

Impact of Self-Help Groups on Women's Empowerment: An Explorative Study

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Abstract:

The development of a nation is contingent upon the empowerment of its women. Data from multiple nations suggests that providing microcredit to Self-Help Group (SHG) members can enhance the empowerment of rural women. The primary aim of the study is to assess the impact of Self-Help Groups on rural women in Assam. The objective of this research was to assess the extent to which Self-Help Groups (SHGs) in Assam facilitate women's economic empowerment. The study's primary data was derived from interviews with Self-Help Group beneficiaries in the Jorhat District of Assam. A total of 100 samples were collected from two blocks in the Jorhat district namely Titabor block and Kaliapani block. The survey indicates that the predominant age group of respondents is between 31 and 45 years old. Upon joining SHGs, participants partook in diverse income-generating endeavors. The results indicated a positive change in economic empowerment indicators, including income, employment, and savings, subsequent to SHG membership. The estimated value of the univariate general linear model for the economic indicators was significant. In comparison to the pre-SHG scenario, the majority of respondents experienced increases in income, employment days, and savings in the post-SHG scenario. Consequently, the study concluded that Self-Help Groups were vital for the empowerment of rural women in the examined region. We also gather data from secondary sources, including government websites, articles, books, journals, the Assam Economic Survey, and the Assam Statistical Handbook.

Key words: Self help group, Women, Income, Empowerment

Journal of Economic Literature (JEL) Classification : J0

Mathematics Subject Classification: 62J02, 62Q05

1. INTRODUCTION

The attainment of a nation's balanced and prosperous advancement is contingent upon the recognition of women as equal contributors to progress alongside men. It is widely recognized that the development of a nation is contingent upon the optimal deployment of its people resources. The empowerment of women is a crucial aspect of development, particularly in developing nations, where women constitute the biggest segment of the impoverished, neglected, and vulnerable population. Throughout the globe, women have been significant contributors from the inception of human civilization. Although men and

women are considered equal, women do not have the same level of social standing as men. The disparity in gender treatment during the socialization process is seen in all societies. Women constitute the most marginalized group in society, comprising the majority of the world's impoverished population. They face challenges across all domains including social, cultural, educational, and political sectors. Despite the growing global consciousness on gender issues, numerous countries have been unsuccessful in eradicating the widening gender disparity. Many countries do not effectively harness the capabilities of women, inefficiently allocate their human resources, and undermine their competitiveness in the quest of development. A gender inequality poses a significant barrier to achieving the Millennium Development Goals (MDGs) in many emerging and underdeveloped nations. In order to achieve the aim, it is imperative to create an adequate environment that fosters the growth of skills, capacity, and opportunities for women.

Women in rural areas continue to adhere to traditional gender roles and refrain from participating in economic activities independently, relying on support from men due to socio-economic realities and cultural customs. The proclamation of the International Year of Women in 1975, followed by the UN Decade for Women (1976-1985), emphasized the principles of women's equality, development, and peace. This highlighted the importance of implementing programmes that integrate women into national socio-economic plans and policies. Since the 1980s, Women in Development (WID) and Gender and Development (GAD) approaches have become increasingly significant in government and non-government organizations for the advancement of women.

Rural women in many developing nations, such as India, encounter distinct challenges related to cultural and traditional restrictions stemming from patriarchal norms, limited education, inadequate marketing and managerial abilities, and restricted access to cash, technology, and land resources. The Indian government is deeply concerned about integrating women into the mainstream of development. Despite the government of India implementing initiatives to enhance the position of women since gaining independence, rural women continue to be a marginalized group in society. They persist in grappling with the simultaneous obligations of economic productivity and household chores. Both institutional and informal organizations hinder their participation. Therefore, it is crucial to rally women to advocate for their equitable rights in every domain. SHGs have been the predominant option in this setting for alleviating poverty and unemployment. They possess the capacity to foster a collaborative group approach towards women's development. In order to address rural poverty, the Government of India offers technical help and financial aid, both directly and indirectly, through a range of poverty alleviation initiatives. In 1999, the Government of India reorganized previous poverty alleviation programmes based on the advice of the "Hashmi Committee." This restructuring was done under the Swarnajayanti Gram Swarajgar Yojana, with the objective of aiding families living below the poverty line. The programme aimed to assist these families in establishing microenterprises by providing them with bank credit and government subsidies. Microfinance aims to offer financial services, such as lending, to rural entrepreneurs in order to support the operation of microenterprises. When impoverished individuals are able to effectively establish microenterprises, they can escape the

detrimental cycle of poverty. Consequently, numerous less developed nations implement microfinance programmes in diverse formats, which serve a significant and efficient function in reducing poverty. The National Rural Livelihood Mission (NRLM) was launched by the Ministry of Rural Development, Govt. of India to replace the SGSY scheme. It has being implemented throughout the state since 1st April, 2013. An essential element of NRLM is the provision of interest subvention to the women Self-Help Groups (SHGs). The National Rural Livelihoods Mission (NRLM) is the primary initiative of the Government of India aimed at reducing poverty by establishing robust institutions for the underprivileged, with a special focus on women. These institutions are empowered to avail various financial and livelihood services.

2. REVIEW OF LITERATURE

Anand Jaya S. (2002) conducted a study titled 'The Study of Self-Help Groups in Empowering Women: A Case Study of Selected SHGs and NHGs,' which examines the influence of SHG programmes on the empowerment of women. The study demonstrated that Self-Help Groups (SHGs) facilitate the members' awareness of economic prospects. Self-Help Groups (SHGs) function as informal financial institutions, providing credit services directly to their members at their place of residence. Mere provision of credit may not result in the intended effect. Supporting services, such as facilitating the establishment of credit institutions and assuring the presence of infrastructure for enhancing skills and expanding economic knowledge, are essential for the efficient operation of groups and for ensuring that the impact of group activities is significant and long-lasting.

'Meenai Z. (2003) In his book 'Empowering Rural Women: An Approach to Empowering Women via Credit-Based Self-Help Groups, highlights the significance of credit-based self-help groups in promoting women's empowerment. He depicted credit-based self-help organizations as a comprehensive method for empowering women in rural areas. The vehicle plays a crucial role in delivering rural credit, facilitating various aspects of group dynamics and management in the process of empowerment. Nevertheless, the author has failed to conduct a comprehensive analysis of the utilization of credit by rural, unskilled women.

Kabeer N. (2005) did a study entitled 'Is Microfinance a 'Magic Bullet' for Women's Empowerment?' The 'Analysis of Findings from South Asia' investigated the effects of microfinance programmes on poverty reduction and the empowerment of impoverished women. Microfinance has not only offered financial services, but it has also greatly improved the economic productivity and social well-being of underprivileged women and their households. It is a powerful method for empowering impoverished women by offering them financial services and creating platforms for social growth and democratic involvement in decision-making.

Rao, Gupta, and Sarojini (2007), work titled "Impact of SHGs on Women's Self-Empowerment," conducted a case study to examine how SHGs contribute to the empowerment of women. SHG members have exhibited a heightened comprehension of development matters, local self-governance

establishments, and public utilities. It has a beneficial impact on the growth of communication skills and the ability to lead. Members also developed the ability to engage with their husbands and family members in order to participate in making decisions on household matters. Groups have a positive influence on enhancing the social standing of women. Group members have the ability to join several community-based organizations. Members have the capacity to increase knowledge of social issues that are especially connected to families and society in general. The group's influence also enhances the women's involvement in financial decision-making.

Krishnan L., Sequeira A. H., and Snehalatha M. (2008) in their study titled 'Empowerment of Underprivileged Women through Self-Help Groups', demonstrated that Self-Help Groups (SHGs) can offer convenient and prompt loans to address urgent financial needs through savings, while also promoting solidarity and harmony among group members. It assisted members in generating revenue and enhancing the social and economic status of women, therefore facilitating their journey of empowerment. We suggest expanding the range and extent of microfinance to accommodate the most destitute individuals, providing them with financial services that are customized to their particular need and payback schedules. This will incentivize individuals living in poverty to borrow money more frequently, so making a significant contribution towards the attainment of the Millennium Development Goal of empowering women.

Dhavamani P. (2010) argues in the paper "Empowerment of Rural Women through Self-Help Groups in Sattur Taluk of Virudhunagar District" that the Self-Help Group (SHG) is a practical option for attaining the objectives of rural development and women's empowerment. The rural development projects establish a connection between the self-help groups (SHGs) and external financial institutions. Bank financing enables members to engage in diverse entrepreneurial endeavors, such as operating small shops, vegetable shops, and tailoring businesses, thereby achieving financial stability. The study also suggests that members possess the capacity to effectively repay their bank loans. In addition to prioritizing entrepreneurial growth and the empowerment of women, Self-Help Groups (SHGs) also emphasize the comprehensive development of the beneficiaries and their communities.

According to Reji's (2013), in their research titled "Economic Empowerment of Women through Self Help Groups in Kerala" explain there were notable disparities in empowerment in relation to both income and the number of employment days after individuals joined the SHG. These discrepancies were observed when comparing the period before entering the group to the period after joining. Furthermore, the study indicated that income and employment were higher in the post-SHG situation. Based on the literature analysis, it is evident that Self-Help Groups (SHGs) have a crucial impact on promoting women's empowerment.

Singh (2013) in his study titled "Effect of self-help groups in economic empowerment of rural women in Himachal Pradesh," discovered that the participation of women in self-help groups (SHGs) led to improvements in the type of their businesses and their overall performance in rural areas. Rural women

experience an improvement in their income, living standard, and decision-making power after becoming members of the Self-Help Group (SHG).

According to Irshad Ahmad et al. (2015) in his study on "The Vitality and Role of Self-Help Groups (SHGs) in Women Upliftment: Special Reference to Kashmir," many SHGs in Jammu and Kashmir help women with different skill-building programmes and train them for them. Women to be able to stand on their own two feet and be judged on their abilities. SHGs are a powerful way for women, especially those who live in rural places, to improve themselves in every way. Women usually suffer because of bad conditions. To help the country grow, we need to strengthen and give women more power. There are many programmes at the state and central levels that can help women do this. To let women know about these groups, programmes for the empowerment of women should be set up.

Saranian, R. (2015) in his study, titled "Impact of Self-Help Groups on Economic Empowerment of Women in Assam," it was demonstrated that women in Assam experienced improved economic conditions after becoming members of self-help groups (SHGs). There has been a rise in the SHG Members' annual income, their saving habits, and the number of women employed.

Lakhwinder Kaur and Divya Sachan (2017) in their study "Women empowerment through self help groups: case study in Jalandhar district of Punjab" explain rural women nowadays face significant suffering as a result of their feelings of powerlessness and their inability to make appropriate financial choices. Self-help groups (SHGs), their latest innovation, offer people the chance to progress and achieve autonomy and self-employment. In 2014, Pahal NGO conducted a study in the Jalandhar area of the Punjabi state, specically examining two groups: Mian Mamli and Nari Shakti. The study aimed to provide a detailed understanding of both groups. Based on the recent survey, approximately half of the participants were young, employed individuals who had completed their education and belonged to the SC group. On average, their yearly income was \$65,000 or less. Over 90% of the women joined the organization with the primary motivations of increasing their income and savings, supplementing their families' incomes, establishing social connections, beneting from nancial advantages, developing saving habits, and obtaining convenient access to loans.

Nimisha M. and Dharamaraj Arumugam (2019) in their study "Impact of Self-help Groups on Self, Social Awareness and Economic Empowerment of Women Entrepreneurs" is conducted using initial data obtained from interviews with 100 female animators who are members of self-help groups in the Coimbatore area of Tamil Nadu. The study utilized percentage analysis, ANOVA testing, and Friedman rankings. The study seeks to comprehend the influence of Self-Help Groups (SHGs) on the economic empowerment and self- and social awareness of female entrepreneurs in the Coimbatore district. Selfhelp groups support women in small-scale entrepreneurial initiatives, enabling them to gain economic independence and improve their social standing within their family and society. This, in turn, enhances their self-awareness and community engagement.

According to the findings of Niyaz, Abhinandan Kulal, and Mahammad Thauseef P (2021), the effectiveness of numerous government initiatives that are intended to increase the empowerment of women from minority groups is in question. Assistance in the form of financial resources is the only way to achieve nancial independence and self-sufficiency, both of which are essential components of a powerful instrument for achieving complete empowerment. In the current study, the objective was to investigate the impact that awareness and participation in a variety of social programmes have on the empowerment of women who belong to minority groups. According to the findings of the study, the profound lack of awareness and utilization of government social programmes among women from minority groups has had a negative impact on their overall progress. According to the findings of this study, the implementation of awareness initiatives that target rural minority women is recommended in order to achieve holistic empowerment in India.

Chandna and Chaudhary (2022) in their study "Women Empowerment through Self Help Groups: A Case Study of Village Cheniyali Sera, Tehri Garhwal, Uttarakhand" define empowerment as a progressive development of knowledge and abilities that leads to increased involvement, enhanced authority in decision-making, and transformative actions. He defined women's empowerment as systematic procedure that cultivates knowledge and self-assurance in them, recognizing their essential role in every household. Given that women perceive themselves as being the least active in family decision-making and having the most control over their job and social conditions, we provide them with the chance to enhance their skills. Women's empowerment is the state in which women possess complete autonomy and agency to make independent choices, hence exerting full control over their life. Microfinance use self-help groups as a tactic to enhance women's status, financially and socially, as well as economically.

Researchers have undertaken several studies in the topic of self-help groups, as indicated by the literature listed above. This study primarily investigates the effects of self-help groups on the economic well-being and decision-making authority of women in the Jorhat area of Assam. The researcher's main objective is to ascertain the economic position of women who participate in Self-Help Group (SHG) programmes. In addition, the study investigates the decision-making skills of women who have enrolled in these programmes.

3. OBJECTIVES OF THE STUDY

- To study the economic outcomes of women following their enrollment in Self-Help Groups (SHGs).
- To analyze the influence of incorporating Self-Help Groups (SHGs) on the social standing of women within their community and household.

4. METHODOLOGY

In order to carry out the study, the researcher gathers data from both primary and secondary sources. In order to collect primary data, researchers should choose two specific blocks, namely Titabor and Kaliapani, located in the Jorhat district of Assam. These blocks have a significantly higher proportion of rural population compared to other blocks in the district. The researcher collects a total of 100 samples using a purposive sampling method. Here, two groups are selected for collection of data. Firstly, female individuals who are employed within the framework of the Self Help Group's programme are chosen at this location. Also researcher collects data from women who not engaged in the SHG's as control group. 70 percent respondent are treatment group and 30 percent respondent are control group. Researchers gather the data both prior to and following enrollment in the programme. Researchers collect secondary data from several sources like the Assam Economic Survey, Panchayat and Rural Development (Government of Assam), the Assam State Rural Livelihood Mission, numerous articles, and reputable websites. To see the impact of involving in SHG's researcher employed Univariate Liner regression model, Paired t test, percentage method etc.

5. PROFILE OF JORHAT DISTRICT

According to the 2011 census, 79.81% of the population in Jorhat districts resides in rural areas, specifically in villages. The rural population of Jorhat district totals 871,722 individuals, with 442,968 males and 428,754 females. The sex ratio in rural regions of Jorhat district is 968 females per 1000 males. The child sex ratio data for Jorhat district indicates that there are 968 girls for every 1000 males. The rural areas have a child population of 103,394 in the age group of 0-6, with 52,545 males and 50,849 females. The child population accounts for 11.86% of the overall rural population in Jorhat district. The literacy rate in rural regions of Jorhat district is 80.01% according to the 2011 census data. In terms of gender, the literacy rate for males was 86.24 percent, while for females it was 73.58 percent. A total of 614,748 individuals possessed literacy skills, with 336,698 being males and 278,050 being females.

Table 1: Worker Distribution in Jorhat District

Tahsils	Male/Female	Main Workers	Marginal Workers	Total Workers	Non-Workers
Majuli	Male	44.58	13.11	57.7	42.3
	Female	18.76	24.67	43.44	56.56
Jorhat west	Male	47.06	10.3	57.36	42.64
	Female	15.54	12.38	27.92	72.08
Jorhat East	Male	49.03	9.38	58.41	41.59
	Female	12.73	8.56	21.29	78.71
Teok	Male	38.64	17.05	55.69	44.31
	Female	16.89	19.6	36.49	63.51

Titabor	Male	42.82	15.87	58.68	41.32
	Female	17.81	21.03	38.83	61.17
Mariyani	Male	46.07	11.62	57.69	42.31
	Female	20.08	12.97	33.04	66.96
Jorhat district	Male	44.72	12.88	57.6	42.4
	Female	16.74	16.48	33.22	66.78

Source: Census report, District hand book Jorhat 2011

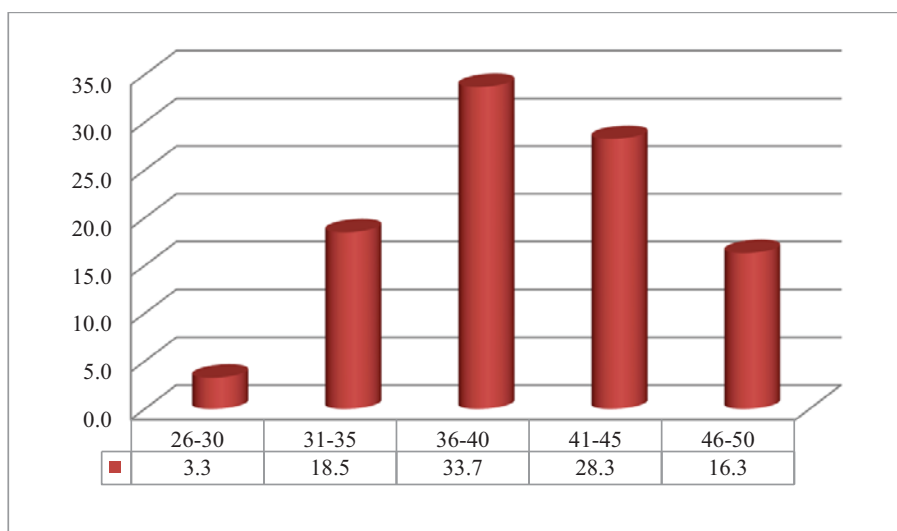
Based on the provided statistics, in Jorhat district, 42.4 percent of men are classified as non-workers, whilst 66.78 percent of women are classified as non-workers. There is an evident disparity in economic activities between males and females in Jorhat district. 44.72 percent of males in Jorhat district are employed as primary laborers, while just 16.74 percent of females have the same employment status. Furthermore, there exists a significant disparity in the number of employed individuals between the male and female population in Jorhat area. The proportion of male workers is 57.6%, whereas women constitute 33.22% of the overall workforce. Majuli has the highest number of female total workers among the Tahsils, whereas Jorhat East has the lowest number of female total workers. Among the population of Jorhat district, the proportion of females who are classified as marginal laborers is greater than that of males. Mariyani has the largest proportion of female primary workers among the tahsils. Nevertheless, researchers have identified a notable gender discrepancy in the allocation of employment. Male engagement in the primary worker role surpasses that of female engagement, along with the overall number of workers across the Tahsils.

6. SOCIOECONOMIC CONDITION OF RESPONDENTS ENGAGED IN SHG'S

Each individual's socioeconomic position is a reflection of their social behavior as well as the features of their family and the community as a whole. These social and cultural norms of the society are reflected in it. The socioeconomic level of women is a crucial factor that plays a role in determining their status.

6.1. Age of respondent

Chart 1: Age distribution of the respondent (in per cent)



Source: compiled from primary data

As can be seen from the chart above, the age group of 36-40 years old is the one that has the highest percentage of women working for SHGs, followed by the age group of 41-45 years old. It is a reflection of the fact that SHGs offer encouragement mostly to the housewife segment of women.

6.2. Marital status and head of the household of the respondent

Table 2: 'Marital Status' and type of 'Head of the Household' of the family (in per cent)

Marital Status	Head of the Household		Total
	Male	Female	
Married	48.9	1.1	50.0
Unmarried	13.0	1.1	14.1
Widow	27.2	4.3	31.5
Divorce	3.3	1.1	4.3
Total	92.4	7.6	100.0

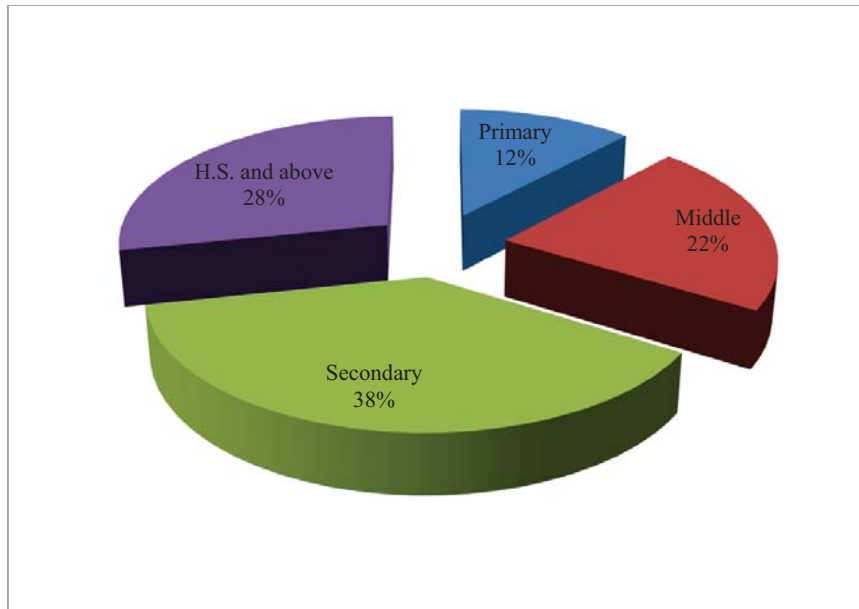
Source: compiled from primary data

The social conduct of a culture can be reflected in people's marital status and who is the head of the family. A woman of perfection 92.4 percent of women are belongs to male headed household, and the

majority of them are, married around 48.9 per cent. It reflects a male preferred society in research area. There are 7.6 percent of women who are members of households headed by women, and 4.3 percent of these women are widows.

6.3. Educational attainment of the respondent

Chart 2: Educational status of respondent (in per cent)

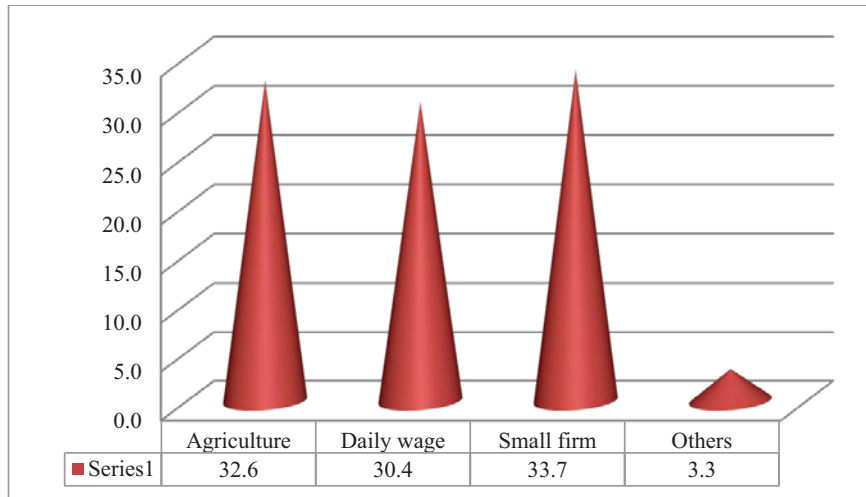


Source: compiled from primary data

The level of education a person possesses is a significant factor in determining their position in the community. It is a reflection of the freedom of thought that women have in society that the amount of education that women have is higher. Education gives women the ability to make their voices heard within their families as well as within their communities. 12 percent of the women who responded to the survey have completed their primary education, 28 percent have completed their high school education or something higher, 38 percent have completed their secondary education, and 22 percent have completed their middle school education. The fact that the majority of women are enrolled in secondary education is reflected by this evidence.

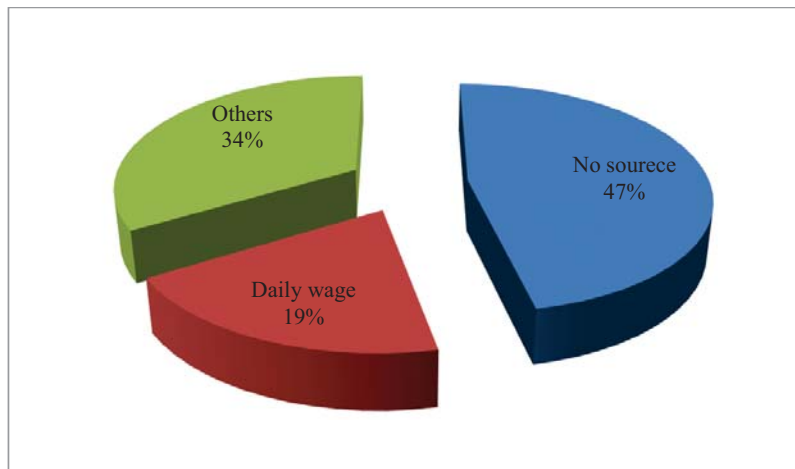
6.4. Occupational structure of the respondent household and respondent herself

Chart 3: Primary source of income of the household (in per cent)



Source: compiled from primary data

Chart 4: Individual income source



Source: compiled from primary data

The economic position of women in their families is reflected in the individual income sources that they have. In order for women to have the freedom to make their own personal choices, they need to have financial autonomy. In addition to this, it establishes their position within their family as well as within society. 47 percent of the women who participated in the activities of the Self-Help groups did not have any source of income prior to their participation in those activities. This indicates that women do not have the ability to make their own financial decisions. When it comes to any kind of financial situation, they are primarily dependent on their family.

7. FINDINGS

➤ ***The total income of the household after women have been employed through the SHGs to support the family***

For the purpose of determining whether or not SHGs are effective, we use the technique of the univariate general linear model, with income serving as a substitute for effectiveness. The first group is a member of the SHG's workforce, while the second group is a member of the same economic conditions as the first group but is not covered by SHGs. Here, we are collecting data from both of these groups before and after enrolling the programme.

Theoretical model

$$Y = \alpha + \beta \cdot x + e$$

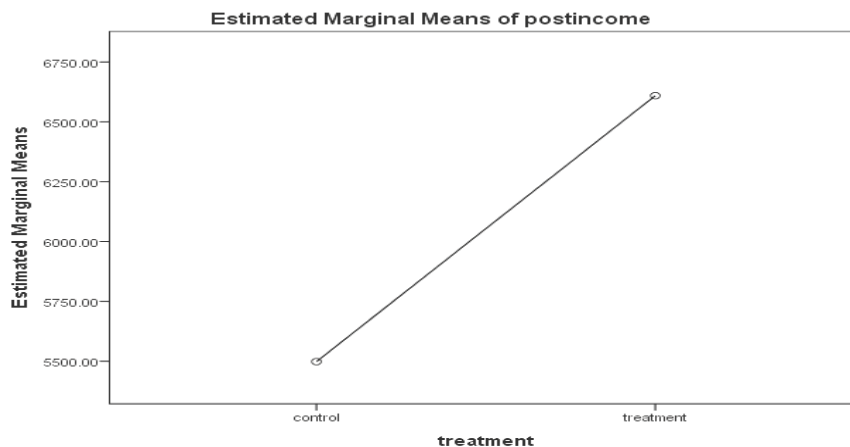
In this model dependent variable is post income of treatment group

Independent variable is fixed factor 'group' for treatment group=1, Control group=0

Table 3: result of univariate model

Post mean income of treatment group	6520.652
Post mean income of control group	5692.857
Levene's Test - P value	0.132
Test between subjects effects: P value of treatment group	0.00
R square value	.679

Source: compiled from primary data



Source: compiled from primary data

From the aforementioned table, it is evident that the Levene's Test P value is 0.132, which is not less than 0.05 at the 95% confidence level. Consequently, the null hypothesis is not rejected, indicating that

there is no significant variance. Consequently, the control group and treatment groups are homogeneous in character. Additionally, the P value of the treatment group is 0.00, which is less than the 0.05 threshold at the 95% confidence level. This suggests that the family income of the respondents' household increases as a result of the women's participation in economic activities through SHGs. R square value of .679 indicates that the independent variable accounts for approximately 67% of the variability in the dependent variable. After the women participated in the SHGs, the marginal income of the treatment group is estimated in the diagram above. The estimated marginal income has a positive impact on the plot. The post mean income of the treatment group is 6520.652 rupees, which is higher than the post mean income of the control group, which is 5692.857 rupees.

➤ **Individual income of respondent before and after engaged in SHG's**

The researcher conducted a Paired t-test to examine the individual income disparities between women before and after they enrolled in the SHG. Researcher consider

Null Hypothesis: The difference between paired sample means is equal to zero

Alternative Hypothesis: The difference between paired sample means is not equal to zero

Table 4: Analysis of individual income disparities before and post implementation of the working programmeme

	Paired differences-mean	Co-relation	t value	Sig (2-tailed)
PAIR 1	-892.60870	.670	-8.061	0.00

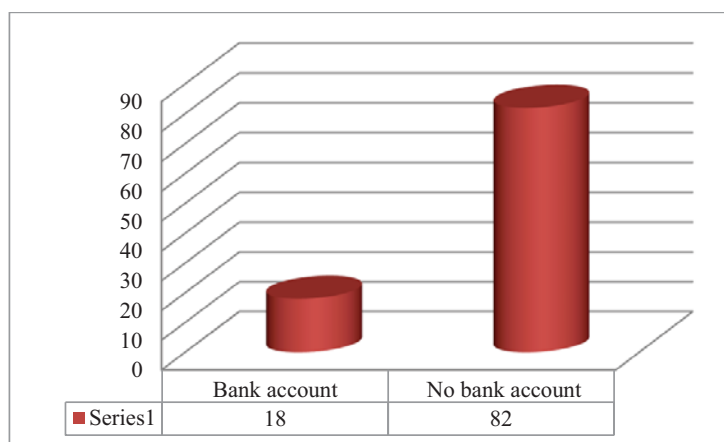
Source: compiled from primary data

The individual income of women before and after they participated in economic activities through SHGs is depicted in Pair 1. In this case, a negative mean difference indicates that the post-programme score is higher than the pre-programme score, indicating that the individual income of women increased as a result of their participation in SHGs. Additionally, the t value exceeds the critical value at a 95% confidence level. Additionally, the P value of 0.00 is less than the 0.05 threshold at the 95% confidence level. Therefore, women are able to achieve financial independence by participating in the SHGs.

➤ **Individual saving behavior before and after engaged in SHG's**

The fact that people save money is a significant source of financial security. In times of crisis, it enables people to make use of their savings, and it also enables them to devote their time. If there are no savings, there will be no financial stability to fall back on in times of need.

Chart 5: Bank account before and after the programme (in per cent)



Source: compiled from primary data

Before enrolling the SHG's programme only 18 percent women have their own bank account, where majority of women have no own bank account to save their individual money.

To see the saving differences of women before and after enrolling the SHG's researcher run the paired t test and consider

Null Hypothesis: The difference between paired sample means is equal to zero

Alternative Hypothesis: The difference between paired sample means is not equal to zero

Table 5: Analysis of individual saving disparities before and post implementation of the working programmeme

	Paired differences-mean	Co-relation	t value	Sig (2-tailed)
PAIR 1	-223.36957	.850	27.628	0.00

Source: compiled from primary data

Pair 1 illustrates the individual savings of women prior to and subsequent to their participation in economic activities through SHGs. In this case, a negative mean difference indicates that the post-programme score is higher than the pre-programme score, indicating that the individual savings of women increase as they participate in SHGs. Additionally, the t value exceeds the critical value at a 95% confidence level. Additionally, the P value of 0.00 is less than the 0.05 threshold at the 95% confidence level. Consequently, the enrollment of women in self-help groups (SHGs) can facilitate their financial independence.

➤ ***Decision making power of women in before and after women engaged in SHG's about their personal choice and health condition***

The ability of women to make decisions is a reflection of their standing in both their families and in society as a whole. The women's independence and freedom of choice are reflected in this practice. Women have challenges to their whole development since they do not have the authority to make decisions.

Table 6: Analysis of individual decision making power of women in their family before and post implementation of the working programme (in per cent)

Decision making power of women	About their personal choice		Health condition	
	Before engaged in SHG's	After engaged in SHG's	Before engaged in SHG's	After engaged in SHG's
No power	53	24	72	22
Sometimes	29	43	20	34
Always	18	33	8	44

Source: compiled from primary data

As can be seen from the table that was just presented, having sufficient financial independence enables women to make decisions regarding their own personal choices as well as their health conditions. Prior to the participation of women in the SHGs, 53 percent of women did not have the authority to make decisions regarding their own personal choices. In addition, about seventy-two percent of women rely on their families for any health-related issues. As women began to participate in economic activities through self-help groups (SHGs) and begin to generate revenue, the power of decision-making among women who were engaged increased. After enrolling in the SHGs, 33 percent of women always make their decision based on their own personal choice, whereas 43 percent of women occasionally make their decision based on their own personal choice. Additionally, subsequent to joining the SHG, forty-four percent of women always make decisions regarding their health situation. The percentage of women who are dependent on their families for any health-related concern after they have started working under SHGs is only 22 percent.

Thus, from the above analysis we have seen that, upon joining the Self-Help Groups (SHGs), women are empowered economically by gaining jobs and starting to generate income. Approximately 47 percent of women who were previously unemployed begin generating income through Self-Help Groups (SHGs). As women begin to generate their own income, they achieve financial autonomy. It enables individuals to manage their own finances and have the resources to sustain themselves independently, without depending on others. Attaining financial independence can have a beneficial effect on their mental well-being. Continuously educating oneself on personal finance not only reduces stress, but also

develops self-confidence and provides a sense of accomplishment, all of which contribute to overall well-being. Furthermore, upon joining self-help groups (SHGs), women are encouraged to overcome obstacles in traditionally male-dominated sectors by gaining access to education, training, and opportunities. Therefore, we assert that financial independence encompasses more than just monetary wealth; it involves empowerment, the ability to make choices, and overcoming obstacles. Prior to their involvement in Self-Help Groups (SHGs), over 82 percent of women did not possess a bank account. Upon participating in SHG, women have gained a propensity for saving, which enables them to make informed decisions during financial emergencies. Additionally, it contributes to improving the overall health status of women. The freedom to make personal choices enables women to gain greater empowerment within their society. Upon joining the SHG, 33 percent of women consistently make decisions on personal choices, while 44 percent of women consistently make decisions regarding their health without relying on others.

8. CONCLUSION

With women accounting for approximately half of the population in India, the subject of women's empowerment has emerged as a topic of significant importance. The contribution that women make to the expansion of the nation is equally as important as the contribution that men make. It is imperative to provide women with economic empowerment, which encompasses social, psychological, and political empowerment, in order to improve the status of women. This is for the purpose of enhancing the status of women. The advancement of women's empowerment in India is hampered by a number of factors, including social norms and family structures that are common in developing countries like India. These factors serve to reinforce and maintain the subservient position of women (Baro and Sarania, 2014). In the region where we conduct our research, individuals who participate in self-help groups see an increase in their family income that is greater than that of individuals who do not participate in self-help groups. Family unit By comparison, the family mean income of the control group, which consists of women who are not involved in the SHGs, is 5692.857 rupees, while the mean income of the treatment group, which consists of women who are engaged in the SHGs, is 6520.652 rupees. Women who participate in self-help groups (SHGs) begin to generate their own income. Among the women in the treatment group, there is a discernible difference in their saving habits as they begin to earn income. A significant number of women, approximately 82%, did not have a bank account prior to participating in SHGs. However, after joining SHGs, almost all women began to save money. The freedom to make decisions within their family is a benefit of having financial independence. Women gain the ability to make their own decisions when they are financially independent, and the majority of women begin to become self-sufficient in the majority of their health issues when they achieve this level of independence. Within the context of the contemporary economic era, Self-Help Groups (SHGs) have demonstrated their effectiveness as a powerful instrument for alleviating poverty and empowering those who are disadvantaged. Given that women are the most vulnerable group in society, the rapid development of Self-Help Groups (SHGs) serves as a powerful means to promote women's empowerment. SHGs are currently experiencing a surge in popularity. Self-Help Groups (SHGs) have

not only improved the living conditions of their members, but they have also been instrumental in bringing about a shift in their perspectives and attitudes. In the Jorhat district, it has been found that Self-Help Groups (SHGs) are playing a significant role in promoting the economic empowerment of their members. This was discovered through research of the district. It is possible to draw the conclusion that Self-Help Groups (SHGs) are beneficial for empowering women and reducing poverty in the research area.

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