

A study on
"THE BENEFITS OF WOMEN IN SELF-HELP GROUPS: SPECIAL REFERENCE
TO KUNDIL GAON PANCHAYAT, SADIYA"

*A dissertation submitted to the Department of Social Work for the partial fulfilment
of the requirement for the award of the Degree of Master of Social Work*



SUBMITTED TO

Department of Social Work
MSSV, Guwahati Unit

SUBMITTED BY

Anupam Das

MSW 4th Semester

Registration No: -MSSV-0023-008-001526

Roll No: - MSW 14/23

Session: 2023-2025

MAHAPURUSHA SRIMANTA SANKARADEVA VISWAVIDYALAYA
GUWAHATI UNIT, RUPNAGAR 781032

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মহাপুরুষ শ্রীমন্ত শঙ্করদেব বিশ্ববিদ্যালয়
MAHAPURUSHA SRIMANTA SANKARADEVA VISWAVIDYALAYA

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GUWAHATI CONSTITUENT UNIT

Sankari Sanskriti Kendra, Rupnagar, Bhangagarh, Guwahati-781032, Assam

Department of Social Work

CERTIFICATE

I have the pleasure to certify that Sri Anupam Das, MSW 4th Semester student bearing Roll No: MSW-14/23 with Registration No: MSSV-0023-008-001526 of 2023, MSSV has successfully completed the dissertation entitled "A Study on The Benefits of Women in Self-help Groups Special Reference to Kundil Gaon Panchayat Sadiya ."

He has made a successful completion of this research by her own.

I wish him bright future.

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09/06/25
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মহাপুরুষ শ্রীমন্ত শঙ্করদেব বিশ্ববিদ্যালয় MAHAPURUSHA SRIMANTA SANKARADEVA VISWAVIDYALAYA

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Department of Social Work

CERTIFICATE FROM SUPERVISOR

This is to certify that Sri Anupam Das, student of MSW 4th Semester bearing Roll No: MSW-14/23 with Registration No: MSSV-0023-008-001526 of 2023, MSSV, Guwahati Unit has successfully carried out his dissertation entitled "A Study on The Benefits of Women in Self-help Groups Special Reference to Kundil Gaon Panchayat Sadiya", as a researcher under my supervision and guidance for the partial fulfilment of the requirement for the award of the degree of MASTER OF SOCIAL WORK (MSW).

The work reported in this research has not been submitted elsewhere and the facts presented here are true to the best of my knowledge.

I wish him all the very best for her future endeavour.

Rajlakhi Baruah
09/06/2025

Rajlakhi Baruah

Assistant Professor

Department of Social Work

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Place: MSSV, Guwahati unit

Date: 09/06/25

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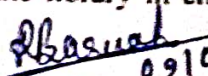
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DECLARATION OF ORIGINALITY

I, **Sri Anupam Das**, student of 4th Semester, Department of Social Work, (Roll No. MSW 14/23 and Registration No: MSSV-0023-008-001526 of 2023), Guwahati Unit, Mahapurusha Srimanta Sankaradeva Viswavidyalaya (MSSV), hereby declare that the research study titled "**A study on The Benefits of Women in Self-help Groups Special Reference to Kundil Gaon Panchayat Sadiya** ", is my original work under the guidance of Rajlakhi Baruah, Assistant Professor, Department of Social Work, MSSV, Guwahati Unit., and that all sources used in the study have been properly cited and acknowledged.

I affirm that this research study has not been previously submitted for academic credit or publication, nor has it been copied or plagiarized in whole or in part from any other source.

I confirm that all data collected for the research study has been obtained through ethical means, and that all participants involved in the study were informed about the purpose and nature of the research, and gave their informed consent to participate.

Anupam Das
09/06/24

Anupam Das

Roll No. MSW 14/23

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Words are never enough to express the true feelings of thankfulness from the heart. Still, I would like to take this chance to thank everyone who helped me complete this research project.

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To everyone who helped me in this journey, thank you from the bottom of my heart.

Anupam Das

Roll No: - MSW 14/23

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ABSTRACT

This study looks at how Self-Help Groups (SHGs) have helped women in the Kundil Gaon Panchayat area of Sadiya, Assam. SHGs are small groups where women come together to save money, take loans, and support each other in starting small businesses or improving their livelihoods. The research focused on how SHGs improve women's income, savings, confidence, and decision-making power in the family and community. The study used qualitative methods, especially personal interviews, to understand the real-life stories and experiences of 18 women SHG members. The results showed that SHGs have played a big role in helping women become financially independent, confident, and active in village matters. The research also found some challenges, like low profits and workload pressure, but overall, SHGs have created a strong support system for rural women. This study can help government programs, NGOs, and local leaders better support women through SHGs.

Keywords: Self-Help Groups, Women Empowerment, Rural Development, Kundil Gaon Panchayat, Economic Independence, Social Capital, Income Generation, Assam, SHG .

Abbreviations

ASRLM – Assam State Rural Livelihoods Mission

CIF – Community Investment Fund

CLF – Cluster Level Federation

DAY-NRLM – Deendayal Antyodaya Yojana – National Rural Livelihoods Mission

MGNREGA – Mahatma Gandhi National Rural Employment Guarantee Act

NABARD – National Bank for Agriculture and Rural Development

NGO – Non-Governmental Organization

NRLM – National Rural Livelihoods Mission

PMFME – Prime Minister’s Formalisation of Micro Food Processing Enterprises Scheme

SGSY – Swarnajayanti Gram Swarozgar Yojana

SHG – Self-Help Group

VO – Village Organization