

**FINANCIAL LITERACY AND ECONOMIC EMPOWERMENT AMONG TRIBAL WOMEN IN SELF-HELP GROUPS: A MIXED-METHODS STUDY****Nikky Kujur**

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ABSTRACT

Financial literacy is crucial for marginalised tribal women to enhance their savings practices, gain access to credit, earn income, and participate more in household decision-making. The study seeks to examine how financial literacy is associated with improved financial practices and perceived empowerment of tribal women through Self-Help Group (SHG) activities in the Rayagada district of Odisha. A convergent mixed-methods research design was used. The quantitative data were collected using a structured questionnaire from 149 tribal women across 16 SHGs in eight villages of the Gunupur and Puttasing blocks. The qualitative data collection techniques included semi-structured interviews and focus group discussions to gain insights into women's experiences while participating in SHGs, financial management and income-generating activities, and socio-cultural challenges. Results revealed that the majority of respondents were women with limited education (25.5%), married (96%), rural, and low-income (94.6% earning below 10,000/month). The integrated findings show that SHGs are practical learning spaces where women gain savings discipline, borrower awareness, interaction with bankers and markets and enterprise skills. Financial literacy also helps enhance households' involvement, decision-making, and economic agency. But empowerment is limited by weak market linkages, limited support, limited mobility, and low literacy. The study concludes that effective delivery of context-specific financial literacy programmes, supported by peer learning, digital training, institutional follow-up, and market access, has the potential to contribute to the sustainable economic empowerment of tribal women.

KEYWORDS : financial literacy; economic empowerment; Self-Help Groups; tribal women; financial inclusion**1. INTRODUCTION**

Self-Help Groups (SHGs) have emerged as an effective institutional approach for increasing women's access to credit, savings, and income-generating activities, as well as their involvement in collective action at the community level. SHGs in rural and tribal areas play a vital role by providing an environment for women to save together, access microcredit, manage finances, and build confidence in interacting with formal institutions. SHGs can also improve social recognition, bargaining power and community participation at the household level, in addition to their economic contribution.

Financial literacy is defined as the knowledge, skills, and confidence needed to understand financial concepts, manage finances, manage credit responsibly, and plan for saving and making informed financial decisions. Financial literacy is not only about knowledge of banking or interest rates for tribal women, but also about their practical abilities to manage their savings, budget household expenses, repay loans, utilise financial services, and assess livelihood opportunities. These capacities can progressively contribute to economic empowerment, enhancing financial autonomy in financing and income-generating activities.

The Rayagada district has a significant tribal population with socio-economic challenges of low income, limited access to formal education, lack of financial inclusion and limited livelihood opportunities. The local communities depend largely on forest resources and small-scale agriculture for their livelihood. Limited awareness, the long distance to higher education institutions, and poor maintenance of basic facilities contribute to low literacy. Economic activities in these regions include cashew cultivation, broom weaving, and cotton cultivation. These are the entrepreneurial activities that serve as the main source of livelihood and depend on this. Awareness of self-help groups is also inconsistent across the village. These socio-economic and infrastructural challenges provide a critical context for understanding the barriers and opportunities related to financial literacy and socio-economic empowerment among members of SHG. SHGs, which can serve as localised mechanisms for financial education and economic engagement in this context. While access to credit is important, the effectiveness of SHGs depends on women's ability to understand the financial services product and use it effectively in their lives. Thus, this study aims to investigate the role of Financial Literacy in the economic empowerment of tribal women in SHGs in Rayagada district.

2. REVIEW OF LITERATURE**2.1 SHG and Women's Economic Empowerment**

Self-Help Groups (SHGs) are seen as a powerful instrument to enhance the socio-economic profile of women, especially in tribal and rural areas. According to Sharma, Thakur, and Singh (2020), SHGs provide a platform for collective savings, access to credit, and social awareness, thereby contributing to women's autonomy. SHG involvement has a positive impact on income generation, savings, household decision making, mobility, and community involvement, particularly in the context of business or life skills training (Carinne Brody, 2015). Improved socio-economic empowerment of tribal women in Subhadra was also achieved through the implementation of SHGs, as they provided them with financial inclusion, skill development, and livelihood support (Singh M. A., 2024; Sarawagi & Singh, 2024).

2.2. Financial Literacy as a Driver of Economic Empowerment

Financial literacy enhances women's skills in making choices about their savings, investments, and utilisation of credit. The study by Selvaraj et al. (2016) reported improvements in women's savings, borrowing, and investment abilities within SHGs, which in turn support their decision-making and long-term economic security. Adiandari (2023) noted that financial literacy is lower among women than among men and that financial education targeted at women is important for women's empowerment. Likewise, digital financial literacy has been noted to play a role in income generation, entrepreneurship, and sustainable living (Naidu, 2025; Bhutia, 2026).

2.3. Digital and Institutional Intervention

Digital tools and institutional support reinforce the positive impact of SHGs, boosting their confidence and access to financial services. Mobile Banking, internet payment methods and digital training have been demonstrated to increase participation in economic activities (Bhutia, 2026). Socio-cultural systems in matrilineal societies such as the East Khasi Hills, together with digital financial tools, strengthen women's leadership, socio-economic empowerment, and decision-making (Ali R. K., 2026). SHG linkage with the Farmer-Producer Organisations (FPOs) also provides additional income, diversifying enterprises, and decision-making power (Foram Joshi, 2026). Some of the major challenges to be addressed are regional disparities and low digital literacy, which require capacity building, market integration, and policy interventions (Hafizur Rahman, 2026; Kinjal Anil Sharma, 2026; Kumari, 2026).

2.4. Barriers to Participation and Empowerment

Although SHG benefits, socio-cultural norms, lack of mobility, lack of

financial knowledge and lack of institutional support are important factors that limit participation (Ms Madhvi Khatri, 2026). Research also reveals that economic empowerment is hindered by limited market access, the need for external facilitation, and regional inequalities (Badgaiyan, 2026; Hafizur Rahman, 2026). Although policies at the central and state levels are in place, they often fail to function effectively due to inadequate monitoring, bureaucratic inefficiencies, and limited awareness (Kumari, 2026).

2.5. RESEARCH GAP

Previous studies have discussed SHG, microfinance, and women's empowerment, but there remains a need for district-specific evidence in tribal areas, where socio-cultural, educational, and institutional barriers shape women's financial practices. The present study attempts to bridge this gap by focusing specifically on the tribal women of Rayagada district and combining quantitative demographic data with qualitative themes of financial learning, responsible borrowing, income generation, and decision-making.

3. Statement of the Problem

In spite of the growth of SHGs, the tribal women are still encountering hindrances to achieve their complete economic empowerment. Some barriers that limit the benefits of SHG participation include limited formal education, financial illiteracy, irregular income, informal credit sources, limited market access, socio-cultural barriers, and digital exclusion. Hence, it is imperative to evaluate whether and how financial literacy acquired after joining SHGs affects women's savings practices, credit management, income generation, and household decision-making in tribal communities.

4. Objectives of the Study

- To describe the socio-demographic and economic profile of tribal women participating in SHGs and examine their financial practices related to savings, credit use, budgeting, and income-generating activities.
- To explore how SHG participation supports financial learning, confidence, and household decision-making, and to identify the barriers that limit the translation of financial literacy into sustainable economic empowerment.

5. RESEARCH QUESTIONS

- RQ1:** What are the socio-demographic and economic characteristics of tribal women participating in SHGs in Rayagada district?
- RQ2:** How do tribal women in SHGs perceive and apply financial literacy in relation to savings, credit use, income generation, and household decision-making?
- RQ3:** What barriers limit the translation of financial literacy into sustainable economic empowerment among tribal women in SHGs?

6. METHODOLOGY

6.1. Research Design

The study used a convergent mixed-methods design to explore financial literacy as a catalyst for the economic empowerment of tribal women in SHGs. The quantitative aspect addressed respondents' socio-demographic profile, financial practices, and empowerment-related indicators. The qualitative component provided context on women's daily lives, peer learning, borrowing patterns, and women's entrepreneurial involvement and barriers to empowerment. The inclusion of both components allowed the study to link patterns that could be measured with social processes in which financial literacy works.

6.2. Study Area and Sample

The study was conducted in Rayagada district, Odisha, with a focus on the Gunupur and Puttasasing blocks, selected for their active SHGs and predominance of tribal communities. Participants were purposively selected from these active SHGs, and only women who were members and willing to participate were included. Data were collected using structured questionnaires, semi-structured interviews, and focus group discussions. Informed consent was obtained from all respondents, and confidentiality was maintained. Qualitative responses were coded thematically to identify recurring patterns related to savings, credit use, decision-making, income generation, and barriers to empowerment.

6.2.1. Socio-Demographic Profile of Respondents

The socio-demographic profile consists of 149 tribal women who participated in the study. The majority of the sample consisted of

married women, low wages, little education, and rural living in the informal sector. The high proportion of married women may be understood in relation to their involvement in household financial management, family responsibilities, and reliance on SHG for savings, credit, and livelihood support. The lower participation of younger women may be associated with continued education, early marriage patterns or limited exposure to SHG-based economic activities.

Table 1 : Frequency distribution of demographic characteristics

Variable	Category	Frequency (n)	Percentage(%)
Age	18–25 years	10	6.7
	26–35 years	36	24.2
	36–45 years	52	34.9
	46 years and above	51	34.2
Educational qualification	No formal education	38	25.5
	Primary school	36	24.2
	Secondary school	50	33.6
	Higher secondary school	17	11.4
	Graduation	7	4.7
	Postgraduation	1	0.7
Occupation	Agriculture	17	11.4
	Handicrafts	4	2.7
	Small-scale business	7	4.7
	Homemaker	27	18.1
	Daily-wage labour	65	43.6
	Government job	2	1.3
	Other	27	18.1
Monthly income	Below 5,000	68	45.6
	5,000– 10,000	73	49.0
	10,000– 20,000	8	5.4
Marital status	Married	143	96.0
	Unmarried	3	2.0
	Widow	3	2.0
Location	Rural	143	96.0
	Urban	6	4.0

Note: Percentages are based on 149 respondents. Source: Primary Survey data

The age distribution indicated that the majority of the respondents were mature adult women, aged 36–45 years (34.9%) and 46 years and above (34.2%). The younger women aged 18–25 years accounted for 6.7% of the sample, indicating a lower participation rate among younger women in SHG activities. The education level was modest, with 25.5% having no formal education, and 24.2% having only primary education. Economic vulnerability is reflected in the daily-wage labourers, who account for 43.6% of the population. The income was also low, with 94.6% of respondents reporting less than 10,000 per month. Most of the sample was married (96.0%) and rural (96.0%). The findings establish the study's relevance by showing that the selected SHG members largely belong to socially and economically vulnerable groups that may benefit from context-specific financial literacy support.

6.3. Tools and Data Collection

Primary data were collected through a structured questionnaire, semi-structured interviews and focus group discussions. The questionnaire included items on socio-demographic profile, savings behaviour, credit use, financial awareness, income-generating activities, and household decision-making. Qualitative interactions explored women's experiences of SHG meetings, financial learning, borrowing practices, repayment behaviour, livelihood activities, confidence building and barriers to empowerment.

6.4. Data Analysis

Quantitative data were analysed using frequencies and percentages. No inferential tests were conducted due to sample size limitations. Qualitative data were analysed thematically to identify patterns and structure them into overarching themes. The final interpretation combines quantitative patterns and qualitative insights.

7. Conceptual Framework

The socio-demographic and contextual factors are considered predictors; financial literacy is the key process; and economic empowerment is the main outcome of the conceptual framework. Financial literacy comprises financial concepts, financial skills, risk

awareness, access to financial services, and financial behaviour. The concepts of economic empowerment are demonstrated by financial independence, income generation, asset creation, decision-making autonomy, and improvements in living standards. Participation, training, institutional support, market access, and family support are enabling conditions for participation in the SHG.

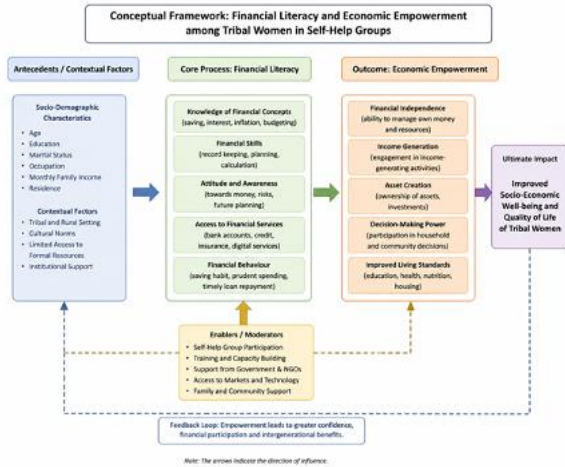


Figure 1. Conceptual framework linking financial literacy and economic empowerment among tribal women in SHGs.

8. RESULTS AND INTERPRETATION

Table 2 : Integrated themes from quantitative and qualitative findings

Theme	Quantitative indication	Qualitative insight	Empowerment implication
Practical money management	Most respondents were low-income women: 45.6% earned below 5,000 per month, and 49.0% earned 5,000– 10,000 per month.	Women reported learning budgeting, savings discipline, repayment planning and basic banking procedures through SHG meetings.	Financial literacy strengthened control over household expenditure and improved confidence in managing scarce resources.
SHGs as collective learning platforms	The sample was largely rural (96.0%) and included women across different age groups.	Women described SHG meetings as spaces for sharing experiences, discussing financial problems and learning from peers.	Group-based learning reduced hesitation and built mutual accountability.
Responsible borrowing and credit use	A large share of respondents worked as daily-wage labourers (43.6%), reflecting unstable income conditions.	SHG participation helped women understand the purpose of loans, repayment schedules, and the risks of excessive borrowing.	Financial literacy enabled more planned and productive use of credit.
Income generation and economic agency	Respondents included women engaged in agriculture, handicrafts, small business, labour and other work.	Women used SHG support to initiate or expand small livelihood activities such as petty trade, tailoring, livestock-related work and household enterprises.	Financial literacy supported independent income and greater economic agency.
Household decision-making	Most respondents were married (96.0%), making household-level	Women reported greater voice in expenditure decisions, children's education and	Empowerment appeared not only as income but also as recognition and

Theme	Quantitative indication	Qualitative insight	Empowerment implication
Household decision-making	financial decision-making central to empowerment.	loan-related discussions.	participation within the family.
Barriers to full empowerment	Limited education, low income and rural location were major background constraints.	Women identified digital exclusion, restricted mobility, limited market access, family resistance, and insufficient technical guidance as ongoing challenges.	Financial literacy must be combined with digital training, market linkages and institutional support.

Note: The table integrates descriptive survey results with recurring qualitative themes.

9. DISCUSSION

The results show that financial literacy has two aspects of empowerment – practical and relational. In reality, women's confidence in saving, financial services, managing loans, and repaying loans is enhanced after joining SHG. Relationally, there is increased peer support and family-level financial discussions related to SHG participation, along with increased confidence in these discussions. This suggests that there is more to the financial literacy of tribal women than individuals' knowledge alone – it is a socially learned capability acquired through interaction with others, exposure to various institutions, and repeated financial activities.

The demographic profile also highlights the importance of financial literacy using SHGs in the Rayagada district. The majority of respondents were low-income women from rural areas with limited formal education. For these women, formal financial education might not be available, but SHGs provide a familiar, community-based environment in which financial practices can be acquired gradually. But the results also reveal that financial literacy must be complemented by market access, digitalisation, institutional support and social acceptance.

10. RECOMMENDATIONS

1. Financial literacy training should be conducted in the local language and should be based on real-life scenarios involving saving, loan repayments, interest computations and budgeting and micro-enterprise planning.
2. Training on digital financial literacy of members of SHG in mobile banking, digital payments, awareness about fraud and safe usage of financial applications should be given to every member of SHG in digital format.
3. Regular follow-up by banks, government, NGOs and livelihood-support organisations should be strengthened to support the institution.
4. Market linkage practices should be established to sell the SHG products at local fairs, cooperative marketing, digital platforms and linkages with producer organisations.
5. Training should not just be about access to credit; it should encompass bookkeeping, pricing, product development, risk management, and enterprise sustainability.
6. Future study will be needed to develop or design a validated financial literacy scale and an empowerment scale for conducting correlation, regression or mediation analysis with high methodological quality.

11. Limitations and Scope for Future Research

The study is restricted to a few SHGs in the Gunupur and Puttasing blocks of Rayagada district; hence, the findings should not be generalised to all tribal women in Odisha without due caution. Analysis is descriptive and thematic, with a primary focus on description. Future studies need to use larger samples, include comparative groups, employ pre- and post-training designs, and validate financial literacy and empowerment scales. Further research using a longitudinal methodology would also allow for an investigation of the longer-term effects of financial literacy on income, saving, borrowing and household decision-making.

12. CONCLUSION

The study shows that financial literacy is an effective factor in

enhancing the economic empowerment of the tribal women in SHGs. SHG involvement enables women to learn about their financial capacities, including how to save money, use credit, budget, be disciplined with repayments, and generate income. These skills slowly build women's confidence and their role and agency within the household and economy. The qualitative themes demonstrate that SHGs are collective learning spaces where women share their experiences, access peer support, and gain confidence in their ability to address financial and livelihood issues.

Meanwhile, empowerment is more than just about financial awareness. The lack of literacy, digital exclusion, poor market access, socio-cultural barriers and a lack of institutional support remain a great constraint to women's development. Hence, financial literacy in the context of SHGs needs to be coupled with digital training, capacity building of enterprises, market access and continued institutional support. These holistic interventions can empower tribal women, moving them from mere financial engagement to self-sustaining economic and social empowerment.

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