

# A Study on Socio-Demographic Composition and Membership Patterns of Self-Help Groups Across Blocks of Papum Pare District, Arunachal Pradesh

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## Abstract

The study titled “A Study on Socio-Demographic Composition and Membership Patterns of Self-Help Groups Across Blocks of Papum Pare District, Arunachal Pradesh” seeks to analyze the distribution of Self-Help Group (SHG) membership among various social categories, including Scheduled Castes (SC), Scheduled Tribes (ST), Minorities, and Others. The study also assesses the inclusion of marginalized groups such as Persons with Disabilities (PWDs) across different blocks of Papum Pare District. Utilizing a secondary data analysis approach, the research employs membership data sourced from the National Rural Livelihoods Mission (NRLM) and official district reports. Descriptive statistical tools, such as percentage calculations and comparative tabulations, are employed to examine socio-demographic patterns and PWD inclusion across six blocks. The findings indicate a significant presence of Scheduled Tribes, comprising nearly 98% of total SHG members. Scheduled Castes, Minorities, and Others exhibit minimal representation. PWD inclusion is limited to approximately 2.13%, with notable variations between blocks, suggesting challenges related to outreach and accessibility. Based on these insights, the study recommends targeted awareness campaigns, enhanced accessibility measures, inclusive policy frameworks, capacity building of SHG facilitators, and strengthened monitoring mechanisms to promote equitable participation of marginalized groups. These measures aim to foster social cohesion, diversity, and empowerment within SHGs, thereby advancing inclusive and sustainable rural development in the tribal context of Papum Pare District.

**Keywords:** Socio-demographic composition, Self-Help Groups (SHGs), Membership patterns, Inclusion of marginalized groups, Papum Pare district, Arunachal Pradesh

## 1. Introduction

Self-Help Groups (SHGs) have emerged as a transformative and decentralized approach to promoting social and economic empowerment in rural India. Essentially, SHGs are small, voluntary associations comprising typically 10-20 individuals, predominantly women, who collaborate for savings, credit, and collective action to address social, economic, and even political challenges at the grassroots level. The proliferation of SHGs since the 1990s, particularly through flagship programs such as the National Rural Livelihoods Mission (NRLM), has catalyzed a paradigm shift in how communities address poverty, marginalization, and development deficiencies.

The appeal and efficacy of SHGs reside in their capacity to intertwine financial inclusion with social empowerment. Regular meetings and rotational savings foster habits of thrift and mutual support, resulting in enhanced access to credit and services that mainstream banks or government programs may not provide. Furthermore, many SHGs evolve into centers of social capital, knowledge sharing, and collective bargaining, thereby serving as platforms for advocacy and transformative change—particularly for women, minorities, and other marginalized sections of society.

In the context of Northeast India, particularly Arunachal Pradesh, SHGs assume an even more prominent role. Remote terrain, geographical isolation, and the intricacies of tribal identities pose formidable challenges to conventional top-down development approaches. Consequently, SHGs function as intermediary organizations that bridge the gap between government schemes and the local populace, ensuring that development is both participatory and context-sensitive. The Papum Pare district, as a microcosm of the region's socio-cultural diversity, presents a unique case for exploring these group dynamics.

Papum Pare is characterized by significant demographic diversity, intricate settlement patterns, and the interplay of indigenous and settler communities. Primarily inhabited by Scheduled Tribes (STs), the district also comprises populations categorized under Scheduled Castes (SCs), religious and linguistic minorities, and an often-neglected minority: persons with disabilities (PWDs). These social categories transcend mere administrative labels; they encapsulate layered histories of social exclusion, varying resource access, and distinct levels of representation within community organizations. Consequently, comprehending how SHGs accommodate or exclude these groups is paramount for assessing the inclusiveness and effectiveness of contemporary developmental interventions.

Over the past two decades, the literature has generally affirmed that SHGs play a pivotal role in facilitating financial inclusion and providing a platform for traditionally marginalized groups. However, the extent and nature of participation by marginalized categories such as SCs, minorities, and PWDs remain a subject of ongoing concern. Evidence from various Indian states, including some studies from the northeastern region, suggests that the largest ethnic or social group within a catchment area often dominates SHG membership. While this may be indicative of underlying population dynamics, it also underscores the persistence of social segmentation and, at times, implicit exclusions within ostensibly inclusive institutions.

Therefore, SHGs in Papum Pare stand at the juncture of opportunity and challenge. On the one hand, they could serve as potent vehicles for social inclusion, dismantling barriers for SCs, minorities, and PWDs, offering them not only credit but also recognition, participation, and empowerment. Conversely, if prevailing demographic imbalances are replicated within SHGs, there exists a risk that these groups may become yet another avenue where social hierarchies are reinforced rather than dismantled.

A focus on the block-level distribution of SHG membership is particularly crucial as it enables granular insights into the operational realities of inclusion. Blocks exhibit significant variations in terrain, accessibility, administrative efficiency, and demographic composition. These variations are likely to influence not only the formation of SHGs but also the participation and extent of individuals involved. For instance, in certain blocks, proactive efforts by civil society organizations or local administrations may successfully mobilize more marginalized communities, while in others, inertia or inadequate targeted outreach could perpetuate homogeneity and exclusion.

Persons with Disabilities (PWDs) constitute a group that is doubly marginalized—by both disability and, often, by social or economic disadvantage. For this group, SHG inclusion is both a matter of equity and

livelihood security, considering the widespread barriers to employment and social participation they encounter. Despite legislative and policy commitments at the national and state levels, data indicates that PWD membership in SHGs remains disproportionately low, highlighting significant implementation gaps.

This study is anchored on two principal objectives: first, to analyze the distribution of SHG membership among various social categories—namely Scheduled Castes, Scheduled Tribes, Minorities, and Others—across the six blocks of Papum Pare district; and second, to assess the extent of inclusion of marginalized groups like PWDs within these SHGs. Employing secondary data collected from the National Rural Livelihood Mission’s detailed block-wise statistics and a comprehensive review of scholarly literature, the paper integrates statistical analysis with contextual interpretation to provide a comprehensive overview of the current state of SHGs in the district.

Ultimately, this inquiry holds relevance not only for academic pursuits but also as a crucial foundation for evidence-based policies. By elucidating patterns of inclusion and exclusion, and the underlying factors that influence them, the paper aims to provide valuable insights for ongoing strengthening initiatives, capacity-building programs, and outreach strategies implemented by government agencies, non-governmental organizations (NGOs), and community leaders. In the broader pursuit of just, sustainable, and inclusive rural development, such studies serve as pivotal touchstones, reminding us that the true gauge of success transcends mere numerical metrics, as it encompasses the diversity and dignity of participation.

## 2. Review of Literature

### 2.1 Distribution of SHG membership among different social categories (SC, ST, Minority, and Others) in various blocks of Papum Pare district.

In 2016, Das and Ghosh conducted a study to assess the participation of Scheduled Tribes (STs) and Scheduled Castes (SCs) in rural Self-Help Groups (SHGs). The study revealed the predominant presence of STs in tribal belts, with SCs appearing in smaller numbers except in significant settlements. The researchers attributed these disparities to both demographic realities and social barriers and advocated for demographic mapping as a guiding principle for future inclusion strategies.

Building on this work, Gupta et al. conducted a study in 2019 to identify the persistent skewness in SHG inclusion, favoring the largest community group in a locality. While the National Rural Livelihoods Mission (NRLM) guidelines promote diversity, implementation has lagged behind. The study highlighted sporadic instances where leadership actively encouraged inclusion. Gupta and coauthors emphasized the importance of monitoring and providing incentives for mixed-caste participation.

Joshi and Baruah’s study published in 2018 underscored the positive impact of diversity in SHGs, particularly when managed effectively. However, they observed that minorities and ‘others’ were often underrepresented across Indian states. The authors proposed building trust and fostering a common purpose among diverse groups. Additionally, they suggested externally facilitated group formation in heterogeneous areas.

Kumar’s study conducted in 2017 focused on the inclusion of minorities in SHGs in Northeast India. The study revealed that minorities, including religious and linguistic minorities, remained underrepresented due to social isolation and limited mobilization. The study acknowledged a few successful cases attributed to local NGO activism. Kumar recommended the establishment of dedicated minority SHGs or the inclusion of quotas within existing groups.

Lakra's study published in 2022 investigated SHGs in tribal-dominated regions and observed high ST participation but limited inclusion of other social groups. The research attributed this pattern to tribal solidarity and exclusionary norms. Lakra emphasized the necessity of sensitization and cross-group interaction, suggesting pilot schemes for inter-group collaboration as a potential solution.

Sharma and Varma (2018) discovered that the participation of SHGs in India is frequently influenced by the prevailing caste and community structure of the region. They observed that the dominance of upper castes can subtly impact group dynamics and access to SHG benefits. The study emphasizes the significance of local socio-historical context in shaping SHG inclusivity. They recommend targeted outreach for underrepresented castes to ensure equitable participation.

Singh and Mishra (2019) analyzed how ethnicity and local identity drive the formation of SHGs in rural India. They noted that the predominant caste/tribe often monopolizes group leadership roles, perpetuating social stratification within otherwise democratic groups. The authors recommend affirmative mechanisms for minority representation.

Singh (2021) analyzed the composition of SHGs across several states, highlighting significant disparities in social group representation. The findings indicate a need for continuous community mapping and inclusion audits. The paper advocates flexible group norms to accommodate representation. Singh emphasizes periodic reviews by block-level agencies to ensure exclusion prevention.

Srinivasan (2021) examined the intersection of gender and caste within SHGs, noting that women from dominant castes tend to lead and benefit disproportionately. The paper identified structural barriers for Scheduled Castes (SCs) and minority women within group activities and decision-making processes. Srinivasan suggests sensitization programs to promote fairer representation. The study concludes that intentional policy interventions are necessary to address both gender and caste imbalances.

Panda and Majumder (2020) analyzed how social capital and community diversity impact SHG membership. They argue that homogeneous social groups are more cohesive but risk excluding minorities. The research highlighted that increased heterogeneity often leads to better overall outcomes, provided leaders receive training in inclusive practices. They emphasize the need for deliberate inclusion of SCs and minorities.

In their study published in 2018, Rani and Singh investigated the impact of social categorization on the performance and sustainability of Self-Help Groups (SHGs). They discovered that while homogeneity initially fosters initial trust, it can impede innovation and hinder outreach to marginalized groups. Consequently, the study suggests that more socially diverse SHGs can yield long-term advantages. Rani and Singh advocate for the implementation of facilitative policies to establish mixed-group SHGs.

Building on this, Rathod and Chavan's study published in 2016 examined the presence of minorities within the SHG movement, highlighting numerous exclusionary practices at the grassroots level. The study underscores the crucial role of Non-Governmental Organizations (NGOs) in overcoming entry barriers for minorities. However, they caution that such cases represent exceptions rather than the norm. Consequently, they recommend the regular implementation of explicit minority outreach initiatives.

Ritu and Simon's study published in 2020 conducted a mapping of social profiles of SHG participants and correlated them with economic outcomes. The findings indicated a positive correlation between a more diverse membership and improved household incomes and group effectiveness. Despite these positive outcomes, minorities still exhibited lower representation and gains. The authors emphasize the need for strengthened monitoring measures to address these disparities.

## 2.2 Assessment of the inclusion of marginalized groups within SHGs across different blocks of Papum Pare district.

Acharya (2022) presents SHGs as potential safety nets for the most marginalized, including persons with disabilities (PWDs). While participation remains low, the economic and social benefits are substantial when inclusion is successful. The study documents models where PWD-specific SHGs are linked to larger federations. The study recommends tailored livelihood options for SHGs with PWDs.

Das Gupta (2017) discusses innovative approaches in rural SHGs for disability inclusion, ranging from mobile meetings to sign-language interpreters. The paper emphasizes technology and flexible group norms. Their case studies highlight significant empowerment gains for included PWDs. Dasgupta recommends scaling such practices district-wide.

Das (2021) focused on community perceptions toward including PWDs in SHGs, noting frequent stereotypes and doubts about ability. However, sensitization programs improved attitudes. Das suggests community education alongside SHG formation. The study identifies a key role for local influencers and teachers.

James & Thomas (2019) highlighted that PWDs face multiple obstacles to joining SHGs, including stigma and logistical barriers. Their study documents very low PWD representation in most Indian SHGs. They report that disability-exclusive SHGs or strong advocacy can improve participation. The authors propose incentives for general SHGs to actively include PWDs.

Kaur (2020) investigated the challenges faced by PWDs in accessing SHGs, primarily noting physical inaccessibility and lack of information. Successful inclusion stories consistently featured strong local champions. Kaur urges SHGs to adopt universal access standards proactively. She suggests improved coordination between health workers and SHGs for outreach.

Kumar et al. (2021) conducted a study in Assam to examine the participation of people with disabilities (PWDs) and identified systemic reluctance to recruit disabled members due to the perception of low productivity. The study also noted that PWDs rarely hold leadership roles. Change occurs when local self-help groups (SHGs) adopt explicit affirmative policies. Kumar et al. advocate for formal guidelines and regular sensitization drives to promote inclusivity.

Mishra and Kundu (2018) reported institutional indifference as a primary barrier to PWD inclusion in SHGs. However, participation increases when there is explicit support from non-governmental organizations (NGOs) or the district administration. The authors recommend integrating disability into SHG guidelines at all levels and emphasizing the need for synergy between welfare boards and SHG federations.

Pattanaik and Purkayastha (2020) examined the impact of policy interventions and found that strong mandates and monitoring measures significantly increase PWD inclusion. They highlighted the positive role of convergence between state disability and livelihoods departments and suggested that policy interventions can be replicated across districts. The authors also advocated for periodic audits and feedback loops.

Rajan and Nair (2017) explored PWD inclusion in microfinance groups and identified major attitudinal and infrastructural gaps. They noted success in states where local leadership champions PWD interests. Support mechanisms, such as accessible venues and facilitation, are crucial for inclusion. Rajan and Nair also suggested capacity-building for all members to foster inclusivity.

Rastogi (2019) identified national and global best practices for including marginalized groups like PWDs in SHGs. They proposed a three-pronged approach: proactive recruitment, ongoing training, and

resource mapping. Rastogi found that genuine inclusion requires institutional change and peer support structures. The study recommended adopting an intersectional approach in SHG policy and practice.

In 2020, Rath and Pradhan identified that most SHG promoters lack structured strategies for outreach to people with disabilities (PWDs). While some federations have initiated data collection on disaggregated data, implementation has been inconsistent. Training and awareness programs are infrequent but impactful when implemented. The study recommends the mainstreaming of disability inclusion protocols in SHG organizing.

In 2019, Sharma and Basil conducted a study on empowerment metrics for PWDs in SHGs, demonstrating positive impacts on self-esteem and community acceptance. However, the majority of PWDs remain secondary members or beneficiaries rather than active participants. The research underscores the need for leadership development among PWDs within SHGs. Additionally, the authors advocate for regular review of SHG functioning from a disability perspective.

In 2016, Sinha et al. reported that SHG federations that support PWD members tend to be more successful in sustaining long-term inclusion. Regular meetings, mentorship, and group savings contribute to fostering a sense of belonging and resilience among PWDs. The authors recommend the sharing of inter-federation best practices. Furthermore, Sinha et al. suggest that federation-led training on disability rights should be conducted.

### 3.Objectives

1. To analyze the distribution of SHG membership among different social categories in various blocks of Papum Pare district.
2. To assess the inclusion of marginalized group within SHGs across different blocks.

### 4. Methodology

The methodology employed in this study is predicated on the analysis of secondary data primarily sourced from the National Rural Livelihoods Mission (NRLM) and official district-level reports pertaining to Self-Help Groups (SHGs) situated within the Papum Pare district. The collected data was systematically organized and compiled, encompassing SHG membership across diverse social categories, including Scheduled Castes (SC), Scheduled Tribes (ST), Minorities, and Others. Additionally, the inclusion of Persons with Disabilities (PWDs) was systematically recorded across six blocks. Descriptive statistical techniques, such as frequency counts, percentages, and comparative tabulations, were employed to comprehensively analyze the distribution and inclusion patterns of SHG membership.

### 5. Findings and Discussion

#### 5.1 Distribution of Self Help Group Membership by Social Categories in Papum Pare District, Arunachal Pradesh

Table 1 and Figure 1 present the membership data of Self-Help Groups (SHGs) in the Papum Pare district, categorized by Scheduled Castes (SC), Scheduled Tribes (ST), Minorities, and Others, across six blocks. The data highlights both the number of members and their percentage share within each block's total SHG membership.

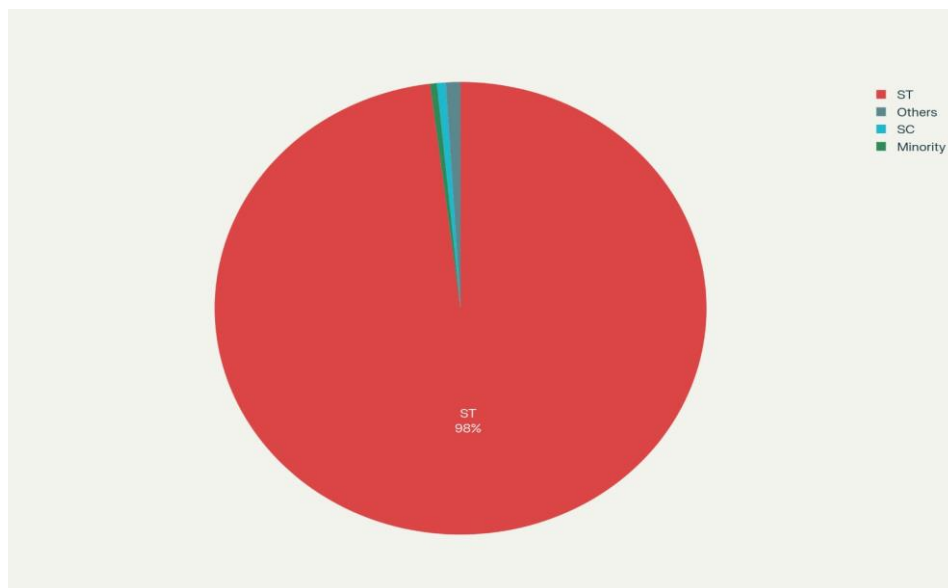
Scheduled Tribes (ST) constitute the majority of SHG members, comprising nearly 98% (97.97%) of the total 11,304 members across the district. This reflects the demographic reality of Papum Pare, where tribal communities form the bulk of the population. For instance, Mengio block reports 100% ST

members, while other blocks such as Doimukh and Sagalee also have over 99% tribal representation. This substantial tribal presence in SHGs suggests strong community participation and the relevance of SHGs for this social category in the district.

**Table 1: Percentage Distribution of Self Help Group Membership by Social Categories in Papum Pare District, Arunachal Pradesh**

Block	Total Members	SC (No.)	SC (%)	ST (NO.)	ST (%)	Minority (No.)	Minority (%)	Others (No.)	Others (%)
Balijan	1032	5	0.48	995	96.43	5	0.48	27	2.62
Borum	4938	33	0.67	4798	97.15	31	0.63	76	1.54
Doimukh	1944	2	0.10	1935	99.54	1	0.05	6	0.31
Kimin	810	21	2.59	786	97.04	3	0.37	0	0
Mengio	581	0	0	581	100	0	0	0	0
Segalee	1999	5	0.25	1984	99.25	10	0.5	0	0
<b>Total</b>	<b>11304</b>	<b>66</b>	<b>0.58</b>	<b>11079</b>	<b>97.97</b>	<b>50</b>	<b>0.44</b>	<b>109</b>	<b>0.96</b>

Source: Ministry of Rural Development. (2025, January 31). SHG report under DAY-NRLM. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission.



**Figure 1 Percentage Distribution of Self Help Group Membership by Social Categories in Papum Pare District, Arunachal Pradesh**

Scheduled Castes (SC) constitute a minority with minimal representation, comprising only 0.58% (66 members) of the total membership. Their highest concentration is observed in the Kimin block, where they account for 2.59%. Other blocks exhibit varying percentages, ranging from 0.1% to less than 1%. This low SC participation may be attributed to demographic scarcity or social barriers that hinder their inclusion.

Minorities and Others also constitute a small fraction of the membership. Minorities represent 0.44% of the total membership, while Others make up approximately 0.96%. These groups are predominantly concentrated in a few blocks, such as Balijan and Borum. Several blocks report zero or negligible percentages for these categories, indicating limited outreach efforts or smaller population shares.

Overall, the table emphasizes that the Scheduled Tribes primarily form the majority of the SHGs in Papum Pare. Consequently, SC, Minority, and Others are largely underrepresented, underscoring the necessity of targeted inclusion strategies to ensure equitable benefits for these groups from SHG initiatives.

### **5.2 Percentage of Persons with Disabilities (PWD) Membership in Self Help Group (SHG) across six blocks of Papum pare district, Arunachal Pradesh**

Table 2 and Figure 2 present the representation of Persons with Disabilities (PWDs) among the total membership of Self-Help Groups (SHGs) in the six blocks of Papum Pare district. The figures illustrate both the number of PWD members and their percentage share relative to the total SHG membership within each block.

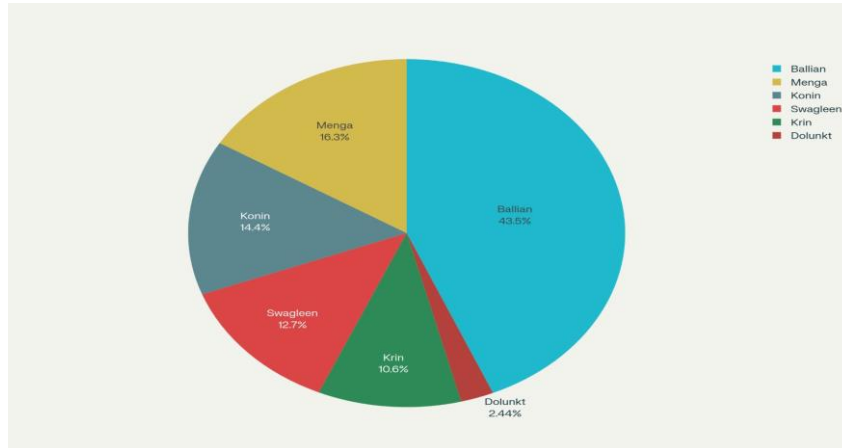
Overall, PWD members constitute a modest 2.13% of the total 11,304 SHG members across the district, indicating limited but significant participation. The inclusion of PWDs varies substantially between blocks. Balijan leads with the highest proportion of PWD members at 5.04%, exceeding double the district average. This suggests comparatively more effective outreach or accessibility efforts in that area.

**Table 2: Percentage of Persons with Disabilities (PWD) Membership in Self Help Group (SHG) across six blocks of Papum pare district, Arunachal Pradesh**

Block	Total Members	PWD Members (No.)	PWD Membership (%)
Balijan	1032	52	5.04
Borum	4938	103	2.09
Doimukh	1944	5	0.26
Kimin	810	18	2.22
Mengio	581	11	1.89
Segalee	1999	52	2.6
Total	11304	241	2.13

Source: Ministry of Rural Development. (2025, January 31). SHG report under DAY-NRLM. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission.

**Figure 2: Percentage of Persons with Disabilities (PWD) Membership in Self Help Group (SHG) across six blocks of Papum pare district, Arunachal Pradesh**



Borum also exhibits a relatively high rate of inclusion, with 2.09%, which is consistent with its substantial overall SHG membership base. Blocks such as Sagalee (2.60%) and Kimin (2.22%) demonstrate moderate involvement of people with disabilities (PWDs), indicating some progress in integrating differently-abled individuals into collective groups.

In contrast, Doimukh has the lowest percentage at just 0.26%, suggesting a critical gap in inclusion efforts or existing barriers within this block. Mengio, despite its small membership size, reflects 1.89% PWD participation, which still falls below the district-wide average.

These disparities highlight uneven levels of awareness, accessibility, and potentially societal attitudes toward PWDs across blocks. Limited participation could be attributed to logistical challenges, the absence of disability-sensitive facilities, stigma, or inadequate mobilization efforts.

The overall low inclusion rate underscores the necessity of targeted policies, such as enhancing physical accessibility at meeting locations, capacity building for SHG promoters regarding PWD needs, and proactive outreach to marginalized individuals. Ensuring equitable participation of PWDs is paramount for fulfilling the inclusive vision of SHGs as platforms for empowerment and social integration.

## 6. Recommendations

1. Targeted Awareness and Mobilization Campaigns: Tailored outreach programs must prioritize blocks and communities where Scheduled Castes (SCs), minorities, and other marginalized groups remain underrepresented in Scheduled Habitats (SHGs). Collaborative efforts among local leaders, non-governmental organizations (NGOs), and government agencies are crucial to raise awareness about the benefits and eligibility criteria for SHG membership. The messaging should address social barriers and foster trust, utilizing community events and cultural forums to effectively reach marginalized groups beyond mainstream networks.
2. Inclusion of Persons with Disabilities (PWDs): Physical accessibility improvements, such as ramps and accessible facilities at meeting venues, are paramount. SHG facilitators must undergo training to comprehend disability-related challenges and foster inclusive environments. Furthermore, the formation of PWD-specific SHGs connected to mainstream groups can empower and integrate PWD members. By aligning SHG efforts with disability welfare schemes, resource access and community support for PWD members can be enhanced.

3. **Strengthening Policy Frameworks and Institutional Support:** The National Rugby League (NRL) and the Shrove Tuesday Guild (SHG) federations should implement inclusive membership policies that explicitly mandate the inclusion of SC, Minority, and PWD individuals. Regular monitoring, reporting, and publication of disaggregated membership data will guarantee transparency and serve as a guiding principle for policy development. Additionally, capacity-building initiatives should be provided to SHG federation leaders and block officials to enhance their understanding of inclusion and anti-discrimination practices. This institutionalization of an inclusive culture will foster a more equitable and representative environment.
4. **Promoting Social Cohesion and Diversity within SHGs:** Promoting the formation of socially diverse groups can mitigate social divisions and enhance social capital. Conflict resolution strategies and sensitization programs must address biases to create inclusive and participatory settings that encourage engagement from marginalized groups and sustain group efficacy.
5. **Leveraging Technology and Innovative Practices:** By leveraging digital platforms, mobile applications, and adaptable virtual meeting arrangements, we can effectively address mobility and social limitations, particularly for individuals with disabilities. Implementing flexible meeting schedules and rotating venues will further enhance accessibility for members with logistical challenges, thereby expanding participation.
6. **Partnership and Networking:** Collaborate with non-governmental organizations (NGOs) and specialized community organizations dedicated to social inclusion and disability rights to enhance training, outreach, and support services. Foster multi-sectoral collaboration by integrating efforts from social justice groups with health, education, and social welfare initiatives to provide comprehensive empowerment to marginalized members.
7. **Promote Leadership among Marginalized Groups:** Develop leadership skills through targeted capacity-building programs to ensure that SCs, minorities, and people with disabilities have a voice and influence in SHG governance. Highlight success stories of marginalized leaders to reduce stigma and inspire participation, fostering inclusive leadership norms.
8. **Institutionalize Capacity Building for Inclusive Facilitation:** Comprehensive training programs should be implemented for SHG promoters and facilitators, specifically emphasizing cultural sensitivity, disability inclusion, and effective strategies to address social exclusion. This will empower them to foster equitable participation and manage diverse group dynamics with greater proficiency.
9. **Enhance Financial and Social Incentives for Inclusion:** Implement performance-based incentives, recognition, or rewards to SHGs and blocks that demonstrate tangible progress in the inclusion of marginalized groups, particularly Scheduled Castes (SCs), Minorities, and Persons with Disabilities (PWDs). Such incentives will encourage grassroots actors and officials to actively prioritize inclusivity.
10. **Establish Regular Feedback and Grievance Redressal Mechanisms:** Establish accessible and confidential channels for members of marginalized backgrounds to express concerns or grievances related to discrimination. A responsive system will not only empower members but also guarantee timely corrective actions, reinforcing inclusive practices and fostering member retention.

## 7. Conclusion

A study conducted on the socio-demographic composition and membership patterns of Self-Help Groups

(SHGs) across the blocks of Papum Pare district reveals a clear predominance of Scheduled Tribes (STs), comprising nearly 98% of the total SHG membership. This pattern closely corresponds to the demographic profile of the district while simultaneously highlighting the marginal presence of Scheduled Castes (SCs), Minorities, and other groups. This suggests underlying social, cultural, and structural barriers that restrict their participation. Notably, the inclusion of Persons with Disabilities (PWDs) remains notably low at approximately 2.13%, with significant variations observed between blocks, indicating disparities in accessibility, awareness, and outreach efforts.

These findings underscore the imperative for targeted and culturally sensitive interventions that promote awareness, accessibility, and inclusion for marginalized groups within SHGs. Strengthening the capacity of SHG facilitators, implementing inclusive policies, and instituting regular monitoring and evaluation mechanisms are pivotal steps towards ensuring equitable participation. Furthermore, emphasizing social cohesion and diversity within groups can enhance the effectiveness and empowerment potential of SHGs. Ultimately, fostering an inclusive SHG environment in Papum Pare is paramount not only for upholding social justice but also for achieving sustainable rural development. Inclusive SHGs will effectively serve as platforms for economic empowerment, community resilience, and the upliftment of all social groups within the district.

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