A STUDY ON SOCIO-ECONOMIC IMPACT OF LAKHPATI BAIDEW SCHEME OF WOMEN ON SELF HELP GROUP MEMBERS IN ARARA VILLAGE

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

MS. CHANDANA PATGIRI

Examination Roll No: PS-24/61

Registration No: 2407050 of 2024-2025

Under the supervision of

Dr. JYOTIRAJ PATHAK

Professor,Department of Political Science

KUMAR BHASKAR VARMA SANSKRIT & ANCIENT STUDIES
UNIVERSITY, NAMATI, NALBARI, ASSAM
2026

ACKNOWLEDGEMENT

I am grateful to large number of persons whom I have received help and cooperation for the preparation of my dissertation. I express my gratitude to Dr. Jyotiraj Pathak, Prof. of Department of Political Science, Kumar Bhaskar Varma Sanskrit & Ancient Studies University, Nalbari, who helped me in preparing this research. I also express sincere thanks to all the respected teachers of the Department of Political Science, Kumar Bhaskar Varma Sanskrit & Ancient Studies University, Nalbari, for their valuable guidance, inspiration and cooperation during the course of my study. I also express my gratitude to all women who willingly participate in her study and help me during the data collection process. I express my heartfelt gratitude to my parents and friends for their continuous encouragement, support and cooperation in completing this dissertation successfully.

CHANDANA PATGIRI
PG 4th Semester
Roll No. PS-24/61
Department of Political Science
K.B.V.S & A.S.UNIVERSITY, Nalbari

CERTIFICATE

This is certifying that the dissertation entitled **"A STUDY ON SOCIO-ECONOMIC IMPACT OF LAKHPATI BAIDEW SCHEME OF WOMEN ON SELF HELP GROUP MEMBERS IN ARARA VILLAGE"** Submitted to Department of Political Science of KUMAR BHASKAR VARMA SANSKRIT & ANCIENT STUDIES UNIVERSITY, NALBARI in partial fulfillment for the award of Master of Arts education is original work carried out by CHANDANA PATGIRI, Roll NO. PS-24/61 under my supervisor.

Signature of Supervisor **Signature**

DECLARATION

I CHANDANA PATGIRI hereby declare that the dissertation entitled **"A STUDY ON SOCIO-ECONOMIC IMPACT OF LAKHPATI BAIDEW SCHEME OF WOMEN ON SELF HELP GROUP MEMBERS IN ARARA VILLAGE"** Submitted to the Department of Political Science,KUMAR BHASKAR VARMA SANSKRIT & ANCIENT STUDIES UNIVERSITY in partial fulfillment for the award of the Degree of MASTER OF ARTS (M.A) IN POLITICAL SCIENCE and the dissertation has not previously from the basis for the award of any degree, diploma, associate ship, fellowship or other title.

Place- Nalbari **Signature of the Candidate**

Date-

CONTENTS

CHAPTER- I : INTRODUCTION **page no.**

1.1 Introduction **1-7**

1.2 Background of study

1.2.1 Women empowerment in rural assam

1.2.2 Role of self help groups

1.3 Statement of the problem

1.4 Rationale of the study

1.5 Objectives of the study

1.6 Research questions

1.7 Scope of the study

1.8 Limitations of the study

1.9 Chapterisation

CHAPTER- II : REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK **8-16**

2.1 Introduction

2.2 Review of literature

2.2.1 Overview of women empowerment in India

2.2.2 Self help group movement in Assam

2.3 Conceptual clarification

2.3.1 Women empowerment

2.3.2 Self help group

2.3.3 Lakhpati baideu scheme

2.3.4 Socio- economic impact

2.4 Theoretical framework

2.5 Research gap

2.6 Relevance of the present study

CHAPTER- III : RESEARCH METHODOLOGY **17-25**

3.1 Introduction

3.2 Research design

3.3 Study area

3.3.1 Socio- economic profile of Arara village

3.3.2 Profile of selected self help groups

3.4. Population of the study

3.5. Sample size

3.6 Sampling technique

3.7 Sources of data

3.7.1 Primary data

3.7.2 Secondary data

3.8 Tools of data collection

3.9 Method of data analysis

3.10 Ethical considerations

CHAPTER- IV : DATA ANALYSIS AND INTERPRETATION **26-35**

4.1 Introduction

4.1.1 Socio-economic profile of respondents

4.2 Awareness about the lakhpati baideu scheme

4.3 Economic impact of the scheme of income

4.3 Impact on livelihood activitys

4.5 Influence on decission- making power

4.6 Influence on social status

4.7 Challenges faced by beneficiaries

4.8 Over all contribution of the scheme towards women empowerment

4.9 Summary of findings from data analysis

CHAPTER -V : FINDINGS SUGGESTIONS AND CONCLUSION 36-42

5.1 Major findings

5.2 Implications of the study

5.3 Suggestions

5.4 Conclusion

BIBLIOGRAPHY 43-44

APPENDICES 45-49

CHAPTER – I

INTRODUCTION

1.1 INTRODUCTION

Women are an indispensable part of society and play a crucial role in the development of a nation. Their contribution extends beyond household responsibilities and includes active participation in economic, social and community activities. In rural areas, women are engaged in agriculture, livestock rearing, weaving, handicrafts, smallscale businesses and various other livelihood activities. Through their hard work and dedication, they contribute significantly to family welfare as well as rural development. Despite their valuable contribution, many rural women continue to face numerous challenges such as poverty, unemployment, low income, inadequate access to financial resources and limited participation in decision-making processes.

In recent years, women empowerment has emerged as a major concern in development planning. It is widely recognised that sustainable development cannot be achieved without the active participation of women. Women empowerment refers to the process through which women gain greater access to resources, opportunities, knowledge and decision-making power. It enables women to become self-reliant and actively participate in social, economic and political activities. Among the different dimensions of empowerment, economic empowerment occupies a significant position because it strengthens women's financial independence and improves their status within the family and society.

Recognising the importance of women empowerment, the Government of India and various State Governments have introduced several programmes and schemes aimed at improving the socio-economic condition of women. These initiatives focus on poverty reduction, financial inclusion, entrepreneurship development and livelihood promotion. One of the most successful approaches adopted for empowering rural women has been the promotion of Self Help Groups (SHGs).

Self Help Groups provide a platform where women come together to save money, access credit facilities and undertake income-generating activities. Participation in SHGs not only improves financial security but also enhances confidence, leadership qualities, social awareness and community participation. Through collective efforts, women are able to overcome financial difficulties and create better livelihood opportunities for themselves and their families.

In Assam, Self Help Groups have played an important role in improving the economic condition of rural women. To further strengthen women's economic position, the Government of Assam introduced the Lakhpati Baideu Scheme. The scheme aims to support women associated with SHGs by providing financial assistance and encouraging

them to undertake sustainable livelihood activities. It seeks to improve household income, promote entrepreneurship and create opportunities for long-term economic growth.

The scheme has encouraged women beneficiaries to engage in various activities such as agriculture, poultry farming, fish farming, livestock rearing, weaving and small business enterprises. Besides improving economic conditions, it also aims to enhance women's confidence, social participation and decision-making ability. By promoting income-generating activities, the scheme attempts to create a positive impact on the overall socio-economic condition of women.

Arara Village of Nalbari District is one of the areas where women SHG members have benefited from the Lakhpati Baideu Scheme. The women belonging to Milijuli Group and Majoni Group have received assistance under the programme and are involved in different livelihood activities. Their participation provides an opportunity to examine the effectiveness of the scheme and understand its contribution towards women empowerment at the grassroots level.

Therefore, the present study entitled "Socio-Economic Impact of Lakhpati Baideu Scheme on Women: A Study of Self Help Group Members in Arara Village" attempts to assess the level of awareness regarding the scheme, analyse its economic impact on income and livelihood activities, examine its influence on social status and decisionmaking power, identify the challenges faced by beneficiaries and evaluate its overall contribution towards women empowerment.

1.2 Background of study

Women empowerment has become one of the most important issues in contemporary development discourse. The development of any society depends largely on the active participation of women in social and economic activities. In rural areas, women contribute significantly to agriculture, livestock management, household maintenance and various income-generating activities. However, despite their contribution, many women remain economically dependent and have limited access to opportunities and resources.

In India, various policies and programmes have been introduced to improve the condition of women and promote gender equality. These initiatives aim to reduce poverty, increase financial inclusion and create opportunities for self-employment. Among the different approaches adopted for women empowerment, the Self Help Group movement has emerged as one of the most effective strategies.

Self Help Groups are voluntary associations of women who come together to save money, access credit facilities and undertake productive economic activities. These groups help women develop financial discipline and encourage collective action for

improving their livelihoods. In addition to economic benefits, SHGs contribute towards building confidence, leadership skills and social awareness among women.

The Government of Assam has taken several initiatives to strengthen the role of SHGs in rural development. One such initiative is the Lakhpati Baideu Scheme, which aims to improve the economic condition of women SHG members. The scheme provides financial assistance to support income-generating activities and encourages beneficiaries to become financially self-reliant.

Under the scheme, women can utilise financial assistance for activities such as agriculture, fish farming, poultry farming, livestock rearing, weaving, tailoring and small business enterprises. The scheme is designed not only to improve income but also to enhance confidence, social participation and decision-making capacity among women.

Arara Village of Nalbari District provides an appropriate setting for studying the impact of the scheme because a number of women SHG members have received benefits under it. Their experiences can provide valuable insights into the effectiveness of the programme and its contribution towards improving the socio-economic condition of women.

1.2.1 Women Empowerment in Rural Assam

Women empowerment has become an essential aspect of rural development in Assam. Rural women contribute significantly to agriculture, livestock rearing, weaving, food processing and other economic activities. Despite their contribution, many women continue to face challenges such as limited access to financial resources, low educational attainment and restricted participation in decision-making processes. Various government initiatives and Self Help Group movements have created opportunities for women to improve their socio-economic condition. Empowering women not only improves household welfare but also contributes to overall community development and economic growth.

1.2.2 Role of Self Help Groups in Rural Development

Self Help Groups have emerged as an important instrument for promoting rural development and women empowerment. Through regular savings, access to credit and collective action, SHGs help women become financially independent. These groups also encourage leadership development, social awareness and community participation. The SHG movement has strengthened the capacity of rural women to undertake incomegenerating activities and improve their standard of living.

1.3 Statement of the Problem

Women play a significant role in rural society and contribute substantially to household welfare and economic activities. Despite their contribution, many rural women continue to face socio-economic challenges such as poverty, unemployment, low income and limited access to financial resources. Economic dependency often restricts their participation in family and community decision-making processes.

To address these challenges and improve the socio-economic condition of women, the Government of Assam introduced the Lakhpati Baideu Scheme through Self Help Groups. The scheme seeks to provide financial assistance and livelihood opportunities so that women can become economically self-reliant and socially empowered.

Although the scheme has been implemented in various parts of Assam, its actual impact on beneficiaries requires careful examination. It is important to understand whether women are adequately aware of the scheme and whether the assistance received has improved their income, livelihood opportunities and social status. It is equally important to assess whether the scheme has strengthened women's role in decision-making within the family and community.

In Arara Village, members of Milijuli Group and Majoni Group have received benefits under the scheme and are involved in different income-generating activities. However, the extent to which the scheme has contributed to their socio-economic development remains an important area of investigation. Beneficiaries may also face challenges such as inadequate training, lack of technical knowledge, marketing difficulties and other constraints that affect the effective utilisation of scheme benefits.

Therefore, the present study seeks to examine the socio-economic impact of the Lakhpati Baideu Scheme on women SHG members in Arara Village and assess its contribution towards women empowerment.

1.4 Rationale of the Study

The present study is important because women empowerment has become one of the primary objectives of rural development. Economic empowerment enables women to improve their financial condition and participate more actively in family and community affairs. Empowered women contribute positively to household welfare, children's education and community development.

Self Help Groups have emerged as effective instruments for promoting financial inclusion, entrepreneurship and women empowerment. Through SHGs, women gain access to resources, develop income-generating activities and become more selfreliant. As a result, SHGs have become an important mechanism for improving the socioeconomic condition of rural women.

The Government of Assam introduced the Lakhpati Baideu Scheme with the objective of strengthening the economic position of women associated with SHGs. Since the scheme is relatively recent, there is a need to assess its effectiveness at the grassroots level and understand its impact on beneficiaries.

The study seeks to examine how far the scheme has improved income, livelihood opportunities, social status and decision-making power among women beneficiaries. It also attempts to identify the challenges faced by beneficiaries while accessing and utilising the benefits of the scheme.

The findings of the study may be useful for policymakers, researchers, development agencies and government institutions engaged in women-centred development programmes. The study may also help identify existing gaps in implementation and suggest measures for improving the effectiveness of the scheme. Furthermore, it contributes to the growing body of knowledge related to women empowerment, Self Help Groups and rural development in Assam.

1.5 Objectives of the Study

The present study has been undertaken with the following objectives:

1. To examine the level of awareness about the Lakhpati Baideu Scheme among Self Help Group members in Arara Village.
2. To analyse the economic impact of the scheme on the income and livelihood activities of women beneficiaries.
3. To study the influence of the scheme on women's social status and decisionmaking power within the family and community.
4. To identify the challenges faced by Self Help Group members in accessing and utilising the benefits of the scheme.
5. To assess the overall contribution of the scheme towards women's empowerment in the study area.

1.6 Research questions

The present study seeks to answer the following research questions:

1. What is the level of awareness about the Lakhpati Baideu Scheme among Self Help Group members in Arara Village?
2. How has the scheme influenced the income and livelihood activities of women beneficiaries?
3. To what extent has the scheme improved women's social status and decisionmaking power within the family and community?
4. What challenges are faced by Self Help Group members in accessing and utilising the benefits of the scheme?
5. How far has the scheme contributed towards women's empowerment in the study area?

1.7 Scope of the Study

The scope of the present study is limited to examining the socio-economic impact of the Lakhpati Baideu Scheme on women beneficiaries associated with Self Help Groups in Arara Village of Nalbari District, Assam.

The study focuses on two selected Self Help Groups, namely Milijuli Group and Majoni Group, whose members have received benefits under the scheme. It examines the level of awareness among beneficiaries regarding the scheme and analyses its impact on income and livelihood activities.

The study further explores the influence of the scheme on women's social status, confidence and participation in decision-making processes. It also identifies the challenges faced by beneficiaries and assesses the overall contribution of the scheme towards women's empowerment.

1.8 Limitations of the Study

The major limitations of the study are as follows:

1. The study is confined only to Arara Village of Nalbari District, Assam.
2. The study includes only two Self Help Groups, namely Milijuli Group and Majoni Group.
3. The sample size consists of 22 respondents only.
4. The findings are based mainly on information provided by respondents.
5. Limited time and resources restricted wider coverage of the study.
6. Availability of secondary data related to the scheme was limited.
7. Certain economic information was based on personal reporting by respondents.

1.9 Chapterisation

The dissertation is divided into five chapters.

Chapter I: Introduction – Includes introduction, background of the study, statement of the problem, rationale, objectives, research questions, scope and limitations.

Chapter II: Review of Literature and Conceptual Framework – Discusses previous studies, conceptual clarification, theoretical framework and research gap.

Chapter III: Research Methodology – Explains research design, study area, sample, data sources, tools and methods of analysis.

Chapter IV: Data Analysis and Interpretation – Presents and interprets data collected from respondents.

Chapter V: Findings, Suggestions and Conclusion – Contains major findings, suggestions and overall conclusion of the study

CHAPTER II

REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

2.1 INTRODUCTION

Review of literature is an important component of every research study. It helps the researcher understand the existing body of knowledge related to the topic under investigation. Through a systematic review of previous studies, books, reports and scholarly writings, a researcher can become familiar with concepts, theories, findings and viewpoints that are relevant to the study. A review of literature also helps in identifying gaps in existing research and provides a clear direction for conducting further investigation.

The present study focuses on the socio-economic impact of the Lakhpati Baideu Scheme on women Self Help Group (SHG) members in Arara Village of Nalbari District, Assam. Since the study is closely related to women empowerment, Self Help Groups, rural development and government welfare programmes, it is necessary to examine the available literature in these areas.

Women have always played a vital role in the development of society. They contribute significantly to household welfare, economic activities and community development. In rural areas, women are often involved in agriculture, livestock rearing, weaving, household management and various livelihood activities. However, despite their contribution, many women continue to face economic and social challenges such as low income, limited access to resources, lack of employment opportunities and restricted participation in decision-making processes.

In order to improve the socio-economic condition of women, various development programmes have been introduced by governments and development agencies. These programmes aim to strengthen women's economic position, improve livelihood opportunities and promote social empowerment. Among the different approaches adopted for this purpose, Self Help Groups have emerged as one of the most effective mechanisms.

Self Help Groups encourage women to save regularly, access credit facilities and participate in income-generating activities. Through collective action and mutual cooperation, SHGs help women improve their economic condition and develop greater confidence in social and community affairs. The success of SHGs has encouraged governments to introduce schemes that support women beneficiaries through financial assistance and livelihood promotion.

The Lakhpati Baideu Scheme is one such initiative launched by the Government of Assam. The scheme seeks to strengthen the economic condition of women associated with Self Help Groups by providing financial support and encouraging sustainable livelihood activities. Therefore, an examination of existing literature related to women empowerment, SHGs, microfinance and rural development is necessary for understanding the context and significance of the present study.

A review of literature not only provides information about previous studies but also helps the researcher establish a strong foundation for the present investigation. It enables the researcher to understand different perspectives regarding the research problem and identify important variables associated with the study. Through literature review, it becomes possible to compare findings, identify similarities and differences among studies and develop a clearer understanding of the subject under investigation.

Studies relating to women empowerment and rural development are particularly important because these areas involve several economic, social and institutional factors. The socio-economic condition of women is influenced by education, employment opportunities, financial resources, social status and participation in decision-making processes. Therefore, reviewing previous studies helps in understanding the complex relationship among these factors and their influence on women's lives.

2.2 Review of Literature

A number of scholars, researchers, institutions and government agencies have conducted studies on women empowerment, Self Help Groups, microfinance and rural development. Some important studies relevant to the present research are discussed below.

Ahmed and Bhatnagar (2020) examined the role of Self Help Groups in empowering rural women. Their study found that SHGs played a significant role in improving women's financial independence and self-confidence. The researchers observed that women who actively participated in SHGs became more aware of social issues and were increasingly involved in household decision-making processes. The study highlighted the importance of SHGs as instruments for promoting both economic and social empowerment.

Banerjee, Karlan and Zinman (2015) analysed the impact of microcredit programmes on economically weaker households. The study reported that financial assistance enabled beneficiaries to engage in small business activities and self-employment

opportunities. According to the findings, access to credit contributed to livelihood improvement and strengthened economic stability among poor households.

Bhattacharyya (2013) studied the relationship between micro-credit programmes and women empowerment. The findings indicated that financial support provided through group-based approaches improved women's participation in economic activities and increased their awareness regarding social issues. However, the researcher also emphasized that proper implementation and institutional support are necessary for achieving long-term success.

Das (2016) conducted a study on the role of Self Help Groups in women empowerment in Assam. The study revealed that SHGs encouraged women to develop saving habits, improve financial management and participate actively in social activities. It further found that women gained greater confidence and became more involved in family and community affairs after joining SHGs.

Government of India (2011), through the framework of the National Rural Livelihood Mission, recognised the importance of Self Help Groups in reducing poverty and promoting socio-economic development. The framework highlighted financial inclusion, livelihood promotion and collective participation as important factors for strengthening the economic and social position of rural women.

Government of Assam (2021), in its reports on rural livelihood programmes, highlighted the role of SHGs in promoting entrepreneurship and income-generating activities among women. The reports emphasized that government support and financial assistance are essential for improving the economic condition of women and encouraging self-employment opportunities.

Hazarika (2019) examined women empowerment through Self Help Groups in Assam. The study found that participation in SHGs helped women improve their confidence, economic opportunities and social involvement. At the same time, the researcher identified certain challenges such as inadequate training facilities and limited access to markets, which affected the effectiveness of livelihood activities.

Khandker (2005) analysed the impact of microfinance programmes on poverty reduction and economic development. The study revealed that access to credit facilities contributed to increased household income and employment opportunities. The findings suggested that microfinance initiatives are particularly beneficial for women in rural areas.

Kumar and Singh (2018) studied the impact of SHGs on rural women in different parts of India. Their findings indicated that participation in SHGs improved women's economic independence, leadership abilities and awareness of social issues. The study also reported greater involvement of women in family decision-making processes.

Mahanta and Nayak (2013) conducted a study on women empowerment through Self Help Groups in Assam. The researchers found that SHGs positively influenced savings behaviour, employment generation and self-confidence among women. The study concluded that SHGs play a significant role in promoting socio-economic development and improving the status of women.

Mishra (2020) examined government welfare programmes aimed at women empowerment. The study found that schemes focusing on livelihood promotion, financial inclusion and self-employment contributed significantly to improving the socioeconomic condition of rural women. The findings also highlighted the role of such programmes in reducing poverty and increasing economic participation.

Nair (2005) studied the sustainability of Self Help Groups in India. The researcher emphasized the importance of training, financial management and institutional support for ensuring the long-term success of SHGs. The study suggested that effective support mechanisms are necessary for sustaining women-centred development initiatives.

The studies reviewed above collectively demonstrate that women empowerment is closely associated with economic opportunities, access to financial resources and participation in collective activities. Most researchers have reported that women who participate in SHGs experience improvements in savings habits, income generation and social confidence. These studies indicate that financial assistance alone is not sufficient; continuous support, awareness and participation are equally important for achieving sustainable development.

Another important observation emerging from the literature is that SHGs function not only as financial institutions but also as platforms for social transformation. Through regular interaction and collective participation, women develop leadership skills, communication abilities and greater awareness regarding developmental issues. Such changes contribute positively to their personal growth and social recognition.

Several studies also emphasize that government support plays a crucial role in strengthening women-centred development initiatives. Programmes that combine financial assistance with livelihood promotion often produce better outcomes because they enable beneficiaries to utilise available resources effectively. The success of such programmes depends largely on implementation strategies, institutional support and active participation of beneficiaries.

The review of literature clearly indicates that Self Help Groups, microfinance initiatives and government welfare programmes have played a significant role in improving the socio-economic condition of women. Most of the studies highlight positive outcomes such as increased income, better savings practices, enhanced confidence and greater participation in decision-making. However, limited research has been conducted specifically on the socio-economic impact of the Lakhpati Baideu Scheme at

the village level. Therefore, the present study attempts to address this gap by examining the experiences of women beneficiaries in Arara Village.

2.2.1 Overview of Women Empowerment in India

Women empowerment in India has received increasing attention through various policies and development programmes. The Constitution of India guarantees equality and equal opportunities to women. Government initiatives focusing on education, employment, health and financial inclusion have played an important role in improving the status of women. Economic empowerment remains one of the key components because financial independence enables women to participate actively in decision-making and development activities.

2.2.2 Self Help Group Movement in Assam

The Self Help Group movement has gained considerable importance in Assam over the last two decades. Thousands of rural women have joined SHGs to improve savings habits, access financial assistance and undertake livelihood activities. SHGs have become effective platforms for promoting entrepreneurship, financial literacy and community participation. The success of SHGs has encouraged the government to introduce several welfare schemes aimed at strengthening women's economic position.

2.3 Conceptual Clarification

2.3.1 Women Empowerment

Women empowerment refers to the process through which women acquire greater control over resources, opportunities and decisions affecting their lives. It enables women to participate actively in social, economic and developmental activities. Empowerment helps women become self-reliant and strengthens their ability to contribute to family and community welfare. It includes economic, social, educational and psychological dimensions.

Women empowerment is considered an essential requirement for achieving social justice and inclusive development. When women gain access to economic resources and opportunities, they become better equipped to improve their living conditions and

contribute effectively to society. Empowerment also helps women overcome various barriers that limit their participation in development activities.

2.3.2 Self Help Group (SHG)

A Self Help Group is a small voluntary association, generally consisting of women, who come together for collective savings, credit activities and livelihood promotion. SHGs encourage mutual cooperation, financial inclusion and self-employment opportunities. They provide a platform through which members can improve their economic condition and work collectively for common goals.

SHGs also promote a sense of unity and collective responsibility among members. Regular meetings and interactions encourage the exchange of ideas, experiences and information. As a result, members develop confidence and become more aware of opportunities available for improving their livelihoods.

2.3.3 Lakhpati Baideu Scheme

The Lakhpati Baideu Scheme is a welfare programme introduced by the Government of Assam with the objective of strengthening the economic condition of women associated with Self Help Groups. The scheme provides financial assistance and encourages beneficiaries to engage in sustainable livelihood activities. Its primary goal is to promote economic self-reliance and improve the socio-economic condition of women.

The scheme reflects the government's commitment towards women empowerment and rural development. By supporting income-generating activities, it seeks to create opportunities for improving household income and enhancing the overall quality of life of women beneficiaries.

2.3.4 Socio-Economic Impact

Socio-economic impact refers to the changes that occur in the social and economic condition of individuals or groups as a result of a programme, policy or intervention.

Economic impact includes changes in income, savings and livelihood opportunities, while social impact includes improvements in confidence, social participation and decision-making power.

Assessment of socio-economic impact is important because it helps determine whether a programme has achieved its intended objectives. It provides information regarding the extent of change experienced by beneficiaries and helps evaluate the effectiveness of development interventions.

2.4 Theoretical Framework

Women Empowerment Theory

Women Empowerment Theory emphasizes that access to resources, opportunities and economic independence enhances the status of women in society. According to this theory, women become more confident and capable of participating in family and community affairs when they have greater control over financial resources and productive activities. Economic empowerment contributes to social empowerment and improves the overall quality of life of women.

The theory further suggests that empowerment is a continuous process through which women gain the ability to influence decisions affecting their lives. Access to resources increases their confidence and strengthens their position within the family and society.

The Lakhpati Baideu Scheme reflects the principles of this theory because it aims to strengthen the economic position of women through financial assistance and livelihood promotion. By supporting income-generating activities, the scheme seeks to enhance women's confidence, participation and self-reliance.

Participatory Development Theory

Participatory Development Theory highlights the importance of involving beneficiaries directly in the development process. According to this approach, development programmes become more effective when people actively participate in planning, implementation and decision-making activities.

Participation creates a sense of ownership and responsibility among beneficiaries. It enables individuals to express their needs, share experiences and contribute to the successful implementation of development programmes.

Self Help Groups function on the principles of participation and collective action. Members work together, save collectively and undertake economic activities for improving their livelihoods. The Lakhpati Baideu Scheme supports this participatory approach by strengthening SHG-based development initiatives and encouraging active involvement of women beneficiaries.

2.5 Research Gap

The review of literature shows that a large number of studies have been conducted on women empowerment, Self Help Groups, microfinance and rural development. Most researchers have reported that SHGs and related welfare programmes contribute positively to income generation, savings, confidence and social participation among women.

However, very limited research has been carried out specifically on the socioeconomic impact of the Lakhpati Baideu Scheme in Assam. Since the scheme is relatively recent, detailed studies at the grassroots level are still limited. Very few studies have focused on the experiences of women beneficiaries in individual villages and local communities.

Most available studies examine women empowerment from a broader perspective and do not specifically analyse the outcomes of newly introduced state-level welfare programmes. Therefore, there remains a need for empirical studies that focus on the experiences of beneficiaries and assess programme effectiveness at the local level.

Therefore, the present study attempts to fill this gap by examining the socioeconomic impact of the Lakhpati Baideu Scheme on women SHG members in Arara Village. Special attention is given to awareness, income generation, livelihood development, social status, decision-making power and women empowerment.

2.6 Relevance of the Present Study

The present study is relevant because it examines the practical impact of a government welfare programme aimed at improving the socio-economic condition of

rural women. It provides an opportunity to understand how the Lakhpati Baideu Scheme contributes to livelihood development and women empowerment at the grassroots level.

The findings of the study may be useful for policymakers, researchers, development agencies and government institutions involved in implementing women-centred development programmes. The study may also help identify challenges faced by beneficiaries and suggest measures for improving the effectiveness of the scheme.

Furthermore, the study contributes to the existing body of knowledge on women empowerment, Self Help Groups and rural development in Assam. It provides valuable insights into the functioning of welfare programmes and their impact on the lives of women beneficiaries in rural communities.

The study is also significant because it focuses on the experiences of women at the grassroots level. Understanding these experiences is important for evaluating the effectiveness of development initiatives and identifying areas requiring improvement. The findings may assist stakeholders in designing more effective strategies for promoting women empowerment and sustainable rural development.

In addition, the study contributes to academic discussions relating to women empowerment, livelihood promotion and participatory development. By examining the impact of the Lakhpati Baideu Scheme in a specific rural setting, it provides useful evidence regarding the role of government interventions in improving the socioeconomic condition of women. :::

CHAPTER III

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology refers to the systematic procedures and techniques followed in conducting a research study. It provides a scientific and organised framework through which data are collected, classified, analysed and interpreted. A well-planned methodology helps the researcher conduct the study in a logical manner and ensures that the findings are reliable and relevant to the objectives of the research. It also enables the researcher to examine the research problem in a systematic way and arrive at meaningful conclusions.

The present study entitled “Socio-Economic Impact of Lakhpati Baideu Scheme on Women: A Study of Self Help Group Members in Arara Village” has been undertaken to examine the impact of the scheme on women beneficiaries associated with Self Help Groups. Since the study focuses on socio-economic changes among women beneficiaries, it is important to adopt an appropriate methodology for collecting and analysing information. The methodology provides the basis for understanding the extent to which the scheme has influenced income generation, livelihood development, social participation and decision-making power among women.

This chapter presents the methodology adopted for the study. It includes the research design, study area, population, sample size, sampling technique, sources of data, tools of data collection, methods of data analysis and ethical considerations followed during the research process. The chapter provides a clear understanding of how information was collected and analysed to achieve the objectives of the study.

3.2 Research Design

Research design refers to the overall plan and structure adopted for conducting a research study. It helps the researcher determine the methods and procedures required for collecting and analysing information. A suitable research design ensures that the

study is conducted in a systematic manner and that the findings are relevant to the research objectives.

The present study adopts a descriptive and analytical research design. The descriptive aspect of the study focuses on presenting the socio-economic background of the respondents and understanding their level of awareness regarding the Lakhpati Baideu Scheme. It helps describe the characteristics of the beneficiaries and their involvement in various livelihood activities.

The analytical aspect of the study is concerned with examining the influence of the scheme on the economic and social condition of women beneficiaries. It attempts to analyse changes in income, livelihood opportunities, confidence, participation and decision-making power. Through this approach, the study seeks to understand the overall contribution of the scheme towards women empowerment.

The adoption of a descriptive and analytical design is considered suitable because the study not only describes the existing situation but also analyses the effects of the scheme on the lives of women beneficiaries.

3.3 Study Area

The study was conducted in Arara Village of Nalbari District, Assam. The village is predominantly rural in character and agriculture continues to be one of the major occupations of the local population. Along with agriculture, people are engaged in livestock rearing, poultry farming, weaving and other livelihood activities that contribute to household income.

Women in the village play an important role in economic and social activities. Many of them are associated with Self Help Groups and participate actively in different incomegenerating activities. Their involvement in SHGs has created opportunities for savings, credit utilisation and livelihood development.

For the purpose of the study, two Self Help Groups namely Milijuli Group and Majoni Group were selected. These groups have received benefits under the Lakhpati Baideu Scheme and are actively engaged in various economic activities. The study area was selected because it provides a suitable environment for examining the socio-economic impact of the scheme on women beneficiaries.

The experiences of women belonging to these groups provide valuable information regarding the effectiveness of the scheme and its contribution towards improving their socio-economic condition.

3.3.1 Socio-Economic Profile of Arara Village

Arara Village is situated in Nalbari District of Assam and is predominantly rural in nature. Agriculture serves as the principal occupation of most households in the village. Apart from cultivation, villagers are engaged in livestock rearing, poultry farming, weaving and small business activities. The village has witnessed increasing participation of women in Self Help Groups and livelihood development programmes. Such participation has contributed to improving household income and strengthening women's role in community affairs.

3.3.2 Profile of Selected Self Help Groups

The present study focuses on Milijuli Group and Majoni Group, two active Self Help Groups functioning in Arara Village. Both groups consist of women members who have received benefits under the Lakhpati Baideu Scheme. The groups regularly organise meetings, savings activities and discussions related to livelihood development. Participation in these groups has enabled women to access financial assistance and undertake various income-generating activities.

3.4 Population of the Study

Population refers to the entire group of individuals, units or elements that possess the characteristics relevant to a particular study. It represents the complete set of respondents from which information is collected.

In the present study, the population consists of all women members of the selected Self Help Groups who have received benefits under the Lakhpati Baideu Scheme in Arara Village. These beneficiaries constitute the target population because they are directly associated with the scheme and can provide relevant information regarding its impact.

The total population of the study comprises 22 women beneficiaries belonging to Milijuli Group and Majoni Group. Since all the beneficiaries were included in the study, the entire population became the basis for data collection and analysis.

3.5 Sample Size

A sample refers to a smaller group selected from the population for detailed investigation. It is generally chosen when the population is large and it is difficult to collect information from every individual.

In the present study, the total number of beneficiaries in the selected Self Help Groups was comparatively small. Therefore, all the members were included in the investigation.

Milijuli Group consists of 11 members and Majoni Group also consists of 11 members. Thus, the total sample size of the study is 22 respondents.

Table 3.1 Distribution of Respondents

Name of SHG	Number of Members
Milijuli Group	11
Majoni Group	11
Total	22

The inclusion of all beneficiaries helped the researcher obtain complete information regarding the impact of the scheme and ensured that the views of every respondent were considered in the study.

3.6 Sampling Technique

Sampling technique refers to the procedure adopted for selecting respondents from the population. The choice of sampling technique depends on the nature of the study, size of the population and objectives of the research.

The present study adopts the Census Method, also known as the Total Enumeration Method. Under this method, every member of the selected population is included in the study. Since the total number of beneficiaries was only 22, it was possible to collect information from all respondents.

The use of the Census Method ensured that no beneficiary was excluded from the investigation. It helped provide a complete picture of the experiences and opinions of the respondents regarding the Lakhpati Baideu Scheme.

This method also increased the reliability of the findings because information was collected from the entire population rather than from a selected portion of it.

3.7 Sources of Data

The study is based on both primary and secondary sources of data. The use of multiple sources helped the researcher obtain comprehensive information relating to the objectives of the study.

3.7.1 Primary Data

Primary data refer to information collected directly from the respondents for the specific purpose of the study. Such data are original in nature and provide first-hand information regarding the research problem.

In the present study, primary data were collected directly from women beneficiaries through field investigation. Information relating to awareness of the scheme, income generation, livelihood activities, social participation, decision-making power and challenges faced by beneficiaries was collected from the respondents. Primary data played an important role in understanding the actual experiences of women beneficiaries and assessing the impact of the scheme at the grassroots level.

3.7.2 Secondary Data

Secondary data refer to information that has already been collected and published by other individuals, institutions or organisations. Such data provide theoretical and conceptual support to the study .

For the present research, secondary data were collected from books, journals, research articles, government publications, reports, official records, websites and other relevant documents. These sources helped the researcher understand various aspects

of women empowerment, Self Help Groups, rural development and government welfare programmes.

Secondary data also contributed to the development of the conceptual framework and supported the interpretation of primary data.

3.8 Tools of Data Collection

Appropriate tools are essential for collecting reliable and relevant information. The following tools were used for collecting data from the respondents.

Structured Questionnaire

A structured questionnaire was prepared in accordance with the objectives of the study. The questionnaire included questions related to awareness of the Lakhpati Baideu Scheme, economic activities, income generation, livelihood development, social participation, decision-making power and challenges faced by beneficiaries.

The questionnaire helped collect information in a systematic and organised manner and ensured uniformity in data collection.

Personal Interview Method

The personal interview method was used to collect detailed information from the respondents. Direct interaction with the beneficiaries enabled the researcher to obtain a better understanding of their experiences, perceptions and opinions regarding the scheme.

The interview method also helped clarify doubts and obtain additional information that could not be gathered through the questionnaire alone.

Observation Method

Observation was used during field visits to understand the participation of beneficiaries in livelihood activities and to examine the functioning of the selected Self Help Groups.

This method helped the researcher observe actual situations and supplement information collected through questionnaires and interviews. Observation provided a better understanding of the practical aspects of the scheme and the involvement of beneficiaries in different economic activities.

3.9 Method of Data Analysis

Data analysis refers to the process of organising, classifying and interpreting collected information in order to draw meaningful conclusions. Proper analysis is necessary for understanding relationships among variables and achieving the objectives of the study.

After collecting the required information, the data were systematically organised and classified according to the objectives of the study. The information obtained from respondents was analysed using simple statistical techniques.

Frequency distribution and percentage analysis were used for interpreting the collected data. These techniques helped present information in a simple and understandable form. The analysed data were presented through tables to facilitate interpretation and comparison.

The percentage was calculated using the following formula:

Percentage = (Frequency ÷ Total Number of Respondents) × 100

The findings obtained through statistical analysis were interpreted in relation to women empowerment, livelihood development and socio-economic improvement among beneficiaries.

The process of data collection required careful planning and systematic execution in order to ensure the accuracy and reliability of information. Before conducting the field survey, the researcher established contact with the selected Self Help Groups and explained the purpose of the study to the respondents. This helped create a friendly

environment and encouraged beneficiaries to provide accurate information regarding their experiences under the scheme.

Field visits played an important role in understanding the actual conditions of the respondents. Direct interaction with beneficiaries provided an opportunity to observe their livelihood activities and gain insights into the practical aspects of scheme implementation. Such interaction enabled the researcher to understand the socioeconomic background of respondents and identify factors influencing the effectiveness of the programme.

Special attention was given to maintaining accuracy during the collection of information. Responses obtained through questionnaires were carefully verified during personal interviews to minimise errors and inconsistencies. Wherever necessary, additional clarification was sought from respondents to ensure that the information collected reflected their actual experiences and opinions.

The use of multiple methods of data collection contributed to a comprehensive understanding of the research problem. Information obtained through questionnaires, interviews and observation complemented one another and helped the researcher examine different dimensions of the study. This approach enhanced the quality of data and strengthened the overall reliability of the investigation.

The researcher also encountered certain practical difficulties during the field investigation. Variations in educational background, availability of respondents and differences in livelihood activities sometimes affected the process of data collection. However, appropriate efforts were made to overcome these challenges through repeated visits and effective communication with the respondents.

Despite these limitations, the data collection process was completed successfully and provided sufficient information for achieving the objectives of the study. The information collected from beneficiaries served as an important basis for analysing the socio-economic impact of the Lakhpati Baideu Scheme and understanding its contribution towards women empowerment and livelihood development.

3.10 Ethical Considerations

Ethical considerations form an important part of every research study. They ensure that the rights, dignity and privacy of respondents are protected throughout the research process.

In the present study, ethical principles were carefully maintained while collecting information from the respondents. The purpose and objectives of the study were clearly explained before conducting interviews and administering questionnaires.

Participation in the study was entirely voluntary. Respondents were given the freedom to express their views and opinions without any form of pressure or influence. Their responses were recorded with honesty and respect.

Confidentiality and privacy were maintained throughout the research process. Information collected from the respondents was used only for academic purposes and was not shared with any unauthorised person. Every effort was made to ensure transparency, fairness and respect for the participants involved in the study.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

The present chapter deals with the analysis and interpretation of data collected from the respondents selected for the study. Data analysis is an important stage of research because it helps in understanding the information collected from the field and drawing meaningful conclusions. The data collected from the respondents have been organised, classified and presented in a systematic manner according to the objectives of the study.

The study was conducted among 22 women beneficiaries belonging to Milijuli Group and Majoni Group of Arara Village in Nalbari District. These respondents have received benefits under the Lakhpati Baideu Scheme and are actively associated with Self Help Groups. Information collected from them provides valuable insights into the socio-economic impact of the scheme.

For the purpose of analysis, simple percentage analysis has been used. The findings are presented through tables followed by interpretation. The analysis focuses on awareness regarding the scheme, economic impact, livelihood development, decisionmaking power, social status, challenges faced by beneficiaries and the overall contribution of the scheme towards women empowerment.

4.1.1 Socio-Economic Profile of Respondents

Understanding the socio-economic background of respondents is important for analysing the impact of the Lakhpati Baideu Scheme. The respondents belong to rural households and are engaged in various livelihood activities such as agriculture, livestock rearing, poultry farming, weaving and small-scale business enterprises. Their participation in Self Help Groups has provided opportunities for savings, credit utilisation and economic development. The socio-economic characteristics of beneficiaries influence their ability to utilise scheme benefits effectively and improve their living conditions.

4.2 Awareness about the Lakhpati Baideu Scheme

Table 4.1 Level of Awareness about the Scheme

Level of Awareness	Response	Percentage
High	12	54.55
Moderate	7	31.87
Low	3	13.63
Total	22	100

Interpretation

The above table presents the level of awareness of respondents regarding the Lakhpati Baideu Scheme. Out of the total 22 respondents, 12 women representing 54.55 percent reported a high level of awareness about the scheme. Seven respondents accounting for 31.82 percent indicated a moderate level of awareness, while only three respondents or 13.63 percent reported a low level of awareness.

The findings suggest that the majority of beneficiaries possess adequate knowledge regarding the objectives, benefits and functioning of the scheme. This may be attributed to their active participation in Self Help Group activities and interactions with government officials and community members. The relatively smaller proportion of respondents with low awareness hat some beneficiaries still require additional guidance and information regarding different aspects of the scheme.

Overall, the data indicate that awareness regarding the Lakhpati Baideu Scheme is satisfactory among the respondents. Adequate awareness is important because it enables beneficiaries to utilise available opportunities effectively and participate more actively in livelihood activities supported under the programme.

4.3. Economic Impact of the Scheme on Income

Table 4.2 Impact of the Scheme on Income

Response	Respondents	Percentage
Income Increased	18	81.82
No Significant Change	4	18.18
Total	22	1OO

Interpretation

The table shows the impact of the scheme on the income of women beneficiaries. Out of 22 respondents, 18 respondents representing 81.82 percent stated that their income increased after receiving assistance under the scheme. On the other hand, four respondents accounting for 18.18 percent reported that there was no significant change in their income.

The findings clearly indicate that the scheme has had a positive influence on the economic condition of most beneficiaries. The increase in income may be associated with the expansion of existing livelihood activities or the adoption of new incomegenerating opportunities supported by the scheme. Increased income contributes to better household management, improved living standards and greater financial security.

The comparatively smaller number of respondents who reported no significant change may be due to various factors such as limited investment opportunities, challenges in livelihood activities or insufficient time for observing noticeable economic improvements. Nevertheless, the overall findings demonstrate that the scheme has contributed positively towards strengthening the income level of women beneficiaries.

The increase in income among beneficiaries has implications beyond financial improvement. Higher income enables women to contribute more effectively to household expenditure, children's education, healthcare and savings. Economic stability also reduces dependence on external sources of financial support and enhances the capacity of families to cope with unexpected situations. The findings therefore suggest

that the benefits of the scheme extend beyond income generation and contribute to the overall well-being of beneficiary households. Improved financial conditions may also encourage women to invest in productive activities, thereby creating opportunities for sustainable economic development in the long run.

4.4 Impact on Livelihood Activities

Table 4.3 Change in Livelihood Activities after Receiving Benefits

Response	Respondents	Percentage
Improve Livelihood Activities	17	77.27
No Improvement	5	22.73
Total	22	100

Interpretation

The above table presents information regarding changes in livelihood activities after receiving benefits under the Lakhpati Baideu Scheme. The data reveal that 17 respondents representing 77.27 percent experienced improvement in their livelihood activities. Five respondents accounting for 22.73 percent stated that no significant improvement had taken place.

The findings indicate that the scheme has played an important role in promoting livelihood development among women beneficiaries. Financial assistance received under the scheme appears to have helped many respondents strengthen their existing activities and improve their productivity. It may also have encouraged them to explore additional opportunities for income generation.

Improved livelihood activities contribute not only to economic growth but also to increased confidence and self-reliance among women. The relatively high percentage of respondents reporting improvement suggests that the scheme has been successful in supporting livelihood enhancement in the study area.

Although a smaller proportion of respondents did not observe major improvements, the overall trend indicates a positive impact of the scheme on livelihood development.

4.5 Influence on Decision-Making Power

Table 4.4 Improvement in Decision-Making Power

Response	Respondents	Percentage
Yes	17	77.27
No	5	22.73
Total	22	100

Interpretation

The data presented in the table show the influence of the scheme on the decisionmaking power of women beneficiaries. Among the respondents, 17 women representing 77.27 percent stated that their participation in family decision-making improved after receiving benefits under the scheme. Five respondents or 22.73 percent reported no noticeable change in this regard.

The findings suggest that economic empowerment has contributed positively to enhancing the role of women in household decisions. Increased income and active involvement in livelihood activities often strengthen women's confidence and influence within the family. As a result, they become more capable of participating in matters related to household expenditure, education, savings and other family issues.

The findings further indicate that economic support provided through the scheme has contributed to social empowerment by increasing women's involvement in decisionmaking processes. This reflects the broader objective of women empowerment, which seeks to enhance both economic independence and social participation.

Although a small number of respondents reported no improvement, the majority experienced positive changes, indicating that the scheme has had a meaningful impact on decision-making power.

Decision-making power is an important indicator of women empowerment because it reflects the ability of women to participate actively in matters affecting their lives and families. Increased involvement in household decisions often results in better management of resources and improved family welfare. Women who participate in decision-making processes are generally more confident and capable of expressing their opinions. The findings of the study therefore indicate that economic opportunities provided under the scheme have contributed not only to financial improvement but also to strengthening the social position of women within the household.

4.6 Influence on Social Status

Table 4.5 Improvement in Social Status

Response	Respondents	Percentage
Improved	16	72.73
Not Improved	6	27.27
Total	22	100

Interpretation

The above table presents information regarding changes in the social status of women beneficiaries. Out of the total respondents, 16 women representing 72.73 percent felt that their social status improved after participating in the scheme. Six respondents accounting for 27.27 percent stated that they did not experience any significant change.

The findings indicate that economic participation and financial independence have contributed to improving the social position of women in the community. Women who engage in income-generating activities often receive greater recognition and respect

from family members as well as from society. Participation in Self Help Groups and involvement in productive activities may also increase social interaction and confidence.

Improved social status is an important indicator of empowerment because it reflects greater acceptance and recognition of women's contributions to family and community development. The majority of respondents reporting improvement suggests that the scheme has had a positive social impact in addition to its economic benefits.

The findings therefore indicate that the Lakhpati Baideu Scheme has contributed towards enhancing the social standing of many women beneficiaries in the study area.

Improvement in social status is an important outcome of women empowerment programmes. When women participate in economic activities and contribute to household income, they often receive greater recognition from family members and the community. Enhanced social status encourages women to participate in social organisations, community meetings and development activities. Such participation helps strengthen social relationships and promotes greater inclusion of women in community affairs. The findings suggest that the scheme has supported not only economic development but also social transformation among beneficiaries.

4.7 Challenges Faced by Beneficiaries

Table 4.6 Major Challenges Faced by Beneficiaries

Challenges	Respondents	Percentage
Lack of Training	7	31.82
Market Problems	6	27.27
Financial Limitations	5	22.73
Lack of Awareness	3	13.64
Other Problems	1	4.54
Total	22	100

Interpretation

The table highlights the major challenges faced by women beneficiaries while utilising the benefits of the scheme. Among the respondents, seven women representing 31.82 percent identified lack of training as the major challenge. Six respondents or 27.27 percent reported market-related problems, while five respondents accounting for 22.73 percent pointed to financial limitations.

Three respondents representing 13.64 percent identified lack of awareness as a challenge, while one respondent reported other difficulties. The findings indicate that although the scheme has generated positive outcomes, beneficiaries continue to face certain obstacles that may affect the effective utilisation of available opportunities.

Lack of training appears to be the most significant challenge. Adequate training is important for improving skills, productivity and management practices. Market-related difficulties may affect the ability of beneficiaries to sell products and earn better returns. Financial limitations can also restrict the expansion of livelihood activities.

The findings suggest that addressing these challenges would further enhance the effectiveness of the scheme and contribute to better outcomes for beneficiaries.

4.8 Overall Contribution of the Scheme towards Women Empowerment

Table 4.7 Contribution of the Scheme towards Women Empowerment

Opinion	Respondents	Percentage
Highly Contributed	10	45.45
Moderates Contributed	8	36.36
Slightly Contributed	3	13.64
No Contributied	1	4.55
Total	22	100

Interpretation

The above table presents the opinion of respondents regarding the overall contribution of the Lakhpati Baideu Scheme towards women empowerment. Ten respondents representing 45.45 percent stated that the scheme highly contributed to

their empowerment. Eight respondents accounting for 36.36 percent felt that the scheme contributed moderately.

Three respondents or 13.64 percent reported slight contribution, while only one respondent representing 4.55 percent felt that the scheme made no contribution towards empowerment.

The findings indicate that the majority of beneficiaries view the scheme positively and believe that it has improved their socio-economic condition. Increased income, improved livelihood opportunities, greater participation in decision-making and enhanced social status appear to have contributed to this perception.

The results suggest that the scheme has played an important role in promoting women empowerment in the study area. The positive responses received from a large proportion of beneficiaries indicate that the programme has been effective in achieving its objectives.

4.9 Summary of Findings from Data Analysis

The analysis of data collected from the respondents reveals several important findings. A majority of beneficiaries possess a high level of awareness regarding the Lakhpati Baideu Scheme. Most respondents reported an increase in income and improvement in livelihood activities after receiving assistance under the programme.

The findings also indicate positive changes in decision-making power and social status among women beneficiaries. At the same time, respondents identified certain challenges such as lack of training, market-related problems and financial limitations.

Overall, the results demonstrate that the Lakhpati Baideu Scheme has made a positive contribution towards the socio-economic development and empowerment of women associated with Self Help Groups in Arara Village. The next chapter presents the major findings, suggestions and conclusion of the study.

The findings of the study further indicate that the benefits of the Lakhpati Baideu Scheme extend beyond mere economic improvement. The programme has created opportunities for women to participate more actively in productive activities and community life. Increased involvement in livelihood activities has enabled many beneficiaries to develop confidence, leadership qualities and a stronger sense of responsibility towards their families. Such changes are important indicators of empowerment because they reflect improvements not only in income but also in personal development and social participation.

The analysis also reveals that participation in Self Help Groups has played a significant role in strengthening cooperation and mutual support among women. Regular interaction with group members has provided opportunities for sharing experiences, discussing challenges and identifying suitable solutions. This collective approach has encouraged women to work together towards common goals and has contributed to the development of stronger social networks within the community.

Another noteworthy observation is that many beneficiaries have become more aware of the importance of financial planning and resource management. Participation in income-generating activities has encouraged women to utilise available resources more efficiently and adopt better saving practices. Improved financial awareness may contribute to long-term economic security and help beneficiaries cope with future financial challenges more effectively.

The study further suggests that government-supported livelihood programmes can serve as important instruments for reducing rural poverty and promoting inclusive development. By providing financial assistance and encouraging productive activities, such programmes create opportunities for disadvantaged groups to improve their living conditions. The positive experiences reported by respondents demonstrate the potential of targeted welfare initiatives in promoting sustainable socio-economic development among rural women.

At the same time, the findings indicate that continuous support remains necessary for achieving long-term success. Access to training, technical guidance and market opportunities can further strengthen the effectiveness of livelihood programmes and help beneficiaries maximise the benefits received under such schemes. Therefore, a comprehensive approach combining financial assistance with capacity-building measures is essential for ensuring sustainable empowerment and development.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 MAJOR FINDING

The present study was conducted to examine the socio-economic impact of the Lakhpati Baideu Scheme on women beneficiaries associated with Self Help Groups in Arara Village of Nalbari District, Assam. Information was collected from 22 respondents belonging to Milijuli Group and Majoni Group. The analysis and interpretation of the collected data helped identify several important findings regarding awareness, economic impact, livelihood development, decision-making power, social status and women empowerment.

The study found that the majority of respondents were aware of the Lakhpati Baideu Scheme and its objectives. More than half of the beneficiaries possessed a high level of awareness regarding the scheme. The respondents were familiar with the purpose of the programme and had a general understanding of the benefits provided under it. This indicates that awareness regarding the scheme was reasonably satisfactory among the selected beneficiaries.

The findings further revealed that the scheme has positively influenced the economic condition of women beneficiaries. Most respondents reported an increase in their income after receiving financial assistance under the scheme. The increase in income contributed to improving household financial conditions and provided beneficiaries with greater economic security. The findings suggest that the scheme has helped women strengthen their economic position and reduce financial dependence.

The study also found that beneficiaries were able to undertake and expand various livelihood activities such as agriculture, poultry farming, fish farming, livestock rearing, weaving and small-scale business activities. These livelihood activities provided opportunities for income generation and enabled beneficiaries to utilise available resources more effectively. Participation in such activities contributed to improving their economic condition and livelihood security.

Another important finding of the study is that the scheme contributed significantly to improving livelihood opportunities among women associated with Self Help Groups. A large proportion of respondents reported positive changes in their economic activities after receiving support under the programme. The findings indicate that the scheme has played an important role in encouraging women to engage in productive livelihood activities.

The study further revealed that a large number of respondents experienced improvements in their participation in family decision-making processes. Women who became economically active through the scheme reported greater involvement in decisions relating to household expenditure, savings and other family matters. This finding reflects the relationship between economic empowerment and increased decision-making power among women.

The findings indicate that women beneficiaries experienced greater confidence and economic independence through their involvement in income-generating activities. Increased participation in livelihood activities helped them develop self-confidence and a sense of self-reliance. Economic independence enabled many beneficiaries to contribute more actively to their households and communities.

The study also observed that many respondents felt an improvement in their social status and received greater recognition and respect within their families and communities. Active participation in economic activities and contribution to household income enhanced their social position. The findings suggest that economic empowerment has contributed positively to social empowerment among women beneficiaries.

Another important observation of the study is that the scheme encouraged collective participation and cooperation among women through Self Help Groups. Group-based activities strengthened relationships among members and promoted mutual support and cooperation. The scheme therefore contributed not only to individual development but also to collective empowerment.

Despite the positive outcomes, the study identified several challenges faced by beneficiaries. Lack of training emerged as one of the major difficulties reported by respondents. Many women felt the need for additional training and guidance to improve their skills and manage livelihood activities more effectively.

Market-related problems were also identified as a significant challenge. Some respondents reported difficulties in selling their products and obtaining suitable market opportunities. Limited market access affected the ability of beneficiaries to expand their economic activities and increase income.

Financial limitations constituted another challenge experienced by beneficiaries. Although financial assistance was provided under the scheme, some

respondents felt that additional financial support would be helpful for expanding their livelihood activities. Limited access to resources sometimes affected the growth of economic enterprises undertaken by women.

The study further found that some respondents experienced difficulties in expanding their economic activities due to inadequate market linkage, limited entrepreneurial skills and insufficient technical support. These factors influenced the effective utilisation of available opportunities and affected the overall outcomes of livelihood activities.

Overall, the findings clearly indicate that the Lakhpati Baideu Scheme has made a positive contribution towards improving the socio-economic condition of women beneficiaries in Arara Village. The scheme has supported income generation, livelihood development, social participation and women empowerment. At the same time, the findings highlight the need for additional support measures to address existing challenges and improve programme effectiveness.

5.2 Implications of the Study

The present study carries considerable significance for policymakers, government institutions, development organisations and other stakeholders engaged in the field of women empowerment and rural development. By examining the socio-economic impact of the Lakhpati Baideu Scheme on women beneficiaries associated with Self Help Groups, the study offers valuable insights into the role of government-supported livelihood programmes in improving the lives of rural women. The findings indicate that appropriate financial support, combined with community participation and collective efforts, can bring meaningful changes in the economic and social conditions of women.

An important implication of the study is that economic empowerment serves as a foundation for broader social empowerment. The findings reveal that women who benefited from the scheme were able to participate more actively in income-generating activities and contribute to household income. As a result, many beneficiaries experienced greater confidence, self-reliance and involvement in family affairs. This demonstrates that programmes aimed at enhancing women's economic opportunities can also strengthen their social position and influence within the household and community.

The study further highlights the significant role played by Self Help Groups in promoting inclusive development. SHGs not only provide opportunities for savings and access to financial resources but also encourage cooperation, mutual support and collective learning among members. Participation in such groups enables women to share experiences, acquire knowledge and develop leadership qualities. Therefore, strengthening SHGs can be considered an effective strategy for achieving sustainable socio-economic development among rural women.

Another important implication emerging from the study relates to the need for continuous support mechanisms. Although the scheme has generated positive outcomes, certain challenges continue to affect beneficiaries. Issues such as inadequate training, limited technical knowledge and difficulties in accessing markets may reduce the effectiveness of livelihood activities. This suggests that welfare programmes should not be confined only to financial assistance. Equal emphasis should be placed on capacity building, skill development and technical guidance so that beneficiaries can utilise resources more efficiently and achieve long-term success.

The findings also underline the importance of creating favourable market opportunities for women entrepreneurs. Sustainable livelihood development depends not only on production but also on the ability to market products and services effectively. Improved market linkages, promotional support and access to wider consumer networks can enhance the profitability of women-led enterprises and strengthen their economic stability.

From an academic perspective, the study contributes to the existing literature on women empowerment, Self Help Groups and rural development in Assam. Since the Lakhpati Baideu Scheme is a relatively recent initiative, the findings provide useful evidence regarding its effectiveness at the grassroots level. The study may serve as a reference for future research on similar welfare programmes and their impact on rural communities.

Overall, the study demonstrates that women-centred development initiatives can produce positive socio-economic outcomes when supported by effective implementation, continuous monitoring and adequate institutional assistance. Strengthening these dimensions can contribute to greater economic independence, enhanced social participation and sustainable development among rural women.

5.3 Suggestions

On the basis of the findings obtained from the study, several suggestions may be offered for improving the effectiveness of the Lakhpati Baideu Scheme and strengthening its contribution towards women empowerment and rural development.

Regular awareness programmes should be organised to provide complete information regarding the scheme and its benefits to women beneficiaries. Although the majority of respondents were aware of the programme, continuous awareness activities can help ensure that all beneficiaries possess adequate knowledge regarding different aspects of the scheme.

Skill development and entrepreneurship training programmes should be conducted for Self Help Group members. Training can improve technical knowledge, management skills and productivity. Better training opportunities may help women

utilise available resources more effectively and enhance the success of livelihood activities.

Adequate financial assistance should be provided to beneficiaries to help them expand their livelihood and business activities. Additional financial support may enable women to invest in productive activities and generate higher income from their enterprises.

Better market linkage facilities should be developed to ensure proper marketing opportunities for products produced by Self Help Group members. Access to suitable markets can improve sales opportunities and contribute to increased income generation among beneficiaries.

Technical guidance and regular monitoring support should be provided to women engaged in income-generating activities. Continuous guidance can help beneficiaries overcome difficulties and improve the management of their economic activities.

Government agencies and financial institutions should strengthen coordination for effective implementation of the scheme. Better coordination among different stakeholders may contribute to efficient delivery of benefits and improved programme outcomes.

Special attention should be given to beneficiaries facing difficulties in accessing credit facilities and business opportunities. Appropriate support mechanisms can help such women participate more effectively in livelihood activities and improve their economic condition.

Programmes related to financial literacy, business management and digital marketing should be introduced to improve entrepreneurial capabilities among beneficiaries. Such programmes can help women manage resources more efficiently and explore new opportunities for income generation.

Successful women entrepreneurs may be encouraged to share their experiences with Self Help Group members. Practical experiences and guidance from successful individuals can motivate beneficiaries and provide useful knowledge regarding livelihood development.

Periodic evaluation of the scheme should be conducted to identify implementation gaps and improve programme outcomes. Regular assessment can help authorities understand challenges faced by beneficiaries and take appropriate corrective measures.

The implementation of these suggestions may contribute to strengthening the effectiveness of the Lakhpati Baideu Scheme and enhancing its role in promoting women empowerment and socio-economic development.

5.4 conclusion

Women empowerment has become an important component of socio-economic development and sustainable rural progress. The active participation of women in economic activities contributes not only to household welfare but also to broader social and economic development. Economic independence provides women with opportunities to improve their standard of living, participate in decision-making processes and contribute more effectively to family and community welfare.

Self Help Groups have emerged as significant institutions for promoting financial inclusion, entrepreneurship and social empowerment among rural women. Through collective participation, savings activities and livelihood development initiatives, SHGs provide opportunities for women to become economically active and socially empowered. Government programmes implemented through SHGs therefore play an important role in improving the socio-economic condition of women.

The present study examined the socio-economic impact of the Lakhpati Baideu Scheme on women beneficiaries belonging to Milijuli Group and Majoni Group in Arara Village of Nalbari District, Assam. The findings reveal that the scheme has positively influenced the economic condition of women by creating opportunities for income generation and livelihood development. Most beneficiaries reported improvements in income and livelihood activities after receiving assistance under the programme.

The study further indicates that participation in the scheme contributed to increased confidence, improved social status and greater involvement in family decision-making processes. Women beneficiaries became more active participants in household and community affairs, demonstrating the positive relationship between economic empowerment and social empowerment. The scheme therefore contributed not only to economic development but also to broader aspects of women empowerment.

At the same time, the study identified certain challenges experienced by beneficiaries. Lack of training, market-related problems and financial limitations emerged as important issues affecting the effective utilisation of scheme benefits. Addressing these challenges is necessary for ensuring the long-term success and sustainability of livelihood activities undertaken by beneficiaries.

The findings suggest that continued support, effective implementation and regular monitoring can further improve the outcomes of the programme. Strengthening training facilities, improving market access and providing adequate technical guidance may help beneficiaries maximise the benefits available under the scheme.

The study also demonstrates the importance of government interventions in promoting the socio-economic development of rural women. Programmes such as the Lakhpati Baideu Scheme create opportunities for women to participate in productive

activities and contribute to household income. Such initiatives play an important role in reducing economic dependency and enhancing self-reliance among women.

In conclusion, the Lakhpati Baideu Scheme has made a meaningful contribution towards improving the socio-economic condition of women and promoting women empowerment in the study area. The programme has helped beneficiaries strengthen their livelihoods, improve their income and participate more actively in family and community affairs. With continued support, effective implementation and improved livelihood opportunities, the scheme has the potential to play a significant role in strengthening rural development and achieving inclusive growth in Assam. The overall findings of the study therefore indicate that the scheme has been beneficial for women beneficiaries and has contributed positively towards their economic and social advancement.

BIBLIOGRAPHY

1. Ahmed, S., & Bhatnagar, A. (2020). Women empowerment through self-help groups in rural India. International Journal of Social Economics, 47(9), 1123-1138.

2. Banerjee, A., Karlan, D., & Zinman, J. (2015). Six randomized evaluations of microcredit: Introduction and further steps. American Economic Journal: Applied Economics, 7(1), 1-21.

3. Bhattacharyya, R. (2013). Are micro-credit programmes empowering women? Development in Practice, 23(1), 82-94.

4. Das, S. (2016). Role of SHGs in women empowerment: A study in Assam. Indian Journal of Gender Studies, 23(2), 180-196.

5. Ghosh, J. (2013). Microfinance and the challenge of financial inclusion for development. Cambridge Journal of Economics, 37(6), 1203-1219.

6. Government of India. (2011). National rural livelihood mission framework. Ministry of Rural Development.

7. Government of Assam. (2021). Assam State Rural Livelihoods Mission annual report. Government of Assam.

8. Harper, M. (2012). Practical microfinance: A training guide for South Asia. ITDG Publishing.

9. Hazarika, P. (2019). Women empowerment in Assam through SHGs: Opportunities and challenges. Journal of Rural Development, 38(4), 567-582.

10. Khandker, S. R. (2005). Microfinance and poverty: Evidence using panel data from Bangladesh. World Bank Economic Review, 19(2), 263-286.

11. Kumar, A., & Singh, R. (2018). Impact of SHGs on rural women empowerment: Evidence from India. Journal of Development Policy and Practice, 3(2), 215-230.

12. Mahanta, D., & Nayak, P. (2013). Women empowerment through SHGS: A case study of Assam. Asian Joumal of Research in Social Sciences and Humanities, 3(4), 4554.

13. Mayoux, L. (2001). Tackling the down side: Social capital, women's empowerment and microfinance in Cameroon. Development and Change, 32(3), 435-464.

14. Mishra, S. (2020). Role of government schemes in women empowerment in rural India. Journal of Public Affairs, 20(3), e2055.

15. Nair, T. S. (2005). Sustainability of microfinance self-help groups in India. Economic and Political Weekly, 40(31), 3491-3497.

APPENDICES

QUESTIONNAIRE

Title of the Study: Socio-Economic Impact of Lakhpati Baideu Scheme on Women: A Study of Self Help Group Members in Arara Village

Instructions: The information collected through this questionnaire will be used only for academic purposes. All responses will be kept confidential.

A. Personal Information
1. Name (Optional): _____
2. Age: _____
3. Marital Status: ☐ Married ☐ Unmarried ☐ Widow ☐ Other
4. Educational Qualification:
   ☐ Illiterate ☐ Primary ☐ Secondary ☐ Higher Secondary ☐ Graduate & Above
5. Occupation:
   ☐ Agriculture ☐ Poultry Farming ☐ Weaving ☐ Small Business ☐ Livestock Rearing ☐ Others
6. Monthly Family Income:
   ☐ Below ₹5,000 ☐ ₹5,001–10,000 ☐ ₹10,001–15,000 ☐ Above ₹15,000
7. Name of SHG:
   ☐ Milijuli Group ☐ Majoni Group
8. Number of years associated with SHG: _____

B. Awareness about the Scheme
9. Are you aware of the Lakhpati Baideu Scheme?
   ☐ Yes ☐ No
10. Level of awareness:
   ☐ High ☐ Moderate ☐ Low
11. Source of information about the scheme:
   ☐ SHG Meeting ☐ Government Officials ☐ Friends/Relatives ☐ Media ☐ Others
12. Do you understand the objectives and benefits of the scheme?
   ☐ Yes ☐ No

C. Economic Impact
13. Has your income increased after receiving scheme benefits?
   ☐ Yes ☐ No
14. Has the scheme improved your livelihood activities?
   ☐ Yes ☐ No
15. Which livelihood activity have you undertaken under the scheme?
   ☐ Agriculture ☐ Poultry ☐ Fish Farming ☐ Livestock ☐ Weaving ☐ Small Business ☐ Others
16. Have your savings increased after receiving scheme benefits?
   ☐ Yes ☐ No
17. Has the scheme helped you become more financially independent?
   ☐ Yes ☐ No

D. Social Impact

18. Has your decision-making power improved within the family?
□ Yes □ No
19. Has your social status improved?
□ Yes □ No
20. Has your confidence level increased?
□ Yes □ No
21. Do you participate more actively in community activities after joining the scheme?
□ Yes □ No

E. Challenges Faced
22. What challenges do you face while utilizing scheme benefits?
□ Lack of Training
□ Market Problems
□ Financial Limitations
□ Lack of Awareness
□ Technical Problems
□ Others _____
23. Do you receive adequate guidance and support?
□ Yes □ No

F. Overall Opinion
24. How far has the scheme contributed towards women empowerment?
□ Highly Contributed
□ Moderately Contributed
□ Slightly Contributed
□ Not Contributed

25. What suggestions would you like to give for improving the scheme?
_____
_____

APPENDICES-2

PHOTOGRAPHS

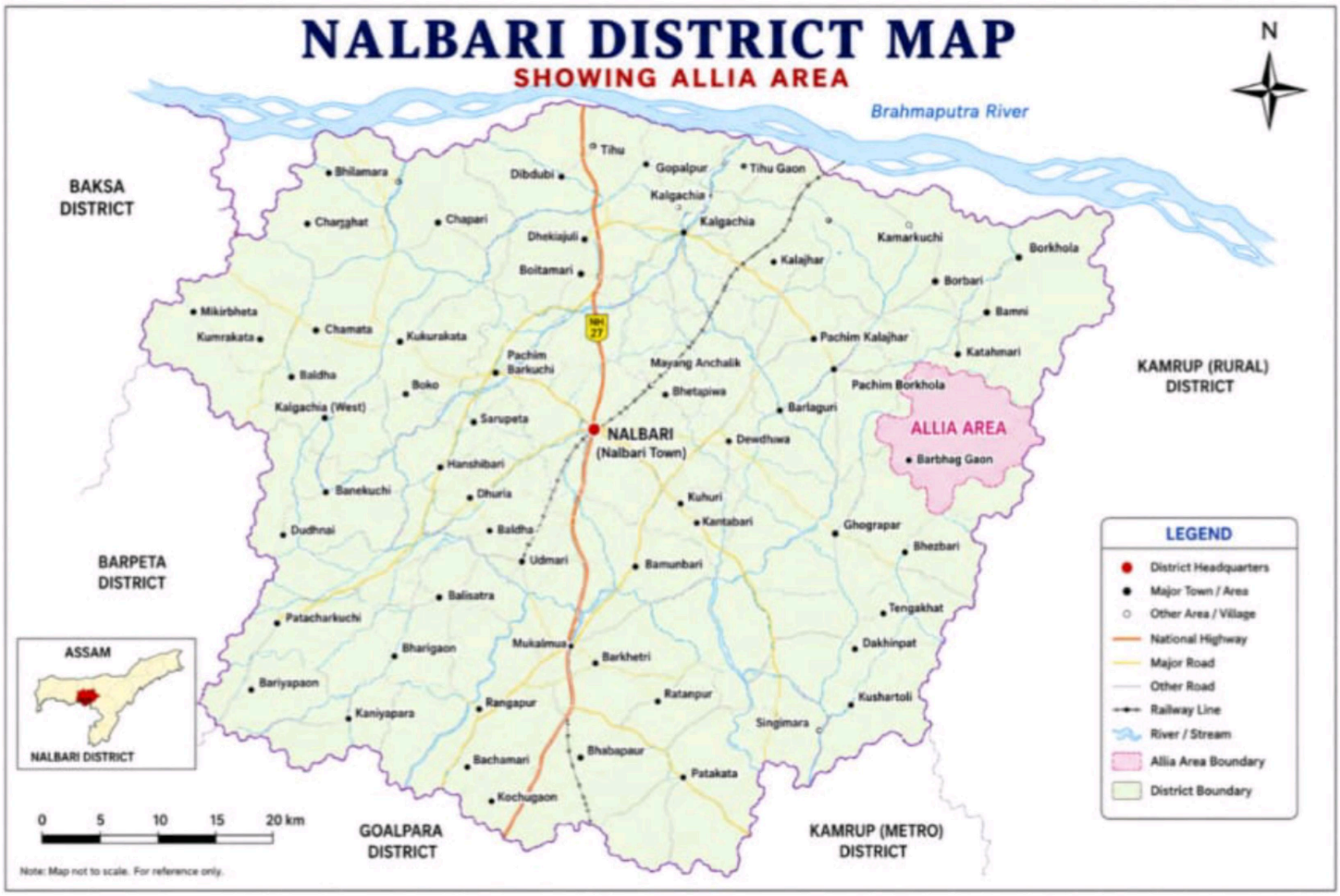
The following photographs were taken during the field work and data collection process in Arara village under Nalbari district. These photographs represent the interaction with respondents and the process of collecting information related to self help group of women.



Photograph 1: Data collection from Arara village during field work



Photograph 2- Data collection from Arara village during field work



Photograph 3: Location of the Allia Area indicating the location of Arara Village.