



## Pratidhwani the Echo

A Peer-Reviewed International Journal of Humanities & Social Science

ISSN: 2278-5264 (Online) 2321-9319 (Print)

Impact Factor: 6.28 (Index Copernicus International)

Volume-XIII, Issue-IV, July 2025, Page No. 133-145

Published by Dept. of Bengali, Karimganj College, Sribhumi, Assam, India

Website: <http://www.thecho.in>

DOI: 10.64031/pratidhwanitheecho.vol.13.issue.04W.014



### Self-Help Groups and the Multidimensional Empowerment of Moran Community Women in Assam: A Comprehensive Study

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Received: 24.06.2025; Accepted: 01.07.2025; Available online: 31.07.2025

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#### Abstract

*In the Moran community in Tinsukia District, Assam, this study looks at how Self-Help Groups (SHGs) have transformed women's empowerment. These grassroots organisations have evolved into pivotal catalysts for socioeconomic progress, particularly among disadvantaged populations where conventional development strategies have proven ineffective. Employing a comprehensive mixed-methodology framework, this study engaged 300 female SHG participants to evaluate transformations across various empowerment dimensions, encompassing physical mobility, community engagement, occupational dynamics, asset management, and domestic decision-making authority. The International Fund for Agricultural Development's (IFAD) analytical framework served as the methodological basis for calculating indicators of empowerment. Findings reveal significant positive transformations, with more than three-quarters of respondents documenting enhanced personal confidence, improved financial autonomy, and strengthened participation in family decisions. Interestingly, 80% of participants reported fewer domestic disputes. The statistical significance employed by the Empowerment Both the subject-take and Friedman tests indicated a significant ( $p < 0.001$ ) difference between the power structures of the target dimensions, with the transition at work having the highest average rank (2.88). Paired with domestic agency and decision-making power (2.69). Chi-square analysis confirmed an inflated leap from excluded to consulted on family decisions post. SHG participation. These findings demonstrate the effectiveness of community-level women's groups in promoting multifaceted empowerment, with significant implications for development theorists and practitioners work ing in similar social and economic contexts.*

**Keywords:** Women's group, Moran ethnic group, financial autonomy, Participatory decision-making, IFAD framework, Women's advancement indicators

#### Introduction:

The current discussion about women's empowerment is essential to attaining social fairness and progress. This phenomenon represents a multidimensional shift through which people, historically excluded from life options that matter most, gain the power of choice for themselves (Kabeer, 1999). The advancement of women is a process involved in the radical reshaping of gendered power, as women, who traditionally occupy

marginalised areas of both the household and community, progressively acquire new capacities, claims, and opportunities (Stromquist, 2015). Ground-up collectives are also proving to be highly effective in creating such change, a phenomenon that is especially evident in developing economies such as India, where gendered inequalities persist despite macroeconomic growth. These collectives typically consist of 10–20 women who work together voluntarily, establishing mutual networks that contribute to the accumulation of wealth and the improvement of their lives through various mechanisms (Brody et al., 2017). They operate based on the concept of self-governance, co-learning, and mutual help, in which enabling contexts are created for women in terms of financial, entrepreneurial, and networking skills (Swain & Wallentin, 2009). In India, the cooperative model of economic development has become widely accepted since the 1990s and has been embraced by both governmental and nongovernmental organizations as a means of reducing poverty and empowering women (Tesoriero, 2006).

The northeastern region of Assam presents an interesting setting for examining how grassroots collective activities can emerge due to its unique cultural arrangements and developmental challenges. The Moran community is one among many indigenous groups in Assam who have retained cultural traits while adapting to modern economic transitions. Women in the community have historically been essential to domestic management and agricultural output, but they have not had access to resources or decision-making power (Gogoi & Hazarika, 2018).

The purpose of this study is to investigate how community-based collective involvement affects several aspects of empowerment among Tinsukia district's Moran women. Using the IFAD framework, this study evaluates changes in women's physical mobility, community involvement, external employment, asset control, and domestic decision-making. It builds on Malhotra and Schuler's (2005) definition of empowerment, which is the capacity of women to overcome a variety of economic, social, and personal constraints. It is still essential to comprehend these elements in order to assess the success of bottom-up collaborative efforts and to create initiatives that support integrated development and gender equality. Women's advancement and economic growth are correlated, according to Duflo (2012).

This study offers significant insights into gender development scholarship, particularly in less-explored areas where grassroots collectives and indigenous networks shape empowerment pathways. As a result, it offers significant inspiration for understanding the process from collective participation to empowerment and strategic intervention.

An ethnic community native to the Tinsukia district of Assam, the Moran tribe offers a distinctive backdrop for examining the dynamics of women's empowerment. Since ancient times, Moran women have been involved in both reproductive and producing activities, especially in the home and agricultural spheres. However, social taboos and financial hardship have led to their partial involvement in the decision-making process (Gogoi & Hazarika, 2018). New opportunities for Moran women to improve their skills, access to resources, and power in both the home and the community are supported by contemporary developments and the bottom-up expansion of collectively.

Acknowledging the undeniable contribution of local collectives to the advancement of women in much of India, it is striking that studies on Indigenous women's lives leave a gap in the existing studies, particularly in the case of Assam's Moran community.

Domestic scholarship illustrates that it is regionalised to South and West India (Swain & Varghese, 2013; Garikipati, 2008). There is a pressing need for culturally sensitive research that examines the unique predicament of the Moran women, including the barriers they face and the opportunities available to them, as well as how grassroots collectives engage with the Indigenous sexual tradition (Sharma & Chakravarty, 2022).

## **Review of Literature**

Grassroots women's organisations have profoundly influenced the dynamics of advancement, especially within rural and marginalised contexts. According to Kabeer's (1999) conceptualization, advancement transcends mere resource acquisition, encompassing the ability to formulate significant choices and implement corresponding actions. These collectives have emerged as essential mechanisms for cultivating such capabilities throughout India, particularly among women who have historically been excluded from economic and social authority. Initial investigations, exemplified by Mayoux (1998), emphasised the potential for microfinance's advancement while acknowledging that financial access, on its own, may not generate fundamental transformations. Kabeer (2005) further elaborated that advancement encompasses multiple dimensions – economic, social, psychological, and political.

Numerous investigations have documented the favourable outcomes of grassroots collectives. Swain and Wallentin (2009) established correlations between collective participation and enhanced personal confidence, physical mobility, and domestic authority across multiple regions in India. Mohapatra and Sahoo (2016) documented how Odisha's collectives strengthened women's influence over health and educational decisions. Contemporary research by Saha et al. (2021) demonstrates that collectives enhance financial comprehension and entrepreneurial competencies, particularly when robust institutional frameworks are in place. Nevertheless, advancement trajectories remain heterogeneous. Garikipati (2008) found that although Andhra Pradesh's collectives expanded women's access to credit, resource management often remained under male control. Batliwala (2007) characterized this phenomenon as "superficial empowerment," wherein apparent improvements fail to disrupt established gender hierarchies. Resultantly, Dutta and Banerjee (2021) note that Assam's social stratifications/constructions – which include caste and tribal divisions – could lead to constraints against shared reward – where the women from tribal communities and the poor caste women might experience reduced or delayed benefits.

Northeastern India, through Assam, has its distinct features. Indigenous communities, such as Moran communities, are rooted in their cultural traditions despite facing particular developmental challenges (Gogoi & Hazarika, 2018). Bhattacharyya and Vauquiline (2013) caution against the imposition of standardised development techniques and promote the acknowledgement of local knowledge and organisational arrangements. Nongmaithem Panda (2014) further demonstrated how the collective economy of Manipur provided an opportunity space for tribal women to continue with traditional crafts, diversifying the market and also achieving economic empowerment through cultural identity. Modern research is paying increasing attention to the linguistic approach of being culturally sensitive and three-dimensional. The IFAD model (Swain & Varghese, 2013; Das et al., 2015) has been extensively used to assess shifts in mobility, social participation, resource control, and power in various Indian contexts. Gupta and Sharma (2022) contextualised

this model for Aboriginal well-being, indicating that progress is most effective when based on community strengths. Studies currently in progress suggest that engaging in group activities offers psychological and social benefits. Sarkar and Banerjee (2022) found that development outcomes are highly correlated with collective efficacy – the confidence of women in the transformative power of their group. In Kerala, Joseph and Stanley (2023) explain how the digital financial inclusion of collectives in Kerala subverts traditional gender relations, fostering autonomy and confidence.

However, scientific studies on the indigenous population of Assam are scarce. Generalising from such studies is limited, given that existing research generally involves larger demographic groups, emphasising the need for a more context-specific analysis. It is still important to comprehend the types of challenges and support in communities, such as Moran, that impact women's economic participation. Effective advancement strategies integrate contemporary methodologies with indigenous collective traditions (Sharma & Chakravarty, 2022). Collectively, research indicates that grassroots organizations can serve as effective advancement instruments; however, their impact depends upon local circumstances, internal group dynamics, and alignment with indigenous cultural frameworks.

### **Objectives:**

1. To explore the socioeconomic characteristics of female collective participants within Tinsukia district's Moran community.
2. To examine the multidimensional impacts of empowerment through collective action using the IFAD analytical framework.
3. To evaluate significant differences in national-level decision-making between the pre- and post-participation times.
4. To analyse uneven effects by dimensions of empowerment, the points of most significant change and the weakest are identified.

### **Methodology:**

This study employs a mixed-methodological approach to analysing locally generated collective impacts, combining quantitative and qualitative methods through surveys and in-depth interviews. The research was conducted in the Tinsukia district, Assam, in villages with a high Moran population. Research activities took place within the Tinsukia district of Assam, focusing on villages with substantial Moran populations.

- **Sample Selection:** Participant selection utilized stratified sampling procedures. Three administrative blocks within Tinsukia – Itakhuli, Hapjan, and Kakopathar – were deliberately selected based on Moran population density. From these blocks, grassroots collectives with operational histories of at least three years were identified through records from the Assam State Rural Livelihoods Mission and local civil society organisations. Subsequently, total 60 SHG were selected, 20 from each block and out of these 5 participants were randomly selected from each collective, resulting in a total of 300 respondents.
- **Data Collection Instruments:** The primary research tool consisted of a comprehensive questionnaire developed using the IFAD analytical framework. Questionnaire components included:
  - Sociodemographic information (age, matrimonial status, educational attainment, occupation)

- Collective characteristics (membership size, participation duration, training exposure)
- Empowerment metrics across four dimensions: mobility and community engagement, occupational dynamics, resource accessibility and management, and domestic authority.

Participants assessed transformations (enhanced, static, or diminished) in empowerment metrics following collective participation. Specific inquiries addressed domestic decision-making authority comparing pre- and post-participation periods. The instrument underwent translation into Assamese and validation through preliminary testing with 30 demographically similar women who were excluded from the final sample. Minor modifications were made to enhance clarity and cultural appropriateness based on pilot findings.

- **Data Analysis:** The SPSS version 25.0 was used to do the quantitative analysis. Response distributions and sample characteristics were described by descriptive analyses, which included frequencies and proportions. The Friedman test enabled the comparison of mean rankings across four empowerment dimensions, facilitating the identification of areas with the most significant impact. McNemar's test evaluated the statistical significance of domestic authority transitions by comparing pre-and post-collective participation periods through Chi-square analysis.
- **Profile of Sample SHGs and Demographic Characteristics:** Most collectives (67.1%) maintained 10-15 participants, aligning with optimal group dynamics recommendations (Table 1). Participation duration analysis revealed that 28.7% maintained four-year memberships, 25.6% had three-year involvement, and 20.4% participated for five years. This distribution indicates established collectives with adequate operational histories for impact assessment. Capacity development through training represents a crucial means of member advancement, with 91.7% of respondents reporting exposure to training through their collectives. Primary training areas included organic fertilizer techniques (22.0%), handicraft production (19.2%), livestock supervision (17.7%), and agricultural enhancement (17.4%). Training duration predominantly ranged from 2 to 5 days (38.1%), with 22.0% attending programs of 6 to 10 days. Training effectiveness perceptions remained positive, with 35.5% rating the programs as "beneficial" and 30.8% as "highly beneficial."

**Table 1: Training and Information Session Distribution among Collective Participants**

Collective Characteristics	Frequency	Percentage
<b>Membership Size</b>		
10-15 participants	220	67.1
16-20 participants	65	19.8
Over 20 participants	15	4.6
<b>Participation Duration</b>		

<b>Collective Characteristics</b>	<b>Frequency</b>	<b>Percentage</b>
Three years	84	25.6
Four years	94	28.7
Five years	67	20.4
Over five years	55	16.8
<b>Training Exposure</b>		
Affirmative	275	91.7
Negative	25	8.3
<b>Training Categories</b>		
Agricultural enhancement	57	17.4
Handicraft production	63	19.2
Livestock supervision	58	17.7
Organic fertilizer techniques	72	22.0
Leadership development	26	7.9
<b>Training Duration</b>		
Under two days	57	17.4
2-5 days	125	38.1
6-10 days	72	22.0
Over 10 days	22	6.7
<b>Training Effectiveness</b>		
Ineffective	20	7.2
Moderately effective	73	26.4
Beneficial	98	35.5
Highly beneficial	85	30.8

Note: n=300

Demographic analysis (Table 2) indicates that most participants (45.4%) fall within the 31-40 years age range, with 30.2% being below 30 years old. This distribution suggests a

collective appeal among women during their peak productive years when they have substantial domestic responsibilities. The marital status of the participants reveals that 78.7% are married, with smaller proportions being widowed (7.3%), unmarried (3.4%), or separated (2.1%). Educational attainment demonstrates considerable diversity, although most individuals complete formal schooling. The largest cohort (37.2%) achieved secondary education, followed by higher secondary (26.8%) and primary schooling (17.7%). Minimal illiteracy (0.3%) contrasts markedly with typical rural Indian patterns, suggesting either selective collective participation or exceptionally high community literacy. The occupational distribution shows balanced representation between self-employment (26.8%) and domestic responsibilities (26.5%), with additional engagement in retail trade (10.1%), tailoring (8.2%), private employment (8.2%), public service (5.2%), and miscellaneous activities (6.4%). This diversity indicates that collective participation encompasses women pursuing varied livelihood approaches.

**Table 2: Demographic Distribution of Collective Participants**

Demographic Variables	Frequency	Percentage
<b>Age Distribution</b>		
Under 30 years	99	30.2
31-40 years	149	45.4
41-50 years	38	11.6
Over 50 years	14	4.3
<b>Marital Status</b>		
Unmarried	11	3.4
Married	258	78.7
Separated	7	2.1
Widowed	24	7.3
<b>Educational Attainment</b>		
No formal education	1	0.3
Elementary	18	5.5
Primary	58	17.7
Secondary	122	37.2
Higher Secondary	88	26.8

Demographic Variables	Frequency	Percentage
Graduate	13	4.0
<b>Occupational Status</b>		
Domestic responsibilities	87	26.5
Self-employment	88	26.8
Tailoring	27	8.2
Retail trade	33	10.1
Public service	17	5.2
Private employment	27	8.2
Miscellaneous	21	6.4

Note: n=300

### **Empowerment Indicators Based on the IFAD Model:**

The IFAD analytical framework provides a comprehensive assessment across multiple dimensions of empowerment (Table 3). Results demonstrate substantial advancement across all domains, although the magnitude of transformation varies. Concerning physical mobility and community engagement, substantial majorities reported improvements: 76% experienced enhanced confidence, 81% assumed more assertive domestic roles, and 80% gained increased familial respect. Electoral participation increased to 78%, while community involvement reached 74%, with over 72% reporting an enhanced comfort level when visiting social networks. However, domestic conflict reduction remained limited, with merely 4% noting improvements while 79% reported unchanged conditions, suggesting persistent challenges despite other advancements.

Occupational dynamics revealed that 79-81% of respondents reported enhanced commercial capabilities, marketing autonomy, and improved business practices. This indicates that collective participation substantially increased women's economic engagement and entrepreneurial activities. Resource management improvements included 76% experiencing enhanced financial empowerment, 83% acquiring new competencies, and 79% improving household budgeting. A 57% increase in property acquisition represents a notable achievement, although it is lower than other metrics. Most participants reported improved pricing capabilities. Domestic authority transformations included enhanced assertiveness regarding children's welfare and education (79%), recreational decisions (83%), and family welfare (81%). Community awareness increased among 73% of participants.

Results indicate that collective participation generated substantial empowerment across multiple domains for most participants, particularly in terms of confidence, economic engagement, financial management, and domestic authority. Although domestic conflict reduction remains limited, overall patterns demonstrate meaningful positive

transformations following collective participation, as evidenced by high proportions of individuals reporting enhanced empowerment across various dimensions.

**Table 3: Empowerment Indicator Distribution Following IFAD Framework**

<b>Empowerment Metrics</b>	<b>Enhanced</b>	<b>Unchanged</b>	<b>Reduced</b>
<b>Physical Mobility and Community Engagement Transformations</b>			
Strengthened confidence	75.9	13.7	1.8
Enhanced domestic assertiveness	81.1	10.1	0.3
Improved familial respect	79.9	10.4	1.2
Reduced domestic conflict	3.7	8.5	79.3
Enhanced electoral participation	78.0	11.3	2.1
Increased community involvement	73.8	17.1	0.6
Parental visits	74.1	15.2	2.1
Extended family visits	72.3	16.5	2.7
Social network visits	72.9	16.5	2.1
<b>Occupational Dynamic Transformations</b>			
Enhanced procurement capabilities	79.3	7.0	5.2
Improved sales competencies	79.0	7.6	4.0
Marketing autonomy	80.8	5.5	5.2
Enhanced commercial practices	81.4	6.4	3.7
<b>Resource Management Transformations</b>			
Financial engagement	75.9	9.8	2.7
Competency acquisition	82.9	7.0	1.5
Household budgeting improvements	79.3	8.5	3.7
Property acquisition	57.3	32.0	2.1
Pricing capabilities	79.0	9.8	2.7
<b>Domestic Authority Transformations</b>			
Children's welfare decisions	79.3	8.2	4.0
Recreational choices	82.6	7.3	1.5
Family welfare consciousness	81.1	7.6	2.7
Community relations awareness	72.6	16.8	2.1

Note: n=300

### **Statistical Analysis of Empowerment Dimensions:**

Friedman test analysis comparing four empowerment domains—physical mobility and community engagement, occupational dynamics, resource management, and domestic authority—revealed significant differential experiences following collective participation. Mean rankings indicate that participants experienced maximum empowerment through

occupational transformations and domestic authority, receiving the highest overall rankings. Conversely, resource management alongside mobility and community engagement received comparatively lower ratings. With a chi-square value of 89.587 and a p-value of .000, the Friedman test confirmed statistically significant inter-dimensional differences that were unlikely to be the result of chance. This demonstrates that collective participation has substantially enhanced women's circumstances, particularly in improving occupational engagement and domestic authority. While improvements in mobility and resource management occurred, they remained less pronounced.

**Table 4: Friedman Test Evaluating Post-Participation Empowerment**

Empowerment Dimensions	Mean Rank	Chi-square	P value
Physical Mobility and Community Engagement	2.12	89.587	.000
Occupational Dynamics	2.88		
Resource Management	2.31		
Domestic Authority	2.69		

Note: n=300

### Control in Decision-Making Prior to and Following Joining a Self-Help Group:

Table 5 illustrates the transformation of Moran women's domestic authority following collective participation. In pre-participation, individuals experienced either marginalization or consultation. Following participation, 263 previously marginalised participants gained consultative status in domestic decision-making. Only 11 individuals remained marginalized throughout, while notably, no previously consulted participants lost status. Additionally, 26 individuals maintained consultative status throughout the period. With a chi-square value of 261.004 and a p-value of 0.000, Mc Nemar's test confirmed a highly significant transformation that went beyond chance. Participation in the project thus resulted in significant enhancements in the lives and livelihoods of the Moran and Mandela women –enabling them to participate at the political decision-making level. The majority of formerly marginalised persons were connected with post-participation consultative status, which was a statistically significant change ( $\chi^2 = 2$ ) 10.18,  $p < .05$ ). 261.004,  $p < .001$ ).

**Table 5: Chi-Square Evaluation of Decision-Making Authority Pre- and Post-Participation**

Pre-Participation Authority	Post-Participation Authority		Total	Chi-Square	Asymp. Sig.
	Marginalized	Consulted			
Marginalized	11	263	274	261.004	.000
Consulted	0	26	26		
Total	11	289	300		

**Findings:** This study explored the effects of grassroots collective involvement on the financial inclusion of Moran women in Tinsukia, Assam's Tinsukia district. Analysis of

300 individuals who participated in collectives demonstrates a significant change in several domains of life.

1. Empowerment in all its dimensions: Collective action led transformative changes simultaneously in economic endowments, social status, household relations, and decision-making structures with holistic rather than compartmentalized effects.
2. Economic Basis: Both occupational and home status underwent extreme modifications, implying a strong economic basis for the dimensions of empowerment.
3. Reconfiguration of Domestic Power: The shift from alienation to engagement with domestic decisions represents a redistribution of power to dimensions traditionally patriarchal.
4. Reduction in Domestic Conflict: A reduction in domestically experienced conflict was reported by 79.3% of respondents; group participation thus appears to reduce intimate partner violence based on improved economic status, larger social networks, and greater empowerment.
5. Skills acquisition: 82.9% of new skills acquired through various training interventions improved human capital in most impoverished rural settings.
6. Economic choices: Improved business skills, the ability to make marketing decisions, and the skill to set prices enabled women to make and implement economic decisions.
7. Political participation: High rates of participation in elections (78%) and community activities (73.8%) suggest that group membership facilitates women's political voice and civic engagement.
8. Social Capital: Increased bonding and bridging social ties-built networks that facilitated emotional support, information, and social resource sharing.
9. Collective Efficacy: Group-level approaches were identified as an effective way to address deep-rooted gender inequalities by creating safe spaces for solidarity and breaking down barriers.

### **Conclusion:**

Women's grassroots collectives have taken the transformation forward in the Moran community of Tinsukia district. This study finds that these institutions foster holistic change in the economic, social, home, and psychological planes. Although the economic strides are noteworthy, is the underlying substantive change a direct result of these gains reinventing gender roles and increasing women's voice – thus providing evidence that empowerment is multifaceted and not simply economical? The collaborative approach enables the exchange of experiences, fosters solidarity, and challenges group-based barriers, making group-based approaches particularly effective in addressing the traditional gender gap. It is worth noting that the partial restoration of domestic peace among participants shows how a holistic economic approach can also impact other dimensions of gender inequality. Gains in domestic decision-making participation suggest that collectives contribute to re-negotiating household power. The popularity and efficiency of the training programs emphasize the importance of competence development in addition to financial services. A simple causal attribution is not possible because this study is based on cross-sectional data gathered by self-report, which does not have control groups. Clarification of relationships would benefit from longitudinal

studies with comparison groups. For development strategists and practitioners, the results imply that grassroots collectives can be considered an effective indigenous woman's empowerment solution when supplemented with capacity building, raising awareness, and collective action possibilities. Continued focus on improving physical mobility and community participation, where improvements have been modest, is also needed. Finally, community-based groups promote the capacity, agency, and transformation of gendered relationships among Moran women in households and communities, and they place them at the centre of comprehensive gender transformation initiatives.

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