

Women Empowerment Through Self Help Groups: A Study in Rural Assam with Special Reference to Dhalpukhuri Development Block of Hojai District

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Abstract:

Women's empowerment is a critical component of rural development, and Self-Help Groups (SHGs) have developed as an important mechanism for increasing socio-economic independence among women. In Assam, notably in the Dhalpukhuri Development Block in Hojai district, SHGs have had a revolutionary impact on rural women's livelihoods, confidence, and status. This study examines numerous socio-economic factors to determine how SHGs contribute to women's empowerment in this region. The research uses primary data collected through field surveys, interviews, and focus group discussions to assess the influence of SHG membership on decision-making, income production, social mobility, and overall empowerment. The findings confirm that SHGs have considerably contributed to rural women's empowerment, despite constraints such as limited market access, lack of training, and patriarchal norms

Keywords: Women Empowerment, Self Help Groups, Rural Development, Dhalpukhuri, Hojai District, Assam

1. Introduction:

In rural India, women frequently encounter a variety of socioeconomic obstacles, such as limited mobility, restricted educational opportunities, financial reliance, and decision-making marginalization. Their capacity to make a significant contribution to the development of families and communities is hampered by these obstacles. Self Help Groups (SHGs) have become a potent instrument in recent years to tackle these problems by encouraging women to take collective action, develop saving habits, engage in income-generating activities, and develop leadership abilities.

The Indian government, through initiatives such as the National Rural Livelihood Mission (NRLM), has pushed SHGs as a means of developing self-reliance and rural development. In Assam, SHGs have played an important role in empowering women, particularly in backward and economically disadvantaged areas. One such region is the Dhalpukhuri Development Block in Hojai District, where SHGs have greatly expanded and favorably influenced the lives of rural women.

The purpose of this research is to look into how SHGs can help women in this region become more empowered. It focuses on how women's engagement in SHGs affects their social position, decision-making ability, financial independence, and leadership responsibilities. The study also aims to better comprehend the broader socioeconomic changes brought about by SHGs' collective strength and support system in rural Assam.

2. Objectives of the Study:

1. To evaluate the socio-economic status of women who belong to the Dhalpukhuri Development Block's Self-Help Groups.
2. To investigate how SHGs might help rural women's economic circumstances.

3. To examine how SHG involvement affects women's capacity for social empowerment and decision-making.
4. To determine the difficulties that the block's SHG members confront.
5. To make recommendations on how to improve the SHG model for women's empowerment.

3. Research Methodology

3.1 Research Design:

The study uses a descriptive and analytical research design. A mixed-methods approach was employed to gain quantitative and qualitative insights.

3.2 Area of Study:

The research is limited to the Dhalpukhuri Development Block in Hojai District, Assam.

3.3 Sample Design:

Using purposive sampling, 50 women from 15 SHGs in five villages (Dhalpukhuri, Dakhin Laskar Pathar, Kapilpar, Bordolong and Lanka Beta) were chosen.

3.4 Data Collection

To verify the study's accuracy and relevance, primary and secondary data sources were used. A mixed-methods approach was used to collect detailed data on the function of Self-Help Groups (SHGs) in empowering rural women.

Primary Data collection

The primary data was gathered via structured interviews, pre-tested questionnaires, and focus group discussions (FGDs). These tools were created to comprehend the experiences, attitudes, and socio-economic changes of women who are members of SHGs in the Dhalpukhuri Development Block.

- **Structured Interviews** were conducted with SHG members, group leaders, and officials involved in the implementation of SHG-related schemes.
- **Questionnaires** included both closed and open-ended questions to collect quantitative and qualitative responses on income generation, participation in decision-making, and overall empowerment.
- **Focus Group Discussions** were organized with small groups of SHG women to understand community-level perspectives, challenges faced, and the collective impact of SHG involvement.

Secondary Data Collection

Secondary data was collected from various sources, including:

- Official reports and documents from the **Assam State Rural Livelihoods Mission (ASRLM)**.
- Policy documents and guidelines on SHG programs from government departments.
- Published research articles, books, and academic papers that provided theoretical and contextual background to SHG operations and women's empowerment.
- Socio-economic and demographic data from census and government statistical handbooks.

3.5 Tools and Techniques

The collected data was systematically analyzed using a combination of quantitative and qualitative techniques to derive meaningful conclusions.

Quantitative Analysis

- Data from structured questionnaires were tabulated and analyzed using **simple percentage analysis** to highlight the trends in income, education, participation in decision-making, and access to financial services.
- Responses from interviews and focus group discussions were subjected to **qualitative content analysis** to identify recurring themes, attitudes, and social transformations.

This combination of analytical tools ensured a rigorous examination of the data, facilitating a nuanced understanding of the impact of SHGs on women's empowerment in rural Assam

4. Profile of the Study Area

A large percentage of women work in informal industries including weaving, farming, and raising animals in the rural, agrarian Dhalpukhuri Development Block. Although women have a comparatively lower literacy rate, their socio-economic situation has gradually changed as a result of SHG participation. SHGs are now essential tools for supporting livelihoods in marginalized communities, where the majority of families reside.

5. Data Analysis and Findings**5.1 Demographic Profile of Respondents**

Particulars	Percentage
Age Group (25–45)	52%
Educational Level (Up to HSLC)	85%
Marital Status (Married)	85%
Main Occupation (Agri/Livelihood Activities)	70%
Years in SHG (More than 3 years)	75%

5.2 Economic Impact of SHG Membership

According to the report collected from the respondents, rural women's lives in the Dhalpukhuri Development Block have been significantly impacted financially by their involvement in Self-Help Groups (SHGs). The following are the conclusions drawn from primary data:

- After joining SHGs, 75% of respondents said their household income increased. This demonstrates that SHGs serve as effective instruments for income enhancement. This rise in income primarily leads to establishment of various micro enterprises and helps to collective savings, internal lending, easier access to outside financing, and livelihood initiatives.
- 55% of members started income generating activities such as weaving, poultry farming, tailoring, and minor retail businesses. These ventures have increased their economic independence while decreasing their reliance on male family members.
- 48% of participants used bank loans which were utilized to support for expand their businesses. This access to institutional credit marked a significant step toward financial inclusion for rural women thus leads to generate income, greater financial literacy and creditworthiness.
- 58% of women now actively participate in household financial decisions, indicating their increasing influence in family budgeting and economic participation. By increasing earning sources, fostering financial discipline, and supporting entrepreneurial endeavors, SHGs have emerged as a crucial instrument for economic empowerment, as these data points unequivocally demonstrate.

5.3 Social and Personal Empowerment

In addition to the financial advantages Rural women's social and personal lives have significantly improved as a result of joining SHGs, the change is discernible in multiple dimensions:

- **Enhanced Self-Confidence:** As women began attending meetings, handling money, and taking part in community conversations, they reported a discernible increase in their sense of self-worth and confidence. The study reveals that 70% of the women Self-Help- Group members reported that they have improved their confidence after involvement in SHGs.

- **Higher Social Status:** SHG members enjoy greater respect and recognition in their local communities. Positive changes in gender roles and views have been facilitated by their participation in public affairs. The study finds that 55% Self-Help-Group members have participated in Gaon Sabha meeting organized by Village Panchayat and other community activities.

- **Development of Leadership:** A large number of women have assumed positions of leadership in their organizations, including treasurer, secretary, and president. Their involvement in village-level committees and Panchayati Raj institutions have

been bolstered by this experience. Many women Self-Help-Group's member also become members of the school management committees and have been elected to Panchayat bodies.

- **Gender Mobility and Social contact:** Previously restricted by conventional standards, women's mobility and social contact have increased as a result of participation in training programs, exposure visits, and frequent gatherings.

- **Awareness and Access to Rights and Services:** SHG members have improved their knowledge of their legal rights, health care, government programs, and child education contributed to capacity-building activities, which has aided in the general advancement of society. 48% women Self-Help-Group's members reported that they have actively involved in the family decision making in children's education and marriage. Significantly 58% members reported a reduction in domestic violence or verbal abuse after they began contributing economically to the household.

SHGs therefore act as catalysts for holistic empowerment in addition to providing financial platforms, empowering women to become change agents in their homes and communities.

5.4 Challenges Faced:

Notwithstanding the benefits of joining a SHG, women in rural Assam faced a number of obstacles on their path to empowerment, especially in the Dhalpukhuri Development Block in the Hojai District. Financial accessibility was one of the biggest obstacles mentioned. Formal credit was difficult to obtain for about 62% of the respondents, mostly because of insufficient documentation. Many rural women are unable to receive loans through official channels because they do not have the adequate documents, land records, or financial history that banks want.

Furthermore, 45% of SHG members reported not receiving enough instruction in marketing techniques and skill development. The sustainability and scalability of their revenue-generating activities are still constrained in the absence of sufficient understanding of enterprise management, financial literacy, and market connections.

Social opposition was still another significant obstacle. According to around 35% of the participants, male family members first opposed women's involvement in the public and financial sectors, citing conventional gender roles as the reason. It frequently took constant persuasion and evidence of the advantages of SHG membership to break down these social barriers.

These difficulties highlight the necessity of comprehensive support networks, such as expedited credit availability, focused training courses, and community awareness campaigns, in order to guarantee the long-term empowerment of rural women via Self-Help Groups.

6. Suggestions

Addressing the gaps and fortifying current structures are crucial to ensuring the long-term empowerment of rural women through Self-Help Groups (SHGs). The following recommendations are given in light of the findings:

- **Skill Development:** Regular training programs in subjects like accounting, digital tool use, entrepreneurship, and marketing are desperately needed for SHG members. These abilities are crucial for enhancing SHGs' operational effectiveness and empowering members to run their businesses effectively.
- **Market Linkage:** Access to a variety of markets and appropriate branding are necessary for SHG-produced goods. For SHG members, facilitating the selling of goods through e-commerce sites and government-backed marketplaces can greatly increase income and visibility. Fair pricing and increased profits would be guaranteed by removing middlemen and establishing direct relationships with buyers.
- **Policy Support:** In order to scale the impact of SHGs, government intervention is essential. This include giving SHG-based businesses incentives, streamlining the loan application procedure, and making sure that SHG operations are routinely monitored and assessed. Such legislative actions would foster an atmosphere that is more conducive to sustainability and growth.
- **Community Sensitization:** Men and local community leaders should be included in awareness and sensitization campaigns in order to confront and progressively alter ingrained patriarchal standards. There is typically less resistance and a more encouraging atmosphere when male members recognize the advantages of women's economic involvement.
- **Cooperation with NGOs:** Establishing partnerships with civil society actors and non-governmental organizations can improve capacity building, handholding support, and the long-term viability of SHG operations. NGOs can be extremely helpful in offering legal support, technical training, and exposure to best practices from other areas.

7. Conclusion

The study unequivocally demonstrates that in the Dhalpukhuri Development Block of the Hojai District, Assam, Self Help Groups (SHGs) have become a potent tool for the socio-economic empowerment of rural women. SHGs have changed the roles that women have historically played in rural life by empowering them to take part in income-generating activities, obtain credit, and participate in community decision-making. According to the study's findings, joining a SHG helps women become more financially independent while also greatly boosting their self-esteem, social recognition, and personal development.

Formerly restricted to household duties, the majority of respondents are now actively engaged in entrepreneurship, agriculture, weaving, tailoring, raising livestock, and other forms of livelihood. In rural Assam, this shift from reliance to independence is a major step toward gender equality. SHGs have also served as a forum for group action, allowing women to express their issues, look for assistance, and collaborate to achieve shared objectives. Crucially, a large number of women stated that their economic contributions directly led to increased respect and self-esteem in their homes and communities.

problems like restricted access to official credit, poor training, trouble with marketing, and socio-cultural opposition from patriarchal standards. These difficulties highlight the necessity of a more cohesive and encouraging ecosystem in order to maintain and increase the influence of SHGs. But the study also highlights a number of enduring issues. Notwithstanding the benefits, many SHG members deal with

Institutional support, community initiatives, and government programs must all work together to fully empower women. It is crucial to implement capacity-building initiatives that emphasize leadership development, digital inclusion, financial literacy, and skill development. In order to raise awareness among males and the general public about the significance of women's empowerment, legislative frameworks should also give priority to social awareness initiatives, product marketing channels, and credit accessibility.

In summary, SHGs in Dhalpukhuri have shown that women can become change agents for their entire communities, not just their families, if they are given the proper opportunity. The tenacity, potential, and resolve of rural women are demonstrated by the success of these groups in rural Assam. SHGs can be further developed with strategic assistance to guarantee inclusive growth and sustainable development throughout rural India.

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