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Self-Help Groups and Economic Empowerment of Sakachep Tribal Women: A Study of Kalidas Punjee Village, Katlicherra Block, Hailakandi District, Assam

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Abstract

This study examines the reported financial and economic experiences associated with Self-Help Group (SHG) membership among Sakachep tribal women in Kalidas Punjee village, Katlicherra Block, Hailakandi District,

Assam. A descriptive cross-sectional survey was conducted from June 2025 to August 2025 among 50 eligible Sakachep women who were SHG members. A non-probability purposive/convenience-based approach was used:

eligible women who were available and willing to participate were approached until 50 respondents were reached. Data were collected through a structured questionnaire after informed consent. Frequencies, percentages and mean scores were used. All respondents reported having an SHG loan and a bank account; 40% reported improvement in financial-service knowledge and 40% reported starting an income-generating activity after joining the SHG. Access to credit was identified as the major benefit by 80%. The six-item financial decision-making scale had an overall mean of 3.35 on a five-point Likert scale, indicating moderate agreement. The findings also identify areas where additional financial-literacy, enterprise-development and market-linkage support could further strengthen women's economic participation. Because the study is cross-sectional, uses non-probability sampling and has no comparison group, the findings describe reported experiences and associations rather than causal effects.

Keywords: Self-Help Groups; Sakachep Women; Economic Empowerment; Financial Inclusion; Credit Access; Financial Decision-Making; Rural Assam.

1. Introduction

Women's economic empowerment is multidimensional and includes access to financial resources, capability to use resources, participation in economic activity and agency in household financial decisions. SHGs have developed from savings-and-credit groups into platforms for financial inclusion, collective action, livelihood support and community participation.

Evidence from India indicates that SHG participation is associated with several dimensions of women's empowerment. Kumar et al. (2021), using panel data and matching methods across five Indian states, reported improvements in aggregate empowerment, including control over income and credit-related decisions. Garikipati (2009) also examined women's agency within Indian SHGs. These studies provide a broader empirical context, but their designs are stronger for estimating effects than the descriptive design used in the present study.

Assam-specific evidence is particularly relevant. Das (2012) examined SHGs in the Barak Valley, including Hailakandi, and identified decision-making and economic empowerment among important empowerment dimensions. Maity (2023), using matching methods in central Assam, reported positive financial and social inclusion outcomes associated with SHG-bank linkage. More recently, Roy and Patro (2025) used data from 450 respondents in the Barak Valley and a women-centric financial inclusion index that included autonomy; their analysis reported higher holistic financial inclusion among SHG participants. These studies demonstrate the relevance of financial access and autonomy while also showing that measurement and research design influence observed outcomes.

Despite this literature, village-level evidence focused specifically on Sakachep SHG women in Kalidas Punjee remains limited. The present study therefore provides localized descriptive evidence on savings, credit access, financial knowledge, income-generating activity and financial decision-making.

2. Review of Literature

Das (2012) reported that SHGs in the Barak Valley were associated with women's empowerment, with decision-making and economic empowerment emerging as important dimensions. Saikia (2016) examined rural Assam and identified SHGs as a platform for women's empowerment. Garikipati (2009) highlighted women's agency within Indian SHGs, while Kumar et al. (2021) reported positive empowerment effects using a stronger longitudinal/matching design.

Assam-based evidence also supports the importance of financial inclusion. Maity (2023) used financial and social inclusion indices and propensity-score matching in central Assam and reported positive inclusion outcomes for

SHG-BLP participants relative to non-participants. Roy and Patro (2025), using 450 respondents from the Barak Valley, constructed a women-centric financial inclusion index incorporating autonomy and found SHG participation effective in enhancing holistic financial inclusion. These findings are relevant to the present study because they distinguish simple account/loan access from broader financial autonomy and inclusion.

The present study differs from these broader studies by focusing on a single village and a specific Sakachep community. Its contribution is therefore contextual and descriptive rather than nationally generalizable.

3. Research Gap

Existing research provides evidence from Assam, the Barak Valley and other parts of India, but there is limited empirical documentation of the financial and empowerment experiences of Sakachep SHG women in Kalidas Punjee village. The present study addresses this localized gap by documenting reported financial access, livelihood activity and financial decision-making at village level.

4. Objectives

- To examine reported changes in savings, perceived access to credit and financial knowledge associated with SHG membership among Sakachep women in Kalidas Punjee village.
- To assess the reported contribution of SHGs to income-generating activities, personal income and household financial contribution.
- To examine women's reported participation in personal and household financial decision-making.

5. Conceptual and Theoretical Framework

The study conceptualizes economic empowerment as a multidimensional process involving resources, capabilities, economic activity and agency. The framework draws on the capability/agency perspective, which emphasizes people's substantive ability to use available resources and make meaningful choices. In the SHG context, collective savings and credit can provide a financial platform, while financial knowledge and livelihood opportunities can support the ability to use that platform.

Conceptual pathway: SHG Membership → Savings/Credit Access → Financial Knowledge → Income/Livelihood Activity → Financial Decision-Making → Economic Empowerment.

This pathway is used as an analytical framework rather than a tested causal model. The present study does not estimate the causal effect of SHG membership because it is cross-sectional and has no comparison group.

Construct	Indicators used in the study
SHG participation	Membership duration; monthly saving; SHG loan access
Financial inclusion and knowledge	Bank account; banking-service knowledge; saving and money-management understanding
Economic activity	Income-generating activity; business; agriculture/livestock/poultry; personal income
Household economic participation	Household-expense contribution; reported change in contribution
Financial agency	Own-income decisions; household expenditure; savings/investment decisions; financial discussion; money-management confidence
Overall economic experience	Overall economic outcome; major benefit; areas requiring support

6. Research Methodology

6.1 Research Design

A descriptive cross-sectional survey design was adopted. The study records respondents' reported experiences during the fieldwork period and does not compare SHG members with non-members.

6.2 Study Area and Population

The study was conducted in Kalidas Punjee village, Katlicherra Block, Hailakandi District, Assam. The population of interest comprised Sakachep women who were SHG members in the village.

6.3 Sampling and Respondent Selection

A non-probability purposive/convenience-based sampling approach was used. Eligible Sakachep SHG women who were available and willing to participate were approached during field visits until 50 respondents were reached. Eligibility was based on being a Sakachep woman, being an SHG member and being available and willing to participate. No random selection was used; therefore, the results should be interpreted as evidence from the surveyed respondents rather than as statistically representative of all Sakachep women.

6.4 Data Collection Period

Primary data were collected from June 2025 to August 2025.

6.5 Questionnaire Structure

The structured questionnaire had six sections. Section A covered age, marital status, education, community, occupation and household income. Section B covered SHG membership duration, monthly savings, loan access and loan purpose. Section C covered savings, perceived credit access, bank-account ownership and financial knowledge. Section D covered income-generating activity, personal income and household contribution. Section E contained six statements measuring financial decision-making. Section F covered overall economic experience, major benefit and areas requiring support.

6.6 Measurement Methodology

Categorical variables were summarized using frequency and percentage. The six financial decision-making statements were measured on a five-point Likert scale: 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree and 1 = Strongly Disagree. Item means were calculated as the weighted average of responses. The overall mean was calculated across the six item means. A score near 3 indicates a neutral response; values above 3 indicate increasing agreement and values below 3 indicate increasing disagreement. The overall mean of 3.35 is therefore interpreted as moderate agreement, not as proof of empowerment.

6.7 Statistical Analysis

Descriptive statistics—frequency, percentage and mean—were used to summarize the survey data. The six-item Likert scale was additionally examined item-by-item through response distributions and mean scores. Given the small non-probability sample and absence of a comparison group, inferential significance tests, regression estimates and causal effect estimation were not used. This approach avoids presenting descriptive differences as statistically established programme effects.

6.8 Ethical Considerations

Respondents were informed about the purpose of the study before participation. Participation was voluntary and informed consent was obtained from all respondents. Respondents could choose whether to provide information, and responses were treated confidentially. Findings are reported in aggregate form without identifying individual participants.

7. Results and Discussion

7.1 Respondent Profile

Age group	n	%
25–35	5	10
36–45	35	70
Above 45	10	20
Total	50	100
Marital status	n	%
Married	46	92
Unmarried	2	4
Divorced	2	4
Total	50	100
Education	n	%

No formal education	10	20
Primary	39	78
Education	n	%
Graduate	1	2
Total	50	100
Main occupation	n	%
Small business	4	8
Agriculture/Livestock/Poultry	40	80
Other	6	12
Total	50	100

The sample is predominantly aged 36–45 years, married and engaged in agriculture, livestock or poultry. The profile highlights the importance of livelihood-oriented financial and enterprise support for the surveyed women.

7.2 SHG Membership

Membership duration	n	%
1–3 years	10	20
4–6 years	30	60
Above 6 years	10	20
Total	50	100

Sixty percent had 4–6 years of SHG membership. All respondents reported monthly SHG savings below ₹100 and all reported having taken an SHG loan. This indicates broad participation in the group's credit function within the surveyed community.

7.3 Objective 1: Savings, Credit and Financial Knowledge

Indicator	Response	n	%
Savings increased	Yes	10	20
	No	30	60
	Not sure	10	20
Access to credit improved	Yes	10	20
	No	30	60
	Not sure	10	20
Own bank account	Yes	50	100
Financial-service knowledge improved	Yes	20	40
	To some extent	30	60
Saving/money-management understanding	Yes	25	50

	To some extent	25	50
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Clarification of loan access and credit improvement: All respondents reported obtaining an SHG loan, whereas 20% reported an improvement in their broader access to credit. These are different measures. SHG loan access records whether a respondent obtained a loan through the SHG. Improved credit access records whether she perceived an improvement in her wider ability to obtain credit. Therefore, the two findings are not contradictory.

All respondents having bank accounts indicates strong account access within this sample. At the same time, 40% reported improved financial-service knowledge and 50% reported better understanding of saving and money management, while the remainder reported improvement “to some extent.” This suggests scope for continued financial capability development alongside existing financial access.

7.4 Objective 2: Income and Household Contribution

Indicator	Response	n	%
Started income-generating activity	Yes	20	40
	No	15	30
Indicator	Response	n	%
	Not sure	15	30
Personal income increased	Yes	20	40
	No	15	30
	Not sure	15	30
Own income contribution	Regularly	5	10
	Sometimes	25	50
	Rarely	20	40
Household contribution increased	Yes	15	30
	No	10	20
	Not sure	25	50
SHG helped financial independence	Yes	5	10
	No	35	70
	Not sure	10	20

Forty percent reported starting an income-generating activity and 40% reported increased personal income. Among those who started an activity, 10 respondents reported business/shop activity and 10 reported agriculture/livestock/poultry activity. These results point to emerging livelihood engagement and indicate opportunities for strengthening enterprise training, value addition and market linkage.

Only 10% reported regularly contributing their own income to household expenses, while 50% contributed sometimes and 40% rarely. Half of respondents were unsure whether their household contribution had increased. These responses suggest that income generation and household financial participation may develop gradually and can be supported through stronger financial planning and household-level awareness.

7.5 Objective 3: Financial Decision-Making

Statement	SA	A	N	D	SD	Mean
Own-income decisions	5	5	30	10	0	3.10
Household expenditure	5	5	35	5	0	3.20
Savings/investments	5	10	35	0	0	3.40
Greater say after SHG	10	10	25	5	0	3.50
Discuss financial matters	5	10	30	5	0	3.30
Confidence managing money	10	10	30	0	0	3.60
Overall mean	—	—	—	—	—	3.35

SA = Strongly Agree; A = Agree; N = Neutral; D = Disagree; SD = Strongly Disagree. The overall mean of 3.35 indicates moderate agreement. Confidence in managing money had the highest mean (3.60), while decisions about the use of own income had the lowest mean (3.10). The pattern indicates a developing level of financial agency among the surveyed respondents rather than a uniform level of autonomy.

7.6 Overall Economic Experience and Areas for Further Support

Overall economic experience	n	%
Positive	5	10
No significant change	40	80
Negative	5	10
Total	50	100
Major benefit	n	%
Access to credit	40	80
Business opportunity	5	10
Major benefit	n	%
Greater participation in family decisions	5	10
Total	50	100
Area requiring support	n	%
Financial knowledge	20	40
Business-management skills	15	30
Training opportunities	10	20
Family support	5	10
Total	50	100

The original response categories are retained faithfully in the data presentation. For interpretation, the “negative” category and “no significant change” category are treated as areas for further support and development rather than as evidence of failure. Access to credit was the most frequently identified benefit (80%), while financial knowledge was the most frequently identified support need (40%). Thus, the results point toward a progression from financial access toward financial capability, enterprise development and market participation.

8. Comparative Discussion with Assam and Indian Studies

The present findings are broadly consistent with Assam literature in showing that SHGs provide an important financial platform, but the dimensions of benefit vary by context and measurement. Das (2012), in the Barak Valley, identified decision-making and economic empowerment as important dimensions of SHG-related empowerment. The present study also finds moderate financial decision-making responses, with an overall mean of 3.35, suggesting a developing role of SHGs in financial agency.

The 80% identification of credit access as the major benefit is consistent with the financial-inclusion emphasis found in Assam research. Maity (2023), using propensity-score matching in central Assam, reported positive financial and social inclusion outcomes for SHG-BLP participants relative to non-participants. However, the present study cannot estimate a comparable treatment effect because it has no comparison group and uses a descriptive cross-sectional design.

The findings also connect closely with Roy and Patro (2025), who studied 450 respondents in the Barak Valley and developed a women-centric financial inclusion index incorporating autonomy. Their findings emphasized the importance of autonomy and recommended financial-management and rights-awareness training. In the present study, 40% identified financial knowledge as the main area requiring support, while the financial decision-making mean was 3.35. These results are therefore complementary: access to financial services can coexist with a continuing need to strengthen financial capability and autonomy.

Compared with Kumar et al. (2021), who reported broader empowerment effects using panel data and matching methods, the present study shows a more gradual pattern of reported change. This difference should be interpreted in light of differences in geography, sample size, measurement, study design and the presence or absence of a comparison group. The studies should not be treated as directly equivalent estimates of impact.

Finding in present study	Relevant Assam/India evidence	Interpretation
80% identify access to credit as major benefit	Maity (2023), central Assam; Roy & Patro (2025), Barak Valley	Consistent with the importance of SHG-linked financial inclusion, while broader autonomy remains a separate dimension.
Financial decision-making mean = 3.35	Das (2012), Barak Valley	Partly consistent: decision-making was an important empowerment dimension, while the present sample shows moderate rather than uniformly high agreement.

40% started income-generating activity	Kumar et al. (2021), India; Assam SHG literature	Shows emerging livelihood engagement; differences in magnitude can reflect local context and research design.
40% identify financial knowledge as the main support need	Roy & Patro (2025), Barak Valley	Supports the relevance of financial-management and awareness training.
Finding in present study	Relevant Assam/India evidence	Interpretation
All respondents had SHG loans and bank accounts	Maity (2023); Roy & Patro (2025)	Shows strong access within the sample, but access should not automatically be equated with broader credit improvement or financial autonomy.
80% report no significant overall economic change	Broader empowerment studies	Highlights the value of examining separate empowerment dimensions rather than relying on a single overall outcome.

9. Major Findings

- 70% of respondents were aged 36–45 years, 92% were married and 78% had primary education.
- 80% were mainly engaged in agriculture, livestock or poultry.
- 60% had 4–6 years of SHG membership.
- All respondents reported an SHG loan and a bank account.
- 40% reported improved financial-service knowledge and 50% reported improved saving/money-management understanding, with the remainder reporting improvement to some extent.
- 40% reported starting an income-generating activity and 40% reported increased personal income.
- Access to credit was identified as the major benefit by 80%.
- The six-item financial decision-making scale had an overall mean of 3.35, indicating moderate agreement.
- Financial knowledge was the most frequently identified area requiring further support (40%).

10. Suggestions / Development-Oriented Recommendations

- Conduct regular financial-literacy sessions on savings, budgeting, interest, banking and responsible loan management.
- Provide skill and enterprise training linked to locally feasible agriculture, livestock, poultry, food processing and small-business activities.
- Provide post-loan mentoring on business planning, pricing, bookkeeping, digital payments and

repayment planning.

- Strengthen market linkages through local buyers, cooperatives, producer networks and value-addition opportunities.
- Encourage gradual increases in SHG savings according to members' capacity and group rules.
- Promote household awareness and support for women's participation in financial decisions.
- Facilitate periodic financial-health and livelihood reviews within SHGs so members can identify training and enterprise needs early.

11. Conclusion

The study documents the role of SHGs as an important financial platform for the surveyed Sakachep women of Kalidas Punjee village. Access to SHG loans and bank accounts is widespread in the sample, and credit access is the most frequently identified benefit. The results also show emerging income-generating activity, moderate financial decision-making responses and continuing opportunities to strengthen financial knowledge, enterprise skills and market linkages.

The findings should be interpreted as descriptive and context-specific. They do not establish that SHG membership caused the reported outcomes because the study is cross-sectional, uses non-probability sampling and has no comparison group. The study nevertheless provides useful village-level evidence for understanding how financial access, capability and agency may interact in the local SHG context. Future studies can build on these findings using larger samples, probability-based selection where feasible, comparison groups and longitudinal or quasi-experimental designs.

12. Limitations

- The study covers 50 Sakachep SHG women in one village, so findings are context-specific.
- Non-probability sampling limits statistical generalization.
- There is no non-SHG comparison group.
- Data are self-reported and collected at one point in time.
- The analysis is primarily descriptive and does not estimate causal effects.
- The six-item Likert scale is summarized descriptively; individual-level item covariance was not available for reliability testing.

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