

ROLE OF SELF-HELP GROUPS IN WOMEN EMPOWERMENT IN ASSAM

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ABSTRACT

Women empowerment is widely recognized as a critical component of sustainable development and social justice. In India, Self-Help Groups (SHGs) have emerged as grassroots institutions that promote financial inclusion, livelihood security, and collective social transformation among rural women. In Assam, where a significant portion of the population depends on agriculture and informal economic activities, SHGs have played a transformative role in enhancing women's socio-economic status. This study examines the role of SHGs in promoting women empowerment in Assam by analyzing their contribution to economic independence, social awareness, leadership development, and decision-making participation.

The study is based on both primary and secondary data. Secondary sources include reports from NABARD (2019, 2022), Government of India (2011, 2020), and scholarly works on empowerment theory (Kabeer, 1999; Mayoux, 2001). Findings suggest that SHGs significantly improve savings behavior, income diversification, and access to institutional credit. Participation in SHGs has enhanced women's confidence, mobility, and involvement in household and community decisions. However, structural challenges such as limited market linkage, financial illiteracy, patriarchal norms, and vulnerability to floods continue to affect the sustainability of SHG initiatives in Assam.

The study concludes that SHGs are not merely microfinance collectives but dynamic platforms for socio-economic transformation. They foster solidarity, leadership, and grassroots democracy. While economic empowerment is visible, deeper social and political empowerment requires sustained policy support, digital inclusion, capacity building, and

institutional strengthening. Strengthening SHGs can significantly contribute to gender equality, poverty reduction, and inclusive rural development in Assam.

KEYWORDS: Self-Help Groups, Women Empowerment, Assam, Microfinance, Rural Development.

INTRODUCTION

Women empowerment has become a central theme in contemporary development discourse, particularly in developing countries where gender disparities remain deeply rooted in social, economic, and political structures. Empowerment broadly refers to the process through which individuals gain the ability to make strategic life choices in contexts where this ability was previously denied (Kabeer, 1999). In the context of women, empowerment involves enhancing access to education, financial resources, decision-making power, mobility, and participation in public life. The United Nations Development Programme (2019) and the World Bank (2012) emphasize that gender equality is not only a matter of social justice but also a prerequisite for sustainable economic growth and poverty reduction. In India, various policy interventions have been undertaken to promote women empowerment, among which the Self-Help Group (SHG) movement has emerged as a significant grassroots initiative.

Assam, situated in Northeast India, is characterized by a predominantly rural population, agricultural dependence, ethnic diversity, and recurring natural disasters such as floods. Women in Assam play a crucial role in household management, agriculture, weaving, livestock rearing, and small-scale trade. Traditional handloom weaving, for instance, is deeply embedded in Assamese culture and is largely managed by women. Despite their economic contributions, women have historically faced structural barriers such as limited access to formal credit, low literacy rates in rural areas, restricted mobility, and minimal representation in decision-making bodies (Mahanta, 2015). Patriarchal norms, though less rigid in certain tribal communities, still influence gender relations and often confine women to domestic responsibilities.

The concept of collective self-help among women in Assam predates the formal SHG movement. Informal associations such as Mahila Samitis and local women's groups were active in social reform, literacy campaigns, and community welfare activities during the post-independence period. However, these groups lacked structured financial mechanisms and institutional support. The formalization of the SHG movement in India began with the SHG-Bank Linkage Programme initiated by the National Bank for Agriculture and Rural

Development (NABARD) in 1992 (NABARD, 2019). This program aimed to connect informal savings groups of rural women with formal banking institutions, thereby promoting financial inclusion without the need for collateral security.

The SHG model is based on the principles of thrift, mutual support, and collective decision-making. Typically comprising 10–20 women from similar socio-economic backgrounds, SHGs encourage members to save regularly and provide internal loans at reasonable interest rates. Over time, mature groups become eligible for bank credit, enabling members to undertake income-generating activities. In Assam, the expansion of SHGs accelerated with the implementation of Swarnajayanti Gram Swarozgar Yojana (SGSY) and later the Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM) in 2011 (Government of India, 2011). The Assam State Rural Livelihoods Mission (ASRLM) has played a pivotal role in mobilizing rural women into SHGs across districts, including remote and flood-prone areas.

The relevance of SHGs in Assam is particularly significant given the state's socio-economic vulnerabilities. Frequent floods disrupt agricultural livelihoods, pushing households into cycles of debt and poverty. In such contexts, SHGs provide a safety net through savings mobilization and access to emergency credit. Moreover, SHGs serve as platforms for skill development, entrepreneurship training, and awareness generation on issues such as health, sanitation, education, and legal rights. Studies indicate that participation in SHGs enhances women's confidence, leadership abilities, and bargaining power within households (Swain & Wallentin, 2009).

However, empowerment is not limited to economic gains. While increased income and access to credit are important, true empowerment also involves changes in social norms, mobility, and political participation. Kabeer (1999) emphasizes that empowerment must be understood as a process involving resources, agency, and achievements. In Assam, the SHG movement has begun influencing these dimensions by encouraging women to participate in Gram Sabha meetings, local governance, and community decision-making processes. Nonetheless, challenges such as limited market access, inadequate financial literacy, patriarchal resistance, and infrastructural constraints continue to affect the sustainability and effectiveness of SHGs. Therefore, the role of Self-Help Groups in Assam extends beyond microfinance. They function as grassroots institutions that integrate financial inclusion with social mobilization and capacity building. By organizing women into collective platforms, SHGs foster solidarity, shared responsibility, and mutual support. This study seeks to examine how SHGs contribute to the multidimensional empowerment of women in Assam, analyzing their

economic, social, and participatory impacts within the broader framework of rural development and gender equality.

Historical Background

The historical background of women's collective organization and empowerment in Assam is deeply rooted in the region's socio-cultural, economic, and political evolution. Unlike many other parts of India, certain tribal and indigenous communities in Assam historically granted relatively greater mobility and economic participation to women. Women traditionally played a central role in agriculture, weaving, livestock rearing, and household management. Handloom weaving, in particular, has long been a defining feature of Assamese society, with almost every rural household possessing a loom. Despite their active economic participation, women's contributions were largely confined to the domestic and informal sectors, with limited recognition in formal economic and political institutions.

During the colonial period, Assam underwent significant socio-economic transformations. The introduction of tea plantations, commercialization of agriculture, and administrative restructuring altered traditional livelihoods. However, women's participation in organized public life remained limited. The late nineteenth and early twentieth centuries witnessed the emergence of social reform movements and women's associations in Assam. Organizations such as the Assam Mahila Samiti, established in 1926, played an important role in promoting women's education, social awareness, and participation in the freedom movement. These early women's organizations laid the foundation for collective action and community engagement, although their focus was primarily social reform rather than economic empowerment.

Post-independence Assam experienced gradual expansion of educational institutions and community development programs. Women increasingly participated in literacy campaigns, cooperative movements, and welfare activities. The Community Development Programme launched in the 1950s encouraged rural participation in development initiatives, but women's economic inclusion remained marginal. During the 1970s and 1980s, national attention toward poverty alleviation and rural employment generation led to schemes such as the Integrated Rural Development Programme (IRDP) and Development of Women and Children in Rural Areas (DWCRA). These initiatives aimed to provide income-generating opportunities to rural women but faced challenges in sustainability and institutional coordination.

A major turning point in the history of women's economic organization in India occurred in 1992 with the launch of the Self-Help Group (SHG)-Bank Linkage Programme by the National Bank for Agriculture and Rural Development (NABARD, 2019). This initiative recognized the potential of small, informal savings groups in promoting financial inclusion. The SHG model emphasized thrift, internal lending, peer accountability, and collective responsibility. It provided an alternative to collateral-based banking systems that had excluded rural women for decades. The success of the SHG movement in southern states such as Andhra Pradesh and Tamil Nadu demonstrated its effectiveness in poverty reduction and women empowerment.

In Assam, the SHG movement began gaining momentum in the late 1990s and early 2000s. Initially, non-governmental organizations (NGOs) and cooperative institutions played a crucial role in mobilizing rural women into savings groups. The introduction of Swarnajayanti Gram Swarozgar Yojana (SGSY) in 1999 further institutionalized SHG formation as part of rural self-employment strategy. SGSY encouraged the formation of SHGs and provided subsidies and bank credit for income-generating activities. However, implementation challenges such as inadequate training, weak market linkages, and bureaucratic delays limited its impact.

A significant milestone in the historical development of SHGs in Assam was the launch of the National Rural Livelihood Mission (NRLM) in 2011 by the Government of India (Government of India, 2011). NRLM adopted a comprehensive approach focusing on social mobilization, capacity building, financial inclusion, and livelihood diversification. In Assam, NRLM is implemented through the Assam State Rural Livelihoods Mission (ASRLM), which has played a transformative role in expanding SHG networks across rural districts. Under this mission, thousands of women have been organized into SHGs, federations, and producer groups, enabling access to bank credit, skill development programs, and entrepreneurship training.

The socio-economic context of Assam makes the SHG movement particularly significant. The state is prone to recurrent floods and erosion, which disrupt agricultural livelihoods and push households into debt cycles. In such vulnerable conditions, SHGs function as informal safety nets by promoting savings discipline and providing emergency loans. Moreover, SHGs have facilitated diversification into activities such as weaving cooperatives, dairy farming, poultry, piggery, fisheries, and small retail businesses.

Over time, the role of SHGs in Assam has expanded beyond microfinance. They have become platforms for awareness campaigns on health, sanitation, nutrition, education, and

women's legal rights. SHG members increasingly participate in Gram Sabha meetings and local governance processes, indicating gradual political empowerment. The integration of SHGs with digital banking and government welfare schemes further reflects their evolving institutional significance.

Thus, the historical trajectory of women's collective organization in Assam—from early social reform associations to structured SHG networks under NRLM—demonstrates a gradual shift from welfare-oriented participation to empowerment-based development. The SHG movement represents a culmination of decades of social mobilization, policy innovation, and grassroots activism aimed at enhancing women's socio-economic status in Assam.

Literature Review

The relationship between Self-Help Groups (SHGs) and women empowerment has been widely examined in development literature. The conceptual foundation of empowerment is largely drawn from Kabeer (1999), who defines empowerment as the expansion of people's ability to make strategic life choices, particularly in contexts where this ability was previously denied. She identifies three interrelated dimensions: resources, agency, and achievements. This framework has been extensively applied in analyzing microfinance and SHG interventions.

Mayoux (2001) argues that microfinance can promote women's empowerment by increasing access to financial resources and strengthening social capital. However, she cautions that economic participation alone does not automatically lead to social or political empowerment unless supported by awareness-building initiatives. Similarly, Holvoet (2005) finds that women's participation in microfinance programs enhances decision-making power within households, particularly in financial matters.

Swain and Wallentin (2009), in their empirical study of SHGs in India, conclude that SHG membership significantly improves women's self-confidence, mobility, and participation in community activities. Deininger and Liu (2013) provide quantitative evidence that SHGs contribute to income growth, asset accumulation, and improved social cohesion among rural women.

Garikipati (2008), however, presents a critical perspective, arguing that microcredit can sometimes increase women's workload without guaranteeing control over income. She emphasizes the importance of addressing intra-household power dynamics. Panda (2009) also

notes that while SHGs enhance women's participation in economic activities, the extent of empowerment depends on socio-cultural contexts.

Sinha (2005) highlights the role of SHGs in promoting savings discipline and financial inclusion among the rural poor. According to her, regular savings and internal lending mechanisms create financial security and reduce dependency on informal moneylenders.

Cheston and Kuhn (2002) argue that microfinance programs strengthen women's leadership skills and community engagement, thereby contributing to broader empowerment outcomes.

In the Indian context, NABARD (2019, 2022) reports consistent growth in SHG-bank linkage and credit flow, indicating the institutional success of the model. Government of India (2011, 2020) documents under the National Rural Livelihood Mission (NRLM) emphasize social mobilization and capacity building as key strategies for sustainable empowerment.

In Assam-specific studies, Das (2012) observes that SHGs have improved income diversification and livelihood security among rural women. Bora (2018) finds that weaving-based SHGs in Assam enhance women's economic autonomy and household bargaining power. Mahanta (2015) highlights the importance of SHGs in providing livelihood opportunities in flood-prone rural areas.

Hazarika and Goswami (2016) examine SHGs in Northeast India and report increased political participation and attendance in Gram Sabha meetings among SHG members. Kumar and Devi (2019) identify financial inclusion as a key outcome of SHG participation in Assam, particularly among marginalized communities.

Nayak and Mahanta (2018) analyze gender and microfinance in rural Assam, noting that SHGs strengthen collective solidarity and reduce gender-based economic vulnerability. Sarma (2017) emphasizes the role of SHGs in building social capital and fostering cooperation among women from diverse ethnic backgrounds.

At the global level, the World Bank (2012) underscores the link between gender equality and development outcomes, arguing that empowering women enhances productivity and social welfare. The United Nations Development Programme (2019) highlights microfinance as a critical strategy for achieving Sustainable Development Goals related to poverty reduction and gender equality.

Yunus (2003), drawing from the Grameen Bank experience, demonstrates how group-based microcredit can transform women's economic and social status. Although his work is based in Bangladesh, its relevance extends to Indian SHG models.

Ahmed (2014) examines microfinance initiatives in rural Assam and reports improved confidence and entrepreneurial activities among women participants. Deininger and Liu (2013) further confirm long-term income and asset gains associated with SHG participation. Collectively, these twenty studies indicate that SHGs play a significant role in promoting economic empowerment through savings, credit access, and entrepreneurship. They also contribute to social empowerment by enhancing confidence, mobility, and participation in decision-making. However, scholars consistently emphasize that empowerment is a multidimensional and gradual process influenced by institutional support, cultural norms, and policy frameworks. Thus, while SHGs provide an effective platform for women empowerment in Assam, their long-term impact depends on sustained capacity building, market linkage, and socio-cultural transformation.

Data Analysis and Interpretation

The data analysis focuses on examining the economic, social, and participatory dimensions of women empowerment through Self-Help Groups (SHGs) in Assam. The findings are based on responses collected from SHG members across selected rural districts and are interpreted within the framework of empowerment theory (Kabeer, 1999).

Economic Empowerment

The analysis indicates a noticeable improvement in household income levels after women joined SHGs. A majority of respondents reported engaging in income-generating activities such as weaving, dairy farming, poultry rearing, small retail shops, and handicrafts. Before joining SHGs, many women depended solely on seasonal agricultural labor or household income managed by male members. After accessing SHG loans and skill training, they were able to initiate micro-enterprises, leading to supplementary income. This finding aligns with Deininger and Liu (2013), who observed income growth among SHG participants in rural India.

Savings behavior also improved significantly. Regular monthly savings cultivated financial discipline and reduced reliance on informal moneylenders. Respondents highlighted that internal lending within SHGs provided quick access to emergency funds for healthcare, education, and household needs. This supports Sinha's (2005) observation that SHGs promote financial security and thrift culture among rural women. Additionally, linkage with banks through the SHG-Bank Linkage Programme enhanced access to institutional credit (NABARD, 2022).

Social Empowerment

Beyond economic gains, SHG participation influenced social dimensions of empowerment. Many respondents reported increased confidence and improved communication skills. Participation in regular group meetings encouraged women to express opinions and engage in collective decision-making. Women who previously hesitated to speak in public settings began participating actively in discussions and community events.

Household decision-making patterns also changed. A significant proportion of respondents indicated greater involvement in decisions related to children's education, healthcare, household expenditures, and investment of income. This reflects the "agency" component of empowerment described by Kabeer (1999). However, the extent of decision-making authority varied depending on family structure and socio-cultural background.

Political and Community Participation

The data further reveal gradual improvement in women's participation in local governance and community activities. Some SHG members reported attending Gram Sabha meetings and contributing to village development discussions. A few women assumed leadership positions within SHG federations or community organizations. These findings are consistent with Hazarika and Goswami (2016), who observed increased civic engagement among SHG members in Northeast India.

Challenges Identified

Despite positive outcomes, challenges remain. Limited market access and lack of branding opportunities restrict income growth. In flood-prone areas of Assam, recurring natural disasters disrupt livelihood continuity. Financial literacy gaps and digital exclusion also affect SHG sustainability. Patriarchal attitudes in certain communities continue to limit full autonomy, echoing concerns raised by Mayoux (2001).

Overall, the analysis demonstrates that SHGs significantly contribute to economic and social empowerment of women in Assam, though structural and institutional constraints influence the depth and sustainability of empowerment outcomes.

RESULTS AND DISCUSSION

The findings of the study reveal that Self-Help Groups (SHGs) have made a substantial contribution to women empowerment in Assam, particularly in the domains of economic independence, social participation, and leadership development. The results indicate that

empowerment through SHGs is multidimensional, involving both tangible financial gains and intangible improvements in confidence, awareness, and social recognition.

Economic Empowerment Outcomes

One of the most significant outcomes observed is the enhancement of women's economic status. A large proportion of respondents reported increased income after joining SHGs. Access to microcredit enabled women to initiate or expand small-scale enterprises such as weaving, dairy farming, poultry rearing, piggery, and petty trade. This diversification of income sources reduced dependence on seasonal agricultural labor and male household members. The findings are consistent with Deininger and Liu (2013), who noted measurable income growth among SHG participants in rural India.

Regular savings practices also strengthened financial stability. Women developed the habit of saving small amounts periodically, creating a sense of financial discipline and security. Internal lending within SHGs provided timely support during emergencies, reducing reliance on high-interest informal credit sources. This aligns with Sinha's (2005) findings that SHGs cultivate thrift and reduce vulnerability to debt traps.

However, while income levels increased, the scale of economic transformation varied. Some SHGs faced difficulties in accessing larger markets and maintaining consistent production due to limited infrastructure and marketing support. In flood-prone districts of Assam, recurring natural disasters disrupted production cycles and damaged assets, limiting the sustainability of enterprises.

Social Empowerment and Agency

Beyond financial gains, SHG participation significantly influenced women's social empowerment. Regular group meetings fostered solidarity, peer learning, and collective problem-solving. Women who previously lacked confidence reported improved self-esteem and communication skills. This supports Kabeer's (1999) framework, which emphasizes "agency" as a critical dimension of empowerment.

The study found noticeable improvements in household decision-making. Women increasingly participated in decisions regarding children's education, healthcare, household expenditures, and investment of earnings. In some cases, women reported joint decision-making with spouses rather than unilateral male dominance. This shift indicates gradual transformation in gender relations within households.

Moreover, SHGs functioned as platforms for awareness-building on health, sanitation, government welfare schemes, and legal rights. Exposure to training programs under the National Rural Livelihood Mission enhanced knowledge and capacity among members (Government of India, 2020).

Political and Community Participation

The results also demonstrate gradual growth in political and community engagement. Several respondents reported attending Gram Sabha meetings and participating in village development discussions. Some members assumed leadership roles within SHG federations, which enhanced their public visibility and decision-making capacity. These findings resonate with Swain and Wallentin (2009), who identified increased civic participation among SHG members.

Nevertheless, political empowerment remains uneven. Deep-rooted patriarchal attitudes and limited educational backgrounds continue to restrict broader participation in formal political institutions. Empowerment is therefore a gradual and ongoing process rather than an immediate outcome.

OVERALL DISCUSSION

The study confirms that SHGs serve as effective grassroots institutions for promoting women empowerment in Assam. Economic benefits are evident in improved income, savings, and credit access. Social empowerment is reflected in enhanced confidence, mobility, and participation in household and community decisions. However, structural challenges—such as inadequate market linkage, digital illiteracy, natural disasters, and socio-cultural barriers—limit the depth of empowerment.

Thus, while SHGs have laid a strong foundation for gender-inclusive development in Assam, sustained institutional support, infrastructure development, and capacity-building initiatives are essential to ensure long-term and transformative empowerment outcomes.

Scope for Future Research

The study on the role of Self-Help Groups (SHGs) in women empowerment in Assam opens multiple avenues for future research, as the SHG movement is dynamic and intersects with various socio-economic, cultural, and policy dimensions. While this research provides valuable insights into the economic and social impact of SHGs, several aspects warrant deeper exploration to understand long-term and sustainable empowerment outcomes.

One major area for future research is **district-wise and region-specific analysis**. Assam is a geographically and culturally diverse state, with variations in literacy levels, economic development, and ethnic composition. Comparative studies across flood-prone and relatively stable districts, rural and semi-urban settings, or among different ethnic communities can provide nuanced insights into how contextual factors affect SHG effectiveness and women's empowerment. Such studies can help identify region-specific challenges and best practices, enabling policymakers to design more targeted interventions.

Another important avenue is **longitudinal research** that examines the long-term impact of SHGs on women's socio-economic status, social mobility, and intergenerational benefits. While short-term improvements in income, savings, and decision-making are observable, the sustainability of these outcomes over time remains uncertain. Longitudinal studies can track changes in empowerment indicators over multiple years and assess whether benefits persist, expand, or diminish in response to external factors such as market fluctuations, climate-related disasters, or policy changes.

Digital financial inclusion and technological integration is another emerging area. With increasing emphasis on digital banking, e-commerce, and mobile-based financial platforms, research can explore how digital literacy and technology adoption influence SHG efficiency, access to credit, and market linkage for women entrepreneurs. This will be particularly relevant for Assam, where infrastructural limitations and digital divides pose challenges for rural women.

Additionally, **intersectional analysis** considering caste, religion, ethnicity, and socio-economic status can provide deeper insights into how SHGs impact women differently across social strata. Studies examining intra-household dynamics, male attitudes, and the role of community norms can further elucidate the factors that enable or hinder empowerment.

Finally, future research can explore the **policy and institutional dimensions** of SHGs, including the effectiveness of capacity-building programs, market linkages, leadership training, and integration with government welfare schemes. Comparative studies with other Northeastern states or countries can also help identify best practices and innovative approaches for sustainable women empowerment.

In conclusion, future research on SHGs in Assam should adopt multidimensional, longitudinal, and context-specific approaches to comprehensively understand and enhance the potential of SHGs as instruments of sustainable women empowerment.

SUGGESTIONS

Based on the findings of this study, several suggestions can be made to enhance the effectiveness of Self-Help Groups (SHGs) in promoting women empowerment in Assam. First, **strengthening financial literacy and entrepreneurship skills** among SHG members is essential. Many women, particularly in rural areas, lack knowledge of financial management, bookkeeping, and market-oriented business planning. Regular training programs and workshops can equip women with the necessary skills to manage their enterprises efficiently and sustainably.

Second, **improving market linkage and access to broader value chains** is critical. While SHG members in Assam engage in weaving, dairy, poultry, and handicrafts, many face difficulties in selling their products beyond local markets. Establishing cooperative marketing networks, online platforms, and collaborations with government agencies or private enterprises can enhance profitability and income stability.

Third, **promoting digital inclusion** can further empower women. Digital banking, mobile-based loan applications, and online skill development programs can increase access to financial services and reduce dependence on intermediaries. State-supported initiatives to provide smartphones, internet access, and digital training can facilitate this transition.

Fourth, **capacity building and leadership development** should be prioritized. Encouraging women to take up leadership roles within SHGs and community organizations can strengthen their decision-making and political participation. Mentorship programs and exposure visits can enhance confidence and strategic thinking.

Finally, **institutional and policy support** should address structural barriers such as flood vulnerability, lack of infrastructure, and socio-cultural constraints. Disaster-resilient livelihood schemes, combined with community awareness programs, can ensure the sustainability and long-term impact of SHG initiatives. Implementing these measures will strengthen SHGs as instruments of inclusive and transformative women empowerment in Assam.

CONCLUSION

The present study underscores the significant role of Self-Help Groups (SHGs) in promoting women empowerment in Assam. The findings demonstrate that SHGs are not merely financial collectives but function as dynamic platforms that facilitate economic, social, and participatory transformation for rural women. Economically, SHGs have enabled women to access institutional credit, generate income through micro-enterprises, and develop

disciplined savings habits. These financial gains have reduced dependence on informal moneylenders and enhanced women's contribution to household income, aligning with the empowerment framework proposed by Kabeer (1999).

Socially, SHGs have enhanced women's confidence, communication skills, and mobility. Participation in regular group meetings fosters collective problem-solving and peer learning, which gradually transforms intra-household decision-making dynamics. Women members increasingly participate in decisions regarding children's education, household expenditures, and investments, reflecting an expansion of agency and autonomy. Moreover, SHGs serve as platforms for awareness campaigns on health, sanitation, education, and legal rights, thereby promoting broader social empowerment.

In terms of community engagement, the study reveals that SHG members are gradually becoming active participants in local governance, attending Gram Sabha meetings and contributing to village development discussions. Some women have assumed leadership roles within SHG federations, which strengthens their visibility and influence in community decision-making processes. This indicates that SHGs can play a critical role in promoting grassroots democracy and political inclusion.

However, the study also highlights persistent challenges. Structural barriers such as limited market access, lack of digital literacy, patriarchal norms, and vulnerability to natural disasters like floods restrict the full potential of SHG-based empowerment. The sustainability of economic and social gains depends on continuous capacity building, institutional support, and targeted policy interventions.

In conclusion, SHGs in Assam represent a transformative mechanism for women empowerment, integrating economic independence with social and political participation. While progress is evident, continued efforts are required to enhance entrepreneurship, digital inclusion, market linkages, and leadership development. Strengthening these aspects will ensure that SHGs remain effective instruments for fostering gender equality, poverty reduction, and sustainable rural development in Assam. Their success highlights the importance of collective action, institutional support, and policy focus in achieving long-term women empowerment.

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