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From Margins to Mainstream: SHGs and the Socio-Economic Upliftment of Rural Women in Rangapara, Assam

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Abstract: Women have historically been among the most marginalized groups in society, particularly in developing countries, where they face significant socio-economic challenges. Scholars, policymakers, and development practitioners have consistently sought innovative strategies to enhance women's socio-economic conditions, enabling them to lead dignified lives and participate equally with men in societal progress. Empowering women is essential for the holistic advancement of any society, as it fosters inclusive economic growth and social equity. Central to this discourse is the concept of women's empowerment, which has become a focal point in global discussions on gender equality. A key instrument in this endeavour is the Self-Help Groups (SHGs), a voluntary association that plays a pivotal role in uplifting the socio-economic status of rural women, who are often the most disadvantaged. SHGs aim to provide financial support to impoverished communities, particularly in rural areas, through microfinance mechanisms that promote savings and access to credit. By fostering financial inclusion, SHGs enable women to engage in income-generating activities, thereby enhancing their economic independence and social standing. This study focuses on analysing the contributions of SHGs to the socio-economic development of women in the villages of the Rangapara Development Block in Sonitpur District, Assam. Through the SHG model, women are empowered to build financial resilience, improve household decision-making, and contribute to community development. The research seeks to explore how SHGs facilitate access to microfinance, encourage savings, and create opportunities for women to overcome systemic barriers, ultimately fostering a sense of agency and self-reliance. By examining the impact of SHGs in this specific context, the study underscores their role as a transformative tool for gender equity and sustainable development, offering insights into how such initiatives can address the persistent vulnerabilities faced by rural women in developing regions.

Introduction

The suffrage of women, from violence to deprivation, from abuse to torture has been a saga of unparallel suffering across cultures and histories. Until very recently, any sort of scholarly attention towards women empowerment was very tittle or insufficient (Langley & Fox, 1994). Women constitute the majority of the world's 1.7 billion unbanked adults. Despite serving an array of roles in the society such as consumers, employees, business owners, mothers etc, the chance of a women receiving credit is much lower than man. Women are also less likely to have a formal saving account or insurance. A very effective way to empower women is to increase their access to the essential financial services that they lack (*FINCA International*). In the global discourse, the quest for empowerment of women has been a very compelling narrative which seeks to elevate women's sense of self-worth, decision making skills as well as their influence on social change (*FINCA International, 2024*).

Like rest of the world, Women Empowerment has been one of the focal points of India's Policy-making. The majority of women in rural India experience social isolation and face significant barriers to accessing essential services (*Dyson and Moore, 1983*). India's poor performance on Women's Empowerment and Gender Equality is reflected in many indicators viz. unequal access to economic resources; unequal access to education etc. In many parts of the country viz. in *Delhi (821), Haryana (861), Punjab (876), Nagaland (900)* etc, sex ratio is fewer than 900 females per 1000 males (*Census of India, 2011*). India ranked 131st out of 148 countries, slipping three ranks from its earlier position in the Gender Inequality Index as per the WEF, *Global Gender Gap Report, 2025*. Women from underprivileged groups viz. scheduled-Caste, scheduled-Tribes etc in one way or the other face some form of discrimination, exploitation and limited employment opportunities. For women to achieve equality with men, they need the ability to express their views, make informed decisions, and fully realize their potential within their communities (*Alkire et al., 2013*). As such, promoting women's rights has become a key priority in India (*Drèze and Sen, 2002*). Proponents of SHGs argue that women's participation in these groups enhances their social standing and positions them as decision-makers in family and community matters. The Self-Help Groups (SHGs) have proven instrumental in transforming the lives of rural women by enhancing their economic and social standing. Globally, the SHG Model has evolved into a socio-economic movement, enabling millions of marginalized individuals to improve their quality of life. In India, the SHG-Bank Linkage Program, initiated in 1992, has provided financial stability to SHG members and their families. This study examines the role of SHGs in improving the socio-economic conditions of rural women, emphasizing the critical support provided by microfinance institutions, particularly the National Bank for Agriculture and Rural Development (*NABARD*). *NABARD* defines microfinance as small-scale financial services – savings, credit, and other products to the poor in rural, semi-urban and urban areas to elevate their living standards.

A SHG is a voluntary association of 10-20 women from similar socio-economic backgrounds who come together to save small amounts, contribute to a common fund, and support each other to meet their financial and social needs. Members select their leader, determine the leadership tenure, hold regular meetings, and save an agreed-upon amount to build financial resilience and mutual support. *Mayoux* in 1998 finds that the purpose of SHGs is to provide women with access to financial resources, enabling them to start small business that generate income, reduce poverty, cover household expenses, and boost self-confidence and decision-making authority with the family. The SHG's has its origin in Bangladesh. It is the result of an innovation in the Government Bank of Bangladesh Founded by Prof Mohammad Yunus in 1976. Prof Yunus first initiated it as a Village Credit Society, later this initiative managed to get a world-wide success and spread all over the globe (*Semantic Scholar*). In the initial stage of its development, the NGO's played a very crucial role in the process of innovation and implementation of the SHG Model with a view to achieving the goal of poverty eradication and empowerment of the poor by providing them with micro-credit. In India, it was in the year 1985 when SHG for the first time came into being in Mysore Resettlement and Development Agency (*Fernandez & MYRADA, 2006*). The MYRADA project consisted of many SHG's. As such, the policy-makers understood the need or importance of popularizing the SHG Model among the poor, the women-folk in particular and hence started discussing the necessities, possibilities and the implementation of SHG-Model with the bankers, NGO's etc. In India, Micro-Finance Institutions sprawled through the SHG Model. Since, 1990's SHG Movement has been successful in establishing itself as a primary group for financial assistance together as a platform for empowering the women and the poor socially, economically and psychologically. In this regard the Reserve Bank of India (RBI), National Bank for Agriculture and Rural

Development (*NABARD*) and several other leading NGO's have taken ground- breaking steps for the upliftment of the SHG's. In 1991, the RBI issued a circular advising the Regional Rural Banks (RRBs), the co-operative as well as the commercial Banks to extend credit to the SHG's. In 1991-92 the NABARD started the SHG-Bank Linkage Model in order to provide better credit facilities to the SHG's. At present, India has a total of 90.90 lakh SHGs (*PIB, Govt. of India*) in 745 of its districts covering 7145 blocks (*NRLM*). In Assam, the total number of SHG's accounts for 3,61,786 in 35 of its districts covering nearly 257 blocks (*ASRLM*).

Objectives

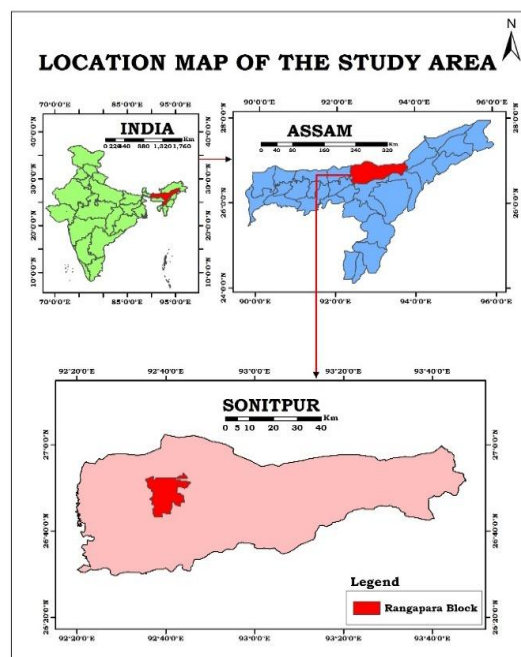
- To assess the social and economic development of rural women through SHG's in villages under *Rangapara* Development Block.
- To identify challenges faced by members of SHGs and propose measures for improved performance.
- To summarize findings and offer suggestions for enhancing socio-economic development of rural women through SHGs.

Methodology

This study adopts a descriptive and explanatory research design to analyse the saving, lending and borrowing patterns of SHGs and evaluate their impact on women's empowerment. A simple random sampling method was used, selecting 91 SHGs (approximately 10 % of the total SHGs) from the 8 Gaon Panchayats under the Rangapara Development Block. Data were collected through a self-structured interview schedule and questionnaire, with simple arithmetic and statistical methods applied for analysis. Results are presented using statistical tools such as bar graphs and pie charts. Field Data has been collected through personal interviews and survey using survey schedules and questionnaires. Secondary Data has been gathered from the internet, research journals, articles, Ph.D. thesis etc. on Micro-Finance and Women's Welfare.

Study Area

For the study, Rangapara Area of Sonitpur district under Tezpur Sub-division has been selected. Rangapara is located at 29.82°N & 92.65°E & has an average elevation of 91.4 meters from the mean sea level. SHG's from each Gaon Panchayat under Rangapara Development Block has been selected, so that all the GP's are equally represented.



Analysis & Findings

Over the years since their very inception, the SHG's have contributed significantly towards empowering women and helping them in improving their position in the strata of living-standard. The Rural women in particular have benefited greatly from the SHG model. *Vinayagamoorthy* in 2007 found that the overall income of the women-folk has increased considerably after joining the SHG's along with their Monthly Household Expenditure. The SHGs creates confidence along with social & economic self-reliance among the members. And the study says that women are participating in all the productive activities and are at par with men (*Yuvaraja, 2021*). The study of *Beena. C* (2008), disclosed the very fact that there was a significant positive change in the decision-making role of women being a part of SHGs together with improvement in their standard of living & also their social skills for their active participation in income-generating activities. As such the women-folk who are a part of the SHGs were able to provide better education facilities to their children & medical facilities to their families. The field survey revealed some interesting facts which reiterates the earlier research on SHGs.

Table 1: Socio-Economic Status of the Respondents

Serial Number	Characters	Numbers	Percentage
1	Age-Group (Years)		
	18-25 years	41	41
	26-35 years	31	31
	36-45 years	19	19
	46years & Above	9	9
2	Marital status		
	Married	61	61
	Unmarried	27	27
	Widowed	12	12
3	Family type		
	Nuclear	86	86
	Joint	14	14
4	House type		
	Kaccha	58	58
	Mixed	22	22
	Pakka	20	20
5.	Educational status		
	No formal education	11	11
	Primary education	48	48
	Secondary education	37	37
	Higher secondary education	4	4
	Graduation	0	0
6.	Occupation		
	Homemaker	14	14
	Agricultural Worker	15	15
	Non-Agricultural Worker	21	21
	Tea-Garden Worker	48	48

Source- Field Survey

Socio- economic profile helps in deriving a clear picture of the respondents and the society in which they live. On the basis of age group of the respondents it has been observed that maximum number of respondents consisting of 41% belongs to age group of 18-25years, followed by 31% in the age group 26-35 years, 19% in the age group of 36-45 years and 9% belongs to the age group of 46 years & above, which signifies that majority of the population engaged in the SHG's are young and are enthusiastic for working in order to improve their standard of living. Based on the marital status of the respondents it has been observed that most of the respondents are married which accounts for about 61% followed by unmarried, which is 27% and widowed accounts for only 12%. On basis of family type of the respondents it has been observed that maximum respondents belong to Nuclear Family type accounting for 86% and while there are only 14% Joint Family type. The respondents with *kaccha* houses account for 58%, followed by the mixed-type house with 22% and *pakka* houses accounts for only 20%. Analysis on the basis of educational status reveals that respondents with no formal education constitutes 11%, with primary education constitutes 48%, with secondary education constitutes 37% and with higher secondary education constitutes 4%. The case study also revealed that highest respondents

were tea-garden workers-48%, followed by non-agricultural workers-21%, agricultural workers-15% and homemaker-14%.

Table 2: Total numbers of SHG's in every GP under Rangapara Development Block & the number of SHG's selected from each GP

Name of the Gaon Panchayat	Number of SHG's	Number of SHG's Selected
Namonigaon	210	21
Sonajuli	88	9
Borjuli	122	12
Phulaguri	140	14
Phulbari	106	11
Naharani	93	9
Thakurbari	75	8
Hatibari	76	8

Source: SHG Report, NRLM

All the respondents that have been selected for the survey are members of the all 91 SHG's which are selected for this research. Here, it needs to be mentioned that the SHGs selected for the survey are within National Rural Livelihood Mission (NRLM) which includes pre-NRLM, revived and new SHGs.

Table 3: Monthly income of the respondents (SHG members) before (pre-SHG) & after(post-SHG) after joining the SHGs

Amount	Pre-SHG (%)	Post-SHG (%)
<Rs1000	27.9	1.7
Rs 1001- Rs 2000	12.4	4.9
Rs 2001- Rs 3000	33.6	43.4
Rs 3001- Rs 4000	21.2	42.5
>Rs 4001	4.9	7.5

Source- Field Survey

The above figure showing the monthly income of the respondents (SHG-Members) clearly depicts that the range of income of most of the respondents have increased after they have joined the SHGs. The number of respondents with a monthly income range of <Rs1000 decreased from 27.9% to 1.7%; Rs 1000- Rs 2000 decreased from 12.4% to 4.9%; Rs 2000- Rs 3000 increased from 33.6% to 43.4%; Rs 3000- Rs 4000 increased from 21.2% to 42.5%; > Rs 4000 increased from 4.9% to 7.5%.

Table 4: Monthly Savings of the respondents (SHG members) before (pre-SHG) & after(post-SHG) after joining the SHGs

Amount	Pre-SHG (%)	Pre-SHG (%)
<Rs1000	51.3	5.3
Rs 1001- Rs 2000	21.2	7.5
Rs 2001- Rs 3000	9.3	53.5
Rs 3001- Rs 4000	6.6	19.9
>Rs 4001	11.6	13.8

Source- Field Survey

From the above figure, which showcases the monthly savings of the respondents, it can be seen that the range of saving has shown a categorical increase in the higher ranges & a gradual decrease on the lower ranges. It can be seen that the number of respondents in the saving range of < Rs 1000 decreased from 51.3% to 5.3%; Rs 1000- Rs 2000 decreased from 21.2% to 7.5%; Rs2000- Rs 3000 increased from 9.3 to 53.5%; Rs 3000- Rs 4000 increased from 6.6% to 19.9%; > Rs 4000 increased from 11.6% to 13.8%

Table 5: Monthly expenditure of the respondents (SHG members) before (pre-SHG) & after(post-SHG) after joining the SHGs

Amount	Pre-SHG	Post-SHG
<Rs1000	62.8	0
Rs 1001- Rs 2000	11.5	9.3
Rs 2001- Rs 3000	21.7	15
Rs 3001- Rs 4000	4	50.4
>Rs 4001	0	25.3

Source- Field Survey

From the above figure depicting the monthly expenditure of the respondents it can be said that like income & savings, the range of monthly expenditure of the respondents has also shown a clear elevation. It can be seen that the number of respondents with an expenditure range of < Rs 1000 decreased from 62.8% to 0; Rs 1000- Rs 2000 decreased from 11.5% to 9.3%; Rs 2000- Rs 3000 decreased from 21.7% to 15%; Rs 3000- Rs 4000 increased from 4% to 50.4%; > Rs 4000 increased from 0 to 25.3%.

The status-level in the family of nearly 92% out of the total respondents improved while the remaining 8 % remained unchanged. Woman's status particularly in rural-areas is not very affirmative in most parts of the country. As stated earlier, SHGs have been quite successful in improving the social status of women. This cements the fact that SHGs have really been helpful in improving the social-status of women within the family and in the society as well. Also, the social participation of the respondents after joining the SHGs increased considerably with 83% being affirmative while 17% was of the opinion that it remained same. Social Participation included participation in monthly panchayat meetings, VO meetings, Workshops etc. The percentage of the respondents as of when they started participating in decision-making in the family is more in the post-SHG condition i.e. after joining SHG by nearly 18%. This is a clear indication of the fact that joining SHG has strengthened their position in the family which in turn has provided them a sense of self-dignity and equality. The communication skills of nearly 91% of the respondents improved after joining an SHG, while of 9%, remained unchanged or same.

Challenges Encountered by Self-Help Groups (SHGs) & their Members

- **Lack of Awareness among the SHG Members/Participant**

Governments, both State and Central comes up with various schemes and programmes for the development and well-being of the members of the SHG's. The district authorities also come up with different measures with a view to promoting awareness among them regarding the schemes that are beneficial to them. However, a large portion of the SHG's remains unaware of the schemes which are offered to them.

- **Insufficient Training Opportunities for the SHG Members**

It's often found that the training facilities that are provided to the SHG members regarding product selection, production techniques, managerial abilities etc. are not in par with those of strong Industrial Production Units. As such, they fail to compete with the products of the established Industrial Units.

- **Issues Related to Raw Material Procurement**

Normally each SHG buys raw material individually from their suppliers. The quantity of purchase is rather small and hence they are unable to enjoy the benefits of large-scale purchase viz. discount, credit facilities etc. Apart from this, lack of systematic arrangement for the collection of raw materials also adds to the problem. Moreover, due to lack of proper linkage with the major raw material suppliers, they have to buy it at a very high cost. More often it has been found that the nearest town from where the raw materials are being bought is at a great distance & lack of proper or prevalence of underdeveloped transport facilities makes it difficult for the SHG members to collect the raw materials needed for preparing their products.

- **Inadequate Marketing Support**

Marketing plays a very important role for the SHG's. However, there are certain problems related to it:

- Limited orders for their products.
- Insufficient connections with marketing agencies.
- A lack of consistent & permanent marketing outlets for SHG products.

- **Delays in Loan Disbursement**

The government together with the banks comes up with various loan facilities from time to time. The SHG's apply for benefitting from the loan. But many times, it has been observed that the bank officials do not disburse loans in a very systematic and timely manner that adds to the problem of the SHG's.

The issues outlined are widespread across the country. Through interviews with respondents, additional challenges were identified that exacerbate their difficulties. These include:

- Many members are the sole breadwinners for their families, often because they are widowed, single mothers, or have unemployed husbands. Balancing family responsibilities with SHG obligations, such as saving money, repaying loans, and managing interest, is extremely demanding.
- One respondent noted that the money she earns or saves through her SHG activities is frequently squandered by her husband on alcohol or gambling, which disrupts her children's education and household management.
- Another respondent from the same Gaon Panchayat highlighted the lack of buyers for her handmade products as a significant challenge.
- A common issue across nearly all Gaon Panchayats is the destruction of the vegetable farms or kitchen gardens by wild animals like elephants and monkeys, resulting in annual losses of a portion of their produce.
- Conflicts and disagreements among SHG members are also a prevalent issue affecting nearly all groups.

Also, the field survey revealed that at least 27% of respondents highlighted a lack of training programs as a significant barrier. Misunderstanding among group members is a huge problem, reported by at least 41%. Marketing problems were a major concern, affecting 43%. Additionally, 12% of respondents, cited a lack of cooperation from banks as a challenge. Family support was lacking for 19%, while 44% struggled with improper accounts keeping. Improper utilization of funds was reported by 25% of respondents. A substantial 69% of respondents, faced difficulties due to excessive formalities on the banks' side, making it the most frequently reported issue. Lastly, inadequate guidance from the block was a significant problem for 51% of respondents. This detailed breakdown underscores the diverse and multifaceted obstacles faced by the respondents.

Conclusion

The study on the role of Self-Help Groups (SHGs) in the socio-economic development and empowerment of rural women in the Rangapara Development Block, Sonitpur District, Assam, reveals their profound impact on transforming the lives of marginalized women. Through the SHG model, women have gained access to financial resources, enabling them to start small businesses, increase household income, and improve their standard of living. The findings demonstrate a significant shift in income, savings, and expenditure patterns post-SHG participation, with a marked reduction in low-income brackets and a substantial increase in higher savings and expenditure ranges. Socially, SHGs have empowered women by enhancing their status within families (92% reported improvement), boosting social participation (83%), and strengthening decision-making roles (18% increase). These outcomes align with global and national narratives on SHGs as a socio-economic movement that fosters self-reliance, confidence, and gender equality. However, the study identifies critical challenges, including lack of awareness about government schemes, insufficient training, procurement difficulties, inadequate marketing support, and delays in loan disbursal, which hinder SHG performance. Additional issues, such as family responsibilities, misuse of earnings, and external factors like wildlife damage, further complicate their efforts. To address these, the study recommends improved transport infrastructure, modern training programs, enhanced marketing channels, and simplified loan processes. Initiatives like the ASRLM's branding of SHG products under 'ASOMI' highlight promising steps toward market visibility. By implementing these suggestions, SHGs can overcome barriers, ensuring sustainable development and greater empowerment for rural women. This research reaffirms the SHG model's potential as a cornerstone for poverty alleviation and gender equity, urging stakeholders to prioritize systemic support to maximize its impact in rural communities like Rangapara. Women represent nearly half of the global population and are indispensable to the fabric of any society. In developing nations like India, where a significant portion of the population resides in rural areas, women often lack awareness of empowerment opportunities due to limited access to education. Despite their pivotal role in societal advancement, traditional norms and gender-based barriers in India continue to restrict women's access to social and economic opportunities, including financial resources, thereby impeding their holistic development. Self-Help Groups (SHGs) have emerged as a powerful mechanism for poverty alleviation and women's empowerment, fostering greater economic independence, self-confidence, and decision-making authority

within households, which enhances their dignity and social standing. The SHG framework, particularly through the SHG-Bank Linkage Model, has proven instrumental in enabling women, especially in rural and semi-urban areas, to improve their living standards by promoting savings and investment in income-generating activities. This model has garnered global recognition for its effectiveness in uplifting the socio-economic status of women, as evidenced by studies such as Mayoux (1998), which highlights SHGs' role in providing women with financial resources to reduce poverty and enhance decision-making power, and Alkire et al. (2013), who underscore the importance of economic access in achieving gender equality. By facilitating financial inclusion and social empowerment, SHGs have not only transformed the lives of women but also set a precedent for sustainable development worldwide, establishing their significance as a cornerstone for empowering marginalized communities.

Suggestions for Improvement

While interviewing the respondents, it was found that although they prepare a lot of handicrafts, they are unable to sell a lot of them as the nearest market is at a great distance and transport facilities are not up-to the mark. So, the authority's focus on developing well-linked and well-developed transport system can be of great help. To enhance the development of Self-Help Groups (SHGs), members should be provided with improved marketing support and alternative channels to connect with customers, enabling investment in large-scale production. Comprehensive training, aligned with modern industry standards and equipment, should be offered to enhance their skills and productivity. Greater involvement from Non-Governmental Organizations is essential to promote the visibility and marketability of SHG products, fostering overall group development. Regular meetings, attended by all members, should be held to discuss challenges and address issues faced by the group. Awareness campaigns should be organized to educate members about government schemes, programs, and subsidies available for Below Poverty Line populations and rural communities. Financial institutions should provide timely loans at low interest rates to support SHG activities. Members should receive thorough training in bookkeeping and record-keeping to manage transactions effectively. SHGs should collectively leverage government schemes to improve their living standards and achieve sustainable development. Additionally, measures should be implemented to strengthen the groups' capacity to address local development needs. Banks should also be encouraged to simplify documentation requirements, enabling easier access to loans with minimal bureaucratic obstacles.

Some others are very much reluctant in learning weaving in 'Assamese Sal' and making of 'Assamese Jewellery' or 'Oxomiya Gohana'. Some others have already started making 'Vermicompost' and so on. Thus, serious attention should be given towards introducing various workshops so that the SHG members who are willing to participate in any of the above-mentioned economic activities can learn the craft and this can further help them in earning more than their regular income and thus improve their standard of living.

Many of the SHG's under the Rangapara Development Block have been provided with tractors by the government which have greatly helped them in increasing their annual yield of rice and other vegetables. ASRLM had long felt the need to brand SHG product under a brand Name, so that the products made by the SHG's in Assam are easily identifiable. Therefore, in search of a brand name, ASRLM organised a competition amongst the state, distributors and Block Level Staff of ASRLM. A committee was constituted for selecting the name and after due deliberation, 'ASOMI' was selected and trade mark registration of the same was attained. ASOMI is an amalgamation of alphabets *A-Atmo, So-Sohayak, M -Mahilagootor, I-Identity (porichoy)*. In the inauguration event of SARAS Fair 2018, ASRLM formally launched the Brand Name- 'ASOMI' (Source-ASRLM, Annual Report, 2018-19). Since, the products produced by the SHG members can now use a brand tag along with a logo, this can be a real booster and can improve the marketing credentials of their products.

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