members and social-cultural barriers were also challenges towards empowerment of women.

## DISCUSSION AND CONCLUSION

Based on the review conducted by the researcher, the following gaps can be identified around the concept of self-help groups and their impact on empowering women.

*Gap 1: Dearth of studies understanding the impact of SHG participation and empowerment amongst women of Bodo community*

The studies reviewed by the researcher and summarized in Table 1 reflect studies from different parts of Assam. Only one study was found which attempted to determine the impact of SHGs on women empowerment (Maity and Sarania, 2017). The study conducted by Maity and Sarania (2017) focused on women empowerment from the perspective of income generation and economic empowerment thereby not capturing the other relevant dimensions of social and political empowerment. With the establishment of the Bodoland Territorial Region, which is an autonomous region and a proposed state in Assam, it is imperative to understand the status of women and their empowerment in the region from the lens of SHG participation in a better and broader context.

*Gap 2: There are no theoretical arguments that help explain the constraints which impact women empowerment through SHGs*

Although studies have focused on the bottlenecks on the way of empowering women (Sarmah, 2012), the same are not grounded in a theoretical framework and not quantitative in nature. Therefore, more studies need to be conducted which also focuses on the constraints or limitation in the context of community,



education, and region impacting the participation of women in economy, society, or politics and subsequently understand how it impacts their empowerment.

*Gap 3: There are no studies examining the role played by government organizations in empowering SHGs and thereby contributing to women empowerment*

All the studies reviewed in this paper examined the role played by SHGs in empowering women. Only one study focused on the impact of the government programme on women empowerment (Maity and Sarania, 2017). However, in order to develop a proper understanding of the impact of SHGs on women empowerment, it is pertinent to understand the role played by government organizations in facilitating the SHGs. As such, more studies regarding the role played by government organizations in facilitating women empowerment through SHGs may be conducted.

*Gap 4: Impact of region-specific variables*

It is interesting to note that the findings from all the studies reviewed by the researcher are not consistent. While some indicate positive impact of participation of women in SHGs, some indicate a mixed impact while some indicate no impact. Thus, the results of studies within the context of Assam itself varied considerably. It is therefore imperative to understand that Assam has a very diverse culture and demography, and what might be true for one region may not hold good for another region. Thus, identifying and defining variables at the local level that impact the status of women in society and their empowerment levels can better help determine the impact of SHGs.

Thus, based on the identified gaps in the body of knowledge of women empowerment through SHGs, future research can be conducted to determine empowerment of women in the Bodo community. Researchers can also examine the impact of specific regional variables on empowerment of women through SHGs such as level of education, level of skilling, social-cultural norms, gender norms. Future research can also attempt at determining the constraints in empowering women through SHGs. These studies can be conducted either qualitatively or quantitatively. And lastly, the role played by government organizations in facilitating women empowerment through SHGs may be researched which will help establish the current status of women in the society against which the impact of the intervention can be measured.

The place of women in the society is a crucial topic of understanding as they are the ones' who bring the next generation in the world. India being a developing country must take steps to ensure that women in the country are empowered. To that end Article 51(e) of the Constitution of India states that it is the duty of every citizen to renounce practices which are derogatory

to the dignity of women. Section 14 of the Hindu Succession Act, 1956 strives for removing gender-based discrimination and effectuating economic empowerment of Hindu women.

The Right to Elimination of Gender Based Discrimination (REGD) so as to attain economic empowerment forms part of Universal Human Rights. Article 2(f) of CEDAW says that States are obliged to take all appropriate measures including legislation to abolish or modify gender-based discrimination in the existing laws, regulation, customs, and practices that constitute discrimination against women. Article 15(3) of the Constitution of India positively protects such acts or actions. The Constitution of India is a basic document which provides for women empowerment within the framework of the plenary provision of Articles 14, 15(i), 15(3), 21, 39(a), Article 39(d), Article 46, 51A(e), Article 243 D (3), Article 243 D (4), Article 243 T (3), Article 243 T (4) and the Preamble. The women are protected within the area of social justice with these Articles.

However, despite the measures taken by the Government, women still remain behind men in matters of economy, social and political participation. SHGs or self-help groups were used in the rural areas of the country as a tool for economic as well as social empowerment of women. SHGs are also used as a tool for economic empowerment of women in Bodoland Territorial Region. This review of literature identifies four major gaps in research and future research may be directed to fulfill these gaps. This review of literature contributes to the general body of knowledge on SHGs and women empowerment and provides directions for future academic research. The findings from this review can also be of practical significance for policy makers as it highlights a range of studies and their impacts which can be useful for examining SHG and microcredit linkage policies. The study is also important from the point of view of social significance as it attempts to understand the precursors of women empowerment which is a vital aspect in our patriarchal society.

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