

EMPOWERING MARGINS: GENDERED GEOGRAPHIES AND SELF HELP GROUP LED RESILIENCE IN THE BODOLAND TERRITORIAL REGION, ASSAM

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ABSTRACT

The Bodoland Territorial Region (BTR) of Assam reflects socio-spatial complexity marked by diversity, marginalization, and ecological vulnerability. Women's Self-Help Groups (SHGs) effectively address vulnerability while fostering resilience, empowerment, and community transformation. Based on comprehensive surveys in Kokrajhar, Baksa, Chirang, Udalguri, and Tamulpur, the study shows SHG membership significantly improves income, credit access, and decision-making, though gaps remain in training, leadership, and market linkage. Recommendations include enhanced vocational training, digital literacy, climate adaptation support, and stronger convergence with National Rural Livelihoods Mission (NRLM) and National Bank for Agriculture and Rural Development (NABARD).

Keywords: Self-help groups, resilience, vulnerability, empowerment

1. INTRODUCTION

“The strength of women is not measured by the impact that all her hardships in life have had on her; but by the extent of her refusal to allow those hardships to dictate her and who she becomes”- this powerful quote by C. Joybell C captures the transformative journey of rural women in the Bodoland Territorial Region (BTR) of Assam, who have defied entrenched barriers of patriarchy, poverty, and marginalisation. Situated in northwestern Assam, BTR comprises the districts of Kokrajhar, Baksa, Chirang, Udalguri, and Tamulpur. Established under the Sixth Schedule of the Indian Constitution following the Bodoland Accord, BTR was created to address long-standing ethnic aspirations for autonomy and development. However, the region continues to be characterised by socio-political instability, infrastructural deficits, and uneven development outcomes (Baruah, 2020; ¹).

In this multifaceted socio-economic landscape, women: especially those belonging to tribal communities, scheduled castes, and economically disadvantaged households face multiple layers of Marginalisation. Many struggles with low literacy, early marriage, domestic violence, limited mobility, and restricted access to essential services like healthcare, credit, and platforms for decision-making (Deka & Saikia, 2017). Yet, despite these persistent challenges, women's SHGs have become powerful Catalysts of grassroots transformation, offering not just financial support, but also a sense of voice, solidarity, and hope.

1.1 Gender Geography and Women's Empowerment:

This study is anchored in the lens of gender geography, a branch of human geography that explores how gender roles and relationships are profoundly influenced by the spaces we inhabit; both physical spaces like homes and streets, and institutional ones like markets and governance systems. Rather than viewing public spaces as neutral, gender geography reveals how these spaces often reflect and reinforce patriarchal norms (Moss, 2002). In many rural

¹Government of Assam. (2018). *Assam human development report 2018*. Directorate of Economics and Statistics, Assam.

parts of India, for instance, women are still largely expected to remain within the boundaries of the home, while men take on more visible roles in public, economic, and political life. These spatial patterns are not just social; they are deeply gendered, shaping how power is experienced and who gets to access possibilities outside the domestic realm.

Grounded in the gender geography framework, the article examines how SHGs in the BTR will function as crucial counter-spaces. They are more than mere gathering spaces; they are collective platforms where women are renegotiating their identities, asserting their autonomy and confronting the social and spatial obstacles that have for so long constrained them. Involvement in local level economic activities, involvement in village level governance and participation in market places are making SHG members increasingly visible and influential in their communities (Das & Deka, 2018).

Within this framework, women's empowerment is a process rather than a sudden demand, with numerous dimensions to it much more than just women earning an income. It is also about giving young people the confidence to make good choices, the respect of their own families and communities, and the space to become emotionally strong over time. As Kabeer (2001) so shrewdly observes, empowerment is not just about access to resources; it is also about the freedom to determine one's goals and one's capacity to act upon them Kabeer (2001). This paper deals with the ways in which participation in SHGs creates a space for women in the BTR to voice their opinions express their voices, make decisions independently, and contribute to a process that works toward reshaping their social worlds. In this way, they not only subvert dominant practices but also become knowledge holders and harbingers of larger social transformation.

1.2 Concept of SHG:

The ideology of SHGs revolves around the nice sentiment "for the people, by the people, and of the people". Dr. Yunus implemented group based micro credit to help the poor communities, and it has been quite successful in reducing the poverty and financial exclusion (Yunus, 2007). The SHG movement in India originated in the early to mid-1980s, when this concept was first developed by the small Non-Governmental Organization (NGO) Mysore Resettlement and Development Agency (MYRADA) in Karnataka. But it picked so well after National Bank for Agriculture and Rural Development (NABARD) came in 1992 and structured SHG movement in the country. SHGs have popularized credit access, savings culture and entrepreneurial attitude among the rural masses ⁽²⁾.



Fig.1:Self Help Group (SHG)

²NABARD. (2017). *Status of microfinance in India 2016–17*. Mumbai: National Bank for Agriculture and Rural Development

SHG is a group of 10-20 families for small and medium-sized groups and 20-40 families for larger groups from poor economic backgrounds which come together to assist one another in their personal or professional lives. They want to combine forces and work towards financial independence and social liberation. For ease of handling and to avoid legal problems, each SHG generally consists of around 20 members, all of which get a chance to speak and participate equally in making decisions (Surender & Kumar, 2010).

1.3 Formation of SHG:

SHGs gained importance with the implementation of the Swarnjayanti Gram Swarozgar Yojana (SGSY), a government scheme to assist families to emerge out of abject poverty and gain financial independence. Under the scheme, SHGs are extended bank loans with government subsidy of up to ₹1,25,000. The programme has played a fundamental role in enhancing rural communities and enabling them access to the necessary tools to incept sustainable incomes ⁽³⁾.

In Assam SGSY has touched the life of rural people by empowering them to set up their small businesses in different areas like dairying, weaving, poultry, food processing and mushroom cultivation. Link with SHGs is devised by hovering more than 90,000 active SHGs in the state and has been instrumental for economic growth, self sustenance and poverty decline in rural Assam ⁽⁴⁾.

1.4 Role of SHG:

SHGs have played an instrumental role in transforming rural livelihoods through promoting farming and non-farming activities. They support people through financial support, training and made a marketplace and a further means by which people can learn how to best preserve and open up a means of sustainable income. SHGs and their functions are discussed below:

Breaking Financial Barriers: Access to formal banking and credit channels continues to be a major hurdle for many people. SHGs come into picture here to fill in this gap by enabling members to save money together, and lend money to each other in case of emergency. Whether to start a small business, pay for medical care or cope with emergencies, these groups offer financial protection that many would otherwise lack. SHGs: A gang against poverty: With the backing of micro-finance institutions and government schemes SHGs have emerged as the most powerful life line for women to live a life of economic emancipation (Dangi & Singh, 2012).

Building Stronger Communities: More than mere financial support, SHGs develop bonds of goodwill and trust between their members. These groups provide a supportive community where individuals can share their experiences, learn new skills, and work on critical social issues such as education, healthcare, and women's rights. SHGs in many rural and semi-urban areas have been effective in galvanizing the communities to fight for improved services and opportunities (Kabeer, 2001).

Empowering Women, Transforming Lives: One of the significant contributions of SHGs has been women empowerment. When they join these groups, women's attitudes and behaviour begin to change, as they suddenly have their own money, decision-making authority, and often, more respect both at home and in society. SHG loans are used by many women to begin small businesses, allowing them to generate new income for the household and improve their standards of living. These experiences, over time, increase confidence, leadership abilities, and self-esteem (Venkatesh, 2010).

³Ministry of Rural Development. (2013). *Annual report 2012–13*. Government of India. Retrieved from <https://rural.nic.in>

⁴Government of Assam. (2018). *Assam human development report 2018*. Directorate of Economics and Statistics, Assam.

Government and Organizations Support: Given the influence of SHGs, governments and NGOs have formulated a number of policies aimed at empowering SHGs. Initiatives such as India's National Rural Livelihoods Mission (NRLM) offer funding, training and institutional backing, which facilitate lookalike communities. With the availability of funds, SHGs could play a critical role in poverty reduction and community development ⁽⁵⁾.

SHGs are not just financial networks, they are vehicles of social change. They do it by promoting financial independence, reinforcing community ties and empowering women to take control of their own lives. As SHGs progress to the next stages, they will play a critical in shaping more inclusive and resilient societies. This research examines the implications, obstacles and prospects for the kind of enduring change solutions such groups can provide.

1.6 Benefits of SHG:

SHGs play a prominent role in the empowerment of marginalized sections of the society for better economic independence and social development. These groups, made of about 10-20 members, collaborate to save money, borrow money, and help each other in all aspects of life. SHGs are indeed helpful for women, rural and weaker sections of the society in providing them the scope for self-reliance and better life standards (Sangwan, 2020).

SHGs serve as an important institution for financial inclusion and economic empowerment. Millions of people in rural areas don't have access to a bank or loans. SHGs bridge this gap by promoting saving habit and extending low interest loan. These savings can be used by members to create small businesses, for agricultural investment and for meeting emergency financial needs, whether it be to avoid having to borrow from high interest moneylenders (Nair & George, 2021).

High level of women empowerment is another remarkable good point of SHGs. In most societies, women are economically and socially dependent. SHGs offer women the ability to polish their skills, earn money, and play a bigger role in the financial and social decision-making process. This economic security in turn enhances their self-confidence and status within their families and communities (Kumar & Sharma, 2019).

SHGs are also used to train and provide employment. A number of groups are trained in trade like handicraft and tailoring, poultry farming and small industries. They also enable members to make a dependable wage and provide for their families. By promoting micro and small entrepreneurship, SHGs contribute to the reduction of unemployment and underemployment, especially in rural areas (Singh, 2020).

Social bonding and collective decision-making are another of the important roles of SHGs. Members collaborate to reach common goals and build a trust relationship towards the community that will bring every nuanced participant or actor's contribution in this community. Such groups provide opportunities for dialogue about social issues, sharing information, and providing social support. This solidarity allows people to come together and act as the collective on issues of healthcare, sanitation and education (Das & Deka, 2018).

SHGs are also instrumental in alleviating poverty by supporting members in time of financial need and bettering their standard of living. SHGs provide income generating activities to many families relieving them to good nutrition, healthcare and education. Furthermore, SHGs are the economic support system in emergency and protecting members from the risk of economic distress (Yadav & Verma, 2022).

The access to government welfare programmes and schemes is another significant benefit of SHGs. Governments of many countries support their development through subsidies, low

⁵Ministry of Rural Development. (2013). *Annual report 2012–13*. Government of India. Retrieved from <https://rural.nic.in>

interest loans, skill-building and so on. The SHG act as a interface between the govt and villagers ensuring that the benefits accrued reach the targeted audience. This support may help members build financial resilience and social security (Patel & Choudhury, 2021).

SHGs also help in spreading awareness on the issues of health and education. Members also engage in discussions and campaigns on issues related to hygiene, family planning, nutrition and child education. This knowledge sharing has resulted in better health and literacy in communities. By focusing on these critical areas, SHGs contribute positively to the welfare of society (Jadhav & Kulkarni, 2019).

Further, the formula also promotes political participation and leadership through SHGs. Many become actively engaged in local politics even women who do so outside traditional channels. This participation reinforces democratic practices and offers a voice to previously underrepresented groups in policy matters. SHGs develop leadership qualities which help the people to fight for their rights and bring about a change in the society (Bhat & Sharma, 2021).

In brief, SHGs are an effective vehicle for economic and social empowerment. They offer financial security, skill development, social connection, and well-being for all. Through promotion of self-help and mutual self-help, particularly they contribute not only sustainable development and poverty reduction but also rural and community development initiatives (Sangwan, 2020).

1.7 SHGs and Women's Empowerment in BTR:

Across generations women were known as the very substratum of society, without whom any demarcated economy and community lived. However, for all their worth, they have been largely left out in the cold -especially in remote parts of the nation. The battle to get access to the equal opportunities at the level of social and economic level is also still continuous (Kabeer, 2012). While the Constitution of India promises equality to all its citizens, the constitution is often mis-spelled in everyday life and women's reality remains totally different from what is written on bachelor (Bose 2009). Women's contribution to the full dividend of development has long been limited by ongoing inequalities in education, employment and household decision-making (Desai & Rajadhyaksha 2018; Chaudhary 2014).

Ensuring that women achieve equal rights is not only a question of justice but also it is an essential core indication to sustainable development. Development can never be complete without both men and women participating in development process fully (Duflo, 2012). In an approach like this, empowerment means wanting to have some money of ones own, wanting the kind of power referred to in regards to very important things and services and wanting a good life for oneself & family. Empowerment, as defined by the World Bank (2002), essentially consists of expansion of people's capabilities and agency to influence decisions that affect their lives a crucial process especially in rural economies marked with continued structural disadvantages.

Promotion of SHGs has emerged as one of the most promising strategies for empowering rural women in India. These outfits have grown into important tools for sociopolitical transformations such as financial and social inclusion, solidarity formation, mobilization of women's voice in private as well as public domains (Sharma 2016). SHGs offer a space for collective saving and credit borrowing opportunities, they are actively promoted by government and non-government stakeholders including the NRLM, NABARD, civil society organisations (Cheston & Kuhn, 2002; Gupta & Gupta, 2015).

In the context of the BTR of Assam, SHGs have become crucial lifelines for marginalised women. BTR is marked by ethnic diversity, political turbulence, and developmental

disparities. Within this complex terrain, SHGs have played a transformative role. They have not only provided financial stability through microcredit but also enabled women to gain entrepreneurial skills, literacy, mobility, and leadership experience ⁽⁶⁾.

Over time, SHGs in BTR have evolved beyond being mere credit-based collectives. They now function as agents of community transformation. Women actively participate in income generating activities, manage collective savings, engage in Gram Sabhas, and avail themselves of government welfare schemes. Capacity-building initiatives, leadership development, and exposure visits have further reinforced their capabilities (Deka & Saikia, 2017; Nair & George, 2021). In doing so, SHGs have become incubators for social innovation and participatory governance in rural BTR.

Importantly, SHG membership enhances women's decision-making power in both domestic and public spheres. It contributes to increased self-confidence, visibility, and status within the community. These shifts are particularly significant in BTR, where conflict, migration, and socio-political instability have historically constrained women's participation in public life. Thus, SHGs in BTR serve not only as tools for economic upliftment but also as catalysts for reshaping gendered geographies challenging traditional roles and reimagining the place of women in rural societies.

2. THEORETICAL /CONCEPTUAL FRAMEWORK

This study adopts an integrated conceptual framework built on extensive literature in feminist geography, resilience theory, and collective empowerment. These perspectives provide the necessary tools to understand how SHGs serve not merely as economic collectives, but as transformative socio-spatial institutions for women in the BTR.

Feminist Geography, a subfield within human geography, critiques the ways in which spatial arrangements and access to space are shaped by patriarchal structures. McDowell (1999) and Moss (2002) argue that in most rural contexts, public spaces are dominated by men while women's activities are confined to the domestic sphere (McDowell,1999; Moss,2002). In the Indian rural scenario, this manifests in women's limited access to land, mobility, employment, and community leadership roles (Chant & McIlwaine, 2009). In this context, SHGs function as "counter-spaces" safe, inclusive environments where women build solidarity, develop skills, and exercise leadership. These counter-spaces subvert traditional gender roles by giving women control over collective financial resources, group decision-making, and linkages with state institutions (Massey, 1994).

Resilience theory adds another layer to understanding the role of SHGs in BTR. Resilience, as conceptualized by Adger (2000), refers to the capacity of individuals and systems to absorb shocks, adapt, and transform in response to adversity. BTR is a region marked by ethnic tensions, political instability, ecological vulnerabilities, and weak service delivery mechanisms (Baruah, 2020). In such a setting, SHGs help women build economic resilience through micro-entrepreneurship and savings. They also foster emotional and social resilience through mutual aid, collective problem-solving, and capacity-building initiatives. These groups create community-level safety nets that buffer households against crises and enhance their ability to respond to socio-political uncertainties (Deka & Saikia, 2017).

Collective Empowerment is another vital theoretical pillar supporting this study. Kabeer (2001) identifies empowerment as a process involving access to resources, agency, and achievements. Unlike individual empowerment models, collective empowerment stresses the

⁶NABARD. (2017). *Status of microfinance in India 2016–17*. Mumbai: National Bank for Agriculture and Rural Development.

role of group-based mobilization and shared identity in generating voice and agency. SHGs represent this model by offering a platform where rural women collectively articulate their needs, engage in development activities, and negotiate with local institutions. Research has shown that SHG participation leads to increased confidence, improved household bargaining power, and stronger involvement in community governance (Cornwall & Edwards, 2010; Mayoux, 2005).

The convergence of these frameworks provides a holistic understanding of how SHGs influence women's empowerment in BTR. Feminist geography explains the transformation of gendered space; resilience theory highlights adaptive strategies in volatile environments; and collective empowerment emphasizes the political and developmental potential of organized women's groups. Taken together, they demonstrate that SHGs are not merely economic instruments but are deeply embedded in the socio-political landscape of gender, power, and development.

This conceptual grounding sets the stage for an empirical exploration of how SHG participation alters women's access to economic resources, decision-making authority, and collective agency in the BTR context.

3. METHODOLOGY

This study employed a mixed-method approach to assess the socio-economic impact of women's SHGs in the BTR of Assam. For empirical data collection, five development blocks, Kachugaon (Kokrajhar), Sidli-Chirang (Chirang), Goreswar (Tamulpur), Baksa (Baksa), and Rowta (Udalguri), were selected purposively based on active SHG engagement and diversity in socio-ethnic profiles.

A total of 100 SHG members were selected using stratified random sampling comprising 20 respondents from each block. The primary data was collected through structured questionnaires, focus group discussions (FGDs), and key informant interviews (KIIs) conducted between May and June, 2025. The questionnaire captured both pre and post membership changes across various indicators of empowerment; household income, credit access, mobility, leadership, decision-making, and awareness.

Secondary data were sourced from NRLM reports, BTR government statistics, and published academic literature. Simple percentage analysis, tabulation, and thematic content analysis were used to interpret the data.

4. RESULTS

Table 1- presents a comprehensive spatial distribution SHGs and their women members across the five districts of the BTR. This quantitative landscape offers critical insights into the geographic and demographic spread of women's collective mobilization in the region.

Table 1: District-wise distribution of SHGs and SHG members in the BTR, Assam

Name of District	Block name	Total SHG	Total SHG members
Udalguri	Bhergaon	2073	25057
	Khoirabari	706	8560
	Mazbat	2244	25642
	Rowta	1022	12316
	Udalguri	3092	27498
Chirang	Kalaigaon	2801	33353
	Boro bazar	2638	28466
	Sidlichirang	2641	28800
Baksa	Baksa	1682	17767

	Barama	1125	12240
	Jalah	2418	25278
	Gobardhana	3380	35230
	Dhamdhama	1223	12941
Tamulpur	Nagrijiuli	1170	12838
	Tamulpur	2421	25122
	Goreswar	2702	30040
Kokrajhar	Gossaigaon	1774	19035
	Kachugaon	2483	29789
	Kokrajhar	3337	34897
	Dotoma	2429	26171
	Hatidhura	1291	13911

Source:Secondary Data

(<https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>)

Udalguri District: Among the six blocks in Udalguri, Kalaigaon block accounts for the highest number of SHG members (33,353) distributed across 2,801 SHGs (Table 1). This is closely followed by Udalguri block itself, which has 3,092 SHGs encompassing 27,498 members. Mazbat and Bhergaon also demonstrate significant SHG presence with 2,244 and 2,073 groups respectively, indicating a strong institutional penetration of SHG networks in this district. Notably, Rowta block, selected for primary field study, comprises 1,022 SHGs with 12,316 women members, reflecting a mid-level density and offering a manageable yet meaningful unit of analysis for examining empowerment outcomes.

Chirang District: Chirang, though comparatively smaller in administrative area, shows remarkable SHG concentration. Sidli-Chirang, the field site selected from this district, has 2,641 SHGs with 28,800 members, representing one of the highest member-to-group ratios in the dataset. Similarly, Boro Bazar block has 2,638 SHGs and 28,466 members, revealing near parity with Sidli-Chirang. This trend underlines a robust culture of collective women's participation and points to institutional support mechanisms active in the district.

Baksa District: Baksa emerges as another critical hub of SHG activity. Gobardhana block is a standout, hosting the highest number of SHG members (35,230) within 3,380 groups. Other important blocks include Jalah (2,418 SHGs), Baksa (1,682 SHGs), and Barama (1,125 SHGs). The Baksablock, selected for fieldwork, represents a microcosm of the district's broader engagement, with 17,767 members participating in SHGs. These figures signify an expansive base for community mobilization and economic activity.

Tamulpur District: Formed more recently, Tamulpur has nonetheless shown impressive SHG development. The Goreswar block, chosen for primary data collection, has 2,702 SHGs with 30,040 members, indicating strong organizational depth. The Tamulpur block itself follows closely, with 2,421 SHGs and 25,122 members. Nagrijiuli has a relatively smaller SHG footprint with 1,170 groups and 12,838 members, but this too underscores a healthy level of outreach in a newly constituted district.

Kokrajhar District: Kokrajhar exhibits the highest number of SHGs and members among all districts surveyed. The Kokrajhar block has 3,337 SHGs and 34,897 members, while Kachugaon, selected for primary investigation, accounts for 2,483 SHGs and 29,789 members. Other well-performing blocks include Dotoma (2,429 SHGs) and Gossaigaon (1,774 SHGs). The Hatidhura block, although smaller with 1,291 SHGs, still demonstrates a substantial number of active women (13,911), reflecting the widespread institutional adoption of SHGs in the district.

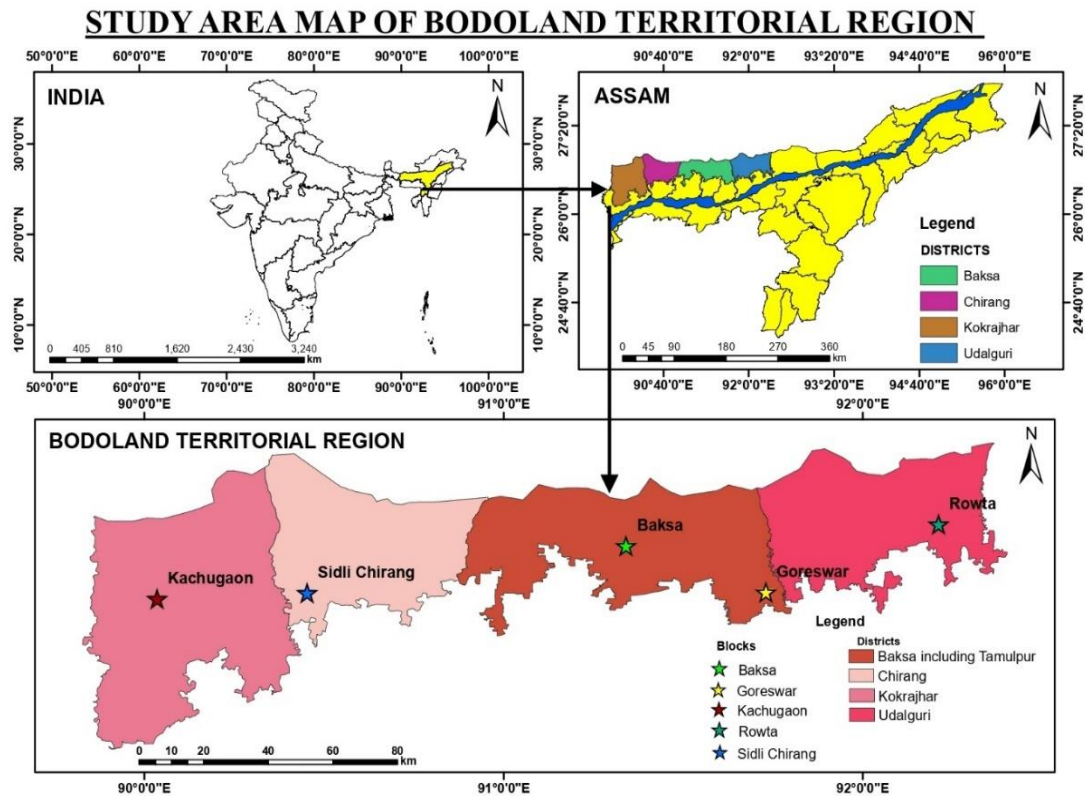


Table 2 -presents the sample distribution of respondents selected from SHGs across five blocks in the BTR of Assam. These blocks, Kachugaon in Kokrajhar district, Sidli in Chirang district, Baksa in Baksa district, Goreswar in Tamulpur district, and Rowta in Udalguri district were purposively chosen based on their active SHG presence and socio-cultural diversity. In each block, ten SHGs were randomly selected, and from each SHG, two women members were interviewed, leading to a total of 20 respondents per block. This resulted in a cumulative sample size of 100 respondents drawn from 50 SHGs

Table 2: Women Members of SHGs as respondents from sample study areas

District name	Selected Block	No. of Selected SHG (%)	No. of Respondents (%)
Kokrajhar	Kachugaon	10	20
Chirang	SidliChirang	10	20
Baksa	Baksa	10	20
Tamulpur	Goreswar	10	20
Udalguri	Rowta	10	20
		Total=50	Total=100

Source: Primary Data

Table 3- the respondents are only from the Women SHGs chosen randomly. They belong to diverse socio-economic and demographic backgrounds.

Table 3: Demographic Characteristics of Respondents (%)

Age Groups	Less than 20	20-40	40-60	60 above	Total
	17	37	35	11	100
Marital Status	Married	Widowed	Unmarried	Divorced	Total
	63	26	7	4	100
Family Structure		Joint	Nuclear	Individual	Total
		23	68	9	100
Literacy			Literate	Illiterate	Total
			53	47	100
Social Groups	Unreserved	OBC	SC	ST	Total
	27	13	8	52	100
Religious Status	Hindu	Muslim	Christian	Others	Total
	63	23	14	0	100

Source: Primary Data

A majority of respondents (72%) fall in the age group of 20-60 years, signifying prime working-age engagement in SHG activities. Most respondents (63%) are married, and 26% are widows highlighting SHGs as safety nets for vulnerable women. Nuclear families dominate (68%), indicating independent financial responsibility. Although 53% are literate, a significant portion remains illiterate, underlining the importance of integrating literacy programs. Caste and community wise, 52% of members belong to STs, reflecting deep SHG penetration in tribal belts. Religious distribution indicates inclusivity across Hindu (63%), Muslim (23%), and Christian (14%) communities respondents (63%) are married, and 26% are widows highlighting SHGs as safety nets for vulnerable women. Nuclear families dominate (68%), indicating independent financial responsibility. Although 53% are literate, a significant portion remains illiterate, underlining the importance of integrating literacy programs. Caste and community-wise, 52% of members belong to STs, reflecting deep SHG penetration in tribal belts. Religious distribution indicates inclusivity across Hindu (63%), Muslim (23%), and Christian (14%) communities.

Table 4- presents a comparative snapshot of the economic engagement of SHG women members across five selected blocks i.e- Kachugaon (Kokrajhar), Sidli-Chirang (Chirang), Baksa (Baksa), Goreswar (Tamulpur), and Rowta (Udalguri) before and after their participation in SHGs. The data provides empirical insight into how SHG membership has contributed to women's occupational transformation and economic empowerment within the BTR of Assam.

Table 4: Activity of SHG member respondent

Economic Activity	No. of SHG Member Respondents (%)														
	Kachugaon Block (20)			Sidli Chirang Block (20)			Baksa Block (20)			Goreswar Block (20)			Rowta Block (20)		
	Before joining the SHG	After joining the SHG	Difference	Before joining the SHG	After joining the SHG	Difference	Before joining the SHG	After joining the SHG	Difference	Before joining the SHG	After joining the SHG	Difference	Before joining the SHG	After joining the SHG	Difference
Housewife with no involvement in income-generating activities.	7	2	5	9	2	7	11	3	8	9	2	7	9	1	8
Members Engaged in Agriculture Activities	6	6	0	7	6	1	4	6	2	5	6	1	4	6	2
Member Engaged in Labourer work	5	2	3	3	1	2	2	0	2	2	0	2	3	1	2
Members Engaged in Government employment	0	1	1	0	0	0	0	2	2	0	1	1	0	0	0
Members Engaged in Private employment	0	1	1	0	2	2	1	1	0	0	2	2	0	0	0
Members Engaged in Petty business	0	3	3	0	4	4	0	2	2	0	4	4	2	5	3
Members Engaged in Livestock rearing	2	5	3	1	4	3	2	5	3	4	5	1	2	5	3

Source: Primary Data

Another key finding is the rise in self-employment, particularly in petty businesses and livestock rearing. Across all blocks, the number of women engaged in petty business increased remarkably rising from negligible levels to 3–5 members per block. Similarly, engagement in livestock rearing saw an upward shift, suggesting that SHGs have facilitated access to microcredit and skill development opportunities that enabled women to diversify their livelihood sources beyond traditional roles.

While engagement in agricultural activities remained relatively stable, it is important to note that the number of participants did not decline, which indicates that SHGs continue to support agriculture-based livelihoods alongside new economic ventures. Notably, in Baksa block, the number of members engaged in agriculture increased from 4 to 6, demonstrating that SHGs also enhance existing livelihood activities through financial and training support.

A modest yet noteworthy outcome is the emergence of women in formal employment, particularly in government and private sectors. Though the absolute numbers are small, their presence signifies the early stages of structural mobility and socio-economic aspiration among rural women, made possible through increased confidence, exposure, and capacity building facilitated by SHGs. For example, Baksa block recorded a rise from 0 to 2 members in government jobs after joining SHGs.

Additionally, the data shows a decline in wage based labour engagement, particularly in Baksa and Sidli-Chirang. This trend reflects a shift away from irregular, low-paying work toward more stable and self-determined income sources, possibly due to enhanced credit access, training, and collective support mechanisms within SHGs.

In sum, Table 4 highlights a substantial occupational reorientation of women post SHG membership, indicating a clear transition from economic inactivity or subsistence labour to entrepreneurial and diversified livelihood engagements. These patterns reinforce the argument that SHGs function as transformative agents, promoting financial autonomy, skill enhancement, and social inclusion for rural women. The data affirms the broader theoretical claim that SHGs serve as counter-spaces that contest gendered economic exclusion and facilitate grassroots level empowerment in marginalised geographies like BTR.

Table 5- highlights a noticeable improvement in income levels among SHG members after joining the group. Before joining, more than half of the respondents (54%) earned less than Rs. 2000 per month, indicating widespread low income status. Post-membership, this proportion dropped significantly to 28%, reflecting a reduction in financial vulnerability. Meanwhile, the number of respondents earning between Rs. 2001 and Rs. 4000 rose from

29% to 39%, and those in the Rs. 4001–6000 range nearly doubled from 10% to 19%. Importantly, the proportion of women earning above Rs. 6000 per month increased from 7% to 14%, showing upward income mobility. These trends collectively suggest that SHG membership has positively influenced the economic well being of rural women by enhancing income generation opportunities and promoting financial independence

Table 5:Income of the SHG Member Respondents

Before joining monthly income		After joining monthly income
Income (in Rs)	No. of respondents (%)	No. of respondents (%)
Less than 2000	54	28
2001-4000	29	39
4001-6000	10	19
6001-above	7	14
Total	100	100

Source: Primary Data

Table 6- outlines the motivations behind women's decision to join Self-Help Groups in the Bodoland Territorial Region. The leading reason was to support their families, cited by 35% of respondents, indicating that economic necessity remains a strong driver of participation. A significant portion (19%) joined SHGs to gain access to loans, reflecting the importance of microfinance availability in financially underserved rural areas. Another 17% of women identified business-related aspirations as their main reason, highlighting the emergence of entrepreneurial intent among rural women. Additionally, 15% joined SHGs to improve personal savings habits, while the remaining 14% reported other purposes such as social networking, learning, or group solidarity. This diverse range of motivations illustrates that SHGs serve not only as economic platforms but also as social and developmental institutions fostering multi-dimensional empowerment.

Table 6: Reasons for Joining in Self Help Groups

Reasons for joining Self Help Groups	No. of respondents (%)
For Family Support	35
For Increase Saving	15
For Getting Loan	19
For Business	17
For Other Purpose	14
Total	100

Source: Primary Data

Table 7- presents the challenges faced by SHG members in accessing credit, revealing multiple systemic issues. The most commonly reported problem was poor financial knowledge, affecting 25% of respondents, which reflects a critical gap in basic financial literacy and awareness. A significant 20% cited the short loan repayment period as a major barrier, suggesting that repayment timelines may not align with income generation cycles. Delays in loan sanction and disbursement were reported by 16% of women, pointing to bureaucratic inefficiencies. Technical problems and procedural difficulties were faced by 15% of respondents, while 12% struggled with arranging collateral or guarantors an issue especially prevalent among economically weaker members. Additionally, 7% expressed

concern over high interest rates, and 5% reported under financing. These varied responses indicate that while SHGs facilitate access to formal finance, structural bottlenecks and institutional barriers still persist and need to be addressed through targeted training and administrative support.

Table 7: Nature of Problems faced by the Respondents resulting in Poor Access to Credit Sources and Bad-Debts

Problems	No. of Respondents (%)
Delay in sanction and disbursement of loan amount	16
Under financing	5
Difficulty in arranging collateral security and guarantor to get the loan approval	12
Poor financial knowledge	25
Technical problems and procedural difficulties	15
Higher rate of interest	7
Too short repayment period	20
Total	100

Source: Primary Data

Table 8- illustrates a significant transition in the sources of credit accessed by SHG members before and after joining the groups. Initially, the majority of respondents (52%) relied on friends and relatives for loans, a figure that reduced to 34% post membership. The dependence on unorganized sources or moneylenders also dropped from 13% to 6%, indicating reduced reliance on exploitative and informal credit systems.

In contrast, access to formal and semi-formal sources improved notably. The percentage of respondents availing loans from credit cooperatives surged from 7% to 32%, while bank loans increased from 16% to 23%. Mutual borrowing among community members also declined from 12% to 5%, likely due to increased availability of institutional loans.

Overall, this shift signifies the role of SHGs in enhancing financial inclusion by facilitating members' access to organized and regulated financial institutions. It reflects a movement away from informal dependency toward structured and sustainable credit sources, promoting better financial security and autonomy among rural women.

Table 8: Respondents based on Credit Sources under different groups of Credit Needs

	Prior to Joining the SHGs	After Joining the SHGs
	No. of Respondents (%)	
Credit Sources	52	34
Friends/Relatives	13	6
Unorganized Sources/ Money Lenders	7	32
Credit Cooperatives	16	23
Banks	12	5
Mutual Borrowings	100	100
Total		

Source: Primary Data

Table 9- shows that before joining SHGs, 31% of women borrowed for agriculture, mostly at moderate to high interest rates. About 19% took loans for household purchases, and 16% for agriculture-related allied activities. Another 15% borrowed for small business ventures. Fewer respondents used loans for loan repayment (6%), skill development (2%), and children's education (1%). A small portion (6%) reported no credit need. Overall, borrowing was more for consumption and basic livelihood needs, often with limited access to low interest credit options. indicates that prior to SHG membership, borrowings were largely oriented toward consumption needs or small scale production, often with higher interest rates and fewer institutional safeguards.

Table 9: Purpose of Borrowings and Interest Rates prior joining the SHGs

Purpose of Borrowings	Rate of Interest on Borrowings			Total
	Below 5%	5% to 10%	Above 10%	
Agriculture	16	10	5	31
Agriculture based allied activities	0	11	5	16
Self-employment/Petty and Small Business	0	13	2	15
Skill development	0	2	0	2
Purchase of Household requirements	0	16	3	19
Children's education	0	0	1	1
To pay loan overdue	0	6	0	6
Others	0	4	0	4
No credit requirement/Self managing	6			6

Source: Primary Data

Table 10- outlines the various purposes for which women borrowed funds after joining SHGs. Productive activities were the major focus, with 24% borrowing for agriculture, 20% for allied agricultural activities, and 21% for self-employment or petty business mostly at low to moderate interest rates. Loans for household needs (15%) and skill development (6%) also featured prominently. Small portions of women took loans for loan repayment (3%), miscellaneous needs (3%), and children's education (1%). Notably, 7% of respondents reported no credit requirement, reflecting improved self-sufficiency and financial independence. This overall trend indicates a significant move toward low interest, purpose-driven borrowing that supports livelihood expansion and economic stability.

Table 10: Purpose of Borrowings and Interest Rates after joining the SHGs

Purpose of Borrowings	Rate of Interest on Borrowings			Total
	Below 5%	5% to 10%	Above 10%	
Agriculture	18	6	0	24
Agriculture based allied activities	3	15	2	20
Self-employment/Petty and Small Business	4	17	0	21
Skill development	0	6	0	6
Purchase of Household	0	14	1	15

requirements				
Children's education	0	0	1	1
To pay loan overdue	0	3	0	3
No credit requirement/Self managing	7	7	0	3

Source: Primary Data

Table 11- presents a comparison of loan repayment behavior before and after joining SHGs. Prior to membership, 54% of respondents repaid loans on time, 30% delayed repayment, and only 16% made advance payments. After joining SHGs, timely repayments increased to 68%, advance payments rose to 23%, and delayed payments dropped significantly to just 9%. This improvement reflects enhanced financial discipline, better planning, and increased accountability promoted by SHG participation.

Table 11: Regularity of Loan Payment

Particulars	Prior to joining the SHGs	After joining the SHGs
	No. of Respondents	
Paid in advance	16	23
Paid on time	54	68
Delayed of payment	30	9
Total	100	100

Source: Primary Data

Table 12- shows that only 14% of women invested in income-generating activities before joining SHGs. After joining, this increased to 54%, indicating a strong shift toward productive investment and financial planning. The data reflects improved income use and growing self-reliance among SHG members.

Table 12: Investment for Growing Money of SHG Member Respondents

Investment Purpose	Before joining	After joining
	No. of Respondents	
Yes	14	54
No	86	46
Total	100	100

Source: Primary Data

Table 13- highlights the impact of SHG membership on women's involvement in decision-making. After joining SHGs, 51% of women reported increased participation in agricultural decisions, while 58% reported enhanced involvement in other household or community related decisions. The remaining respondents indicated no change in their role. These results reflect that SHGs not only support economic upliftment but also empower women socially by strengthening their voice in family and community affairs.

Table 13:Decision Making of SHG Member Respondents

Decision Making	Agriculture	Other Activities
	No. of Respondents	
Increase	51	58
Constant	49	42
Total	100	100

Source: Primary Data

Table 14- shows that 59% of SHG members reported improved communication skills after joining the group, while 41% experienced no change. This improvement suggests that SHGs play a vital role in enhancing women's confidence, public speaking, and interpersonal communication, helping them participate more actively in meetings, discussions, and community decisions.

Table 14:Communication Skill of SHG Member Respondents

Communication Skills	No. of Respondents
Increase	59
Constant	41
Total	100

Source: Primary Data

Table 15- highlights a clear improvement in women's awareness of societal and community issues after joining SHGs. Before membership, only 26% of respondents reported being aware of such matters. This figure increased significantly to 67% post-membership. The data suggests that SHGs not only promote economic empowerment but also foster social consciousness and community engagement among rural women

Table 15:Awareness about Society and Community of the SHG Members Respondents

Awareness	Before joining the SHG	After joining the SHG
	No. of Respondents	No. of Respondents
Yes	26	67
No	74	33

Source: Primary Data,2025

5. DISCUSSION

The findings from the result collectively underscore the transformative impact of SHGs on rural women's socio-economic lives in the BTR of Assam. These changes are not only financial but also social, reflecting a deeper shift in gendered agency, collective resilience, and institutional participation.

The data presents a strong case for SHGs as inclusive spaces for marginalized women across caste, tribal, and religious backgrounds (Table 3), with a substantial number of Scheduled Tribe and minority community members actively participating. The demographic spread confirms that SHGs reach vulnerable populations who often face spatial, economic, and institutional exclusion in BTR.

A key marker of empowerment is economic participation, which shows notable improvements post-membership. As shown in Tables 4 and 5, women who were previously inactive or engaged in low-income work moved into more diverse and productive livelihoods including

petty businesses, livestock rearing, and skilled employment. Income levels rose across all brackets, with the proportion of women earning less than Rs. 2000/month dropping sharply. This validates the argument that SHGs serve as incubators for grassroots entrepreneurship and livelihood enhancement.

The motivations for joining SHGs (Table 6) reflect a combination of economic necessity and emerging entrepreneurial aspirations. The majority joined for family support or to access loans, but a significant portion also joined to start small businesses or develop savings habits suggesting an evolving mindset towards financial autonomy.

Despite this, barriers persist in the form of poor financial knowledge, procedural delays, and under-financing (Table 7). These structural issues point to the need for better training and system reforms to make credit delivery more efficient and equitable.

The role of SHGs in enhancing financial inclusion is evident from Table 8. Members moved away from informal and exploitative lending systems to more structured sources like banks and credit cooperatives. This has not only improved loan access but also reduced dependence on unregulated creditors.

The shift from consumption-based to productive borrowing post-membership (Tables 9 and 10) is a clear indicator of strategic financial behavior and better loan utilization. Borrowings are now directed towards agriculture, business, and skill development reinforcing the SHG's role in fostering sustainable livelihoods.

Regularity in loan repayment (Table 11) further confirms financial discipline and credibility among SHG members. More women now repay on time or in advance, suggesting improved trustworthiness and management skills.

Investment behavior has undergone a substantial change (Table 12). A larger share of women now channel their earnings into productive assets demonstrating financial planning and a move towards long-term income security.

Decision making (Table 13), communication skills (Table 14), and social awareness (Table 15) have all improved significantly. These changes signify a parallel trajectory of social empowerment, where women are gaining visibility and voice in their households and communities. The rise in communication ability and awareness signals a transformation in how rural women engage with their environments, question traditional norms, and assert their agency.

In sum, the tables collectively highlight that SHGs in BTR are far more than financial platforms. They are dynamic institutions fostering economic resilience, gender justice, and community leadership. These findings support the theoretical framework of feminist geography and resilience theory by showing how space, power, and collective action interact to reshape gendered geographies in conflict-prone and underdeveloped regions.

However, to sustain and scale this transformation, challenges such as knowledge gaps, institutional delays, and limited market access must be addressed through integrated support systems and policy convergence with programs like NRLM and NABARD.

6. CONCLUSION AND POLICY IMPLICATIONS

The findings of this study underscore the multifaceted and transformative impact of SHGs on the socio-economic and spatial empowerment of rural women in the BTR of Assam. Set against a backdrop of ethnic diversity, political marginalisation, and developmental asymmetries, SHGs have emerged as powerful agents of change, particularly for women from Scheduled Tribes, Scheduled Castes, and other disadvantaged communities.

By functioning as inclusive and participatory platforms, SHGs in BTR have significantly enhanced women's access to financial resources, income-generating opportunities, and social capital. Participation in SHGs has facilitated upward income mobility, diversification of livelihoods, and a shift from informal borrowing to institutional credit. At the same time, women have gained visibility in decision making, both within the household and in public life, reflecting a reconfiguration of entrenched gender norms and spatial hierarchies.

Through a feminist geographic lens, SHGs can be interpreted as "counter-spaces" that challenge patriarchal spatial arrangements and foster collective agency. Resilience theory further supports the understanding that SHGs have bolstered not only economic stability but also social cohesion and adaptability among women in a conflict-prone and ecologically fragile region like BTR.

However, the journey towards comprehensive empowerment remains unfinished. Structural challenges such as inadequate training, limited market access, procedural bottlenecks in accessing credit, and intra-group inequities continue to impede the full realization of SHG potential. Addressing these constraints through integrated, inclusive, and context-sensitive policy measures is essential to sustain and scale the transformative impact of SHGs in the region.

The findings of this study reveal that while SHGs in the BTR have significantly contributed to women's economic participation and social empowerment, a number of institutional and structural barriers still persist. To sustain and deepen the transformative impact of SHGs, it is essential that policymakers adopt an integrated and multidimensional approach that goes beyond financial inclusion and targets broader development outcomes.

First, there is an urgent need to strengthen skill development and livelihood diversification for rural women. Training programs must be localized, context sensitive, and aligned with market demand. Vocational training in areas such as agro-processing, handloom weaving, mushroom cultivation, livestock rearing, and digital services can enhance income-generating potential. Collaborations with Krishi Vigyan Kendras (KVKs), NGOs, and local academic institutions can help deliver experiential learning opportunities and enterprise incubation support, particularly for women in tribal and remote areas.

Second, financial and digital literacy must be promoted to ensure that SHG members are equipped to navigate the evolving financial ecosystem. Many women continue to face challenges in understanding banking processes, loan management, insurance options, and digital transactions. Community-based training modules delivered in local languages especially through peer educators such as SHG animators or "digital sakhis" can significantly enhance financial capabilities and confidence among members. Bridging the digital divide is especially crucial as governance and finance become increasingly digitized.

Third, improving access to institutional finance remains a critical challenge. Procedural bottlenecks, delayed disbursement, and rigid repayment terms often discourage effective utilization of loans. Credit delivery mechanisms under NRLM, NABARD, and cooperative banks need to be simplified, decentralized, and made more flexible to suit the income cycles of rural households. Loan applications should involve minimal paperwork, and repayment schedules should be aligned with agricultural seasons or business cycles. SHG federations can be empowered to act as financial intermediaries, improving collective bargaining and reducing default risks.

Fourth, market access for SHG produced goods and services must be enhanced through better infrastructure and institutional support. Women-led micro-enterprises often face low profitability due to poor packaging, branding, and lack of forward market linkages.

Establishing rural haats, community marketing centers, and digital platforms can help bridge the rural-urban divide. In addition, support for certification, participation in fairs and exhibitions, and collaboration with e-commerce portals can increase visibility and value addition for SHG products.

Fifth, there should be greater institutional convergence between SHGs and other rural development programs. Aligning SHG activities with schemes such as Mahila Kisan Sashaktikaran Pariyojana, DAY-NULM, PMKVY, and State Rural Livelihood Missions will ensure more efficient utilization of public resources. Within the BTR framework, SHGs should be systematically integrated with Village Council Development Committees (VCDCs) to promote participatory planning and development. VCDCs can play a vital role in facilitating SHG linked micro plans, monitoring women centric schemes, and ensuring grassroots representation in community level decision making.

In addition, fostering inclusive and democratic governance within SHGs is essential for equitable participation. Internal hierarchies based on caste, class, or religion can weaken group cohesion and marginalize certain members. Policies should promote rotational leadership, transparency in decision making, and representation of Scheduled Castes, Scheduled Tribes, and minority women within SHG executive bodies. Creating grievance redressal mechanisms and leadership mentoring initiatives can enhance group functioning and ensure accountability.

Given BTR's ecological sensitivity and history of socio-political conflict, SHGs must also be supported in building adaptive resilience. Livelihoods that are climate-resilient such as sustainable agriculture, water harvesting, and eco-friendly handicrafts should be promoted through targeted training and support. SHGs can also be integrated into local disaster preparedness and response mechanisms, playing vital roles during floods, displacement, and other emergencies. Incorporating climate adaptation strategies into SHG programming will enhance the long-term sustainability of rural women's livelihoods.

Lastly, a robust monitoring, evaluation, and learning (MEL) system is crucial for tracking the progress and impact of SHG initiatives. Gender sensitive indicators should be developed to assess changes in income, agency, participation, and well being. Participatory evaluation methods involving SHG members themselves will ensure that policy feedback loops are grounded in lived experiences. These insights should inform iterative program design and promote a culture of evidence-based decision-making at the district and regional levels.

In sum, SHGs in BTR represent more than platforms for financial inclusion they are critical spaces of empowerment, resilience, and community transformation. Realizing their full potential requires a holistic policy approach that integrates economic, social, digital, and ecological dimensions. Strategic investments in capacity building, institutional convergence with VCDCs, inclusive governance, and adaptive resilience will enable SHGs to contribute meaningfully to gender justice and sustainable rural development in Northeast India.

7. LIMITATIONS OF THE STUDY

While this chapter presents significant insights into the role of SHGs in fostering women's empowerment across the BTR, it is essential to acknowledge certain methodological and contextual limitations that may inform the interpretation and scope of the findings.

To begin with, the geographical scope of the study is limited to five selected districts within the BTR namely Kokrajhar, Baksa, Chirang, Udalguri, and Tamulpur. Although these districts offer a representative cross-section of the region's ethnic and socio-economic diversity, the findings may not be universally generalisable to other regions with differing institutional

arrangements, political contexts, or socio-cultural dynamics, particularly outside the Sixth Schedule areas.

Second, while the study employed both primary and secondary data sources, the empirical component relied on a sample of 100 SHG members across five blocks. Although stratified sampling was used to ensure regional representation, the relatively small sample size restricts the statistical robustness and limits the potential for broader inferential analysis. A more extensive, longitudinal dataset would have added depth to the understanding of temporal trends in empowerment and livelihood transformation.

Third, the assessment of women's empowerment in this study is predominantly based on self-reported experiences and perceptions. While these narratives are invaluable for capturing the subjective dimensions of empowerment, they are inherently susceptible to biases, including social desirability, recall limitations, and cultural norms that may influence respondents' openness especially in patriarchal or politically sensitive settings.

Fourth, the study's analytical emphasis has been primarily directed at capturing the enabling role of SHGs particularly their contributions to financial inclusion, social visibility, and collective agency. However, it does not sufficiently explore the internal challenges within SHGs, such as leadership disputes, elite capture, exclusion of vulnerable members, or the sustainability of group activities post-initial funding or training cycles.

Moreover, due to time and resource constraints, the study does not incorporate a longitudinal perspective. As a result, it offers a static snapshot of SHG impacts rather than tracing empowerment processes over an extended period. Such a temporal analysis would have enriched the understanding of how SHGs evolve in response to changing economic, political, and environmental pressures.

Finally, while the study acknowledges the unique institutional landscape of BTR particularly the role of VDCs in the absence of Panchayati Raj Institutions this interface has not been explored in depth. A more nuanced investigation into how local governance mechanisms, ethnic affiliations, and conflict legacies shape SHG functioning could offer critical insights for future policy interventions.

Despite these limitations, the study provides a valuable foundation for understanding gendered empowerment and collective resilience in BTR. It also underscores the need for deeper, interdisciplinary inquiry into the intersection of local governance, identity politics, and women's collective action in India's frontier regions

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