

Self-Help Groups as Instruments of Women's Economic Empowerment in the Rural Assam

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Abstract:

Economic empowerment of women has been declared as an urgent issue in the modern development agenda especially in areas characterized by structural vulnerability, gender inequality and poor livelihood opportunities. Assam, whose economy is mainly rural, where natural disasters are frequent, and regional inequalities are great, offers a great opportunity to look into community-based policy on empowerment of women. Self-Help Groups (SHGs) are among them as being used with the purpose of improving access of women to income-generating activities, financial services, and collective agency. The present study lies in the analysis of SHG-led women as economic empowerment in Assam through secondary data derived in peer-reviewed journal articles, doctorate theses, institutional reports and policy documents. The paper discusses how SHGs contribute to income generation, savings behaviour, credit access and financial inclusion; evaluates the advancement and success of SHG initiatives in the state; and considers the major challenges as well as policy implications. This analysis has shown that SHGs have impacted positively on enhancing the economic participation, financial discipline and involvement of women in formal financial institutions, which has empowered the economical decision making at household level. Nevertheless, the study also concludes that the results of empowerment are still unequal because of some limitations, including the inability to integrate with the market, insufficiency of the financial and managerial capabilities, geographical and infrastructural differences, institutional inefficiency, and susceptibility to the ecological and economic volatility, especially in flood-prone regions. The argument put forward in the paper is that even though SHGs have already created a good base towards economic empowerment of women in Assam, their transformative capabilities rest on the need to move past credit-based interventions towards a comprehensive policy framework that focuses on capacity building, diversification of livelihoods, market connectivity and institutional convergence. Such a comprehensive strategy is important in strengthening SHGs in order to promote sustainable, inclusive, and gender-responsive development in Assam.

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1. Introduction:

The economic empowerment of women is being seen as a necessity to inclusive growth, reduction of poverty and a long-term development. Women according to economic empowerment have access and control to productive resources, they are meaningfully engaged in economic decision making and enjoy better living standards. In the developing states like Assam, the economic involvement of women is usually restricted by poverty levels and low education, social conventions and lack of access to financial services.

The agrarian reliance, poverty at large levels, frequent floods, and unequal development in the region characterize the socio-economic environment of Assam. Women especially those in rural, tribal, minority and tea garden groups are disadvantaged by structures which restrict their participation in the formal economic activities. As a reaction, development interventions have been placing growing emphasis on community-based models which give priority to participation, collective action and mobilization of local resources.

One such well known grassroots mechanism that empowers women in Assam is the Self-Help Groups (SHGs). SHGs are generally small groups of women who gather together voluntarily in order to save on a regular basis, take microcredit, and participate in income-earning activities. Over the years, SHGs are associated with banks, microfinance institutions, and government programmes with an extension of their focus to savings to entrepreneurship and social development (Deka and Patgiri, 2015).

According to the studies held in various Assam districts, SHGs have positively influenced the economic position of women, increased their income and motivated them to save or borrow money and improve access to institutional credit (Nath and Bora, 2018; Barman, 2020). Nevertheless, these results are not universal and differ depending on the regions and groups. Some SHGs have managed to transform into micro-enterprises, but others have been stuck in low-income activities that have low chances of growth (Das, 2021).

Based on this uncertain testimony, there is a necessity of a structured and analytical review, which would be used to synthesize the available research within the domain of SHGs and women economic empowerment in Assam. This paper aims to fill this gap by critically looking at the progress, and challenges and policy implications of SHG-based empowerment programs in the state.

2. Review of Literature:

Women economic empowerment is an idea that has received much discourse in the development literature and the various scholars have pointed out the multidimensional concept of economic empowerment that includes the access of resources, the power to make decisions and the economic accomplishments. Kabeer (1999) has defined empowerment as the process of women acquiring the power to make strategic life decisions, and emphasized the connection between resources, agency and outcomes. Equally, the capability approach by Sen (1999) emphasized the economic freedom as a fundamentally significant aspect of the development of

humans, thus explaining why the need to have women actively involved in economic activities to enhance the development of the society at large.

Self-Help Groups (SHGs) have become an important institution of empowering women economically especially in the developing countries in this theoretical perspective. Initial microfinance and SHGs research found that the collective financial processes help women to build confidence, social capital and bargaining power (Mayoux, 2001). But the results of empowerment were proven to depend on favourable institutional framework, education, and market opportunities (Swain and Wallentin, 2009). These reflections formed the basis of empirical research on SHGs as the tool of women economic empowerment in India.

Some studies have reported in India how SHGs have a beneficial impact on the income levels, savings behaviour and entrepreneurial capabilities of women. Sharma and Varma (2008) noted that membership in SHGs led to greater economic and social status independence and acknowledgment of rural women. An assessment by the Planning Commission (2013) on a national level again affirmed that SHGs increased financial inclusion and livelihood security, but also that there were regional inequality and the challenge of sustainability remained. Kumar and Singh (2018) further pointed out that SHG initiatives initiated by microfinance were good in supporting women to become entrepreneurs, but there was a need to ensure consistent capacity building, as this would pay off in the long term.

The author has concentrated on the North-Eastern region; Tripathi (2016) has emphasized how SHGs have helped women in the rural and remote regions to empower their livelihood security, despite the infrastructural and market-related limitations. Empirical evidence of the economic impact of SHGs is available in a large amount because of studies carried out specifically in Assam. Deka and Patgiri (2015) discovered that the participation of SHGs enhanced access of women to institutional credit and minimized reliance on informal moneylenders. On the same note, Nath and Bora (2018) documented a huge improvement in the financial inclusion of women who are members of SHGs in rural areas in different districts of Assam.

District-level researches also shed more light on the economic roles of SHGs in Assam. The studies carried out in the Kamrup district provisioned the fact that SHG membership resulted in an improved level of income, increased saving practices, and increased confidence in financial management in women (Mahanta, 2018). In their research on Upper Assam, Gogoi and Hazarika (2017) found that the participation in SHG led to higher household income and a higher rate of women in economic decision-making. Ongoing support of collective savings and income earning activities by SHGs was also identified by Baruah (2019) that contributed to women being economically independent.

The positive results notwithstanding, a number of studies point out that there are still some challenges, which limit the transformative ability of SHGs in Assam. According to Das (2021), SHGs helped in diversifying livelihoods although the majority of the economic pursuits were minor with the income growth being very minimal. According to Barman (2020), poor market access and financial literacy were found to be the main impediments to sustainable empowerment. These challenges are further aggravated by environmental vulnerabilities,

especially in flood-prone regions of Assam where frequent disasters disorient SHG operations and source of income (Saikia, 2022).

There are institutional and structural issues, which also come into the limelight of the literature. NABARD (2019) recognised the growth of SHG-Bank linkage programmes but noted that there was a need to reinforce monitoring and capacity-building. As Roy and Nath (2019) illustrated, the outcomes of empowerment differed greatly across the districts because of variations in the infrastructure, training, and the convergence of institutions. Research on marginalized areas, including char areas, found that the potentials of SHG interventions are hindered by the geographical isolation and climatic hazards in spite of their good intentions (Ali, 2021).

The national and international reports acknowledge SHGs at the policy level as being an essential tool in promotion of gender equality and empowerment of women economically. The contributions of collective institutions to improving the voice and agency of women have been emphasized by the World Bank (2014), and SHGs are named among the key players in the process of meeting the Sustainable Development Goals pertaining to gender equality and poverty reduction (UNDP, 2018). Yojana (2021) also highlighted how women SHGs have changed the rural economies by self-employment and community development.

Summative of the above discussion indicates quite categorically that the Self-Help Groups have contributed greatly in economic empowerment of women in Assam by facilitating access to credit, encouraging saving and other income-generating activities. Nevertheless, the empowerment effects are unbalanced and are limited by the market failure, environmental exposure and institutional boundaries. These gaps present the necessity of an analytical evaluation of SHGs in Assam that is both thorough and analytical in terms of assessing their advancement; it is also necessary to evaluate issues and policy implications critically, hence justifying the current research.

3. Objectives of the Study:

- i. To examine the role of Self-Help Groups in promoting women's economic empowerment in the Rural Assam
- ii. To analyze the progress and outcomes of SHG initiatives in the Rural Assam
- iii. To identify key challenges faced by SHGs and derive policy implications for strengthening their role in women's economic empowerment.

3. Conceptual Framework: SHGs and Women's Economic Empowerment:

The economic empowerment of women is a concept that cuts across many dimensions including accesses to resources, command to incomes, economic decision making and better livelihood security. The SHGs are also conceptualized by the basis of an intermediary institution that enables the empowerment in various ways. First, SHGs enhance the inclusion of finances through persuasions that lead to regular savings and credit access. This will make women less reliant on informal moneylenders and allow them to invest in productive activities (Baruah, 2019). Second, SHGs help in earning income through the assistance of micro-

enterprises, skill building, and diversification of livelihoods. Third, SHGs increase social capital, collective bargaining power, and confidence, all of which indirectly lead to economic empowerment (Gogoi & Hazarika, 2017). Nevertheless, the contextual issues of empowerment results are affected by education, market access, institutional support and environmental vulnerability. Frequent floods and geographic isolation in Assam also complicate SHG operations and it is important to consider the results of empowerment in a localized setting (Saikia, 2022).

4. Research Methodology:

The current research is resting solely on the secondary data sources. The sources of data were diverse credible and scholarly resources and included peer-reviewed journal articles devoted to Self-Help Groups (SHGs) and women empowerment in Assam, doctoral theses and dissertations found in the Shodhganga repository, and research papers found on such academic sources as ResearchGate, CORE, and OAJI. Besides, the pertinent reports and documents issued by the government agencies and development organizations were reviewed to offer policy-level information. The studies reviewed are based on various Assam districts and qualitative research approach is used.

5. Discussions & Results:

5.1 Role of Self-Help Groups in Promoting Women's Economic Empowerment in the Rural Assam:

The Self-Help Groups (SHGs) have become one of the most important grassroots channels of economic empowerment of women in the rural Assam. SHGs have been critical in increasing the role of women in the income earning activities, deepening the savings culture, enhancing access to credit, and promoting financial inclusion in the social-economic environment that is marked by rural poverty, low livelihood opportunities and access to formal financial institutions. The current literature supports this fact with much evidence that SHGs have helped to empower women economically in various parts of the state.

Among the most notable ones is the role of SHGs to generate income in the rural Assam. A few empirical researches express that SHG involvement has made it possible to allow women to participate in a wide range of economic endeavors including handloom and weaving, livestock keeping, petty trade, food processing and agro based enterprises (Deka and Patgiri, 2015; Barman, 2020). In spite of the fact that such activities are typically small, they supply additional income that increases economic stability in households. Das (2021) noted that the income generated through SHG-based activities has made women better able to contribute towards household expenses hence enhancing their economic presence and position in the family. SHG members in such districts as Kamrup and Jorhat stated that they obtained more influence over personal income, which has been slowly transforming them into economically autonomous (Mahanta, 2018; Nath and Bora, 2018).

The other significant aspect of economic empowerment of women that SHGs promote is the behavior of saving. Recurrent savings are the backbone of SHG operation as well as a tool of developing financial discipline in women. Research carried out in the rural Assam states that

SHG membership has prompted women to take on regular saving patterns, which were mostly not present before they were included in the group (Baruah, 2019). The advantages of collective savings are that they give the feeling of financial stability as well as generate resource pool to be utilized to address emergency needs, engaging in productive activities and minimizing risks to economic shocks. According to the literature, the improved ability to save have empowered women due to the high confidence they have in financial resources management (Gogoi and Hazarika, 2017).

Credit access is the other significant front on which SHGs have played a significant role in enhancing economic empowerment of women in Assam. Women have become users of institutional credit at relatively cheaper interest rates through SHG-Bank linkage programmes than through informal sources. Deka and Patgiri (2015) discovered that SHG participation led to a decrease in the reliance of women on moneylenders and enabled women to access loans timely to spend on consumption and productive purposes. Nath and Bora (2018) also observed that with the help of credit provided via SHGs, women were able to invest in income-generating enterprises and were much more efficient when it came to managing household finances. Nevertheless, the literature also warns that productive use of credit is contingent on such factors as training, access to markets, and financial literacy (Barman, 2020).

Finally, closely associated with access to credit is the issue of SHGs in financial inclusion. SHGs mediate between the marginalized women and the official financial system, through which they receive access to bank accounts, savings and credit tools. NABARD (2019) reveals that with the growth of SHGs linkage programmes, the banking services have reached women in rural areas of Assam in high numbers. The empirical research proves that SHG membership has boosted the knowledge that women use banking services and have become more confident when communicating with financial institutions (Mahanta, 2018). The economic empowerment is wider in this case as this inclusion will improve the financial literacy of women and strengthen their economic status in the long term.

With these encouraging results, the literature recognizes the fact that the effect of SHGs on economic empowerment of women in Assam is lopsided. The inaccessibility to the market, vulnerability to the environment like floods and regional inequity still hinder the growth of income and sustainability of SHG activities (Das, 2021; Saikia, 2022). However, the same body of evidence indicates that SHGs have been instrumental in enhancing economic empowerment of women through better income access, enhanced saving patterns and accessing credit, as well as enhancing their financial inclusion. These contributions highlight the importance of SHGs as tools of economic empowerment and their continued priority in development policies and programmes in Assam justifies their priority.

5.2 Progress and Outcomes of SHG Initiatives in Assam:

The growth of Self-Help Group (SHG) projects in the rural Assam is one of the major developments in the state in the context of the promotion of the economic empowerment and the inclusive growth of women. SHGs became a very common institutional form of grassroots in the last 20 years and have been able to help women financial inclusivity, livelihood, and group involvement in economic activities. Available secondary data and empirical research

shows that SHG projects in Assam have achieved certain quantifiable outcomes in outreach, participation and socio-economic impacts although the levels of such results differ in different regions and communities.

The institutional growth and penetration of SHGs into rural and semi-urban Assam is one of the most obvious signs of development. Research shows that the number of women-led SHGs associated with banks and development programmes has been continuously growing, especially within the frame of the National Rural Livelihood Mission (NABARD, 2019). This growth has increased the accessibility of women to formal financial systems and it has minimized financial exclusion, particularly among the marginalized groups. It has been empirically indicated that SHGs have managed to mobilize women into collective economic systems in districts like Kamrup, Jorhat, Golaghat, and Nagaon, and that they have been effective in promoting participation and solidarity among the women (Mahanta, 2018; Nath and Bora, 2018).

SHG initiatives have had a positive impact on income improvement and diversification of livelihoods of women members in terms of economic outcomes. A number of articles cite that women who join SHGs have either gained additional household income due to their involvement in micro-enterprise activities such as weaving, handloom, livestock rearing, petty trade, and agri-based activities (Deka & Patgiri, 2015; Barman, 2020). These income gains are usually small, but they have been significant in enhancing the economic well being of households and making them less vulnerable. Based on the observation of Das (2021), the income women receive as a result of SHG activities has empowered them to make necessary household spending, which makes them relevant economically to the family.

The other remarkable impact of SHG activities in Assam is the change in savings habit and financial discipline amongst women. Empirical research continues to point at the fact that SHG involvement has stimulated regular savings, which used to be low-income and low-income as the state of people did not have access to banking facilities (Baruah, 2019). Collective savings have also accorded the women with a safety net to address the emergencies and the seasonal changes in income. According to Gogoi and Hazarika (2017), the increased capacity of savings increased the confidence of women in their financial resources management and their planning of future economic requirements.

The development of SHG activities can also be seen in the field of credit access and financial inclusion. Women have received access to institutional credit at reduced interest rates through SHG-Bank linkage programmes and this has allowed them to invest in income-generating ventures and minimize the need to use informal moneylenders (NABARD, 2019). Nath and Bora (2018) also discovered that the more the women were interacted with banks and financial institutions the more they became financially literate and confident. This addition has produced more extensive effects of empowerment through greater control over the financial decision-making of women and economic independence.

In addition to economic measures, SHG projects in Assam have also created favorable social results that indirectly support economic empowerment. Some of the studies claim more self-confidence, leadership, and women involvement in household and community-level decision-

making due to SHG involvement (Gogoi and Hazarika, 2017; Baruah, 2019). The members of the SHGs have also shown more awareness of government welfare schemes and development programmes and women can now have access to more resources and opportunities (Barman, 2020).

In spite of such success, the literature also points out disparities in SHG progress and constraints in SHG outcomes throughout Assam. Low infrastructure, market access, and institutional support in different regions has caused differences in the success of SHGs (Roy & Nath, 2019). The frequent environmental shocks in flood-prone and geographically isolated regions have affected SHG operations and undermined livelihood performance (Saikia, 2022). Furthermore, various researches warn that most SHGs are yet to become self-sufficient and have the ability to expand their economic endeavors, which restricts their sustainability in the long term (Das, 2021).

In general, the current empirical researches and secondary sources indicate that SHG programs have been successful in Assam in ensuring significant improvements in women economic participation and financial inclusion and livelihood security. Although the results indicate that there are significant changes in income, savings, and social empowerment, the lopsidedness of development illustrates the necessity of specific measures to enhance the institutional capacity, market integration, and resiliency. These results will offer an excellent empirical characterization of how SHGs could be used as a tool of economic empowerment of women in Assam and how the policy might be improved.

5.3 Key challenges faced by SHGs and derive policy implications:

5.3.1 Challenges Faced by SHGs in Assam:

Although the Self-Help Groups (SHGs) are growing at an impressive rate and have recorded quantifiable outcomes in most of the Assam districts, the literature and program reports highlight the fact that the groups are experiencing various limitations that are intertwined and curtail their transformational potential.

a) Low market access and value-chain integration: SHG businesses are often small and local (e.g. handloom, petty trading). Empirical studies in Assam reveal that the low demand and low product quality standards as well as scale-up of SHG products have no access to remunerative markets (Das, 2021; Baruah and Dutta, 2022). The programmatic reviews are also interested in the fact that in the absence of value chains linkages credit and training do not translate to efficient enterprises.

b) Weak managerial skills and financial illiteracy: Reports and field field-work indicate that the majority of SHGs members lack training on bookkeeping, business planning and computer/financial operations. It leads to the ineffective management of funds, ineffective use of credit and stress in debts (Baruah, 2019; Barman, 2020). The NRLM implementation handbooks, as well as the NABARD evaluation assessment also emphasize the need to carry out additional capacity building on top of the formation and the initial association to banks.

c) Dependence on external handholding and unequal institutional support: SHGs are intended to be owned by their members, but majority of them continue to depend on NGOs,

federations or government workers to organize, offer market connections and securing access to credit. This kind of dependency reduces the sustainability where external support is not evenly distributed among the districts (Findings from NRLM/NABARD reviews).

d) Climate and disaster vulnerability: A structural problem with most of Assam (e.g. char and riverine regions) is that there is a high rate of floods, erosion and seasonal shocks. Inventory is damaged due to floods, displacing households, disrupting SHG meetings and the related economic activity, cyclical income damages and recovery disruption of SHGs have been documented empirically in flood-afflicted districts (Saikia, 2022; Borah et al., 2023). Any form of empowerment which fails to consider climate risk is therefore feeble.

e) Heterogeneity and regional disparities: Dissimilarities are high between the Assam districts in the context of infrastructures, connectivity, administrative capability and scheme access. It is found in the comparative analysis that asymmetrical results are observed: some districts have high rates of bank connection and federations, and others cannot mobilize and follow up (Roy & Nath, 2019; NRLM state documentation).

Gaps in monitoring, data, and convergence: Absence of convergence of the relevant schemes (agriculture, MSME, disaster relief) and problems with monitoring systems. Scale, credit insurance and technological inputs cannot be procured unless SHGs have merged the information and planned convergent action.

5.3.2 Policy Implementation: Recommendations to Strengthen SHGs for Women's Economic Empowerment:

The limitations as above and the subsequent developmental role of the SHGs in Assam require the multi-pronged, context sensitive policy approach. The following are some of the recommendations that are synthesized with respect to program guidance (NRLM/NABARD) and empirical evidence and literature regarding disaster-resiliency.

a) Market integration and aggregation platforms: Subject to encouraging SHG federations/cooperatives that consolidate production, equalize quality and offer an avenue of selling in bulk. Encourage the concept of public- private partnership and local value-chain initiatives (branding, packaging, quality certifications) to facilitate the transfer of SHG products into the markets (district, state, and e-commerce). The federation studies have also found a reduction in the transaction costs as well as the increase in the bargaining power that occurs as a result of the process of aggregation.

b) Long-term business-focused and capacity building: Leave training-of-trainers (ToT), mentorship, and basic bookkeeping, and digital financial literacy lessons at low-literacy levels of women-specific. Enculturate entrepreneurship incubation on block level (linked to MSRLM/NRETP system) in allowing transfer of SHGs out of subsistence activity and into micro-enterprise.

c) Strengthen federations and reduce external dependency: Invest into federations, their financial dealing, and market operations so that they could provide consolidated services (credit guarantee, business development) and reliance on NGOs/government personnel is reduced.

NABARD and NRLM experience points to the fact that federated models may render the organization more sustainable in the instance of nurturing.

d) Climate-proof SHG interventions: More disaster-resilient practices: promote more homestead enterprises that are less vulnerable to floods (e.g. elevated homestead enterprises, poultry in raised pen), micro-insurance, emergency contingency funds, and rescheduling of loans. Cyclic losses made in a study on floods will be reduced by the risk assessment of local disaster risks and the association with state disaster management plans.

e) Data-based convergence and tracking: Develop a combined state dashboard (ASRLM + line departments) that will track SHG performance, credit flows, market relationships, and climate stressors at panchayat level. Align scheme convergence (agriculture inputs, MSME credit, skill training) - one of the gaps that have been claimed to have remained when evaluating programs.

f) Financial products and risk reduction: Advance customized financial products: small working-capital loan, blended financing of seed capital, interest subvention of women business and easy access to micro-insurance. Increase SHG-bank relationships with bank-based camps and simplify KYC procedures so that women could be capable of obtaining the pertinent credit in due time.

g) Localized pilot and scale pathways: Experiment with integrated packages (market + training + climate resilience) using exercise district-level pilots (one district per ecological zone: char, floodplain, hills). The successful pilot scaling can be carried out by the means of ASRLM and NRLM with documented working manuals and fiduciary guard.

7. Conclusion:

This paper has discussed that Self-Help Groups (SHGs) can be used to empower women economically in the rural Assam by taking a detailed overview of the available empirical literature and secondary data. The literature synthesis clearly shows that SHGs have come out as a crucial grassroots process of improving access to women in income generating opportunities, enhancing savings behaviour, institutional credit and financial inclusion. In a variety of socio-economic settings in Assam, SHG involvement has empowered women to play a bigger role in household economies and therefore has enhanced their economic visibility and decision-making ability. The discussion also shows that SHG activities in the rural Assam have made significant achievement in regards to the outreach, institutional growth and socio-economic performances. SHGs of women have enjoyed greater security in their livelihoods, greater financial discipline and have become more engaged with formal financial institutions. Besides the economic benefits, SHGs have been associated with social capital, confidence and collective agency, which indirectly strengthens the economic empowerment of women. These results underscore the prospects of SHGs as induction vehicles, especially to rural and marginalized women.

Nevertheless, the research also highlights the unchanging issues, which limit the transformational effects of SHGs in Assam. There is a lack of access to the market, financial literacy, and environmental exposure, regional inequalities, and reliance on external assistance,

which hinder sustainability and scalability of SHG-based economic operations. The unequal experience of empowerment implies that even though SHGs have provided a strong platform of economic empowerment of women, their future performance is dependent on institutional and policy contexts. Based on these observations, this paper has highlighted the necessity of a policy implementation change, no longer one that focuses on credit, but a comprehensive model that focuses on capacity building, market integration, climate resilience, and institutional convergence. Such an all-inclusive approach to strengthen SHGs can improve its contribution as a sustainable driver of economic empowerment of women in Assam. On the whole, the study finds that SHGs continue to be a significant avenue of enhancing gender-responsive and inclusive development as long as their challenges in terms of structure and context are addressed in a systematic manner.

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