THE IMPACT OF SELF HELP GROUP ON WOMEN EMPOWERMENT IN RURAL AREAS : A STUDY OF BARNIBARI VILLAGE UNDER BARKHETRI DEVELOPMENT BLOCK (ASSAM)

A POST GRADUATE DISSERTATION
FOR THE PARTIAL FULFILMENT OF THE POST GRADUATE DEGREE IN POLITICAL SCIENCE FOR THE PAPER MAPSCC405D UNDER THE DEPARTMENT OF POLITICAL SCIENCE

Submitted by

SARMISTA DAS

Examination Roll No: PS-24/22

Registration No: 2407019 of 2024 - 25

Under the supervision of

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KUMAR BHASKAR VARMA SANSKRIT & ANCIENT STUDIES UNIVERSITY, NAMATI, NALBARI, ASSAM

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DECLARATION

I Ms.Sarmista Das, studying Post Graduate 4th semester in Political Science bear Exam Roll No-PS-24/22 and Reg.No-2407019 do hereby declare that the dissertation entitled "Impact of Self-Help Groups on Women's Empowerment in Rural Areas: A Study of Barnibari Village, under Barkhetri Development Block (Assam)" submitted to the Kumar BhaskarVarma Sanskrit and Ancient Studies University, Namati-781337, Nalbari, Assam for the 4th semester under the Paper MAPSCC405D(Dissertation), under the guideship of Dr.AnkurJyotiBhuyan, Assistant Professor, Department of Political Science, Kumar BhaskarVarma Sanskrit and Ancient Studies University.

I further declare that to the best of my knowledge the work reported herein does not form part of any other thesis or dissertation on the basis of which a degree or award was conferred on an earlier occasion of thesis of any other candidate.

Place: Namati, Nalbari

Date:

Sarmista Das

Exam Roll No - PS-24/22

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CERTIFICATE

This is to certify that this dissertation entitled "Impact of Self-Help Groups on Women's Empowerment in Rural Areas: A Study of Barnibari Village, Under Barkhetri Development Block (Assam)" is a bonafide work of Ms.Sarmista Das (Exam roll no- PS-24/22 and Reg. No.-2407019) who carried out the research work for MA 4th semester in Political Science Paper MAPSCC405D(Dissertation) under my supervision. She has collected data herself and wrote all the report of the dissertation in first hand.

Further, certified that to be the best of my knowledge the work reported herein does not part of and was also not conferred on an earlier as dissertation or thesis to any other candidate of any institute. The Post Graduation Dissertation prepared and submitted for the Paper MAPSCC405D(Dissertation) may be accepted for internal and external evaluation on the basis of which it may be supplicated for award of Master of Arts in Political Science.

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Sarmista Das

List of Tables

Table 4.1 Selected Self-Help Groups and Number of Members 57

Table 4.2 Age-wise Distribution of Respondents 59

Table 4.3 Educational Qualification of Respondents 60

Table 4.4 Marital Status of Respondents 62

Table 4.5 Occupational Status of Respondents 63

Table 4.6 Monthly Income of Respondents Before Joining SHGs 64

Table 4.7 Monthly Income of Respondents After Joining SHGs 66

Table 5.1 Awareness Gained by Respondents After Joining SHGs 73

Table 5.2 Problems Faced by SHG Members 74

Table 5.3 Confidence Level of Respondents After Joining SHGs 75

Table 5.4 Participation of Respondents in Household Decision-Making 76

Table 5.5 Community Participation of SHG Members 77

Table 5.6 Voting Behaviour Among SHG Members 78

CONTENTS

CHAPTER – I : INTRODUCTION 1-13

1.1 Introduction

1.2 Rationale of the Study

1.3 Literature Review

1.4 Research Gap

1.5 Objectives of the Study

1.6 Research Questions

1.7 Statement of the Problem

1.8 Research Methodology

1.8.1 Research Design

1.8.2 Study Area

1.8.3 Sampling

1.8.4 Data Collection

1.8.5 Primary Data

1.8.6 Secondary Data

1.8.7 Tools and Techniques

1.8.8 Research Ethics

1.9 Chapterization

1.10 Limitations of the Study

1.11 Conclusion

CHAPTER – II : CONTEXTUALIZING THE SELF-HELP GROUPS (SHGs) WITHIN THE FRAMEWORK OF WOMEN EMPOWERMENT 14-40

2.1 Introduction

2.2 Meaning of Self-Help Groups (SHGs)

2.2.1 Functions of Self-Help Groups (SHGs)

2.2.2 Benefits of Self-Help Groups

2.2.3 Weaknesses of Self-Help Groups

2.2.4 Challenges of Self-Help Groups

2.3 Historical Background of Self-Help Groups (SHGs)

2.3.1 SHGs in India: Historical Background
2.3.2 SHGs in Assam: Historical Background
2.4 Concept of Empowerment
2.4.1 Concept of Economic Empowerment and Role of SHGs in Livelihood Generation
2.4.2 Economic Empowerment through Livelihood Opportunities and SHGs
2.4.3 Social Empowerment
2.4.4 Political Empowerment
2.5 Historical Evolution of Women Empowerment in India
2.6 Women Empowerment and Role of SHGs
2.6.1 Linkage between SHGs and Women Empowerment
2.7 Global Perspective
2.8 National Perspective on Women Empowerment and SHGs in India
2.9 Regional Perspective on Women Empowerment and SHGs in Assam
2.10 Relevance of the Conceptual Framework
2.11 Conclusion

CHAPTER – III : INSTITUTIONAL AND POLICY FRAMEWORK OF WOMEN EMPOWERMENT AND SHGs IN INDIA AND ASSAM 41-52

3.1 Introduction
3.2 Constitutional Provisions for Women Empowerment
3.3 Legal Framework for Women Empowerment in India
3.4 Major Government Schemes for Women Empowerment in India (with Special Reference to Assam)
3.5 SHG Promoting Agencies in Assam
3.6 Conclusion

CHAPTER – IV : SOCIO-ECONOMIC IMPACT OF SELF-HELP GROUPS ON RURAL WOMEN IN BARNIBARI VILLAGE 53-71

4.1 Introduction
4.2 Overview of Barkhetri Development Block
4.3 Rural Economy and Women's Condition in Barkhetri Development Block
4.4 Socio-Economic Profile of Barnibari Village
4.5 Profile of the Selected Self-Help Groups

4.6 Socio-Economic Profile of Respondents
4.6.1 Age of the Respondents
4.6.2 Educational Qualification of Respondents
4.6.3 Marital Status of Respondents
4.6.4 Occupational Status of Respondents
4.6.5 Monthly Income Before Joining SHG
4.6.6 Monthly Income After Joining SHG
4.7 Economic Activities of SHG Members
4.8 Impact of SHGs on Income and Savings
4.9 SHGs and Financial Independence
4.10 Challenges in Economic Empowerment
4.11 Conclusion

CHAPTER – V : SOCIAL EMPOWERMENT, AWARENESS, AND PARTICIPATION OF SHG MEMBERS IN BARNIBARI VILLAGE

72-80

5.1 Introduction
5.2 Awareness Gained After Joining SHGs
5.3 Challenges Faced by SHG Members
5.4 Confidence and Leadership Development
5.5 Participation in Household Decision-Making
5.6 Participation in Community Activities
5.7 Political Participation
5.8 Conclusion

CHAPTER – VI : SUMMARY, SUGGESTIONS AND CONCLUSION

81-86

6.1 Introduction
6.2 Summary of the Study
6.3 Suggestions for Policy and Practice
6.4 Conclusion

REFERENCES 87-90

APPENDICES

Appendix A: Research Questionnaire

Appendix B: Photographs from Field Survey

CHAPTER - 1

INTRODUCTION

1.1 Introduction

Self-Help Groups (SHGs) have emerged as a significant institutional mechanism for promoting rural development and women's empowerment, particularly in developing countries such as India. The concept of collective action for mutual assistance has historically existed in traditional societies, where informal systems of savings and lending were practiced within communities. Although these arrangements provided temporary financial support, they lacked structural organization and institutional linkages (NABARD, 2022).

The modern development of SHGs is closely associated with the growth of microfinance initiatives during the late twentieth century. Microfinance was introduced to extend financial services to economically marginalized groups, especially women who were excluded from formal banking systems due to limited income, absence of collateral, and low levels of literacy (Yunus, 2003). The success of group-based lending models in Bangladesh demonstrated that poor women could efficiently manage credit and improve their socio-economic conditions. This experience significantly influenced development strategies in several countries, including India.

In India, the SHG movement gained momentum during the 1980s with the support of non-governmental organizations (NGOs), which played an important role in organizing rural women into small groups and encouraging regular savings practices. A major institutional advancement occurred in 1992 with the introduction of the SHG–Bank Linkage Programme by the National Bank for Agriculture and Rural Development (NABARD). This initiative connected SHGs with formal financial institutions and facilitated access to collateral-free credit, thereby strengthening financial inclusion in rural areas (NABARD, 2022).

Over time, SHGs have evolved beyond simple savings and credit groups to become important instruments of socio-economic development. They engage in various income-generating activities such as agriculture, handloom, livestock rearing, handicrafts, and small-scale enterprises. In addition to economic functions, SHGs contribute to capacity building,

awareness generation, and skill development, thereby enhancing the overall quality of life in rural communities (Desai, 2019).

In the context of Assam, SHGs have assumed considerable importance due to the predominantly rural and agrarian structure of the state's economy. Government initiatives, along with livelihood programmes such as the Assam State Rural Livelihood Mission (ASRLM), have facilitated the expansion of SHGs and promoted women's participation in economic activities (ASRLM, 2023). Consequently, SHGs have become a key strategy for advancing women's empowerment and sustainable rural development.

1.2 Rational of the study

The present study is undertaken to understand the impact of Self-Help Groups (SHGs) on the lives of rural women, particularly in Barnibari village under the Barkhetri Development Block of Assam. Although SHGs are widely recognized as an effective tool for women's empowerment and poverty reduction in India, their actual impact at the grassroots level may vary from one region to another. Therefore, it becomes important to examine how far these groups are able to bring meaningful changes in the socio-economic condition of women in a specific rural setting.

In many rural areas, women continue to face challenges such as economic dependency, limited access to resources, low levels of education, restricted participation in decision-making, and lack of awareness about their rights and opportunities. Various government initiatives have been introduced to improve their condition, but their effectiveness largely depends on proper implementation and active participation at the local level. In this context, SHGs provide an important platform where women can come together, support each other, and work collectively towards improving their livelihoods. However, it is necessary to study whether these benefits are actually reaching women at the village level.

Barnibari village represents a typical rural area where SHGs are functioning and women are gradually becoming involved in economic and social activities. The village provides a suitable setting to examine how participation in SHGs may influence women's income, savings habits, decision-making ability, and overall empowerment. A focused study at the village level helps in understanding the real situation more clearly.

Another important reason for undertaking this study is the lack of detailed, village-level research focusing specifically on Barnibari. Most existing studies are conducted at a broader level and do not fully capture the actual experiences and challenges faced by women in a particular community. Therefore, this study attempts to fill that gap by providing a deeper understanding of the functioning and impact of SHGs at the grassroots level.

Furthermore, the study also aims to identify possible challenges such as lack of training, limited market access, and social barriers that may affect the effectiveness of SHGs. Understanding these issues is important for improving their performance and sustainability.

Thus, the rationale of the study lies in examining the role of SHGs as a tool for women's empowerment, analyzing their impact on the socio-economic condition of rural women, and identifying the challenges that may hinder their success. The findings of the study are expected to be useful for policymakers, government agencies, and development practitioners in improving strategies and ensuring better implementation of programmes for rural women's development.

1.3 Literature Review

Wollstonecraft (1792), in *A Vindication of the Rights of Woman*, argued that women's subordination is largely the result of unequal access to education and social opportunities. She emphasized that women should be treated as rational individuals capable of independent thought and participation in public life. Her work laid the foundation for modern feminist theory by asserting that true empowerment requires structural equality in rights, education, and opportunities rather than mere social acceptance.

Kabeer (1999) conceptualized empowerment as a process through which individuals gain the ability to make meaningful choices in contexts where such choices were previously denied. She identified three interrelated dimensions—resources, agency, and achievements. According to Kabeer, access to resources such as income, education, and social networks enhances women's agency, which in turn leads to improved outcomes. However, she emphasized that deeply embedded social norms and gender roles often restrict women's ability to exercise agency, making empowerment a gradual and context-specific process.

Sen (1999) introduced the capability approach, which focuses on expanding individuals' freedoms and opportunities rather than simply increasing income levels. He argued that

empowerment involves enhancing people's capabilities to lead the kind of life they value. Women's empowerment, therefore, is essential not only for individual well-being but also for broader development outcomes such as improved health, education, and social equality. However, persistent gender discrimination and unequal access to resources continue to limit women's capabilities in many societies.

Yunus (2003) highlighted the transformative role of microfinance in promoting women's empowerment. Through the Grameen Bank model, he demonstrated that group-based lending systems enable poor women to access credit without collateral. This facilitates their participation in income-generating activities, enhances financial independence, and improves their social status within the household and community. However, Yunus also noted that the success of microfinance initiatives depends on effective management, proper training, and institutional support to ensure sustainability and avoid financial risks.

Duflo (2012)analyzed the relationship between women's empowerment and economic development and found that increasing women's access to income and resources leads to improved household outcomes, including better health, education, and nutrition. However, she argued that economic growth alone does not automatically result in gender equality. Targeted policies and institutional interventions are necessary to ensure that women benefit equally from development processes.

Desai (2019) examined the role of Self-Help Groups (SHGs) in promoting rural development and women's empowerment in India. The study found that SHGs act as an effective platform for mobilizing rural women and encouraging their participation in income-generating activities. Through regular savings and access to microcredit, women are able to enhance their economic independence and improve their standard of living. However, the study also highlighted that inadequate infrastructure, lack of proper training, and weak market linkages often limit the long-term sustainability of SHGs.

The United Nations Development Programme (2020) emphasized that sustainable empowerment requires not only economic opportunities but also strong social and institutional support systems. The report highlighted the importance of education, healthcare access, and participation in governance for achieving inclusive and sustainable development. It also recognized the role of community-based organizations and collective institutions in strengthening women's position in society.

Das and Borthakur (2020)analyzed the impact of SHGs on women in Assam and reported significant improvements in income levels, savings habits, and self-employment opportunities. The study further observed that women associated with SHGs demonstrate increased confidence and greater participation in household decision-making. It also emphasized that SHGs contribute to social awareness regarding health, education, and government schemes. Despite these positive outcomes, limited access to training and market opportunities continues to restrict the overall effectiveness of SHGs.

The NITI Aayog (2021) emphasized that SHGs significantly contribute to poverty reduction and livelihood generation in India. The report highlighted that participation in SHGs leads to increased confidence, improved communication skills, and greater awareness of rights and opportunities among women. It also stressed that effective policy implementation, coordination among development programmes, and continuous monitoring are essential for enhancing the impact of SHGs.

Kumar and Singh (2021)analyzed the role of SHGs in promoting financial inclusion and social empowerment among rural women. The study found that regular group interaction improves saving habits, access to credit, and financial decision-making capacity. It also highlighted that SHGs serve as a platform for sharing information about government schemes, health, and education, thereby increasing awareness among women. Furthermore, participation in SHGs contributes to improved self-confidence and social participation. However, the study noted that challenges such as illiteracy, lack of digital knowledge, and poor record-keeping practices continue to affect the effective functioning of many SHGs.

The World Bank (2022) emphasized financial inclusion as a key driver of women's empowerment. Access to banking services, savings, and credit enables women to participate more actively in economic activities and improve their livelihoods. The report also highlighted that group-based approaches, such as Self-Help Groups (SHGs), are effective in extending financial services to marginalized populations. However, gender disparities in financial access and limited financial literacy continue to pose significant challenges.

Gogoi (2022) examined the economic activities of SHG members in Assam and found that women are actively engaged in sectors such as weaving, agriculture, and small-scale enterprises. Participation in SHGs contributes to improved financial stability and enhanced social awareness among women. The study also highlighted that collective action strengthens cooperation, mutual trust, and group solidarity. However, lack of infrastructure, limited

access to modern technology, and insufficient institutional support continue to hinder the expansion and growth of SHG activities.

The National Bank for Agriculture and Rural Development (2022) reported that SHGs play a crucial role in improving financial inclusion among rural women. The SHG-Bank Linkage Programme has enabled women to access formal banking services, develop regular saving habits, and participate in income-generating activities. The report also highlighted improvements in financial literacy, repayment behavior, and group management practices. However, it pointed out regional disparities in SHG performance and emphasized the need for better monitoring, capacity-building initiatives, and institutional support.

Sharma (2022) examined the contribution of SHGs to livelihood development and found that these groups encourage women to engage in diversified income-generating activities such as agriculture, handicrafts, and small-scale enterprises. This diversification helps in reducing poverty and improving household living standards. The study also emphasized that SHGs promote self-reliance and economic stability among rural women. However, it pointed out that lack of market exposure, poor transportation facilities, and weak marketing strategies limit the income-generation potential of SHG activities. The study suggested that improving market linkages and providing skill-based training could enhance the overall effectiveness of SHGs.

UN Women (2023) described empowerment as a multi-dimensional process that includes economic, social, and political aspects. The report emphasized that participation in collective groups enhances women's confidence, leadership skills, and awareness of their rights. Women involved in such groups are more likely to participate in household and community decision-making. Nevertheless, cultural barriers, patriarchal norms, and social restrictions continue to limit women's full participation in many regions.

Singh and Kaur (2023)analyzed the social impact of SHGs and found that participation in these groups enhances women's leadership skills, decision-making capacity, and social status. Women involved in SHGs are more likely to engage in community activities and local governance processes. This participation helps in increasing their visibility and recognition within society. However, the study noted that traditional gender norms and cultural barriers continue to restrict women's full participation in public decision-making.

Sharma and Gupta (2025) examined recent global trends in women's empowerment with a focus on digital inclusion. The study found that access to digital financial services and online

platforms enhances women's economic participation, entrepreneurial activities, and access to markets. Digital tools also provide opportunities for skill development and financial management. However, the study highlighted that the digital divide, especially in rural and underdeveloped areas, remains a major barrier to inclusive empowerment.

Reddy and Sharma (2025) examined the role of SHGs in promoting women's entrepreneurship in India and found that access to microcredit, along with collective group support, enables women to establish and expand small businesses. The study highlighted that SHG participation enhances women's financial independence, risk-taking ability, and confidence in managing economic activities. It also emphasized that group-based learning and peer support help women acquire entrepreneurial skills and improve business decision-making. However, the study pointed out that inadequate training facilities, lack of access to larger markets, and weak institutional support continue to limit the growth and sustainability of women-led enterprises.

1.4 Research Gap

Existing studies have highlighted the important role of Self-Help Groups (SHGs) in improving women's income, savings, and participation in decision-making processes in India. However, most of these studies are conducted at the national or state level and do not fully reflect the realities at the grassroots level. As a result, there is limited understanding of how SHGs function in specific village contexts and how their impact differs across communities.

Further, a large number of studies mainly focus on the economic aspects of empowerment, such as income generation and financial inclusion. In comparison, less attention has been given to social dimensions like awareness, confidence, and participation in community activities, which are equally important for overall empowerment.

Another important gap is the lack of focused research in rural areas such as Barnibari village under the Barkhetri Development Block of Assam. Many studies do not adequately capture the actual experiences and challenges faced by women at the village level. Issues like lack of training, limited market access, and social restrictions are often mentioned but not explored in detail.

Therefore, the present study attempts to address these gaps by conducting a focused village-level analysis. It aims to examine not only the economic impact of SHGs but also their role in

enhancing awareness, confidence, decision-making ability, and social participation among women, along with identifying the challenges faced by them.

1.5 Objectives of the Study

1. To examine the socio-economic impact of SHGs on rural women.

2. To analyze the role of SHGs in improving women's participation in household and community decision-making.

3. To assess the contribution of SHGs in enhancing awareness, confidence, and social participation among women.

4. identify the challenges faced by women while participating in SHGs.

1.6 Research Questions

1. How do Self-Help Groups (SHGs) influence the socio-economic condition of rural women in Barnibari village of Assam?

2. To what extent do SHGs improve women's participation in household and community decision-making?

3. How do SHGs contribute to enhancing awareness, confidence, and social participation among women?

4. What are the major challenges faced by women while participating in SHGs?

1.7 Statement of the problem

Women in rural areas, particularly in villages like Barnibari under the Barkhetri Development Block of Assam, continue to face several socio-economic challenges. These include low income, limited access to education, lack of employment opportunities, and restricted access to financial resources. In addition, women often have limited participation in both household and community decision-making processes, which weakens their overall position in society.

In recent years, Self-Help Groups (SHGs) have emerged as an important strategy for improving the economic and social condition of rural women in India. SHGs aim to promote savings, provide access to credit, and support income-generating activities. They also create opportunities for women to interact, share experiences, and build confidence and collective strength.

However, despite the increasing presence of SHGs, it is not clearly understood to what extent these groups have been successful in improving the condition of women at the village level. Several challenges may still exist, such as lack of proper training, limited market access, irregular participation, and socio-cultural barriers that affect the effective functioning of SHGs.

Therefore, there is a need to examine the actual impact of SHGs on women in Barnibari village. The present study seeks to analyze whether SHGs have contributed to improving the socio-economic condition, enhancing decision-making power, and promoting overall empowerment of women, while also identifying the challenges faced by them.

1.8 Research Methodology

1.8.1 Research Design

The study adopts a descriptive and analytical research design to examine the impact of Self-Help Groups (SHGs) on women empowerment in rural areas. The descriptive approach helps in understanding the existing socio-economic condition of women, while the analytical approach evaluates the changes brought by SHGs in their lives.

Both qualitative and quantitative methods are used. Quantitative data helps measure factors like income, savings, and participation, while qualitative data focuses on personal experiences, awareness, and social changes. This combined approach provides a comprehensive and reliable understanding of women empowerment.

1.8.2 Study Area

The study is conducted in Barnibari village under Barkhetri Development Block of Nalbari district, Assam. The area is selected due to the active presence of Self-Help Groups and the involvement of rural women in income-generating and community-based activities.

Barnibari village represents a typical rural setting where women face socio-economic challenges such as limited income opportunities, restricted mobility, and low decision-making power. However, the introduction of SHGs has created new opportunities for women to become financially independent and socially aware.

Field visits are carried out to collect primary data through direct interaction with SHG members. The study also observes participation of women in activities like small businesses, savings groups, social awareness programs, and sometimes local decision-making. Local culture, traditions, and economic conditions are considered to understand the real impact of SHGs. This makes the study area highly relevant and suitable for the research.

1.8.3 Sampling

The study uses a purposive sampling method. A total of 65 respondents are selected, mainly women who are active members of Self-Help Groups. Some respondents are chosen based on their level of participation and experience in SHG activities.

The sample includes women from different age groups, educational backgrounds, and economic conditions to ensure diversity. The size of the sample is manageable and allows for detailed analysis of the impact of SHGs on various aspects of women empowerment.

1.8.4 Data Collection

Data is collected through both primary and secondary sources. Primary data is gathered using structured questionnaires, personal interviews, and observation methods. The questionnaire includes questions related to income, savings, decision-making, education, and social participation.

Interviews help to understand the personal experiences and challenges faced by women. Observation is used to verify responses and understand real-life conditions. Secondary data is collected to support and strengthen the study.

1.8.5 Primary Data

Primary data is collected directly from the respondents in Barnibari village. It includes information on economic independence, role in household decisions, awareness of social issues, and participation in community activities.

The data is collected through surveys and interviews, which provide first-hand and reliable information. This helps in understanding the real impact of SHGs on the lives of rural women.

1.8.6 Secondary Data

Secondary data is collected from books, journals, government reports, and official publications related to SHGs and women empowerment. Reports from schemes like NRLM/ASRLM and previous research studies are also used.This data provides theoretical background and helps in comparing the findings of the study with other research works. It adds depth and credibility to the research.

1.8.7 Tools and Techniques

The study uses simple statistical tools such as percentages, tables, and charts for data analysis. These tools help in organizing and presenting data in a clear and understandable manner.

Qualitative analysis is also applied to interpret opinions, experiences, and behavioral changes among women. Proper classification and interpretation of data ensure accuracy and meaningful conclusions.

1.8.8 Research Ethics

Ethical principles are strictly followed during the research. Informed consent is taken from all respondents before collecting data. Participants are informed about the purpose of the study.

Confidentiality and privacy of the respondents are maintained. The data is used only for academic purposes, and no harm is caused to participants. Honesty and transparency are ensured throughout the research process

1.9 Chapterization

The first chapter in this work sets the foundation for the dissertation. The introductory chapter provides the background, rational of the study besides doing a review of the existing literature in the area and figuring out the gap in the existing literature. Further, the chapter also presents the objectives, research questions as well as the methodology of this research work.

The second chapter lays down the conceptual framework of the study. As such, the role of SHGs is contextualized within the broader framework of women empowerment, specifically its socio-economic aspect.

The third chapter presents the institutional and policy framework of women empowerment and SHGs in India and Assam.

The fourth chapter presents the socio-economic impact of SHGs on rural women in Barnibari Village.

The fifth chapter presents the findings from the field with regard to social empowerment, awareness and participation of SHG members in Barnibari Village.

The sixth chapter presents the summary, findings, suggestions as well as the conclusion of this study.

1.10 Limitations of the Study

The present study is limited to Barnibari village under the Barkhetri Development Block of Assam. Since the research is confined to a single village, the findings may not be generalized to other rural areas of India, where socio-economic conditions, cultural practices, and the functioning of Self-Help Groups (SHGs) may differ. The study also involves a limited number of respondents due to time and resource constraints, which may affect the overall representativeness of the findings.

Another limitation of the study is that it is primarily based on primary data collected through interviews with SHG members. The accuracy of the data depends on the responses provided by the participants, which may sometimes be influenced by personal bias, hesitation, or lack of complete information. In addition, the study focuses mainly on selected aspects of empowerment such as economic condition, decision-making, awareness, and participation, while other dimensions like political empowerment or long-term impact have not been explored in detail.

Furthermore, practical constraints such as limited time, financial resources, and accessibility to respondents also restricted the depth and scope of the study. Despite these limitations, the study makes an effort to provide a meaningful understanding of the role of SHGs in improving the socio-economic condition and empowerment of rural women at the grassroots level.

1.11 conclusion

Self-Help Groups (SHGs) have emerged as an important instrument for promoting women's empowerment and rural development in India. Through collective savings, access to credit, and participation in various economic activities, SHGs provide rural women with opportunities to improve their socio-economic conditions and become more self-reliant. Beyond economic benefits, SHGs contribute significantly to enhancing women's confidence, awareness, leadership abilities, and participation in household as well as community decision-making processes.

The review of literature indicates that SHGs play a vital role in improving financial inclusion, livelihood opportunities, and social empowerment among women. However, challenges such as inadequate training, limited market access, social barriers, and institutional constraints continue to affect their effectiveness. The existing studies also reveal a lack of focused research at the village level, particularly in the context of Barnibari village under the Barkhetri Development Block of Assam.

Considering these aspects, the present study seeks to examine the impact of SHGs on women's empowerment by analyzing their socio-economic contributions, role in decision-making, enhancement of awareness and confidence, and the challenges faced by women members. Through a systematic research methodology, the study aims to provide a comprehensive understanding of how SHGs influence the lives of rural women and contribute to their overall empowerment. The findings are expected to offer useful insights for policymakers, development agencies, and researchers working towards strengthening women's empowerment and sustainable rural development.

CHAPTER - 2

Contextualizing the SHGs within the Framework of Women Empowerment

2.1 Introduction

This chapter presents the conceptual and theoretical framework of the study, focusing on the key concepts of Self-Help Groups (SHGs) and women empowerment. While the previous chapter introduced the topic and its relevance, this chapter aims to provide a deeper analytical understanding of these concepts and their interrelationship. It establishes a theoretical base for examining how SHGs function as an important mechanism for promoting empowerment among rural women.

The concept of Self-Help Groups has evolved over time as part of broader efforts to address poverty, financial exclusion, and social inequality. Although informal systems of mutual help and collective savings existed in traditional societies, the organized SHG approach gained international recognition in the 1970s with the development of microfinance initiatives. A major milestone was the experiment initiated by Muhammad Yunus in 1976, which demonstrated the effectiveness of group-based lending without collateral. Inspired by such models, the SHG movement was introduced in India during the 1980s through the efforts of non-governmental organizations. It gained significant momentum in 1992 when the National Bank for Agriculture and Rural Development launched the SHG–Bank Linkage Programme, enabling SHGs to access formal financial institutions. In Assam, the expansion of SHGs became more prominent during the 1990s and 2000s, with further strengthening after the implementation of the Assam State Rural Livelihood Mission in 2011, which provided institutional support for rural livelihoods and women empowerment.

Within this context, SHGs are understood not only as financial institutions but also as community-based organizations that promote collective action and mutual support. They facilitate regular savings, provide access to credit, and encourage income-generating activities among members. At the same time, they create opportunities for interaction, knowledge sharing, and participation, which contribute to building confidence and awareness among women.

The chapter also examines the concept of women empowerment as a multi-dimensional process. Empowerment involves enhancing women's ability to make decisions, exercise control over resources, and participate actively in social and economic activities. It includes not only economic independence but also social recognition, increased confidence, and participation in community life. In rural contexts, where women often face structural and cultural constraints, empowerment is influenced by access to resources, education, and institutional support.

Furthermore, the chapter explores the relationship between SHGs and women empowerment by highlighting how participation in SHGs contributes to improvements in women's economic condition as well as their social position. Access to financial resources strengthens livelihoods, while group interaction and collective decision-making help in developing confidence, leadership skills, and social awareness.

In addition, the chapter provides a broader perspective by referring to global, national, and regional experiences related to SHGs and women empowerment. It also briefly discusses the role of institutional support and government initiatives such as the National Rural Livelihood Mission and the Assam State Rural Livelihood Mission, which have played a significant role in strengthening SHGs and promoting inclusive development in India.

Overall, this chapter provides a structured conceptual framework by integrating theoretical perspectives with practical insights. It helps in clarifying key concepts and establishes a foundation for analyzing the role of SHGs in promoting women empowerment at the grassroots level.

2.2 Meaning of Self-Help Groups (SHGs)

A Self-Help Group (SHG) is a small, voluntary, and informal association of individuals who come together with the objective of improving their socio-economic conditions through collective effort. Typically, an SHG consists of 10 to 20 members, often belonging to similar socio-economic backgrounds. In rural settings, these groups are predominantly formed by women, as they frequently experience limited access to financial resources and economic opportunities (Kabeer, 1999).

The principle of self-help emphasizes collective responsibility and mutual cooperation among members. Each participant contributes a small and regular amount of savings to a common

fund. This pooled fund is subsequently utilized to provide internal loans to members in need of financial assistance. Such a system promotes financial discipline, encourages savings behavior, and reduces dependency on informal moneylenders (NABARD, 2022).

SHGs function on democratic principles, ensuring that decisions regarding savings, lending, and group activities are made collectively. This participatory structure enhances transparency, accountability, and equality within the group. Through active involvement in decision-making processes, members develop leadership abilities, communication skills, and self-confidence (Singh & Kaur, 2023).

Beyond their financial role, SHGs also serve as platforms for social interaction and awareness generation. Regular meetings provide opportunities to discuss matters related to health, education, sanitation, government schemes, and community development. Participation in SHGs contributes to both economic independence and social empowerment, thereby strengthening women's overall position in society (UN Women, 2023).

Thus, SHGs represent not merely financial collectives but comprehensive community-based institutions that promote cooperation, empowerment, and sustainable development.

2.2.1 Functions of Self-Help Groups (SHGs)

Self-Help Groups (SHGs) perform several important functions that contribute to the economic, social, and personal development of their members. These functions are interrelated and collectively help in improving the overall condition of rural women.

1. Promotion of Savings

One of the primary functions of SHGs is to encourage regular savings among members. Each member contributes a small amount periodically, which helps in developing a habit of saving. This collective saving forms a common fund that can be used for various purposes, including lending and emergency needs.

2. Provision of Credit (Internal Lending)

SHGs provide financial support to members through internal lending from the group's savings. Members can borrow money at reasonable interest rates for personal or productive purposes. This reduces their dependence on moneylenders and ensures easy access to credit.

3. Access to Formal Banking Services

SHGs act as a bridge between rural women and formal financial institutions. Through linkage with banks, especially supported by the National Bank for Agriculture and Rural Development, SHGs enable members to access larger loans and other banking services, promoting financial inclusion.

4. Promotion of Income-Generating Activities

SHGs encourage members to engage in various income-generating activities such as agriculture, livestock rearing, weaving, handicrafts, and small businesses. These activities help in increasing income and improving the economic condition of members.

5. Development of Financial Discipline

Regular savings, proper record-keeping, and timely repayment of loans promote financial discipline among members. This helps in building trust within the group and strengthens its sustainability over time.

6. Social Awareness and Capacity Building

SHGs serve as platforms for sharing information and raising awareness about important issues such as health, education, sanitation, and government schemes. Members gain knowledge and develop skills through group discussions and training programmes.

7. Empowerment and Confidence Building

Participation in SHGs helps women develop self-confidence and leadership qualities. By expressing their opinions and participating in decision-making, women become more aware of their rights and capabilities.

8. Strengthening Collective Action

SHGs promote unity and cooperation among members. Women work together to solve common problems and support each other in times of need. This collective strength helps in addressing social and economic challenges more effectively.

9. Encouraging Participation in Decision-Making

SHGs provide opportunities for women to participate in decision-making processes within the group as well as in their households and communities. This enhances their role and recognition in society.

10. Linkage with Government Programmes

SHGs help members access various government schemes and development programmes. They act as channels for implementing policies related to rural development and women empowerment, including initiatives under the National Rural Livelihood Mission.

2.2.2 Benefits of Self-Help Groups (SHGs)

Self-Help Groups (SHGs) provide a wide range of benefits that contribute to the economic, social, and personal development of their members. These benefits are particularly significant for rural women, as SHGs create opportunities for improving their overall quality of life.

1. Improvement in Economic Condition

One of the major benefits of SHGs is the improvement in the economic status of members. Through regular savings and access to credit, women are able to invest in small businesses and income-generating activities, which increases their income and financial stability.

2. Financial Inclusion

SHGs help women gain access to formal banking services, which were previously unavailable to many of them. With the support of institutions like the National Bank for Agriculture and Rural Development, members can open bank accounts, avail loans, and develop financial literacy.

3. Promotion of Self-Employment

SHGs encourage women to engage in self-employment activities such as agriculture, livestock rearing, weaving, handicrafts, and small-scale enterprises. This helps in reducing unemployment and dependency on others for income.

4. Development of Saving Habits

Regular contribution to group savings helps members develop the habit of saving. This not only ensures financial security but also prepares them to handle emergencies and future needs.

5. Increased Confidence and Self-Esteem

Participation in SHGs helps women build confidence and self-respect. By interacting with others and contributing to group activities, women become more independent and aware of their abilities.

6. Greater Participation in Decision-Making

SHGs enable women to participate more actively in household and community decision-making processes. This increases their influence within the family and enhances their social status.

7. Social Awareness and Knowledge Sharing

Group meetings provide a platform for discussing issues related to health, education, sanitation, and government schemes. This increases awareness and helps women make informed decisions in their daily lives.

8. Strengthening Social Bonds and Unity

SHGs promote cooperation and mutual support among members. Women develop a sense of unity and collective strength, which helps them face social and economic challenges more effectively.

9. Skill Development and Capacity Building

Through training programmes and group activities, SHG members acquire new skills related to income generation, financial management, and leadership. This improves their overall capacity and productivity.

10. Access to Government Schemes

SHGs act as a link between rural women and various government programmes. Initiatives such as the National Rural Livelihood Mission help members access financial support, training, and other developmental benefits.

11. Reduction in Dependence on Moneylenders

By providing easy access to credit within the group, SHGs reduce the need to borrow from informal moneylenders who often charge high interest rates. This protects members from financial exploitation.

12. Overall Empowerment of Women

SHGs contribute to the holistic empowerment of women by improving their economic independence, social awareness, confidence, and participation in decision-making. This leads to long-term positive changes in their lives.

2.2.3 Weaknesses of Self-Help Groups (SHGs)

Despite their significant contribution to rural development and women empowerment, Self-Help Groups (SHGs) face several weaknesses that limit their overall effectiveness. These issues affect the functioning, sustainability, and impact of SHGs, particularly in rural areas.

1. Lack of Proper Training and Skills

Many SHG members do not receive adequate training in financial management, record-keeping, or income-generating activities. This limits their ability to effectively utilize loans and manage group activities.

2. Limited Market Access

SHG members often face difficulties in accessing proper markets for selling their products. As a result, they are unable to get fair prices, which affects their income and sustainability of their activities.

3. Inadequate Financial Resources

Although SHGs promote savings and provide internal lending, the amount of funds available is often limited. This restricts members from undertaking larger or more profitable economic activities.

4. Poor Record-Keeping and Management

In many SHGs, proper records of savings, loans, and meetings are not maintained due to lack of literacy or training. This can lead to mismanagement, confusion, and lack of transparency.

5. Irregular Meetings and Participation

Regular meetings are essential for the effective functioning of SHGs. However, in some cases, members do not attend meetings regularly, which weakens group coordination and decision-making.

6. Dependence on External Support

Some SHGs rely heavily on NGOs or government agencies for guidance and financial support. This dependence may affect their sustainability if such support is reduced or withdrawn.

7. Social and Cultural Barriers

Traditional norms and gender roles in rural areas often restrict women's mobility and participation. These social barriers can limit the active involvement of members in SHG activities.

8. Unequal Participation Among Members

In certain cases, a few dominant members take control of decision-making, while others remain passive. This reduces the democratic nature of SHGs and may lead to internal conflicts.

9. Risk of Loan Default

Some members may face difficulties in repaying loans due to financial instability or failure of income-generating activities. This affects the financial health of the group.

10. Limited Awareness and Information

Many SHG members lack awareness about government schemes, market opportunities, and new technologies. This limits their ability to fully benefit from available resources.

11. Weak Institutional Linkages

Although SHGs are linked with banks and programmes like the National Rural Livelihood Mission, these linkages are not always strong or effective. Delays in loan disbursement and lack of follow-up support can reduce their impact.

12. Sustainability Issues

Due to various internal and external challenges, some SHGs fail to function effectively over time. Lack of motivation, leadership, or proper guidance can lead to the decline or dissolution of groups.

2.2.4 Challenges of Self-Help Groups (SHGs)

Self-Help Groups (SHGs) have played an important role in promoting women's empowerment and rural development. However, their effective functioning is often affected by several challenges at the grassroots level. These challenges influence both the performance of the groups and the benefits received by the members.

1. Lack of Adequate Training and Capacity Building

Many SHG members do not receive proper training in areas such as financial management, entrepreneurship, and skill development. This limits their ability to manage group activities effectively and utilize resources productively.

2. Limited Access to Markets

SHG members often face difficulties in marketing their products due to lack of information, poor connectivity, and absence of proper marketing channels. As a result, they are unable to earn sufficient profits from their activities.

3. Financial Constraints and Limited Credit Availability

Although SHGs provide access to credit, the amount is often insufficient for larger investments. Delays in bank loans and lack of timely financial support can also affect the continuity of income-generating activities.

4. Social and Cultural Barriers

Traditional norms and gender roles in rural areas often restrict women's mobility and participation in SHG activities. Family responsibilities and social restrictions may prevent women from attending meetings regularly or engaging fully in group work.

5. Low Level of Literacy and Awareness

Many SHG members have limited education, which affects their ability to maintain records, understand financial procedures, and access information about government schemes and opportunities.

6. Weak Institutional Support

In some cases, SHGs do not receive adequate support from banks, NGOs, or government agencies. Programmes like the National Rural Livelihood Mission provide assistance, but gaps in implementation and follow-up reduce their effectiveness.

7. Poor Infrastructure and Connectivity

Lack of proper infrastructure such as roads, transportation, and communication facilities creates obstacles in accessing markets, training centres, and financial institutions.

8. Irregular Participation and Group Conflicts

Regular participation of members is essential for the success of SHGs. However, absenteeism, lack of interest, or internal conflicts among members can weaken group functioning and decision-making.

9. Limited Leadership and Management Skills

Effective leadership is crucial for maintaining group discipline and coordination. In many SHGs, lack of leadership skills leads to poor management and reduced efficiency.

10. Risk and Uncertainty in Income Activities

Income-generating activities undertaken by SHGs are often subject to risks such as market fluctuations, natural disasters, or low demand. These uncertainties can affect income stability and loan repayment.

2.3 Historical Background of Self-Help Groups (SHGs)

Self-Help Groups (SHGs) have developed as a practical and community-based mechanism to strengthen women's economic capacity and collective agency. Rather than functioning only as savings groups, SHGs gradually evolved into institutions that facilitate access to credit, livelihood opportunities, and local-level participation. Their growth in India reflects a shift toward decentralized and participatory models of development.

2.3.1 SHGs in India: Historical Background

The emergence of SHGs in India is closely linked with efforts to expand rural credit beyond formal banking structures. In the early phases, development practitioners and voluntary organizations experimented with small group-based savings models, where members pooled resources and provided loans among themselves. This approach proved effective in building financial discipline and trust among members.

A significant institutional milestone came in 1992, when the National Bank for Agriculture and Rural Development (NABARD) initiated the SHG–Bank Linkage Programme. This

initiative formalized the relationship between informal groups and banking institutions, enabling SHGs to access credit without traditional collateral requirements. It also encouraged banks to recognize collective responsibility as a reliable basis for lending.

The expansion of SHGs gained further momentum with the introduction of the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) in 2011. This programme focused on organizing women into structured groups, strengthening their institutional capacity, and linking them with sustainable livelihood opportunities. Through this process, SHGs became platforms not only for financial activities but also for skill development and social mobilization.

2.3.2 SHGs in Assam: Historical Background

In Assam, the growth of SHGs has followed a similar trajectory but with specific regional characteristics shaped by rural livelihoods and community structures. The early development of SHGs was facilitated by local initiatives aimed at improving access to small-scale credit and encouraging collective economic activities among women.

The institutional expansion of SHGs in the state has been supported through structured programmes implemented under the rural livelihood framework. These initiatives have helped in organizing women into groups, strengthening their financial management practices, and linking them with income-generating activities suited to local conditions.

SHGs in Assam have gradually diversified their activities, moving beyond basic savings and credit functions to engage in sectors such as handloom, agriculture-based enterprises, and small-scale trade. The integration of SHGs with state-level support mechanisms, including schemes like Orunodoi Scheme and LakhpatiBaideo Scheme, has further enhanced their economic role by improving household income and encouraging entrepreneurship among women.

Over time, SHGs in Assam have become important grassroots institutions that contribute to financial inclusion, livelihood generation, and the strengthening of women's collective participation in local socio-economic processes

2.4 Concept of empowerment

Empowerment can be understood as a continuous process through which individuals or groups, especially those who are disadvantaged, gain greater control over their lives, access to resources, and the ability to participate in decision-making. It involves developing awareness of social and power structures, building confidence, and strengthening the capacity to make and act on choices. Empowerment is not a one-time achievement but an ongoing process that leads to both personal growth and social change.

Different scholars have explained empowerment in various ways. Perkins and Zimmerman (1995) describe it as a community-based process involving participation, mutual respect, and shared control over life decisions. Naila Kabeer (1999) explains it through three key dimensions—resources (access to assets), agency (ability to make choices), and achievements (outcomes of those choices). Jo Rowlands (1995) highlights that empowerment also includes developing self-confidence and a sense of entitlement to participate in decision-making spaces. Bina Agarwal (2002) emphasizes the importance of access to and control over resources, especially for women, as a key part of empowerment. Rappaport (1987) views empowerment as gaining control and influence over decisions that affect one's life.

Over time, the concept of empowerment has evolved from focusing mainly on individual self-improvement to including broader social, economic, and political dimensions. Initially, it was seen in psychological terms, but later it expanded to address inequality, power relations, and collective action.

At the international level, empowerment became important through global initiatives like the United Nations, especially the Beijing Declaration (1995) and the Sustainable Development Goals, particularly Goal 5 on gender equality. At the national level in India, empowerment is promoted through various policies and programs such as Self-Help Groups (SHGs), MGNREGA, and Panchayati Raj institutions, focusing on improving the status of marginalized groups, especially women. At the regional level, particularly in Assam and other rural areas, empowerment is largely seen through community-based efforts like SHGs that improve financial independence, social participation, and decision-making power, though challenges like traditional norms and limited resources still exist.

Thus, empowerment is a multi-dimensional concept that involves increasing control, expanding choices, and transforming unequal power relations at individual, community, national, and global levels.

2.4.1 Concept of Economic Empowerment and Role of SHGs in Livelihood Generation

Economic empowerment refers to the process through which individuals, particularly women, gain access to, control over, and effective utilization of economic resources such as income, assets, employment opportunities, and financial services. It enables women to participate actively in economic activities and strengthen their financial independence (Kabeer, 1999; Sen, 1999).

Economic empowerment is not limited merely to earning income; it also includes control over that income, participation in household decision-making, and the ability to invest in productive activities. When women have control over economic resources, they can improve their standard of living, contribute to family welfare, and enhance their social status within society (UN Women, 2023). Therefore, economic empowerment is considered a fundamental component of overall women empowerment, as it reduces dependency and strengthens agency.

2.4.1.1 Economic Empowerment through Livelihood Opportunities and SHGs

Self-Help Groups (SHGs) have emerged as an effective mechanism for promoting women's economic empowerment by generating livelihood opportunities and facilitating access to financial resources. SHGs function as grassroots institutions that promote savings, internal lending, and collective economic activities, thereby enhancing financial inclusion in rural areas (NABARD, 2022).

Through SHGs, women engage in various income-generating activities that contribute to their financial stability and socio-economic development. Women-led SHGs undertake activities such as tailoring, embroidery, handloom weaving, dairy farming, poultry, goat rearing, food

processing, and preparation of traditional items. In some cases, members also participate in fisheries and small-scale local enterprises, depending on available resources and skills (Desai, 2019).

One of the major advantages of SHGs is access to microcredit. By pooling savings and establishing linkages with formal banking institutions under the SHG–Bank Linkage Programme, women are able to obtain collateral-free loans for starting or expanding livelihood activities (NABARD, 2022). This financial access improves household income and promotes economic participation.

However, economic empowerment through SHGs faces certain challenges. These include limited market access, lack of entrepreneurial and technical skills, low financial literacy, and inadequate institutional support (NITI Aayog, 2021). In some households, women may not have full control over the income generated through SHG activities, as financial decisions are sometimes influenced by male family members. In certain cases, loans taken by women are utilized by other family members, which can restrict women's independent economic agency (Kabeer, 1999).

Despite these constraints, SHGs have significantly contributed to improving women's economic conditions by increasing income-generating opportunities and encouraging participation in productive activities. They have strengthened financial independence, enhanced confidence, and improved women's role in household and community development (UN Women, 2023).

2.4.2 Social Empowerment

Social empowerment refers to the process of enhancing women's confidence, awareness, mobility, and active participation in social life. It involves challenging traditional norms and structural barriers that limit women's freedom of movement, communication, and expression. Social empowerment enables women to gain recognition, equality, and respect within their families and communities (Rowlands, 1997; Batliwala, 2007).

In many rural contexts, women have traditionally been restricted to household responsibilities, with limited opportunities to engage in public activities. Such conditions often result in low self-esteem, reduced awareness, and limited social interaction. Social empowerment seeks to address these inequalities by encouraging participation in collective

activities and expanding access to information and community resources (Malhotra et al., 2002).

Self-Help Groups (SHGs) provide an effective platform for promoting social empowerment. Regular group meetings allow women to share experiences, discuss common issues, and support one another. This collective environment helps build confidence, strengthen communication skills, and reduce social isolation. Through active participation in group discussions, women gradually develop the ability to express their opinions and engage in community dialogue (Swain & Wallentin, 2009).

Another important dimension of social empowerment is awareness generation. SHGs help women gain knowledge about health care, education, sanitation, legal rights, and government welfare schemes. Increased awareness improves decision-making capacity and enhances the overall well-being of families. Participation in community events and local programmes further increases women's visibility and social recognition (United Nations, 2015).

Therefore, social empowerment plays a vital role in strengthening women's position in society and contributes significantly to their holistic development.

2.4.3 Political Empowerment

Political empowerment refers to the process through which women gain the ability to participate in decision-making at various levels, including household, community, and formal governance institutions. It ensures that women have an effective voice in matters affecting their lives and can influence policies, programmes, and institutional decisions. Political empowerment extends beyond formal electoral politics and includes participation in everyday decision-making within families and local communities (UNDP, 2016; Rowlands, 1997; UN Women, 2023).

Historically, women's participation in political processes has been limited due to patriarchal norms, restricted mobility, unequal access to education, and social constraints. Political empowerment seeks to address these structural barriers by encouraging women's leadership, representation, and involvement in public affairs. At the household level, it includes participation in financial decisions, children's education, and social matters. At the

community level, it involves engagement in institutions such as Gram Sabhas, local development committees, and civic programmes (Goetz & Jenkins, 2016; World Bank, 2022).

In India, women's political representation has gradually improved over time. The presence of women leaders in high offices reflects increasing visibility in governance and public administration. Such representation contributes to changing perceptions about women's leadership capabilities and strengthens gender-inclusive governance (Inter-Parliamentary Union [IPU], 2023; UN Women, 2023).

A significant institutional reform promoting political empowerment was the 73rd and 74th Constitutional Amendments (1992–93), which introduced reservation for women in Panchayati Raj Institutions and urban local bodies. These amendments strengthened grassroots democracy and significantly enhanced women's participation in local governance (Government of India, 1992). Recent policy discussions, including the Women's Reservation Act (2023), further aim to increase women's representation in higher legislative bodies, marking an important step toward gender-balanced political participation (Government of India, 2023).

Self-Help Groups (SHGs) also play an important role in promoting political empowerment. Through collective participation, women develop leadership skills, communication abilities, confidence, and decision-making capacity. SHG involvement encourages women to express opinions, participate in community discussions, and engage with local governance structures. It also increases awareness of rights, government schemes, and civic responsibilities (Sanyal, 2014; NITI Aayog, 2021).

Thus, SHGs contribute not only to economic development but also to strengthening women's political awareness and participation in democratic processes.

2.5 Historical Evolution of Women Empowerment in India

The status of women in India has undergone significant changes over time, influenced by social, cultural, religious, and political factors. The journey of women empowerment in India reflects a gradual transformation from periods of relative equality to phases of subordination and, eventually, efforts toward empowerment and gender justice.

During the early Vedic period, women enjoyed a relatively respected position in society. They had access to education, participated in religious ceremonies, and were involved in intellectual discussions. Historical references to women scholars such as Gargi and Maitreyi indicate that women were not entirely excluded from knowledge and public life. Women also had some degree of freedom in matters related to marriage and social participation. This period is often regarded as one in which women enjoyed a relatively favourable social status and greater opportunities compared to later periods.

However, the position of women gradually declined during the later Vedic and medieval periods. Patriarchal values became more dominant, restricting women's access to education, property rights, and public activities. Social practices such as child marriage, purdah, and restrictions on widow remarriage became widespread. The practice of Sati, in which widows were expected or compelled to immolate themselves on their husbands' funeral pyres, reflected the extreme subordination of women and their dependence on male family members. Gender discrimination and restrictive social norms further limited women's freedom and participation in social life.

The colonial period brought significant changes to the condition of women in India. The spread of Western education and liberal ideas encouraged critical examination of traditional social practices. Social reformers played a crucial role in advocating women's rights and challenging oppressive customs. Raja Ram Mohan Roy campaigned against the practice of Sati, leading to its abolition in 1829. Ishwar Chandra Vidyasagar supported widow remarriage and promoted women's education. Savitribai Phule emerged as a pioneer of girls' education and worked to eliminate social inequalities based on caste and gender. These reform movements laid the foundation for the advancement of women's rights in modern India and emphasized the importance of education and social awareness in improving the status of women.

The nationalist movement further enhanced women's participation in public life. Mahatma Gandhi encouraged women to join the freedom struggle, recognizing their potential as active agents of social and political change. Women participated in various movements, protests, and campaigns, contributing significantly to the independence movement. Their involvement increased political awareness, strengthened their confidence, and challenged traditional perceptions that confined women to domestic roles.

After India's independence in 1947, the Constitution of India laid a strong foundation for gender equality and women empowerment. Articles 14, 15, and 16 guaranteed equality before the law and prohibited discrimination on the basis of sex, ensuring equal rights and opportunities for women in social, economic, educational, and political spheres. Dr. B. R. Ambedkar played a significant role in promoting legal reforms related to marriage, inheritance, and property rights. Various government policies and welfare programmes were introduced to improve women's access to education, healthcare, employment, and political participation.

Education emerged as one of the most important instruments of women empowerment in post-independence India. Increased access to education enhanced women's awareness, knowledge, skills, and employment opportunities. Educational advancement enabled women to become more economically productive and socially aware, thereby improving their status within families and communities. As literacy and educational attainment increased, women gained greater confidence and became more active participants in social and economic development.

Economic empowerment also received considerable attention through various development programmes and government initiatives. Self-Help Groups (SHGs), microfinance programmes, and skill development schemes created opportunities for women to engage in income-generating activities and achieve financial independence. These initiatives helped women improve their livelihoods, develop entrepreneurial skills, and contribute to household income. Economic participation strengthened women's decision-making power and reduced their dependence on male family members.

Political empowerment gained momentum through the 73rd and 74th Constitutional Amendments, which introduced reservations for women in Panchayati Raj Institutions and Urban Local Bodies. These measures significantly increased women's representation in local governance and enabled them to participate actively in grassroots decision-making processes. Women's involvement in local administration strengthened their leadership abilities, political awareness, and confidence, while also promoting inclusive development at the community level.

In the contemporary period, the concept of women empowerment has expanded beyond welfare measures to include social, economic, political, and psychological dimensions. Greater emphasis is placed on women's participation in decision-making processes, economic

independence, access to resources, leadership roles, and freedom of choice. The capability approach proposed by Amartya Sen highlights the importance of expanding women's freedoms and opportunities to enable them to lead lives they value. Similarly, Mary Wollstonecraft emphaized the role of education as a fundamental means of achieving gender equality and empowerment.

In recent decades, community-based initiatives, particularly Self-Help Groups (SHGs), have emerged as important instruments for women empowerment. SHGs promote savings, access to credit, income-generating activities, leadership development, and collective action among women. Through these groups, women gain economic independence, social awareness, and greater participation in household and community decision-making. They also encourage solidarity, mutual support, and collective problem-solving among women, especially in rural areas.

Despite notable progress in education, employment, political participation, and economic empowerment, several challenges continue to hinder the full realization of women's empowerment in India. Gender inequality, social barriers, economic constraints, unequal access to resources, violence against women, and deeply rooted patriarchal attitudes remain significant obstacles, particularly in rural and marginalized communities. Therefore, women empowerment in India remains a continuous process that requires sustained policy interventions, institutional support, social awareness, educational advancement, and collective efforts from governments, civil society organizations, communities, and women themselves to achieve genuine gender equality and social justice.

2.6 Women Empowerment and Role of SHGs

Women empowerment refers to the process through which women gain greater control over their lives, access to resources, and the ability to make independent decisions in economic, social, and political spheres. It involves not only the provision of rights but also the creation of an enabling environment in which women can effectively exercise those rights. Empowerment enhances women’s confidence, awareness, agency, and participation in decision-making processes (Kabeer, 1999; Sen, 1999).

Historically, the status of women, particularly in rural areas, was characterized by inequality and limited opportunities. Women were primarily confined to domestic responsibilities and

had restricted access to education, employment, and financial resources. In many cases, they depended economically on male family members and had minimal control over income or property. Their participation in household and community decision-making was limited due to prevailing social norms and patriarchal structures (UN Women, 2023). Such structural barriers contributed to long-term socio-economic disadvantages.

Over time, gradual improvements have taken place in the status of women through increased educational opportunities, policy interventions, and development programmes. Women have begun participating more actively in income-generating activities, small enterprises, and community affairs. Government initiatives and development schemes have also contributed to improving women's awareness and engagement in decision-making processes (Government of India, 2011). Despite these advancements, many women—especially in rural areas—continue to face challenges such as poverty, limited financial access, low skill levels, and social constraints.

In this context, Self-Help Groups (SHGs) have emerged as an effective institutional mechanism for promoting women empowerment. SHGs facilitate access to savings and credit services, enabling women to mobilize financial resources collectively. Through regular savings and internal lending, members can invest in income-generating activities and manage small enterprises. Research shows that SHGs contribute significantly to improving women's access to microcredit and financial inclusion (NABARD, 2022).

Economic empowerment is a central dimension of overall empowerment. When women generate their own income, their confidence increases, and their bargaining power within the household improves. Financial independence enables them to contribute to family expenses, support children's education, and improve healthcare access. This reduces economic dependency and strengthens their decision-making authority (Kabeer, 1999).

Beyond economic benefits, SHGs also promote social empowerment. Regular group meetings create opportunities for interaction, experience-sharing, and collective discussion of issues related to health, education, sanitation, and government schemes. Such participation increases awareness and enhances social confidence among women (Desai, 2019). Through collective engagement, women develop stronger social networks and a sense of solidarity.

SHGs further enhance women's participation in decision-making at both household and community levels. Members of SHGs are more likely to contribute to decisions regarding family expenditures, children's education, and other important matters. In many instances,

SHG participation also encourages involvement in local governance and community activities, thereby strengthening women's public presence and recognition (NITI Aayog, 2021).

Another significant contribution of SHGs is leadership and capacity development. The democratic structure of SHGs encourages members to take responsibilities, manage group functions, and participate in collective decision-making. This process helps develop organizational skills, leadership qualities, and self-confidence among women (Singh & Kaur, 2023).

SHGs also foster collective strength and mutual support. By working together, women are able to address common challenges and provide assistance to one another during difficulties. This collective approach helps in overcoming social barriers and strengthening solidarity among members.

However, despite their positive impact, SHGs face certain limitations such as inadequate training, limited market access, and uneven distribution of benefits. In some cases, social restrictions and institutional challenges may also reduce their effectiveness. Therefore, sustained institutional support, capacity-building initiatives, and proper implementation strategies are essential to maximize their impact (NABARD, 2022).

Overall, SHGs have played a transformative role in improving the socio-economic status of rural women. They contribute not only to economic advancement but also to social confidence, awareness, and active participation in decision-making processes. Consequently, SHGs represent a powerful instrument for advancing women empowerment and promoting inclusive development.

2.6.1 Linkage between SHGs and Women Empowerment

The relationship between Self-Help Groups (SHGs) and women empowerment is strong and multidimensional. SHGs function as community-based institutions that promote collective action and provide a platform through which different dimensions of empowerment—economic, social, and political—are achieved simultaneously (Kabeer, 1999).

Economically, SHGs enable women to save regularly, access credit, and participate in income-generating activities, thereby contributing to financial independence and improved

livelihoods. Socially, they create supportive networks where women can interact, share experiences, and develop awareness about important issues, which enhances confidence and communication skills. Politically, SHGs encourage participation in decision-making processes and help women develop leadership abilities and civic awareness (UN Women, 2023).

An important aspect of this linkage is the development of self-confidence and self-reliance. Through collective decision-making and resource management, women gain skills, responsibility, and problem-solving capacity. This reduces dependency and strengthens their agency in both household and community contexts (Sen, 1999).

However, the extent of empowerment achieved through SHGs depends on factors such as active participation, institutional support, availability of resources, and the surrounding socio-cultural environment. Despite certain limitations, SHGs remain an effective mechanism for promoting women empowerment and improving overall quality of life in rural areas (NABARD, 2022).

2.7 Global Perspective

At the global level, women empowerment is widely recognized as a fundamental component of sustainable development and social progress. International organizations, particularly the United Nations, have consistently emphasized the importance of gender equality through global development frameworks. The adoption of the Sustainable Development Goals (SDGs) reflects this international commitment, with Goal 5 specifically dedicated to achieving gender equality and empowering all women and girls (United Nations, 2015). This goal highlights the global responsibility to improve the status of women in all spheres of life.

Across the world, countries adopt different strategies to promote women empowerment depending on their socio-economic and cultural contexts. In developed nations, policies generally focus on equal employment opportunities, leadership representation, and reducing the gender wage gap. In developing countries, greater emphasis is placed on improving access to basic education, healthcare services, poverty reduction programmes, and financial inclusion initiatives (UN Women, 2023; World Bank, 2012).

Despite significant progress in recent decades, several challenges continue to exist globally. Gender inequality, limited access to productive resources, wage disparities, and social

discrimination still restrict women's full participation in economic and social activities. In this context, microfinance initiatives and group-based approaches similar to Self-Help Groups (SHGs) have gained international recognition as effective instruments for women's economic empowerment. These models promote collective action, enhance access to credit, and support women in engaging in income-generating activities (Yunus, 2003; Sindhuja, 2011).

Thus, the global perspective demonstrates that women empowerment is essential not only for individual development but also for achieving inclusive, equitable, and sustainable growth worldwide.

2.8 National Perspective on Women Empowerment and SHGs in India

At the national level, women empowerment in India has evolved from a welfare-oriented approach to a more comprehensive strategy focused on equality, participation, and development (Kabeer, 2001). The emphasis is on improving women's access to resources, opportunities, and decision-making processes across economic, social, and political spheres. In this context, Self-Help Groups (SHGs) have emerged as a key instrument for achieving grassroots-level empowerment (Swain & Wallentin, 2009).

The evolution of SHGs in India began during the 1970s and 1980s, when voluntary organizations and development agencies initiated small savings groups to support poor households, especially women. These groups encouraged regular savings and internal lending, helping members meet their immediate financial needs and reduce dependence on informal moneylenders (Datta, 2003; Basu & Srivastava, 2005).

A major breakthrough came in 1992, when the National Bank for Agriculture and Rural Development (NABARD) introduced the SHG–Bank Linkage Programme. This initiative connected SHGs with formal banking institutions, enabling them to access credit without collateral. It marked a significant step in expanding financial inclusion and strengthening women's economic position (NABARD, 2022; Pitt et al., 2006).

The growth of SHGs accelerated in the following decades with increased support from government agencies, banks, and non-governmental organizations. SHGs became an important tool for poverty alleviation and women's development by promoting savings, credit access, and income-generating activities (Sanyal, 2009).

A further boost was provided by the launch of Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) in 2011, which focused on organizing women into SHGs on a large scale, enhancing their skills, and supporting sustainable livelihood opportunities. This programme strengthened the institutional framework of SHGs and expanded their presence across rural India (Ministry of Rural Development, Government of India, 2023).

From a national perspective, SHGs have contributed significantly to women empowerment by promoting financial independence, improving access to credit, and encouraging participation in economic activities. They have also helped in developing leadership qualities, increasing awareness about rights and government schemes, and strengthening women's role in community decision-making (Swain & Wallentin, 2009).

However, despite their growth and success, certain challenges remain, such as regional disparities, limited market access, and varying levels of institutional support (Basu & Srivastava, 2005). Nevertheless, SHGs continue to play a vital role in advancing women empowerment and inclusive development in India.

2.9 Regional Perspective of Women Empowerment and SHGs in Assam

In Assam, women empowerment has gained increasing importance due to the socio-economic challenges faced by rural communities, such as poverty, limited employment opportunities, and restricted access to financial resources. In this context, Self-Help Groups (SHGs) have emerged as an important strategy for improving the economic and social condition of women by promoting collective action and financial inclusion (Barman & Bhattacharjya, 2015; Sindhuja, 2011). The development of SHGs in the state has been gradual, beginning in the 1990s when small informal groups were formed at the village level with the support of voluntary organizations. These groups mainly focused on savings and mutual support, allowing women to pool resources and meet their basic financial needs while reducing dependence on moneylenders (Sindhuja, 2011). Over time, this process became more structured with the expansion of the SHG–Bank linkage approach promoted by the National Bank for Agriculture and Rural Development (NABARD), which enabled SHGs to access formal banking services and credit facilities (NABARD, 2022). This growth was further accelerated with the implementation of programmes under the Assam State Rural Livelihood

Mission (ASRLM), which organized a large number of women into SHGs, provided training, and supported livelihood activities (ASRLM, n.d.).

As a result, SHGs have expanded significantly across Assam, with several lakh women now actively participating in group-based activities. These groups have played a crucial role in promoting financial inclusion by encouraging regular savings and providing access to loans, which enable women to engage in various income-generating activities such as weaving, agriculture, food processing, handloom, dairy farming, poultry, and small businesses (Barman & Bhattacharjya, 2015). These activities have not only improved household income but have also increased women's confidence and their role in family decision-making (Verma, 2019). At the same time, SHGs have contributed to social empowerment by encouraging women to participate in community activities and local decision-making processes, where they are now more visible and active compared to the past (Vishneevarthini&Ayyothi, 2016).

However, despite this progress, several challenges continue to affect the full potential of SHGs in the state, including low literacy levels, limited infrastructure, lack of market access, and the persistence of traditional gender roles (Verma, 2019). In many rural areas, including places like Barnibari under Barkhetri Development Block, SHGs provide a supportive environment where women can gradually overcome these challenges through collective effort and mutual support. Thus, the evolution and growth of SHGs in Assam reflect a transition from small informal savings groups to an organized and impactful mechanism for promoting women empowerment and rural development (NABARD, 2022).

2.10 Relevance of Conceptual Framework

The conceptual framework is highly relevant to the present study as it provides a clear understanding of the relationship between Self-Help Groups and women empowerment. It helps in identifying key variables and analyzing how SHGs influence different dimensions of empowerment, including economic, social, and political aspects.

By integrating concepts such as SHGs, empowerment, and rural development, the framework offers a comprehensive approach to the study. It guides the research process by providing direction for data collection, analysis, and interpretation. The framework also helps in understanding the specific context of Barnibari village, where SHGs play a crucial role in improving women's socio-economic conditions.

Furthermore, the conceptual framework highlights the importance of collective action and institutional support in achieving empowerment. It ensures that the study remains focused and systematic, thereby enhancing the overall quality of research.

2.11 Conclusion

This chapter has provided a comprehensive conceptual and theoretical understanding of Self-Help Groups (SHGs) and women empowerment, which form the core foundation of the present study. It examined the evolution, functions, benefits, weaknesses, and challenges of SHGs, highlighting their role as important community-based institutions that promote financial inclusion, livelihood generation, and collective action among rural women.

The chapter also discussed the concept of women empowerment as a multidimensional process encompassing economic, social, and political dimensions. Empowerment was understood not only as access to resources and opportunities but also as the ability of women to make independent decisions, participate actively in society, and exercise greater control over their lives. The discussion demonstrated that empowerment is influenced by various factors such as education, awareness, access to resources, institutional support, and participation in collective organizations.

Furthermore, the chapter explored the linkage between SHGs and women empowerment, emphasizing that SHGs contribute significantly to improving women's economic independence, social confidence, leadership abilities, and participation in decision-making processes. Through savings, credit facilities, income-generating activities, and collective interaction, SHGs create opportunities for women to enhance their capabilities and improve their socio-economic status.

The global, national, and regional perspectives presented in this chapter further revealed that women empowerment has become a key development priority across different contexts. In India, and particularly in Assam, SHGs have emerged as an effective mechanism for promoting inclusive development and strengthening the position of rural women. Government initiatives such as the National Rural Livelihood Mission (NRLM) and Assam State Rural Livelihood Mission (ASRLM) have played an important role in expanding and strengthening these groups.

Overall, the conceptual framework developed in this chapter establishes the theoretical basis for understanding the relationship between SHGs and women empowerment. It provides the necessary foundation for analyzing the empirical findings of the study and examining how participation in SHGs has influenced the economic, social, and decision-making capacities of women in Barnibari village under the Barkhetri Development Block of Assam.

CHAPTER - 3

INSTITUTIONAL AND POLICY FRAMEWORK OF WOMAN EMPOWERMENT AND SHGS IN INDIA AND ASSAM

3.1 : Introduction

Women empowerment in India has developed through a combination of historical reforms, legal measures, and institutional support systems rather than through a single approach. While the conceptual understanding of empowerment highlights its economic, social, and political dimensions, its practical realization depends largely on the policy environment and institutional mechanisms that operate at different levels.

In this context, Self-Help Groups (SHGs) have gained importance as a practical strategy for improving the condition of rural women. Their growth is closely linked with broader development policies and institutional initiatives that aim to promote financial inclusion, livelihood opportunities, and collective participation. The effectiveness of SHGs, therefore, cannot be understood in isolation but must be viewed within this larger structural framework.

In Assam, where rural women face challenges related to income, access to resources, and limited opportunities, institutional support has played a significant role in expanding SHGs and strengthening their activities. This has created new spaces for women's participation in economic and community life.

Against this background, the present chapter focuses on the institutional and policy framework that supports women empowerment and the development of SHGs in India, with special reference to Assam. It examines the historical evolution, legal provisions, and the role of key agencies in shaping and sustaining these initiatives.

3.2 Constitutional Provisions for Women Empowerment

The Constitution of India provides a strong and comprehensive framework for women empowerment by ensuring equality, dignity, and justice. It recognizes that women have historically faced various forms of discrimination and therefore combines equal rights with special provisions to promote their overall development. Through Fundamental Rights,

Directive Principles, and provisions for political participation, the Constitution creates conditions that enable women to participate actively in all spheres of life.The important constitutional provisions can be explained as follows:

Fundamental Rights (Ensuring Equality and Protection)

Article 14 – Equality before Law and Equal Protection of Laws

This article guarantees that women are equal to men in the eyes of the law and must be treated fairly in all legal matters. It ensures that no arbitrary discrimination takes place and that women receive the same legal protection as men in similar situations. It forms the basic foundation of gender equality in India.

Article 15(1) – Prohibition of Discrimination

It prohibits discrimination on the basis of sex, ensuring that women cannot be denied access to education, employment, public services, or other opportunities. This article plays an important role in reducing gender-based inequalities in society.

Article 15(3) – Special Provisions for Women and Children

This provision allows the State to make special laws and policies for women. It recognizes that due to historical disadvantages, women may need additional support such as reservations, welfare schemes, and protective laws to achieve real equality.

Article 16 – Equality of Opportunity in Public Employment

Ensures that women have equal opportunities in government jobs and public services. It encourages women's participation in administration and decision-making positions, reducing gender bias in employment.

Article 21 – Right to Life and Personal Liberty

Guarantees that every woman has the right to live with dignity, safety, and freedom. It has been interpreted to include protection from violence, harassment, and exploitation, thereby strengthening women's personal security.

Article 23 – Prohibition of Trafficking and Forced Labour

Protects women from human trafficking and forced labour, which are serious issues affecting vulnerable groups. It aims to safeguard women's freedom and prevent exploitation.

Directive Principles of State Policy (Promoting Social and Economic Justice)

Article 39(a) – Equal Right to Livelihood

Directs the State to ensure that both men and women have equal access to means of livelihood. This helps promote economic independence among women.

Article 39(d) – Equal Pay for Equal Work

Emphasizes that women must receive equal wages for the same work as men. It aims to reduce wage discrimination and ensure fairness in employment.

Article 39(e) – Protection of Women Workers

Ensures that women are not forced to work in conditions that may harm their health or dignity, especially in physically demanding or unsafe environments.

Article 42 – Just and Humane Working Conditions and Maternity Relief

Provides for safe working conditions and maternity benefits. It recognizes the special needs of women workers and supports them in balancing work and family responsibilities.

Article 44 – Uniform Civil Code (UCC)

Encourages the State to work towards a uniform set of personal laws for all citizens. It is often seen as a step toward achieving gender justice in matters like marriage, divorce, and inheritance.

Political Empowerment and Participation

Article 243D – Reservation in Panchayats

Provides reservation of not less than one-third of seats for women in Panchayati Raj Institutions. In many states, including Assam, this has been increased to 50 percent, which has significantly improved women's participation in rural governance and decision-making.

Article 243T – Reservation in Municipalities

Ensures reservation of at least one-third of seats for women in urban local bodies. This provision promotes women's involvement in urban governance and public administration.

73rd Constitutional Amendment Act, 1992

Strengthens Panchayati Raj Institutions and ensures women's representation at the grassroots level, enabling them to actively participate in local governance.

74th Constitutional Amendment Act, 1992

Extends similar provisions to urban local bodies, increasing women's participation in city-level governance and leadership roles.

Fundamental Duties (Social Responsibility)

Article 51A(e) – Promotion of Dignity of Women

It is the duty of every citizen to renounce practices that are derogatory to the dignity of women. This highlights that empowerment is not only the responsibility of the government but also of society.

Analytical Perspective

The constitutional framework combines equality with empowerment by granting women equal rights while also providing special provisions to address historical disadvantages; however, its success depends on effective implementation and changes in social attitudes, as legal measures alone cannot ensure complete empowerment.

Overall, these constitutional provisions clearly demonstrate that women empowerment in India is deeply rooted in the country's legal system. They not only protect women from discrimination but also actively promote their participation in economic, social, and political life.

3.3 Legal Framework for Women Empowerment in India

The legal framework for women empowerment in India has evolved to address the diverse forms of discrimination, inequality, and violence faced by women. While the Constitution guarantees equality and justice, various laws have been enacted over time to translate these principles into practical protection and opportunities. These laws aim to safeguard women's rights, ensure their dignity, and promote their active participation in social and economic life.

The major legal provisions can be explained as follows:

Laws for Protection against Social Evils and Violence

Dowry Prohibition Act (1961)

This Act prohibits the practice of dowry, which has long been associated with harassment and violence against women. It makes both giving and taking dowry a punishable offense and seeks to protect women from exploitation within marriage.

Protection of Women from Domestic Violence Act (2005)

This law provides comprehensive protection against domestic violence, including physical, emotional, verbal, and economic abuse. It ensures women's right to live in a safe and secure household.

Indecent Representation of Women (Prohibition) Act (1986)

This Act prohibits the indecent and degrading portrayal of women in media and advertisements, aiming to protect women's dignity in public representation.

Criminal Law (Amendment) Act (2013)

This Act strengthened laws related to sexual offences by expanding the definition of rape and introducing stricter punishments. It also criminalized acts such as stalking, acid attacks, and sexual harassment, thereby enhancing women's safety.

Laws for Economic Rights and Employment

Equal Remuneration Act (1976)

Ensures equal pay for equal work and prevents discrimination against women in employment, promoting economic equality.

Maternity Benefit Act (1961, amended 2017)

Provides maternity leave and related benefits to working women. The 2017 amendment increased paid leave to 26 weeks and introduced provisions such as crèche facilities, supporting women's work-life balance.

Sexual Harassment of Women at Workplace Act (2013)

Ensures a safe working environment by preventing and addressing sexual harassment. It mandates complaint mechanisms within organizations.

Laws for Marriage, Family, and Personal Rights

Hindu Marriage Act (1955)

Regulates marriage among Hindus and provides legal provisions for divorce, maintenance, and protection of women's rights within marriage.

Prohibition of Child Marriage Act (2006)

Prohibits child marriage and protects girls from early marriage, ensuring better opportunities for education and development.

Hindu Succession Act (1956)

Grants women equal rights in inheritance and property, strengthening their economic independence.

Laws for Reproductive Rights and Health

Medical Termination of Pregnancy Act (1971, amended 2021)

Allows women to terminate pregnancy under specific conditions such as risk to health, rape, or contraceptive failure. The amendment expanded access and recognized women's reproductive rights, giving them greater control over their bodies.

Laws for Protection from Exploitation and Crimes

Immoral Traffic (Prevention) Act (1956)

Aims to prevent trafficking and exploitation of women for prostitution, protecting vulnerable women from abuse.

Protection of Children from Sexual Offences Act (2012)

Provides protection to children, especially girls, from sexual abuse and exploitation, ensuring strict punishment for offenders.

Analytical Perspective

The legal framework for women empowerment in India adopts a multidimensional approach by addressing issues related to violence, economic inequality, reproductive rights, and social discrimination; however, its effectiveness depends on proper implementation, awareness, and

societal change, as deeply rooted patriarchal norms often limit the full realization of these legal provisions.

Overall, these laws play a crucial role in empowering women by protecting their rights and promoting their independence. They not only address injustices but also create opportunities for women to participate actively in economic, social, and public life, contributing to a more equitable society.

3.4 Major Government Schemes for Women Empowerment in India (with special reference to Assam)

Government schemes play an important role in promoting women empowerment by improving their access to income, health, education, and social security. These schemes focus not only on protection but also on enabling women to become economically independent and socially confident. The major schemes can be explained as follows:

Safety and Security

Mission Shakti (2021)

An umbrella scheme that brings together various initiatives for women's safety, protection, and empowerment. It aims to provide support services and strengthen institutional mechanisms.

One Stop Centre Scheme (2015)

Provides integrated services such as legal aid, medical assistance, police support, and counseling to women affected by violence under one roof.

Women Helpline 181

A 24-hour helpline that offers immediate assistance and support to women in distress.

Ujjawala Scheme (2007)

Aims to prevent trafficking and provides rescue, rehabilitation, and reintegration support to affected women.

Economic Empowerment and Livelihood

Stand Up India Scheme (2016)

Provides bank loans to women entrepreneurs to start new businesses, promoting financial independence.

Pradhan Mantri Mudra Yojana (2015)

Offers collateral-free loans to women for small and micro enterprises, encouraging self-employment.

Mahila E-Haat (2016)

An online platform that helps women entrepreneurs sell their products directly to buyers, improving market access.

Mahila Kisan SashaktikaranPariyojana (2011)

Focuses on empowering women in agriculture by enhancing their skills, productivity, and income.

LakhpatiBaideo Scheme (2023)

Aims to help women, especially SHG members, earn at least ₹1 lakh annually by promoting livelihood activities and entrepreneurship. It strengthens economic independence and confidence.

Education, Health, and Social Empowerment

Beti Bachao Beti Padhao (2015)

Focuses on improving the child sex ratio and promoting girls' education, addressing gender discrimination at an early stage.

Pradhan Mantri Ujjwala Yojana (2016)

Provides free LPG connections to women from poor households, improving health and reducing indoor air pollution.

Sukanya Samriddhi Yojana (2015)

Encourages savings for the education and future of the girl child.

Nai Roshni Scheme (2012)

Provides leadership training to minority women, helping them become more aware and confident.

Menstrual Hygiene Scheme (2011)

Promotes awareness and access to menstrual hygiene products among adolescent girls, especially in rural areas.

Housing and Social Support

Pradhan Mantri Awas Yojana - Gramin (2016)

Promotes housing for rural poor and often ensures house ownership in the name of women, enhancing their economic security.

Working Women Hostel Scheme (1972)

Provides safe and affordable accommodation for working women, enabling them to pursue employment opportunities.

Orunodoi Scheme (2020)

Provides monthly financial assistance to economically weaker households, with women as primary beneficiaries. It strengthens women's control over household finances and supports basic needs.

These schemes reflect a shift from welfare to empowerment, as they focus on improving women's economic independence, safety, and social participation; however, their success depends on awareness, accessibility, and effective implementation, especially in rural areas.

Overall, these government schemes play a vital role in empowering women by improving their living conditions, enhancing their financial independence, and increasing their participation in development processes.

3.5 SHG Promoting Agencies in Assam

The growth and functioning of Self-Help Groups (SHGs) in Assam are supported by a range of institutional actors, including government agencies, financial institutions, and voluntary organizations. These agencies facilitate group formation, provide financial services, build capacities, and ensure linkage with livelihood opportunities. Their coordinated role is essential for strengthening SHGs and promoting women's economic participation.

The major SHG promoting agencies in Assam are as follows:

Assam State Rural Livelihood Mission (ASRLM)

ASRLM is the nodal agency responsible for promoting SHGs in Assam under the rural livelihood framework. It mobilizes women into SHGs, strengthens group management, facilitates bank linkage, and supports livelihood activities through training and financial assistance.

National Bank for Agriculture and Rural Development (NABARD)

NABARD plays a foundational role in the SHG movement by promoting financial inclusion and supporting the SHG–Bank Linkage Programme. It provides policy support, training, and capacity-building to enhance the effectiveness of SHGs.

Banks and Financial Institutions

Commercial banks and Regional Rural Banks provide essential financial services to SHGs, including savings accounts, credit facilities, and loan disbursement. Their involvement enables SHGs to access formal finance and expand income-generating activities.

Non-Governmental Organizations (NGOs)

NGOs act as facilitators at the grassroots level by mobilizing women, forming SHGs, and providing training and awareness. They help in developing group cohesion and improving functional efficiency.

Government Departments

Various state government departments support SHGs through skill development programmes, subsidies, and sector-specific schemes. These interventions promote livelihood diversification in areas such as agriculture, handloom, and rural enterprises.

Assam Financial Corporation (AFC)

AFC contributes to SHG development by extending microfinance support and facilitating access to credit for small-scale economic activities.

District Rural Development Agency (DRDA)

DRDA operates at the district level and coordinates the implementation of rural development programmes. It supports SHGs by linking them with government schemes and monitoring their progress.

Small Industries Development Bank of India (SIDBI)

SIDBI supports micro, small, and medium enterprises and indirectly strengthens SHGs through financial assistance and institutional support mechanisms.

North Eastern Development Finance Corporation (NEDFi)

NEDFi promotes economic development in the North-East by providing financial assistance and supporting microfinance initiatives, including those related to SHGs.

Industrial Credit and Investment Corporation of India (ICICI)

ICICI contributes to SHG development through microfinance support, capacity-building initiatives, and collaboration with NGOs and financial institutions.

In Assam, the combined efforts of these agencies have significantly contributed to the expansion and sustainability of SHGs. Their support has enhanced women's access to financial resources, improved livelihood opportunities, and strengthened their role in local economic processes.

3.6 Conclusion

This chapter examined the institutional and policy frameworks that support women empowerment and the development of Self-Help Groups (SHGs) in India and Assam. It highlighted the historical evolution of women empowerment, showing how social reform movements, constitutional provisions, legal safeguards, and government interventions have contributed to improving the status of women over time.

The chapter discussed various constitutional and legal provisions that ensure equality, dignity, protection, and participation of women in social, economic, and political life. It also reviewed major government schemes aimed at promoting women's welfare, financial inclusion, livelihood generation, education, health, and social security. These initiatives have played an important role in creating opportunities for women and strengthening their position in society.

Further, the chapter traced the historical development of SHGs in India and Assam and explained their transformation from small savings groups into important grassroots institutions for women's empowerment. Programmes such as the SHG–Bank Linkage Programme, DAY-NRLM, and ASRLM have significantly contributed to the expansion and strengthening of SHGs by improving access to credit, livelihood opportunities, and institutional support.

The chapter also highlighted the role of various agencies such as NABARD, ASRLM, banks, NGOs, DRDA, and other financial institutions in promoting and sustaining SHGs. Their efforts have enhanced women's participation in economic activities and community development. Overall, the chapter demonstrates that effective policies, legal protections, and institutional support are essential for strengthening SHGs and advancing women empowerment in India and Assam.

CHAPTER - 4

SOCIO - ECONOMIC IMPACT OF SELF-HELP GROUPs ON RURAL WOMEN IN BARNIBARI VILLAGE

4.1 Introduction

Self-Help Groups (SHGs) have emerged as an important instrument for promoting rural development and women empowerment in India. In rural society, women often face economic insecurity, unemployment, lack of financial resources, and limited participation in decision-making processes. In this context, SHGs provide a platform through which women can collectively participate in savings activities, access credit facilities, and engage in various income-generating programmes. Through savings, bank linkage, and livelihood activities, SHGs contribute to improving the socio-economic condition of rural women.

The importance of SHGs increased particularly after the implementation of programmes such as the National Rural Livelihood Mission (NRLM). These programmes aim to strengthen women economically and socially through group-based participation and financial inclusion. Participation in SHGs encourages women to save money regularly, access loans, and undertake small-scale economic activities such as livestock rearing, weaving, tailoring, fisheries, and petty businesses. As a result, women become more economically active and capable of contributing towards household welfare.

Economic empowerment is an important aspect of women empowerment because economic independence increases women's confidence, decision-making ability, and social participation. Apart from economic benefits, SHGs also help women become more aware of banking services, government schemes, education, health, and social issues. However, rural women still face challenges such as lack of market facilities, irregular income, insufficient training, and social restrictions, which affect the process of empowerment.

In Assam, SHGs have become an important medium for promoting rural women's participation in economic activities. Barkhetri Development Block of Nalbari district also reflects this rural transformation where women are increasingly participating in SHG activities. Barnibari village, the selected study area, has several active SHGs whose members are engaged in various livelihood activities such as goat rearing, poultry farming, handloom

weaving, stitching, and small businesses. These activities have contributed to improving the economic participation of women in the village.

Therefore, the present chapter attempts to examine the socio-economic impact of SHGs on rural women in Barnibari village under Barkhetri Development Block. The chapter focuses on the socio-economic profile of respondents, economic activities of SHG members, changes in income and savings patterns, financial independence, and the challenges faced by women members. The analysis is based on primary data collected through field surveys and interviews with selected SHG members.

4.2 Overview of Barkhetri Development Block

Barkhetri Development Block is an important rural administrative block situated in Nalbari district of Assam. Established in 1959, the block has its headquarters at NarayanpurMukalmua and functions as a significant centre for rural development activities in the district. The block lies in the lower Brahmaputra Valley region and is predominantly rural in character, consisting of numerous villages under its administrative jurisdiction. The total geographical area of the block is approximately 32,473.43 hectares, which is nearly 324.73 square kilometres.

The socio-economic structure of Barkhetri Development Block is largely influenced by agriculture and allied activities. A major portion of the population depends on farming, livestock rearing, handloom weaving, fisheries, and other small-scale occupations for livelihood. The rural economy of the block reflects the typical characteristics of agrarian villages in Assam, where seasonal employment and dependence on natural resources play an important role in shaping the economic condition of the people.

According to Census 2011, the total population of Barkhetri Development Block is about 2,02,196, including approximately 1,03,949 males and 98,247 females. The sex ratio of the block is around 945 females per 1000 males. The literacy rate of the block is moderate, although educational disparity between men and women still exists. Male literacy is comparatively higher than female literacy, indicating the continuing educational challenges faced by rural women in the area.

The block is inhabited by different rural communities, including Assamese communities, Koch-Rajbongshi, Scheduled Castes, and other socially and economically backward groups.

Despite its agricultural importance, the block faces several socio-economic problems such as poverty, unemployment, inadequate infrastructure, and limited livelihood opportunities for women. In recent years, Self-Help Groups (SHGs) functioning under the National Rural Livelihood Mission (NRLM) have played an important role in improving women's participation in economic activities through savings programmes, bank linkage, and various livelihood initiatives.

4.3 Rural Economy and Women's Condition in Barkhetri Development Block

The rural economy of Barkhetri Development Block is predominantly based on agriculture and allied activities. A large section of the population depends on farming, livestock rearing, fisheries, handloom weaving, and daily wage labour for their livelihood. Paddy cultivation is widely practiced in the area, and many rural households are also engaged in small-scale economic activities such as poultry farming, dairy farming, mushroom cultivation, pickle making, weaving, and petty businesses. These activities contribute to household income and support the rural economy of the block. However, the economic condition of many families remains unstable due to seasonal employment, low income, and limited livelihood opportunities.

Women play a significant role in the rural economy of Barkhetri Development Block. They actively participate in agricultural work, livestock management, weaving, mushroom cultivation, pickle preparation, and other household-based economic activities. Despite their contribution, many rural women remain economically dependent on male family members and have limited access to financial resources and employment opportunities. Low literacy, lack of technical skills, and inadequate market facilities also affect women's economic participation in the area.

In recent years, Self-Help Groups (SHGs) have emerged as an important means of improving the socio-economic condition of rural women in Barkhetri Development Block. Through SHGs, women are increasingly participating in savings activities, bank linkage programmes, and income-generating activities such as goat rearing, poultry farming, tailoring, weaving, mushroom cultivation, pickle making, and small businesses. These activities have helped many women supplement household income and improve their financial awareness.

However, rural women in the block still face several challenges, including poverty, irregular income, limited training opportunities, and lack of market access. In many cases, women also have limited control over financial decision-making within the household. Therefore, although SHGs have created opportunities for economic participation, the process of women's empowerment in Barkhetri Development Block continues to face several socio-economic barriers.

4.4 Socio-Economic Profile of Barnibari Village

Barnibari village, located under the Barkhetri Development Block in Nalbari district of Assam, represents a typical rural setting where agriculture forms the backbone of the local economy. The village has an approximate population of 1,541 with around 466 households, as observed during the field survey conducted in 2026. The community is mainly composed of farming families who depend on agricultural activities for their livelihood. Paddy cultivation is the primary agricultural practice, along with other seasonal crops.

The literacy rate of the village is approximately 60.67 percent, indicating a moderate level of educational development. While a significant portion of the population has basic education, higher education opportunities remain limited. However, educational awareness is gradually increasing, especially among the younger generation.

In terms of occupation, agriculture is the dominant source of income. Besides farming, some households are engaged in fisheries, livestock rearing, and small-scale income-generating activities. A notable feature of the village is the active presence of approximately 49 Self-Help Groups (SHGs). These groups have contributed to enhancing women's participation in economic activities such as stitching, handloom work, small trade, and poultry and goat rearing. Through SHGs, many women have gained access to credit facilities and have started contributing to household income, thereby improving their socio-economic status.

Overall, Barnibari village reflects a developing rural society where traditional agricultural practices coexist with emerging women-led economic initiatives. The growth of SHGs has played an important role in strengthening women's financial independence and social participation within the community.

4.5 Profile of the Selected Self-Help Groups

This section provides a brief description of the six Self-Help Groups selected from Barnibari village under Barkhetri Development Block, Nalbari district. These groups were chosen because they are actively functioning and represent the primary respondents of the present study. All the selected groups were established under the National Rural Livelihood Mission (NRLM) with the purpose of encouraging savings habits, improving financial awareness, and promoting small-scale livelihood activities among rural women. The formation of these groups has helped women come together, share experiences, and support each other in economic matters.

The details of the selected groups and their membership are presented in the table below.

Table 4.1 : Selected Self-Help Groups and Number of Member

SL. NO.	SELF HELP GROUP NAMES	TOTAL MEMBERS
1	Bahagiself help group	10
2	Mili Self help group	10
3	Barnali self help group	10
4	Jon self help group	13
5	Sankar Madhab self help group	12
6	Susmita self help group	10

The table shows that most of the selected SHGs consist of 10 members. This membership size is commonly maintained in Self-Help Groups as it allows smooth coordination and regular participation of members. A small and balanced group size helps in conducting meetings effectively, maintaining records properly, and ensuring collective decision-making. The presence of these groups in Barnibari village reflects the active involvement of rural

women in group-based activities. Through these SHGs, women participate in savings, internal lending, and various income-generating activities, which contribute to improving their financial condition and social interaction within the community.

4.6 Socio-Economic Profile of Respondents

This section presents an overview of the personal and household background of women who are members of the selected Self-Help Groups (SHGs) in Barnibari village. Examining their socio-economic profile is essential for understanding the context in which these women live, as well as how their background characteristics influence their participation in SHG activities and the overall process of socio-economic empowerment.

The information for this section has been collected through field observation and direct interaction with the respondents. It is observed that the women belong to different rural household settings with varying socio-economic conditions. Their involvement in SHG activities is influenced by several factors, including age, educational level, family responsibilities, and economic condition. Some members actively participate in income-generating activities, while others remain engaged mainly for savings, financial security, and group-based support.

This section focuses on the following key socio-economic aspects of the respondents:

Age group distribution

Educational qualification

Marital status

Occupational structure

Monthly family income

Each of these aspects is presented through diagrams and brief explanations in the subsequent pages. Together, they help in understanding the respondents' socio-economic position within both the household and the wider community, and provide insight into their participation in SHG activities.

4.6.1 Age of the Respondents

This section is based on responses collected from 65 SHG members across six groups in Barnibari village. It presents the distribution of respondents according to their age groups. Age is an important demographic factor for understanding women's participation in Self-Help Groups, as it reflects their level of responsibility, economic involvement, and engagement in household and income-generating activities. The classification helps in identifying the most active age group involved in SHG activities in the study area.

Table No 4.2 : Age-wise Distribution of Respondents :

Age group	No. Of respondents	Percentage (%)
20-25	2	3.08%
26-35	16	24.62%
36-45	34	52.31%
46-55	13	20.00%
Total	65	100%

The age-wise distribution of respondents shows that the majority of SHG members belong to the 36–45 years age group, which accounts for more than half of the total respondents. This indicates that middle-aged women form the most active segment of SHG participation in Barnibari village. The second largest group is the 26–35 years category, reflecting the participation of young adult women who are engaged in both household responsibilities and income-generating activities. The 46–55 years age group also represents a notable proportion of respondents, showing that older women remain involved in SHG activities, mainly for financial security and social support. In contrast, the 20–25 years age group has the least representation, indicating limited involvement of younger women in SHGs. Overall, the findings clearly show that SHG participation is largely concentrated among middle-aged

women, who play a significant role in both household management and rural economic activities

4.6.2 Educational Qualification of Respondents

This section presents the educational background of the SHG members selected from Barnibari village. Education is an important factor that influences women's awareness, confidence, decision-making ability, and participation in Self-Help Group activities, as well as their access to financial services and government welfare schemes in rural areas.

The data was collected during the field visit and reflects that the educational levels among the members vary, ranging from illiteracy to primary, upper primary, secondary, and higher secondary levels. Even though formal education levels are low among many members, their interest in learning new things and willingness to engage in SHG activities shows the potential for further empowerment through awareness programmes and literacy initiatives.

Table No. 4.3: Educational Qualification of Respondents

Educational qualification	No. Of respondents	Percentage(%)
Illiterate	6	9.23%
Primary (1-5)	18	27.69%
Upper primary (6-8)	26	40.00%
Secondary (9-10)	9	13.85%
Higher secondary	6	9.23%
Total=	65	100%

The educational qualification of respondents reveals that the majority of SHG members belong to the upper primary level (40.00%), indicating that most women have studied up to Class 6–8. This is followed by the primary level (27.69%), showing that a significant number of respondents have basic education up to Class 1–5. A smaller proportion of respondents fall under the secondary level (13.85%), while both illiterate and higher secondary categories account for an equal share of 9.23% each.

Overall, the findings indicate that although a considerable number of women have only limited formal education, their active participation in SHGs reflects strong motivation for self-improvement and collective development. This also highlights the potential for further empowerment through targeted awareness programmes, skill development training, and literacy initiatives that can enhance their socio-economic conditions.

4.6.3 Marital Status of Respondents

This section presents the marital status of the SHG members selected from Barnibari village. Marital status is an important socio-economic characteristic as it often shapes women's roles within the household, their responsibilities, and the extent of their participation in income-generating activities through Self-Help Groups. It also helps in understanding how women's position within the family structure influences their engagement in SHG-related work and collective activities.

The data collected during the field visit indicates that the majority of the respondents are married, with only a very small number belonging to other marital categories.

Table 4.4: Marital Status of Respondents

Martial status	No. Of respondents	Percentage (%)
married	62	95.38%
Unmarried	2	3.08%
Widow	1	1.54%

The distribution of marital status shows that most of the SHG members are married women, forming 95.38% of the total respondents. This clearly indicates that married women constitute the main participants in SHG activities in Barnibari village. Their involvement is often linked to the need to contribute to household income while managing family responsibilities.

A very small proportion of respondents are unmarried (3.08%) and widows (1.54%), suggesting limited participation from these groups. Overall, the findings reflect that SHG participation is predominantly associated with married women, whose family responsibilities and economic needs encourage their active involvement in group-based livelihood activities.

4.6.4 Occupational Status of Respondents

This section presents the occupational status of the SHG members selected from Barnibari village. Occupational structure is a key component of socio-economic analysis, as it helps to understand the livelihood patterns of rural women and the nature of economic activities they are engaged in. It also reflects how Self-Help Groups contribute to expanding income opportunities beyond traditional household roles.

The data collected during the field visit shows that the respondents are engaged in a variety of activities, ranging from agriculture-related work to traditional crafts and small-scale income-generating occupations.

Table 4.5: Occupational Status of Respondents

Occupation	No. Of respondents	Percentage (%)
Handloom/weaving	20	33.77%
Cow & goat rearing	41	32.31%
Tailoring	8	12.31%
Piggery rearing	4	6.15%
Mushroom farming	2	3.08%
Small businesses	3	4.62%
Household work only	6	9.23%
Private job	1	1.45%
Total	65	100%

The occupational distribution of the respondents shows that cow and goat rearing is the most common livelihood activity among SHG members, accounting for 32.31% of the total respondents. This indicates that livestock-based activities remain an important source of income in the rural economy of Barnibari village. Handloom and weaving activities follow closely with 30.77%, reflecting the continuation of traditional skills among rural women and their contribution to household income.

Tailoring is practiced by 12.31% of respondents, which has become an important home-based income-generating activity, often supported by SHG loans for purchasing sewing machines. Household work only accounts for 9.23%, indicating that some members are not directly involved in income-generating activities but remain active in savings and group participation.

Piggery rearing (6.15%) and mushroom farming (3.08%) represent emerging livelihood activities, showing diversification in rural economic practices. Small businesses (4.62%), such as sahpitha production and small grocery shop operations, provide additional income opportunities and promote women's entrepreneurship. A very small percentage of respondents (1.54%) are engaged in private jobs.

Overall, the data clearly indicate that most SHG members are engaged in informal and rural-based economic activities. The support provided through SHG savings, credit facilities, and collective cooperation has played a significant role in enhancing these livelihood options and improving the economic condition of women in the study area.

6.6.5 Monthly Income Before Joining SHG

This section presents the monthly income status of the respondents before their association with Self-Help Groups (SHGs) in Barnibari village. It provides an understanding of the initial economic condition of the women prior to SHG membership and helps in assessing their level of financial independence at that stage. The findings indicate that most respondents had limited earning opportunities before joining SHGs, and a considerable number were dependent on family members for meeting their basic household expenses.

Table 4.6: Monthly Income Before Joining SHG

Monthly income	No. Of respondents	Percentage (%)
Below 2000	24	36.92%
2000-4000	25	38.46%
4000-6000	10	15.38%
Above 6000	6	9.23%
Total	65	100%

The data clearly shows that before joining SHGs, a significant proportion of respondents belonged to very low-income groups. The highest share of women (38.46%) earned between ₹2,000–4,000 per month, followed by 36.92% who earned below ₹2,000. This indicates that a large section of the respondents was economically vulnerable and had minimal or unstable sources of income.

A relatively smaller proportion of respondents (15.38%) earned between ₹4,000–6,000, while only 9.23% had an income above ₹6,000 per month. Overall, the findings suggest that before joining SHGs, most women were either low-income earners or financially dependent on their families, particularly their husbands, for managing household expenses. This highlights their initial economic constraints and the limited scope for independent income generation prior to SHG participation.

4.6.6 : Monthly Income After Joining SHG

This section presents the monthly income status of the respondents after joining Self-Help Groups (SHGs) in Barnibari village. It highlights the changes observed in their economic condition following SHG membership. After joining SHGs, many women were able to access savings, internal credit, and group loans, which helped them initiate or expand small income-generating activities. Some respondents invested in cow and goat rearing, some started fishery-related activities, while others purchased sewing machines for tailoring and engaged in handloom-based work. These efforts reflect a gradual shift towards economic participation and self-employment among rural women.

Table 4.7: Monthly Income After Joining SHG

Monthly income	No. Of respondents	Percentage (%)
Below 2000	8	12.31%
2000-4000	13	20.00%
4000-6000	18	27.69%
6000-8000	20	30.77%
Above 8000	6	9.23%
Total	65	100%

The post-SHG income distribution clearly indicates an improvement in the economic condition of the respondents. After joining SHGs, the number of women in the lower income category (below ₹2,000) decreased significantly, while a larger proportion shifted towards higher income groups.

The highest proportion of respondents (30.77%) falls within the ₹6,000–8,000 income group, followed by 27.69% in the ₹4,000–6,000 category. This suggests that many women were able to improve their income through activities such as cow and goat rearing, fishery ventures, tailoring work using sewing machines, and handloom-based production supported by SHG loans.

A smaller proportion of respondents (20.00%) are in the ₹2,000–4,000 category, while only 12.31% remain in the below ₹2,000 group. Meanwhile, 9.23% of respondents have crossed the ₹8,000 income level, indicating notable economic progress.

Overall, the findings show that SHG participation has played a positive role in improving the income levels of rural women in Barnibari village. Access to group savings and credit facilities has enabled them to invest in productive activities, thereby enhancing their livelihood opportunities and contributing to gradual economic empowerment.

4.7 Economic Activities of SHG Members

This section discusses the economic activities undertaken by the Self-Help Group (SHG) members in Barnibari village. Economic activities form the core of SHG functioning, as they provide rural women with opportunities to earn income, develop skills, and gradually improve their livelihood conditions. Participation in SHGs has enabled many women to take up small-scale productive work alongside their domestic responsibilities, thereby contributing to their household economy.

The field findings show that cow and goat rearing is the most common economic activity among the respondents. This activity is widely preferred as it requires relatively low investment and provides regular income through the sale of milk and livestock. Piggery rearing is also practiced by some members, particularly those with access to suitable space and local demand, contributing to additional household earnings. Handloom and weaving activities hold an important place, reflecting the continuation of traditional skills among rural women in the village and contributing to both income and cultural livelihood practices.

A number of respondents are engaged in tailoring work, often supported by SHG loans used to purchase sewing machines, which has helped them start home-based earning activities. Mushroom farming has emerged as an important income-generating activity among some members, as it requires limited land and investment while offering good market potential. Similarly, the production of traditional food items such as sahpitha and soap-making activities have provided alternative sources of income for several women. In addition, some respondents are involved in petty business and small grocery shop (dokan) operations, depending on local resources and opportunities. A small proportion of women are also engaged in fishery-related activities. However, a few respondents still depend solely on household work and do not engage in direct income-generating activities, although they remain active members of SHGs through savings and group participation.

Overall, the economic activities of SHG members in Barnibari village reflect a blend of traditional occupations and emerging livelihood initiatives. These activities, supported by SHG credit facilities, skill development, and collective cooperation, have played a meaningful role in enhancing household income and strengthening the economic participation of rural women in the study area.

4.8 Impact of SHG on Income and Savings

This section examines the impact of Self-Help Groups (SHGs) on the income and savings behaviour of rural women in Barnibari village. Income and savings are important indicators of economic empowerment, and any change in these aspects reflects the effectiveness of SHG participation in improving the financial condition of women members. Through collective saving habits and easy access to internal credit, SHGs have contributed to strengthening the economic stability of rural households.

The field findings reveal that SHG members follow both weekly and monthly saving systems. Some groups collect savings on a weekly basis, while others follow a monthly system. On average, members contribute around ₹20 per week or approximately ₹100 per month, depending on the group's structure and agreement. These small but regular contributions help in building a common fund within the group.

From this collective saving, SHGs provide loans to their members whenever required, mainly for productive and emergency purposes. The loan is given at a low rate of interest, which makes it more accessible compared to formal banking systems. It was also observed that during monthly meetings, SHG members discuss savings, repayments, and loan requirements, and in some cases, loans are provided at around 1% interest during group meetings based on mutual agreement.

Overall, the SHG system has created a strong savings culture among rural women in Barnibari village. It has not only encouraged regular saving habits but also provided easy access to credit at a low interest rate. This has helped women manage small financial needs, invest in income-generating activities, and gradually improve their economic condition through collective effort and mutual support.

4.9 SHG and financial independence

This section discusses the role of Self-Help Groups (SHGs) in promoting financial independence among rural women in Barnibari village. Financial independence refers to the ability of women to manage their own income, contribute to household expenses, and make financial decisions without complete dependence on others. In rural areas, SHGs have

emerged as an important platform for strengthening women's economic participation through savings, credit access, and income-generating activities.

The field findings indicate that after joining SHGs, many women experienced gradual improvements in their financial confidence and decision-making capacity. Earlier, a large number of respondents depended mainly on their husbands or family members for meeting personal and household expenses. However, participation in SHGs has enabled them to develop regular savings habits and access small loans for productive purposes, which has reduced their financial dependency to some extent.

Through SHG activities, women have been able to start or expand small livelihood ventures such as livestock rearing, handloom work, tailoring, and petty trade. The income generated from these activities, although modest, has contributed to their ability to manage daily expenses and support family needs. This has gradually enhanced their sense of financial control and independence within the household.

Overall, SHGs have played a meaningful role in improving the financial independence of rural women in Barnibari village. By encouraging savings behaviour, providing access to credit, and supporting income-generating activities, SHGs have helped women move towards greater economic self-reliance and empowerment in their everyday lives.

4.10 Challenges in Economic Empowerment

This section discusses the key challenges faced by SHG members in achieving full economic empowerment in Barnibari village. Although Self-Help Groups have played an important role in improving savings habits, access to credit, and small-scale income activities, the process of economic empowerment is still influenced by several practical and structural constraints in rural settings.

The field observations reveal that one of the major challenges is the limited financial capacity of most women. As many respondents belong to low-income households, they are able to invest only small amounts in income-generating activities. This naturally restricts the scale of their enterprises and limits the possibility of higher earnings.

Another important constraint is the lack of proper skill development and training opportunities. While women are engaged in activities such as handloom, tailoring, and

livestock rearing, many continue these practices in traditional ways without updated skills or technical guidance. This affects productivity and reduces their potential for better income generation.

Market-related difficulties are also commonly reported. Women often face challenges in selling their products at fair prices due to limited access to organised markets, middlemen dependence, and transportation issues. As a result, despite regular effort, the profit margin remains low.

In addition, household responsibilities create an additional burden on women, limiting the time and energy they can devote to economic activities. Balancing domestic duties with SHG work often becomes difficult, especially for married women who form the majority of the members.

Overall, these challenges indicate that while SHGs have created a supportive platform for rural women, their economic empowerment is still constrained by financial limitations, skill gaps, and market barriers. Addressing these issues through targeted training, better market linkage, and institutional support would further strengthen the impact of SHGs in Barnibari village.

4.11 Conclusion

The findings of this chapter clearly indicate that Self-Help Groups (SHGs) have played a significant role in improving the socio-economic condition of rural women in Barnibari village under Barkhetri Development Block. Through participation in SHGs, women have developed regular saving habits, gained access to credit facilities, and engaged in various income-generating activities such as livestock rearing, handloom weaving, tailoring, mushroom cultivation, and small businesses. These activities have contributed to an increase in their income levels and strengthened their financial position within the household.

The study also reveals that SHGs have promoted financial awareness, encouraged collective decision-making, and enhanced women's confidence and participation in economic activities. Many respondents who previously had limited or no independent income are now contributing to household expenses and managing small livelihood ventures. This reflects the positive role of SHGs in promoting financial independence and economic empowerment.

However, despite these achievements, several challenges continue to affect the empowerment process. Limited financial resources, inadequate training, market-related difficulties, and heavy household responsibilities restrict the full economic potential of many women members. Therefore, greater institutional support, skill development programmes, and improved market linkages are necessary to strengthen the long-term impact of SHGs.

Overall, the chapter demonstrates that SHGs have emerged as an effective instrument for enhancing the socio-economic status of rural women in Barnibari village. While the level of empowerment varies among individuals, the collective efforts of SHGs have contributed significantly to improving women's livelihoods, financial security, and participation in rural development.

CHAPTER - 5

SOCIAL EMPOWERMENT, AWARENESS, AND PARTICIPATION OF SHG MEMBERS IN BARNIBARI VILLAGE

5.1 Introduction

This chapter analyses the social empowerment of Self-Help Group (SHG) members in Barnibari village under Barkhetri Development Block. While the previous chapter focused on the economic impact of SHGs, this section highlights the social changes experienced by women after joining the groups. It examines aspects such as awareness, confidence, participation in community activities, involvement in decision-making within the family, and political participation at the local level.

Social empowerment is an important part of women's development because it improves knowledge, communication skills, and social interaction. SHGs provide a platform where rural women meet regularly, share experiences, and gain information about health, education, banking services, government schemes, and local governance. Through these activities, members become more informed and confident, and some also participate in Gram Sabha meetings and community discussions, reflecting increased civic awareness.

The analysis presented in this chapter is based on primary data collected from selected SHG members in the study area.

5.2 Awareness Gained After Joining SHGs

Awareness is one of the key indicators of social empowerment. When women gain knowledge about health, education, banking, government schemes, and legal rights, their ability to participate in family and community decision-making improves. In the present study, awareness gained after joining SHGs was examined among the selected respondents from Barnibari village. The analysis is based on a total sample of 65 SHG members. The findings are presented in the table below.

Table 5 1: Awareness Gained by Respondents After Joining SHGs

Area of awareness	No. Of women aware	Percentage (%)	No. Of women not aware	Percentage (%)
Government Schemes	40	61.5%	25	38.5%
Health &hygiene	51	78.5%	14	21.5%
Women's legal rights	38	58.5%	27	41.5%
Importance of education	59	90.8%	6	9.2%
Banking procedures	35	53.8%	30	46.2%

The table shows that SHG membership has significantly improved awareness among rural women in Barnibari village. Awareness regarding the importance of education (90.8%) is the highest among all categories. This indicates that many women have become more conscious about the value of education, especially for their children.

A large proportion of respondents also reported increased awareness about health and hygiene (78.5%), suggesting that group meetings and discussions have positively influenced their understanding of sanitation and health-related practices. Awareness about government schemes (61.5%) shows that many members have gained knowledge about various welfare programmes available for rural development.

Although awareness about women's legal rights (58.5%) and banking procedures (53.8%) is comparatively moderate, more than half of the respondents have still improved their

knowledge in these areas. This demonstrates that SHG participation has contributed to enhancing social awareness and financial literacy among rural women.

Overall, the findings indicate that SHGs have played an important role in improving awareness and supporting the social empowerment of women in Barnibari village.

5.3 Challenges Faced by SHG Members

Although Self-Help Groups (SHGs) have brought several positive changes in the lives of rural women, members still face certain challenges in managing group activities. These difficulties sometimes affect the smooth functioning of the groups and limit their overall effectiveness. Based on the responses collected during the field survey, the common problems include lack of time due to household responsibilities, family pressure, limited training opportunities, transportation difficulties, and irregular meetings.

To present the findings clearly, the problems faced by SHG members are shown in the table below.

Table 5.2: Problems Faced by SHG Members

TYPE OF PROBLEM	FREQUENCY	PERCENTAGE(%)
Lack of time	22	33.8%
Family pressure	32	49.2%
Poor access to market	29	44.6%
Irregular meeting	8	12.3%

The table presents the problems faced by SHG members in managing their group activities in Barnibari village. The data indicate that poor access to market facilities is one of the major challenges, as reported by 29 respondents (44.6%). This suggests that although women are engaged in various income-generating activities, limited market opportunities affect the

proper sale and profit of their products. Lack of time due to household responsibilities is also a significant issue, reported by 22 respondents (33.8%). This reflects the dual burden of domestic work and group activities faced by rural women.

Another important problem identified is limited training and support, which was reported by 32 respondents (49.2%). This indicates the need for more skill development programmes and capacity-building initiatives to strengthen SHG functioning. Irregular meetings, reported by 8 respondents (12.3%), appear to be less common compared to other challenges. Overall, the findings show that despite active participation, SHG members face certain operational and structural difficulties that need attention for the better performance of the groups.

5.4 Confidence and Leadership Development

Another important outcome of SHG participation is the improvement in confidence levels among women. Many respondents reported that they feel more comfortable speaking during meetings and expressing their opinions. Interaction with group members has reduced hesitation and improved communication skills.

Some women have also developed leadership qualities by taking responsibilities such as maintaining group records, organizing meetings, and coordinating activities. These experiences have enhanced their ability to manage collective tasks.

Table 5.3 : Confidence Level After Joining SHGs

Level of confidence	Frequency	Percentage(%)
Increased confidence	48	73.8%
No major change	17	26.2%

The data in Table show that SHG membership has positively influenced the confidence level of women in Barnibari village. A majority of respondents (73.8%) reported an increase in confidence after joining SHGs. This suggests that regular meetings, group discussions, and

shared responsibilities have helped women feel more comfortable expressing their views and participating in activities.

Through active involvement in group functions, some members have also developed leadership qualities and improved communication skills. Although 26.2% of respondents reported no significant change, the overall findings indicate that SHGs have contributed meaningfully to enhancing confidence and personal development among rural women.

5.5 Participation in Household Decision-Making

SHG membership has contributed significantly to improving women's involvement in household decision-making processes. After joining SHGs, many women have become more actively engaged in family matters. In several households, women are now consulted regarding financial decisions, children's education, healthcare expenses, and important household purchases. Although complete independence in decision-making is not observed in all cases, there has been noticeable improvement compared to the earlier situation.

The responses collected from the field survey are presented in the table below.

Table 5.4 : Participation in Household Decisions

Decision area	Frequency (Yes)	Percentage (Yes) %	Frequency (No)	Percentage (No) %
Financial Decisions	42	64.6%	23	35.4%
Children Education	46	70.8%	19	29.2%
Healthcare decisions	44	67.7%	21	32.3,%

The table shows that a significant proportion of SHG members participate in household decision-making. Participation is highest in matters related to children's education (70.8%), indicating that women play an important role in shaping their children's future. A considerable number of respondents also reported involvement in financial decisions (64.6%) and healthcare matters (67.7%).

These findings suggest that SHG membership has strengthened women's position within the family and improved their role in important domestic decisions. Although some respondents still experience limited participation, the overall results reflect a positive change in household power dynamics and an improvement in women's decision-making capacity.

5.6 Participation in Community Activities

Community participation is an important aspect of social empowerment. After joining SHGs, women's involvement in village-level meetings, awareness programmes, and collective activities has increased. Regular participation in group discussions has encouraged members to become more socially active and informed about local development issues. Through SHG activities, women have developed greater confidence to engage in community matters.

The responses collected from the field survey are presented in the table below.

Table 5.5 : Community Participation of SHG Members

Type of participation	Frequency	Percentage
SHG meeting	65	100%
Village meeting	37	56.9%
Awareness program	41	63.1%

The table indicates that participation in SHG meetings is universal, as all respondents attend regular group meetings. This shows strong commitment and active engagement within the

groups. More than half of the respondents also participate in village meetings and awareness programmes, reflecting increased involvement in community-level activities.

These findings suggest that SHGs have helped women become more socially active and aware of local development processes. The improvement in community participation highlights the positive role of SHGs in promoting social empowerment among rural women in Barnibari village.

5.7 political participation

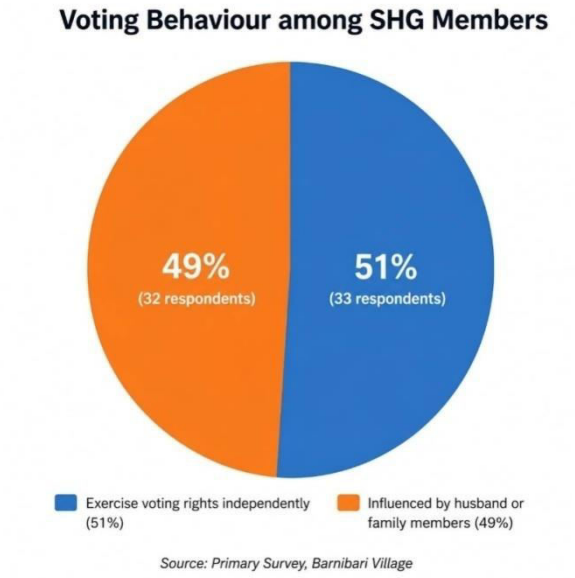
Political participation is an important indicator of women's empowerment, especially in rural areas where traditional social structures often influence decision-making. Among different forms of participation, voting behaviour is particularly significant as it reflects the level of political awareness, autonomy, and confidence among individuals in exercising their democratic rights. It also helps to assess how independently women are able to make political choices without external pressure.

In rural settings, women's voting decisions are often influenced by family members and social norms, which may limit their independent participation. However, involvement in Self-Help Groups (SHGs) has helped improve awareness and confidence among women, gradually encouraging more independent decision-making.

In this context, the present study conducted among 65 SHG members in Barnibari village examines voting behaviour to understand the extent of independent political decision-making among rural women and the influence of family dynamics on their choices.

Table 5.6 : Decision Making in Voting after Joining SHGs

Response category	Number of respondents	Percentage (%)
Vote independently	51	51%
Vote influenced by husband/family members	49	49%
Total	100	100%



The findings of the survey reveal a mixed pattern of voting behaviour among SHG members. A slight majority of respondents (51%) reported that they exercise their voting rights independently. This reflects a positive shift towards political awareness, self-confidence, and individual decision-making among women who are associated with SHGs. It suggests that participation in SHGs has contributed to strengthening their sense of autonomy in democratic processes.

On the other hand, a nearly equal proportion (49%) of respondents stated that their voting decisions are still influenced by their husbands or family members. This indicates that traditional patriarchal norms and household power structures continue to shape political choices in many rural households. Despite improvements in awareness and empowerment through SHGs, complete independence in political decision-making has not yet been fully achieved.

Overall, the data highlights a transitional phase in rural women's political empowerment. While SHGs have played an important role in enhancing awareness and encouraging independent thinking, social and familial influence remains significant. This dual pattern reflects both progress and continuing challenges in achieving full political autonomy among rural women.

5.8 Conclusion

This chapter highlights the significant role of Self-Help Groups (SHGs) in promoting the social empowerment of rural women in Barnibari village. The findings reveal that SHG participation has increased women's awareness regarding education, health and hygiene, government schemes, banking procedures, and legal rights. Regular interaction through group meetings has provided members with opportunities to share experiences, gain knowledge, and become more informed about social and developmental issues.

The study also shows that SHGs have contributed to enhancing women's confidence and leadership abilities. Many respondents reported feeling more comfortable expressing their opinions and participating in group discussions. Their involvement in household decision-making, particularly in matters related to children's education, healthcare, and family finances, has also improved, indicating a gradual strengthening of their position within the family.

Furthermore, SHGs have encouraged greater participation in community activities such as village meetings, awareness programmes, and social initiatives. The findings on political participation suggest that while a majority of women now exercise their voting rights independently, family influence continues to affect the political decisions of many respondents. This reflects both the progress achieved and the challenges that still remain in the process of empowerment.

However, SHG members continue to face certain difficulties, including family pressure, limited market access, lack of training opportunities, and time constraints arising from household responsibilities. Despite these challenges, the overall impact of SHGs on social awareness, confidence, participation, and decision-making has been positive.

In conclusion, SHGs have emerged as an effective platform for enhancing the social empowerment of rural women in Barnibari village. They have helped women become more aware, confident, and actively involved in family and community life, thereby contributing to their overall empowerment and social development.

CHAPTER -6

SUMMARY, SUGGESTIONS AND CONCLUSION

6.1 Introduction

This chapter presents the final part of the dissertation. It summarizes the overall research findings, explains the main outcomes of the study, provides practical recommendations, and ends with the concluding remarks. The research titled "The Impact of Self-Help Groups on Women Empowerment: A Study of Barnibari Village under Barkhetri Development Block" aimed to understand how participation in Self-Help Groups influences the lives of rural women.

By combining theoretical discussion, institutional analysis, and field data, this chapter gives a complete picture of the research results. It reflects on how SHGs have affected women's income, confidence, awareness, and involvement in decision-making. It also considers the difficulties faced by the groups and suggests ways to improve their performance in the future.

6.2 Summary of the Study

The main objective of this research was to examine the role of Self-Help Groups in improving women's empowerment in Barnibari village. The study focused on understanding the changes experienced by women after joining SHGs, especially in financial stability, social participation, and personal development.

The first chapter introduced the background of the study, research objectives, methodology, and importance of the topic. It discussed the challenges faced by rural women such as low income, unemployment, lack of access to credit, and social restrictions. The chapter explained how SHGs function as small community groups that promote savings and mutual financial support.

The second chapter explained the theoretical foundation of the study. It described the meaning and development of SHGs, their working system, advantages, and limitations. It also discussed the concept of empowerment as a gradual process that improves access to resources, strengthens confidence, and increases participation in society. The relationship

between SHGs and women's development was clearly explained, showing that group activities help women gain knowledge, leadership ability, and self-confidence.

The third chapter analyzed the institutional and policy environment related to SHGs. It highlighted constitutional principles that support equality and women's rights. It also described important government programmes that provide financial assistance and training support to SHGs. These programmes help in strengthening group activities and expanding opportunities for rural women.

The fourth chapter presented the socio-economic background of the respondents and analyzed the data collected from SHG members. The study found that most women belonged to economically weaker families. After joining SHGs, many members improved their saving habits and participated in income-generating activities such as weaving, tailoring, livestock rearing, farming, and small businesses. This shows that SHGs helped in improving financial awareness and practical skills.

The fifth chapter examined the overall impact of SHGs on women's lives. The findings revealed improvements in income level, confidence, and awareness. Women became more active in group meetings and more involved in family decisions. However, some challenges were identified, including limited market access, lack of advanced training, irregular participation, and social barriers.

Overall, the study confirms that Self-Help Groups have positively influenced the socio-economic condition of women in Barnibari village. The groups have helped in improving financial independence, social awareness, and collective strength among members.

6.3 Suggestions for Policy and Practice

Based on the findings and observations of the present study, several policy measures and practical interventions are suggested to improve the functioning and effectiveness of Self-Help Groups and further strengthen women empowerment in rural areas.

1. Regular Skill Development and Capacity-Building Programmes

Government agencies, NGOs, and training institutions should organize regular skill development programmes for SHG members. Training should focus on entrepreneurship development, financial management, bookkeeping, marketing techniques, digital literacy, and

income-generating activities. Enhanced skills will enable women to utilize resources more efficiently and improve the profitability of their enterprises.

2. Strengthening Market Linkages

One of the major challenges identified in the study is the lack of adequate market access for SHG products. Appropriate mechanisms should be developed to connect SHG members with local, regional, and digital markets. Government-sponsored fairs, exhibitions, cooperative marketing systems, and online platforms can help women obtain fair prices for their products and expand their business opportunities.

3. Easy and Timely Access to Credit

Financial institutions should simplify loan procedures and ensure timely availability of credit to SHG members. Delays in loan approval often discourage women from undertaking productive activities. Increasing the amount of financial assistance and providing flexible repayment options can further encourage entrepreneurship and livelihood generation.

4. Promotion of Digital Financial Inclusion

In the modern economy, digital literacy has become increasingly important. SHG members should be trained in digital banking, mobile transactions, online payments, and digital record-keeping. Such initiatives will improve financial inclusion, transparency, and efficiency in group operations.

5. Leadership Development and Group Management

Strong leadership is essential for the successful functioning of SHGs. Leadership development programmes should be conducted to enhance decision-making abilities, communication skills, conflict resolution techniques, and organizational management among group leaders. Effective leadership will contribute to greater participation and transparency within the groups.

6. Awareness Programmes on Government Schemes and Legal Rights

Many women remain unaware of the various welfare schemes and benefits available to them. Regular awareness programmes should be conducted to educate SHG members about government initiatives, legal rights, health services, educational opportunities, and social

welfare programmes. Increased awareness will help women access available resources and improve their quality of life.

7. Strengthening Institutional Support and Monitoring

Continuous support from government departments, banks, NGOs, and local institutions is necessary for the sustainability of SHGs. Regular monitoring and evaluation of SHG activities should be undertaken to identify operational difficulties and provide timely guidance. Effective institutional coordination can significantly improve group performance.

8. Encouraging Participation in Local Governance

Women should be encouraged to participate actively in Gram Sabha meetings, village development committees, and other local governance institutions. Such participation will strengthen their leadership qualities, political awareness, and decision-making capabilities while ensuring that women's concerns are reflected in local development planning.

9. Infrastructure Development

Improved infrastructure such as roads, transportation facilities, communication networks, storage facilities, and market centres is essential for the growth of SHG enterprises. Better infrastructure will reduce production and marketing constraints and create a more favourable environment for income-generating activities.

10. Promoting Sustainable Livelihood Opportunities

Efforts should be made to diversify livelihood opportunities according to local resources and market demand. Activities such as handloom weaving, livestock rearing, food processing, tailoring, agriculture-based enterprises, and small businesses should be supported through technical assistance and financial incentives. Sustainable livelihood opportunities will enhance long-term economic security for SHG members.

The successful implementation of these policy measures can significantly improve the performance of Self-Help Groups and strengthen their contribution to women empowerment, poverty reduction, and sustainable rural development.

6.4 Conclusion

The present study, “The Impact of Self-Help Groups on Women Empowerment: A Study of Barnibari Village under Barkhetri Development Block,” was undertaken to examine how Self-Help Groups contribute to the economic and social empowerment of rural women. The analysis of theoretical perspectives, policy frameworks, and field-based evidence demonstrates that SHGs have become an important mechanism for improving the lives of women at the grassroots level.

The study reveals that the role of SHGs extends far beyond their function as savings and credit groups. While access to financial resources remains one of their primary objectives, the findings indicate that SHGs have also emerged as institutions of social change and community development. Through regular savings, internal lending, and access to formal banking services, women have been able to strengthen their financial position and reduce their dependence on moneylenders. The increase in participation in income-generating activities such as weaving, tailoring, livestock rearing, agriculture, and small businesses has contributed to improving household income and economic security.

A significant finding of the study is that economic improvement has positively influenced other dimensions of empowerment. As women became financially active, they gained greater confidence in managing resources and participating in family affairs. The field data suggest that women who were previously confined mainly to household responsibilities have become more involved in decision-making regarding household expenditure, children's education, healthcare, and other family matters. This indicates that economic empowerment has acted as a foundation for broader social empowerment.

The study further highlights the importance of SHGs in enhancing social awareness and confidence among women. Regular group meetings have provided opportunities for interaction, discussion, and exchange of experiences, which have helped members develop communication skills and leadership qualities. Women have become more aware of government schemes, social issues, health, education, and community welfare programmes. Such awareness has not only improved their individual capabilities but has also encouraged greater participation in community activities and local development initiatives.

Another important observation is the role of collective action in promoting empowerment. SHGs have created a supportive environment where women work together, share common

concerns, and assist one another during times of need. This collective strength has fostered solidarity, mutual trust, and social cohesion among members. In rural societies where women often face social and cultural constraints, such collective support plays a crucial role in increasing self-confidence and strengthening their position within the community.

The findings also support the theoretical understanding that empowerment is a multidimensional process involving economic, social, and participatory aspects. The experiences of SHG members in Barnibari village demonstrate that empowerment cannot be measured solely through income enhancement. It also includes increased awareness, self-confidence, decision-making ability, access to opportunities, and greater recognition within the family and society. Thus, the study validates the view that SHGs contribute to holistic empowerment by addressing multiple dimensions of women's lives simultaneously.

However, the study also identifies several challenges that limit the full potential of SHGs. Inadequate training opportunities, limited market access, financial constraints, irregular participation, and continuing social barriers remain significant obstacles. These challenges indicate that while SHGs have made considerable progress in empowering women, their effectiveness depends largely on sustained institutional support, capacity-building initiatives, and favourable socio-economic conditions.

The study therefore concludes that Self-Help Groups have played a meaningful role in transforming the lives of women in Barnibari village. They have enhanced financial inclusion, encouraged livelihood generation, strengthened social awareness, and increased women's participation in decision-making processes. Although empowerment is a gradual and continuous process, the positive changes observed among SHG members demonstrate that these groups are effective instruments for promoting gender equality and rural development.

In conclusion, SHGs represent more than a financial mechanism; they are platforms for collective empowerment, social transformation, and community development. The experience of Barnibari village shows that when women are provided with opportunities, resources, and institutional support, they become active agents of change capable of improving their own lives as well as the welfare of their families and communities. Therefore, strengthening SHGs through effective policies, training programmes, financial support, and market linkages can contribute significantly to sustainable development and the long-term empowerment of rural women.

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APPENDIX - A

QUESTIONNAIRE

Impact of Self-Help Groups on Women's Empowerment in Barnibari Village under Barkhetri Development Block

Section A: Basic Information

1. Name (Optional): _____

2. Age: _____

3. Education:

☐ Illiterate

☐ Primary

☐ Secondary

☐ Higher

4. Occupation:

☐ Housewife

☐ Agriculture

☐ Business

☐ Others

5. Marital Status:

☐ Married

☐ Unmarried

☐ Widow

6. Family Type:

☐ Joint

☐ Nuclear

7. Number of Family Members: _____

8. Duration of SHG Membership:

☐ Less than 1 Year

☐ 1–3 Years

☐ More than 3 Years

Section B: Economic Impact

1. Has your income increased after joining SHG?

☐ Yes

☐ No

2. What is your main source of income?

☐ Agriculture

☐ Business

☐ Weaving

☐ Others

3. Do you save money regularly through SHG?

☐ Yes

☐ No

4. Have you taken any loan from SHG?

☐ Yes

☐ No

If yes, for what purpose?

☐ Business

☐ Household

☐ Education

☐ Health

5. Has SHG helped you start any income-generating activity?

☐ Yes

☐ No

6. Has your standard of living improved after joining SHG?

☐ Yes

☐ No

7. Are you financially independent now?

☐ Fully

☐ Partially

☐ No

8. Who controls your income?

☐ Self

☐ Husband

☐ Family

Section C: Local Participation (Raas Mahotsav/Fairs)

1. Do you participate in local fairs (like Raas Mahotsav) through SHG stalls?

☐ Yes

☐ No

2. What products do you sell?

☐ Pitha

☐ Pickles

☐ Clothes

☐ Fast Food

☐ Others

3. Does participation in such events increase your income?

☐ Yes

☐ No

4. Has participating in such events increased your confidence?

☐ Yes

☐ No

5. Do such events provide good market opportunities?

☐ Yes

☐ No

Section D: Social Empowerment

1. Has your confidence improved after joining SHG?

☐ Yes

☐ No

2. Do you participate regularly in SHG meetings?

☐ Yes

☐ No

3. Has SHG increased your awareness about social issues?

☐ Yes

☐ No

4. Do you participate in social/cultural programmes?

☐ Yes

☐ No

5. Do you feel more independent now?

☐ Yes

☐ No

6. What is your opinion on the dowry system?

☐ Support

☐ Oppose

7. What is your opinion on inter-caste marriage?

☐ Support

☐ Oppose

8. Has your role in the family improved?

☐ Yes

☐ No

9. Do you feel more respected in society?

☐ Yes

☐ No

Section E: Political Empowerment and Decision-Making

1. Do you participate in household decision-making?

☐ Yes

☐ No

2. In which areas do you participate?

☐ Financial Matters

☐ Education

☐ Social Matters

3. Do you participate in community decisions?

☐ Yes

☐ No

4. Do you vote in elections?

☐ Yes

☐ No

5. Have you attended Gram Sabha meetings?

☐ Yes

☐ No

6. Have you taken any leadership role in SHG?

☐ Yes

☐ No

7. Do SHGs encourage women to participate in local governance?

☐ Yes

☐ No

8. Do you feel your opinion is valued?

☐ Yes

☐ No

Section F: Challenges Faced

1. What problems do you face in SHG?

☐ Lack of Training

☐ Financial Issues

☐ Family Restrictions

☐ Market Problems

2. Do you face difficulty in loan repayment?

☐ Yes

☐ No

3. Are there social barriers?

☐ Yes

☐ No

4. What support do you need?

☐ Training

☐ Financial Help

☐ Market Access

Section G: Open-Ended Questions

1. How has SHG changed your life?

2. What problems do you still face?

3. What improvements do you suggest for SHGs?

APPENDIX - B

Photographs From Field Survey



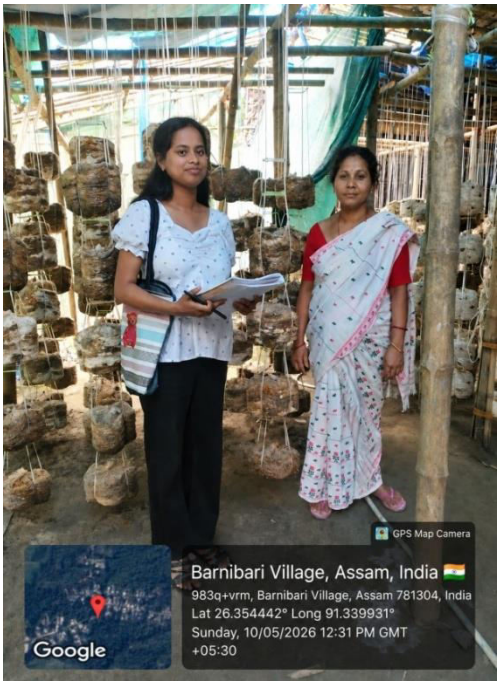
(Source field survey: 2026)



(Source field survey: 2026)



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