



Self-Help Groups as Catalysts of Rural Women Empowerment: A Case Study of Udalguri District in Bodoland Territorial Region, Assam

Submitted By

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Abstract

Women's empowerment encompasses the enhancement of their social, economic, political, and legal status to ensure equal rights and the agency to exercise those rights. The holistic development of any nation remains incomplete without the active participation and empowerment of its women. In this context, Self-Help Groups (SHGs) have emerged as significant instruments for fostering socio-economic empowerment, particularly in rural and marginalized regions of developing countries. This study investigates the role of SHGs in advancing the empowerment of rural women in the Udalguri district of the Bodoland Territorial Region, Assam. Drawing on both primary and secondary data, the research evaluates the multifaceted impact of SHG participation on women's socio-economic conditions. The findings indicate that SHG membership has led to notable improvements in income control, savings behavior, intra-household decision-making, and participation in financial planning. Moreover, SHGs have played a vital role in raising awareness on issues related to health, nutrition, family welfare, governance, and social equity. The study concludes that SHGs act as effective catalysts for rural women's empowerment and poverty alleviation in the region, thereby contributing meaningfully to inclusive rural development.

Keywords: Women's Empowerment, Self-Help Groups (SHGs), Socio-economic Impact, Poverty Alleviation, Udalguri, Assam.

Introduction:

Women in developing and underdeveloped countries, particularly those residing in rural and marginalized regions, continue to face significant socio-economic disadvantages. Limited access to education, healthcare, financial services, and sustainable employment opportunities perpetuates a cycle of poverty and social exclusion, especially

among women. This persistent marginalization impedes not only individual advancement but also broader national development. Within the framework of inclusive growth, the empowerment of rural women has emerged as a critical imperative. No society can achieve meaningful and sustainable progress without ensuring the active and equitable participation of women in its development processes.

In recent decades, Self-Help Groups (SHGs) have gained international recognition as a powerful grassroots mechanism for promoting women's empowerment and socio-economic development. By encouraging collective savings, facilitating access to microcredit, and nurturing entrepreneurial initiatives, SHGs provide rural women with opportunities to increase their income, attain financial autonomy, and enhance their decision-making power within both the household and the community. Beyond economic gains, SHGs also play a crucial role in fostering self-confidence, leadership capabilities, and social cohesion among women, thereby contributing to their overall empowerment.

Assam, a predominantly rural state with approximately 86% of its population residing in villages, continues to exhibit pronounced disparities in development outcomes, particularly in tribal-dominated areas such as the Udalguri district within the Bodoland Territorial Region (BTR). In Udalguri, rural and tribal women encounter numerous challenges, including poverty, low literacy rates, food insecurity, domestic violence, inadequate access to healthcare, and exclusion from decision-making platforms. Despite their integral roles in tribal socio-cultural and economic life, these women often remain outside the purview of formal development initiatives. In this context, SHGs have emerged as a transformative force in Udalguri, facilitating the socio-economic empowerment of rural and tribal women. Through participation in SHGs, women are increasingly gaining access to financial resources, initiating micro-enterprises, improving household welfare, and asserting their agency in familial and community spheres.

Hence, this study seeks to examine the role and operational dynamics of Self-Help Groups in the Udalguri district, with a specific focus on credit management practices. It further aims to assess the extent to which SHG participation has contributed to the socio-economic empowerment of rural women in the region.

Study Area: Udalguri District:

The present study has been carried out in Udalguri district, one of the prominent districts of the Bodoland Territorial Region (BTR), which holds significant socio-cultural and geographical importance among its five constituent districts. Udalguri town serves as the administrative headquarters of the district. Covering an area of approximately 1,673.94 square kilometers, the district is administratively divided into two subdivisions, Udalguri and Bhergaon, and further subdivided into 11 development blocks and five revenue circles. According to the Census of India (2011), Udalguri district had a total population of 832,769, comprising 423,617 males and 409,152 females. The overall literacy rate was recorded at 65.41%, with a marked gender disparity: male literacy stood at 72.58%, while female literacy lagged below 58.05%. The population of Udalguri is overwhelmingly rural, with approximately 95.48% residing in rural areas and only 4.52% living in urban centers. Socially, the district has a significant representation of marginalized communities, with Scheduled Castes (SC) constituting around 4.55% and Scheduled Tribes (ST) comprising approximately 32.2% of the total population (Statistical Handbook of Assam, 2011)

Objectives of the Study:

1. To examine the socio-economic transformation of rural and tribal women in Udalguri district following their involvement in Self-Help Groups (SHGs).
2. To analyze the role of Self-Help Groups (SHGs) in enhancing women's empowerment, with a focus on their participation in household and community-level decision-making.

Research Questions:

To address the above objectives, the study seeks to answer the following key research questions:

1. What is the socio-economic background of women in SHGs in the Udalguri district of BTR?
2. How has SHG participation impacted rural and tribal women's decision-making, social status, and economic independence?

Methodology:

Exploratory and qualitative methods have been employed to capture the multidimensional aspects of women's empowerment through SHGs. Data have been analyzed thematically to identify patterns, perceptions, and insights related to empowerment and socio-economic change. The study is based on primary and secondary sources of data. Primary data is collected through structured questionnaires, in-depth interviews and group discussions, and observations during field visits. Besides, secondary data is obtained from different government and NGOs working reports with SHGs, various published and unpublished academic journals, books, NABARD reports, SHG federation data, and census reports etc.

Sample size of the study:

For the collection of primary data, a purposive sampling method was employed. A total of 10 SHGs were selected from the study area, five from the Bhergaon subdivision and five from the Udalguri subdivision. From each SHG, 10 active members were chosen, yielding a total sample size of 100 respondents. The selection criteria focused on SHG members who had undergone training under the National Rural Livelihoods Mission (NRLM) and had initiated entrepreneurial ventures. This methodological approach enabled a focused examination of the empowerment outcomes among women actively engaged in SHG-led livelihood activities.

Concept of Women's Empowerment:

Women's empowerment is a global concern focused on creating an environment where women can make independent decisions for their personal and societal well-being. It involves enhancing women's social, economic, political, and legal strength to ensure equal rights and build confidence to claim them. Empowered women live with dignity and self-worth, have control over their lives at home and work, make their own choices, and participate equally in social, religious, and public spheres. It also includes equal access to education, employment, a safe work environment, and opportunities free from gender bias.

Concept of Self-Help Group:

An SHG is a small, economically homogeneous group of rural poor who regularly save money and provide collateral-free loans to members from a common fund, promoting financial self-reliance and empowerment. SHGs typically consist of up to 20 members, with a president and secretary overseeing weekly meetings. Members discuss

savings, loan rotation, and repayment. Regular thrift is encouraged, and pooled funds are lent within the group at interest. This promotes financial discipline and prepares groups for collateral-free bank loans linked to their savings, fostering sustainable financial inclusion.

Results and Discussion

The present study has been undertaken in Udalguri district, which constitutes one of the prominent administrative units of the BTR among its five districts, with the objective of assessing the socio-economic transformation experienced by rural and tribal women through their participation in Self-Help Groups (SHGs). The analysis primarily focuses on the role of SHGs in fostering women's empowerment, particularly in terms of enhancing their involvement in household and community-level decision-making processes. The findings of the study indicate a significant shift in the socio-economic status of rural and tribal women in Udalguri district following their participation in Self-Help Groups (SHGs). Women who were previously marginalized from formal economic and social processes are now increasingly contributing to household income, participating in decision-making, and engaging in entrepreneurial activities.

Prior to their involvement in SHGs, most of these women, particularly from tribal communities, had minimal exposure to the external world due to limited education, lack of economic awareness, and entrenched patriarchal norms. Social customs in many parts of Udalguri, including among the tribal communities, traditionally restricted women's roles to domestic responsibilities such as cooking, cleaning, and participation in ritual and cultural activities. Economic participation outside the home was often discouraged, and mobility was limited. However, SHG membership has emerged as a catalyst for change. Through training and financial literacy programs, particularly under schemes like the National Rural Livelihoods Mission (NRLM), women have begun to develop entrepreneurial ventures such as weaving, poultry farming, and small-scale trading. For instance, in both the Bhergaon and Udalguri subdivisions, several SHG members have successfully launched handloom and handicraft businesses, leveraging local skills and market linkages facilitated by SHG networks. Similarly, in villages such as Rowta, Harisinga, Tangla, Dimakuchi, Kalaigaon, etc., women have initiated collective vegetable farming and are now contributing significantly to household income. The empowerment process is evident not only in economic terms but also in increased confidence and social engagement. Women reported greater involvement in family decisions, improved access to financial services, and participation in local governance structures such as the Village Council Development Committee (VCDC) and other village-level committees. Overall, the study underscores the transformative potential of SHGs in altering traditional gender roles and enabling rural women in Udalguri to emerge as active agents of socio-economic development.

Major Findings:

A. Social Development & Mobility:

Before joining SHGs, rural and tribal women in Udalguri were largely confined to domestic roles with limited literacy and outside engagement. This limited mobility and low awareness restricted women's opportunities for economic participation. Over time, the influence of Self-Help Groups (SHGs) has increasingly permeated rural areas

within the study region, leading to the active participation of a significant number of women. Membership in SHGs has provided these women with structured access to formal financial institutions, thereby facilitating their socio-economic transformation. Through the collective functioning of SHGs, women have enhanced their capacity for group-based initiatives, which have contributed meaningfully to both their social and economic empowerment. However, SHGs' initiatives, such as those under the Kanaklata Mahila Sabalakaran Achoni (KMSA), have begun to address these barriers. Awareness programs and capacity-building efforts have fostered greater social mobility.

B. Economic Empowerment:

Udalguri district has seen active promotion of SHGs under both the Assam State Rural Livelihood Mission (ASRLM) and the centrally sponsored National Rural Livelihood Mission (NRLM), initiatives. In 2022–23, the district formed 216 women's SHGs and eight Village Organisations. Among these, 361 SHGs received Revolving Fund support, and 101 were provided Community Investment Funds. Financial utilization under ASRLM in the district totaled ₹620.73 lakh during the same year. (databank.nedfi.com+1). The study reveals that the current administration of the Bodoland Territorial Council (BTC), under the leadership of Sri Pramod Boro, Chief Executive Member (CEM), has undertaken several initiatives aimed at strengthening Self-Help Groups (SHGs) to promote the socio-economic development of rural and tribal women in the region.

Table. No. 01: Date-Wise Examples of Financial Assistance & Support Initiatives

Date / Period	Program / Initiative	Beneficiaries & Support Details
Aug 4, 2023	Mushroom shed inauguration	250 mushroom production sheds for women SHGs (CER project by IOCL)
Mar 9–12, 2024	<i>Mainao Swrang Bithangkhi</i> (First Installment)	1,788–2,049 SHGs received ₹25,000 each; total distribution underway since Oct 2023
Mar 11, 2024	One-time assistance by the Agriculture Dept.	500 SHGs received ₹10,000 each at Mushalpur

Source: Sentinel Digital Desk

The table (No.01) reveals that on August 04, 2023, CEM Pramod Boro (BTR) inaugurated 250 mushroom production sheds at Bishmuri village (Kokrajhar district), intending to support women SHGs in engaging in mushroom production as part of livelihood enrichment. (Sentinel Digital Desk, 05 August, 2023). On March 9, 2024, in Kokrajhar, 1,788 women-led SHGs each received a cheque of Rs.25. 000, as the first installment (of Rs. 75,000 total) under this flagship program. Per official statements, the BTR government had distributed cheques to a total of 3,800 SHGs since October 2023, with an aim to reach 6,000 SHGs across the region. A parallel event reported on March 12, 2024, indicated 2,049 SHGs were beneficiaries of the financial assistance under the same program, potentially referring to continuation or overlapping distribution efforts in Udalguri district. (The Hills Times, 24th March, 2024 & Sentinel Digital Desk, 11th March, 2024). At Mushalpur (Baksa district), Pramod Boro handed out Rs. 10,000 one-time financial assistance to 500 women SHGs, aimed at strengthening their economic independence and self-reliance. (ETV Bharat Assamese Team, 11th March, 2024). Besides, 10 women from Santipur VCDC were

trained to construct twin-pit toilets, promoting both self-reliance and community sanitation improvements. A workshop on Fruits and vegetables processing was conducted by KVK, Udalguri, where 25 SHG members learned to prepare products such as squash, pickles, and purees. Nursery management training for women affected by human–elephant conflict, enabling community-based nurseries and biodiversity restoration. (Northeast Now). Thus, these schemes complement efforts in Udalguri to bolster SHG capabilities and link them to formal financial institutions, thereby catalyzing micro-enterprise growth, constructing governance networks, and promoting entitlement awareness. A substantial proportion of SHG members have engaged in diverse entrepreneurial ventures such as agriculture, animal husbandry, handloom weaving, and the establishment of small businesses, including grocery shops, lodges, tea stalls, and eateries. These activities have resulted in a marked improvement in their monthly income, contributing to household financial stability. The effective use of savings and microcredit facilities has enabled women to invest in income-generating activities and asset creation. Furthermore, the additional income serves as a financial buffer, allowing families to better manage unforeseen expenses and economic shocks.

C. Decision-Making

The socio-economic upliftment facilitated by SHGs has had a profound effect on women's roles in decision-making. As economic participation grows, women are increasingly involved in household decisions and community discussions. Women are now more likely to participate in decisions concerning their own marriage, family planning, children's education, household expenditure, asset acquisition, and financial matters, including opening bank accounts and managing loans. This marks a notable departure from earlier norms, particularly in tribal and rural settings where patriarchal structures traditionally limited women's autonomy. It is evident that in Bhergaon and Udalguri subdivisions, for instance, several SHG members reported active involvement in decisions regarding the education of their daughters and the use of SHG income to fund secondary schooling.

D. Enhanced Social and Political Consciousness:

The study indicates that membership in Self-Help Groups (SHGs) has significantly elevated both social and political consciousness among women in the study area. Through engagement in these collectives, women have entered broader social networks and increasingly participate in public and political life. Notably, attendance at public functions and political meetings has become more successful and meaningful due to women's active involvement. A key transformation observed is that women now frequently attend social and political gatherings without requiring accompaniment or permission from husbands or other family members. This shift highlights a growing democratic ethos and signifies the normative acceptance of women's autonomous presence in civic arenas. In the Udalguri district, for instance, the number of women holding selected positions (Chairman) in Village Council Development Committees (VCDCs) and the participation of women in School Management Committees (SMCs) rose markedly during this period. These sorts of women's membership and participation reflect a tangible improvement in grassroots political representation and decision-making power. Although SHGs serve primarily as livelihood and social empowerment groups, their indirect influence extends into the political domain. The study reveals that SHG members are significantly more politically active than non-members of SHG. Thus, these findings underscore that

SHGs are not only vehicles for economic and social empowerment but also catalysts for fostering democratic participation among rural and tribal women.

Thus, the findings of the study clearly indicate that membership in Self-Help Groups (SHGs) has significantly enhanced both social and political awareness among women in the study area. This progress can be attributed to the proactive measures undertaken by the government through the ASRLM and the centrally sponsored NRLM. These initiatives have enabled the majority of SHGs in the region to access financial assistance, thereby facilitating their social and economic empowerment. Consequently, the area has witnessed a substantial increase in the formation of SHGs. According to NRLM district-level data, Udalguri district currently hosts a total of 12,014 SHGs, comprising 5,338 newly formed SHGs under NRLM, 1,893 revived pre-NRLM SHGs, and 4,783 SHGs formed prior to NRLM implementation. Together, these groups represent a membership of 129,258 individuals. The marked increase in SHG formation between 2022–23 and 2023–24 reflects the growing interest and expanding reach of the ASRLM initiative across the district.

Conclusion:

The development of Self-Help Groups (SHGs) in Udalguri district of the Bodoland Territorial Region has emerged as a significant catalyst for the socio-economic empowerment of rural women. SHG participation has contributed positively to building self-confidence, improving communication skills, and enhancing women's roles in household and community-level decision-making. These groups have created spaces for collective expression and solidarity, fostering leadership and interpersonal skills among members. Access to microfinance through SHGs has facilitated savings and credit, contributing to improved livelihoods and, in many cases, enhanced social status within families. However, the impact of SHGs on economic empowerment remains limited. Many women continue to perceive SHGs primarily as savings-and-credit mechanisms, with less emphasis on entrepreneurship or sustainable income generation. A lack of awareness about the broader developmental objectives of SHGs, along with inadequate training in financial literacy and enterprise development, constrains their transformative potential. To address these limitations, there is a pressing need for comprehensive capacity-building programs that promote business skills, financial management, and market access. Stronger institutional support and continuous mentorship are essential to help SHG members transition from basic financial participation to active economic agents. Strengthening these areas can ensure that SHGs contribute meaningfully to both social empowerment and long-term economic self-reliance.

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