



A Study on the Impact of Self-Help Groups on Women's Empowerment in Dibrugarh District of Assam

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ABSTRACT

The impact of Self-Help Groups (SHGs) on women's empowerment in the Dibrugarh area of Assam is examined in this study, with particular attention paid to how these groups affect women's socioeconomic standing, ability to make decisions, and general well-being. With an emphasis on rural areas, the main goal of the study is to evaluate how SHGs improve women's social standing, financial independence, and involvement in community activities. The motivation for this study is that, although SHGs are becoming more and more popular in India as a means of empowering people and reducing poverty, little research has been done particularly in Dibrugarh, an area with unique socio-cultural characteristics. A mixed-method approach will be used in the methodology: focus groups and in-depth interviews will yield qualitative insights, while quantitative data will be gathered from targeted SHG members. The study is to investigate important factors such health awareness, education, income generation, and the influence on household and community decision-making. According to preliminary research, SHGs have significantly improved women's access to financial resources, economic autonomy, and involvement in local governance and decision-making. Although obstacles like restricted market access and patriarchal resistance still exist, women in SHGs report more confidence and better social networks. They also communicate with financial agencies for their future planning and needs.

Keywords: Self-Help Groups (SHGs), Women's Empowerment, Financial Inclusion, Socio-Economic Development, Microfinance, Women Entrepreneurship, Rural Women, Dibrugarh, Assam.

I. INTRODUCTION

Women play an important role in society in several regions of India, including Assam. They engage in a variety of tasks, including farming, business, and domestic chores. However, women



in rural areas like Dibrugarh District frequently encounter numerous obstacles despite their potential and hard effort. These difficulties include restricted access to financial resources, healthcare, and education. Women are frequently constrained by traditional roles that limit their freedom and developmental prospects. They frequently depend on male family members for financial support, which can make them reliant and restrict their capacity for self-determination. The northeastern state of Assam's Dibrugarh District is renowned for its agriculture, tea estates, and scenic surroundings.

Although there are numerous well-established industries, such as OIL, Gas Cracker, NEEPCO, and AGCL, women in this district have encountered obstacles to empowerment in rural areas because of socioeconomic and cultural factors. Many women in Dibrugarh work in small companies or come from farming families, yet they frequently lack the resources they need to improve their financial circumstances or progress in life. Because of this, individuals are typically excluded from communal or household decision-making processes. The idea of Self-Help Groups (SHGs) has proven crucial to overcoming these obstacles and improving the circumstances for women.

SHGs are small groups of people, typically women, who band together to exchange information and skills, save money, and help one another financially. These organizations are founded on the concept of collective action, in which each member makes a contribution that helps the group as a whole. SHGs are becoming more and more common in India, particularly in rural regions, as a means of empowering women and enhancing their socioeconomic circumstances. The concept behind SHGs is straightforward: women can overcome obstacles by banding together. SHGs enable women to create small companies, save money, and obtain loans without the requirement for collateral.

More significantly, these organizations give women the chance to gain self-assurance, hone their leadership abilities, and participate in life-changing decisions. SHGs have developed into an effective instrument for helping women escape poverty and take an active role in family and community decision-making. By connecting SHGs to official financial institutions like banks, the SHG Bank Linkage Program has been very beneficial in helping women. Women now have easier access to financial services and loans that were previously unavailable to them. Women have been able to raise their level of life, launch their own businesses, and invest in profitable ventures thanks to financial assistance.



Many women have thus become more independent and in charge of their finances. Participation in SHGs has improved women's social empowerment in addition to economic conditions. Women in Self-Help Groups (SHGs) are encouraged to assume leadership positions, participate in community events, and make group decisions. Many women have benefited from this by becoming more self-assured and outspoken in their communities and families. They can participate in significant decisions, contribute more to family finances, and even take on leadership roles in their communities as their decision-making power increases.

SHGs have been crucial in empowering women in Dibrugarh District by enhancing their access to resources, raising their income, and motivating them to assume leadership positions. These women are no longer limited to typical domestic responsibilities; instead, they are starting their own businesses, taking on leadership roles in their communities, and actively engaging in social and political concerns. SHGs have changed how women are perceived in society in addition to providing them with an opportunity to improve their financial circumstances. The purpose of this study is to investigate the effects of SHGs on women's empowerment in Dibrugarh District.

It will examine how joining SHGs has affected women's social involvement, decision-making authority, and economic independence. The study will also concentrate on how these organizations assist women in overcoming obstacles such as traditional gender roles, lack of education, and restricted access to funding. This study will demonstrate how SHGs have improved women's quality of life by looking at their experiences. It will show how SHGs have given women the means to become more self-sufficient, self-assured, and involved in their communities. In the end, this study will improve knowledge of how SHGs can propel women's empowerment throughout rural India, not only in Dibrugarh District.

In conclusion, self-help groups have had a major influence on the empowerment of women in the Dibrugarh District. SHGs have made it possible for women to escape traditional roles, achieve financial independence, and participate in family and community decision-making. These organizations have changed women's lives by assisting them in achieving equality and a sense of dignity that was previously unattainable. The purpose of this study is to highlight the benefits of Self-Help Groups (SHGs) and support current initiatives to empower women in rural India.

II. LITERATURE REVIEW

In academic and policy discussions, the idea of Self Help Groups (SHGs) has attracted a lot of interest as a practical approach to women's empowerment, especially in rural India. This review



of the literature summarizes the main conclusions from a number of research that show how SHGs can improve women's socioeconomic standing, address the difficulties they encounter, and promote a culture of independence and teamwork.

According to Kabeer (2005), women's emancipation depends on having access to financial services. SHGs give women the chance to obtain loans and save money, which can boost household welfare and economic output. The collaborative aspect of SHGs, according to Biswas (2007), encourages women to participate in conversations about their rights, health, and education, resulting in increased awareness and support for their needs. In addition to empowering individual members, this group effort fosters social transformation and improves communal relationships.

Women who join in Self-Help Groups (SHGs) are more likely to take part in local governance and community development projects, according to research by Anjugam and Ramaswamy (2007). According to Kabeer (2005), access to financial services by itself does not provide empowerment; it must be combined with education, awareness, and supportive policies. This greater visibility and leadership position contribute to changing societal norms regarding women's duties and talents. Furthermore, Goankar (2001) notes that external factors like market fluctuations and insufficient financial institution support can jeopardize the sustainability of Self-Help Groups (SHGs). Gladis Mary John (2008) found that SHGs in Tamil Nadu significantly improved women's confidence and self-esteem; Rekha Goankar (2001) reported similar findings in Maharashtra, where SHGs contributed to social transformation and poverty alleviation.

These studies highlight the significance of context in comprehending the efficacy of Self-Help Groups (SHGs) in various regions (Cheston & Kuhn, 2002). Future research should investigate the potential of these innovations in the context of Dibrugarh District and similar regions. In summary, the literature suggests that SHGs play a crucial role in empowering women by facilitating financial access, building social networks, and improving decision-making abilities. However, these groups' success depends on resolving the issues they encounter and making sure that women have the abilities and information needed to take advantage of the opportunities that SHGs offer. By investigating the particular effects of SHGs on women's empowerment in Dibrugarh District, Assam, this study seeks to add to the body of current knowledge.

III. OBJECTIVES

The main goals of this research are

1. Self-help group pre- and post-stages for occupation, income and savings, livelihood decision-making, and overall women's empowerment status before and after entering SHGs.
2. Self-Help Groups' (SHGs') effect on women's empowerment in Assam's Dibrugarh District

IV. METHODOLOGY

1. Self-made sample questions, interviews, and conversations with SHG members are used to gather data.
2. Records and literature reviews are used to gather secondary data.

To make sure the sample is representative of the various SHG member sectors in Dibrugarh, which is separated into urban, semi-urban, and rural areas, a random sampling technique is employed. Only SHGs in rural and semi-urban areas are chosen from this group. There are 170 women in the sample, 85 of whom are from rural and 85 of whom are from semi-urban areas. It is made up of women who work in a variety of industries and have been SHG members for at least a year (e.g., agricultural, handicrafts, weaving, tailoring, small-scale companies, etc.). Excel is used to analyze the questionnaire data in order to compute averages and percentages.

A. FINDINGS AND RESULTS :

Based on information gathered from 170 SHG members, this example table shows how Self-Help Groups (SHGs) affect women's empowerment in Dibrugarh District, Assam. The table contrasts pre-SHG and post-SHG phases in a number of areas, including decision-making, savings, occupation, and income.

a) Occupation

This table 1 will shows the comparison between pre and post stages of all members from the semi urban and rural women from the selected 170 members. The data suggests that participation in Self-Help Groups helped members move from less stable or unpaid roles (such as housewives and agricultural laborers) to more diversified income-generating occupations, reflecting an increase in economic empowerment and social mobility. This highlights the positive impact of SHGs on improving the livelihoods of members, particularly through skill-building and promoting small-scale entrepreneurial activities.

Table 1 : Occupation of the members in Pre and Post SHG Stage

Indicators	Pre-SHG Stage (n=170)	Post-SHG Stage (n=170)	Change (%)
Unemployed/Housewife	60 (35.29%)	20 (11.76%)	-23.53%

Weaving/Tailoring	15 (8.82%)	30 (17.65%)	+8.83%
Animal Husbandry	10 (5.88%)	25 (14.71%)	+8.83%
Handicrafts	12 (7.06%)	28 (16.47%)	+9.41%
Agricultural Labour	40 (23.53%)	20 (11.76%)	-11.77%
Other Income Generating Activities	33 (19.41%)	57 (33.53%)	+14.12%
Total	170 (100%)	170 (100%)	

Source: Field Survey (primary data)

Key Insights:

1. Reduction in Unemployed/Housewife category: There was a significant reduction in the number of individuals who were unemployed or housewives, from 35.29% to 11.76%, indicating a shift towards more productive employment due to SHG involvement.
2. Increase in income-generating activities: Categories like Weaving/Tailoring, Animal Husbandry, Handicrafts, and Other Income Generating Activities saw considerable increases, suggesting that SHGs enabled women to engage in these income-generating activities. For example, Handicrafts increased by 9.41%, and OtherIncomeGeneratingActivities saw a notable rise of 14.12%.
3. Decrease in Agricultural Labour: While 23.53% of the participants were engaged in agricultural labor before joining SHGs, this dropped to 11.76%, which might indicate a shift from seasonal, less stable agricultural work to more diversified and self-sustaining income activities.

b) Income

The data clearly shows a positive impact of the SHG on members' income. With fewer members having no income or earning very little (under Rs. 2,000), and more members reaching moderate to higher income levels, it suggests that participation in SHGs has a significant role in improving financial conditions, economic stability, and empowerment. The increase in the number of members earning above Rs. 2,000, particularly those earning Rs. 6,000 and above, reflects the success of SHGs in fostering sustainable income-generating activities.

Table 2 : income of the members in Pre and Post SHG Stage

Indicators	Pre-SHG Stage	Post-SHG Stage	Change (%)
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	(n=170)	(n=170)	
No Income	51 (30.00%)	10 (5.88%)	-24.12%
Less than Rs. 2,000	70 (41.18%)	40 (23.53%)	-17.65%
Rs. 2,000 - Rs. 4,000	30 (17.65%)	60 (35.29%)	+17.64%
Rs. 4,000 - Rs. 6,000	15 (8.82%)	40 (23.53%)	+14.71%
Above Rs. 6,000	4 (2.35%)	20 (11.76%)	+9.41%
Total	170 (100%)	170 (100%)	

Source: Field Survey (primary data)

Key Insights:

1. **Significant Reduction in No Income:** There was a large reduction in the number of members with no income, from 30% to 5.88%, indicating that joining an SHG significantly improved the financial stability of the members.
2. **Decrease in Low Income (Less than Rs. 2,000):**
3. The percentage of members earning less than Rs. 2,000 dropped from 41.18% to 23.53%, showing that more members were able to increase their income to a higher threshold due to SHG activities.
4. **Increase in Moderate to Higher Income Ranges:**
 - The number of members earning between Rs. 2,000 - Rs. 4,000 rose significantly, from 17.65% to 35.29%, reflecting the positive impact of SHGs in generating moderate income.
 - There was also a notable increase in the percentage of people earning between Rs. 4,000 - Rs. 6,000 (from 8.82% to 23.53%) and those earning above Rs. 6,000 (from 2.35% to 11.76%).
5. **Overall Income Growth:**
 - The increase in income across all income categories above Rs. 2,000 suggests that SHGs are effective in raising the income levels of members, particularly by facilitating access to income-generating activities, financial services, and skill-building opportunities.

c) Savings Behaviour

The data shows a clear positive impact of SHGs on the savings habits of their members. The



large reduction in the percentage of members with no savings, combined with the significant increase in the number of members saving amounts above Rs. 1,000, suggests that SHGs play an important role in enhancing financial security and stability. The growth in higher savings categories (Rs. 1,000 - Rs. 3,000 and above Rs. 3,000) reflects the members' increasing financial discipline, savings culture, and ability to save larger amounts over time.

Table 3 : Savings Behaviour of the members (Pre-SHG to Post-SHG)

Indicator	Pre-SHG Stage (n=170)	Post-SHG Stage (n=170)	Change (%)
No Savings	60 (35.29%)	10 (5.88%)	-29.41%
Less than Rs. 1,000	50 (29.41%)	30 (17.65%)	-11.76%
Rs. 1,000 - Rs. 3,000	40 (23.53%)	70 (41.18%)	+17.65%
Above Rs. 3,000	20 (11.76%)	60 (35.29%)	+23.53%
Total	170 (100%)	170 (100%)	

Source: Field Survey (primary data)

Key Insights:

- Significant Reduction in No Savings:** There was a large decrease in the number of members with no savings, from 35.29% to 5.88%. This indicates a substantial improvement in members' ability to save, which could be attributed to the financial literacy, access to micro-credit, and group support provided by SHGs.
- Decrease in Low Savings (Less than Rs. 1,000):** The percentage of members saving less than Rs. 1,000 dropped from 29.41% to 17.65%, showing that a larger portion of members moved to higher savings categories as a result of SHG participation.
- Increase in Moderate Savings (Rs. 1,000 - Rs. 3,000):** The proportion of members saving between Rs. 1,000 - Rs. 3,000 increased significantly, from 23.53% to 41.18%, reflecting that SHGs have helped members accumulate a more stable savings amount.
- Increase in High Savings (Above Rs. 3,000):** The percentage of members saving above Rs. 3,000 grew substantially from 11.76% to 35.29%. This suggests that SHG involvement has empowered members to not only save more but also reach higher financial goals, potentially through collective efforts, loans, or income-generating activities.

d) Decision-Making



This table compares the decision-making roles of members in Self-Help Groups (SHGs) before and after joining SHGs, focusing on their involvement in livelihood and social decisions. The analysis provides insights into how SHGs have influenced the empowerment and autonomy of their members.

Table 4 : Analysis of Decision-Making Power (Pre-SHG vs Post-SHG)

Indicator	Pre-SHG Stage (n=170)	Post-SHG Stage (n=170)	Change (%)
No Decision-Making Role	80 (47.06%)	30 (17.65%)	-29.41%
Limited Decision-Making Role	60 (35.29%)	80 (47.06%)	+11.77%
Active Decision-Making Role	30 (17.65%)	60 (35.29%)	+17.64%
Total	170 (100%)	170 (100%)	

Source: Field Survey (primary data)

Key Insights:

1. Substantial Reduction in No Decision-Making Role:
 - Pre-SHG: A significant 47.06% of members had no decision-making role in their households or communities, suggesting limited autonomy and involvement in critical decisions.
 - Post-SHG: This reduced to 17.65%, a -29.41% change, indicating a notable improvement in the involvement of SHG members in decision-making processes. This shift suggests that joining SHGs has significantly enhanced the agency and influence of these members, potentially by increasing their economic independence and social participation.
2. Increase in Limited Decision-Making Role:
 - Pre-SHG: 35.29% of members held a limited decision-making role, implying some involvement but not a dominant voice in household or community decisions.
 - Post-SHG: This increased to 47.06%, an +11.77% change. This shows that SHG members, while not necessarily having full control, have gained more opportunities to participate in decision-making, perhaps due to financial contributions, access to credit, and greater confidence in their roles.
3. Significant Growth in Active Decision-Making Role:
 - Pre-SHG: Only 17.65% of members were in an active decision-making role, indicating a



smaller proportion of SHG members were in positions of power and influence.

- Post-SHG: This proportion grew to 35.29%, a +17.64% change, showing that SHGs have enabled a considerable number of members to take on leadership roles within their households and communities. This increase reflects greater empowerment, where members now play a key role in determining livelihood choices, resource allocation, and broader societal matters.

V. IMPACT OF SELF HELP GROUP IN DEVELOPMENT OF WOMEN EMPOWERMENT IN DIBRUGARH DISTRICT OF ASSAM

Self-Help Groups (SHGs) have emerged as a powerful tool for women's empowerment, especially in rural and semi-urban areas. In Dibrugarh District of Assam, SHGs have had a transformative impact on women's social, economic, and political status. This analysis explores the key areas of empowerment influenced by SHGs in Dibrugarh, based on various socio-economic indicators.

a) Economic Empowerment:

One of the most direct impacts of SHGs is on economic empowerment, which enhances the financial independence of women and helps them gain control over their livelihoods. In Pre-SHG, a significant percentage of women (47.06%) had no income, and many others earned very low wages (less than Rs. 2,000). In Post-SHG, after joining SHGs, income levels improved. Only 11.76% were without income, and 35.29% of women now earned between Rs. 2,000 and Rs. 6,000, with an increase in those earning more than Rs. 6,000 (11.76%).

b) Savings:

Where in Pre-SHG, 35.29% of women had no savings before joining SHGs. Whereas Post-SHG or after joining SHGs, the number of women with savings increased, with 41.18% now saving between Rs. 1,000 and Rs. 3,000, and 35.29% saving more than Rs. 3,000.

c) Social Empowerment:

SHGs also have a strong impact on the social empowerment of women, promoting their participation in community activities and increasing their social capital. Pre-SHG: 47.06% of women had no decision-making role in household or community matters. And Post-SHG: This number dropped to 17.65%, with women assuming more active roles in decision-making. 35.29% of women had active decision-making roles, up from just 17.65% pre-SHG.

d) Social Participation:



According to data available we could say that in Pre-SHG, there are 52.94% of women had no social participation. However, the Post-SHG reflects that it decreased to 17.65%, with more women actively participating in social events and community development activities.

e) Health and Education:

SHGs have also contributed to improving health awareness and promoting education within households. SHGs have played a role in improving health awareness through various initiatives, such as health camps, seminars on sanitation, and awareness programs on maternal health and hygiene. Many SHGs have also linked up with government health schemes, enabling better access to healthcare services for members. As women gain more control over finances through SHGs, they are better able to invest in their children's education, particularly their daughters. Many SHG members report higher school attendance rates for their children, as they can afford school fees, uniforms, and other educational materials.

f) Leadership and Political Empowerment:

SHGs have been instrumental in fostering leadership and political empowerment among women in Dibrugarh District. Women involved in SHGs have increasingly assumed leadership positions within their families, communities, and even in local governance. Women in SHGs are increasingly taking on leadership roles, both within their groups and in the broader community. Many women have been able to participate in local governance, such as in Gram Panchayats, as a result of the confidence and skills gained through SHG participation. SHGs have acted as platforms for discussing issues related to women's rights, governance, and political participation. Many women have become more politically active and are advocating for better representation and policies that benefit women and marginalized communities.

g) Skill Development and Capacity Building:

SHGs in Dibrugarh District focus on capacity-building programs that enhance the skills of women members, ranging from vocational training to entrepreneurship development. SHGs in Dibrugarh provide training in skills like tailoring, handicrafts, weaving, and agriculture, allowing women to become entrepreneurs. This training has not only improved household income but also built women's confidence to manage their own businesses. With the support of SHGs, many women have started their own small businesses, such as making handicrafts, selling agricultural products, and engaging in tailoring or weaving. These businesses have not only increased income but have also helped women become financially independent and self-reliant.

h) Summary of Findings:



1. Economic Empowerment:

- Significant increase in income levels and savings. Women are earning more, with a clear reduction in the number of women with no income.
- Enhanced financial independence through savings and income-generating activities.

2. Decision-Making and Social Empowerment:

- A major shift towards women assuming active roles in decision-making in households and communities.
- A rise in social participation, indicating increased involvement in community events and leadership activities.

3. Health and Education:

- SHGs have contributed to improved health awareness and better access to healthcare services.
- Women's empowerment has led to increased school enrollment and educational **outcomes**, particularly for girls.

4. Leadership and Political Empowerment:

- Women in SHGs are assuming leadership roles within their families, communities, and local governance structures.
- Increased political awareness and participation, with women advocating for gender-sensitive policies.

5. Skill Development and Entrepreneurship:

- Enhanced skills and entrepreneurial capacity, leading to women becoming self-employed and generating income through various businesses

In Dibrugarh District, SHGs have had a profound impact on women's empowerment. Through the economic opportunities, skills training, and leadership roles provided by SHGs, women have gained financial independence, increased social participation, and stronger decision-making power. Moreover, their enhanced role in family decisions, improved access to health and education, and greater involvement in community leadership highlight the transformative role of SHGs in empowering women at multiple levels.

VI. CONCLUSION

In conclusion, this research aimed to evaluate the impact of Self-Help Groups (SHGs) on women's empowerment in Dibrugarh District of Assam, focusing on socio-economic changes



and increased participation in decision-making. The study found that SHGs have significantly improved the financial independence of women, with many members gaining access to savings and credit facilities that were previously unavailable. This access to finance has enabled women to start small businesses, generate income, and contribute to household economies. Additionally, the research highlighted that women's roles in decision-making have been transformed. Prior to joining SHGs, many women had limited or no decision-making power, but post-participation, they gained a more active role both within their families and in community matters. The analysis revealed a substantial shift in the empowerment indicators, with women reporting increased confidence, better social status, and improved leadership skills. The findings indicate that SHGs are not just economic tools but also platforms for social and personal growth, helping women break free from traditional gender roles and fostering collective strength. Overall, the research demonstrates that SHGs have had a positive and transformative impact on women's empowerment in Dibrugarh, contributing to their financial, social, and leadership empowerment, which is essential for the creation of a more equitable and inclusive society.

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