

Microfinance, NGO Training and Decision-Making Autonomy among Tribal Women: Evidence from Surguja and Jashpur, Chhattisgarh

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Abstract: *Purpose – This study examines whether NGO-delivered training strengthens the association between microfinance participation and decision-making autonomy among tribal women in Surguja and Jashpur, two Scheduled Tribe-majority districts of Chhattisgarh, India. The paper moves beyond the conventional question of whether access to credit empowers women and focuses instead on the institutional conditions under which financial inclusion may translate into agency.*

Design/methodology/approach – The study uses a harmonised secondary-data framework drawing on published field surveys, NABARD reports, SHG–Bank Linkage Programme records, Census 2011, SECC 2011, NFHS-5 and programme documents. The analytical sample reported in the source manuscript comprises 500 observations reconstructed from published distributions for Surguja and Jashpur. Decision-making autonomy is represented through seven domains: household expenditure, children’s education, healthcare, income and savings, loan utilisation, social mobility, and livelihood choice. Binary logistic regression and module-level association analysis are used as conditional-association tools. Because the underlying microdata were not collected directly for this study, estimates are interpreted cautiously and not as causal treatment effects.

Findings – The harmonised evidence consistently indicates higher autonomy among women exposed to structured NGO training. In the reconstructed model, NGO training is associated with substantially higher odds of reporting high decision-making autonomy (OR = 4.42, 95% CI: 3.08–6.35), even after adjustment for loan amount, SHG participation, literacy and household characteristics. Rights awareness and gender-sensitisation modules display the strongest reported associations with autonomy, suggesting that the social content of training may matter as much as livelihood or financial instruction.

Originality/value – The paper contributes to the microfinance–empowerment debate by treating training not as an ancillary programme input but as a capability-building mechanism that can connect financial resources with bargaining power, knowledge and voice. It develops a context-sensitive

“Training-Plus” framework for tribal SHGs while explicitly recognising the inferential limitations of reconstructed secondary evidence.

Keywords: Microfinance; Tribal Women; Decision-Making Autonomy; Ngo Training; Self-Help Groups; Chhattisgarh; Women’s Empowerment

JEL Classification: O16; I31; J16; G21; R20

Introduction

Microfinance has occupied a prominent place in development policy because it appears to offer a practical route from financial exclusion to economic participation. In India, this promise has been institutionalised most visibly through women’s self-help groups (SHGs), bank linkage and rural livelihood missions. Yet a persistent question remains unresolved: does access to credit alter women’s position within the household, or does it merely place a financial instrument in a social setting where decision-making power continues to be unequally distributed?

This distinction is particularly important for tribal women. Women in Adivasi communities often participate actively in agriculture, forest-based livelihoods, local markets and seasonal work, but economic participation should not automatically be equated with control over household resources or freedom to make consequential choices. A woman may attend an SHG meeting, borrow in her own name and contribute to repayment while still having limited influence over how the loan is used, whether healthcare is sought, how children are educated or whether she may travel outside the village. Empowerment therefore requires attention to agency rather than participation alone.

The present study focuses on Surguja and Jashpur in northern Chhattisgarh, districts characterised by substantial Scheduled Tribe populations, persistent poverty, uneven financial access and a dense network of SHGs and livelihood interventions. The source manuscript brings together secondary evidence from NABARD, Census and SECC records, NFHS-5, CGRLM/Bihan reports and published field studies. Its central proposition is that NGO-delivered training can help convert

access to financial resources into meaningful decision-making autonomy. Training may strengthen financial literacy, rights awareness, leadership capacity, social networks and confidence, thereby changing not simply what resources women possess but how effectively they can use those resources in household negotiation.

This argument responds to an important tension in the literature. Early studies of microcredit suggested that lending to women could improve household welfare and bargaining power (Pitt & Khandker, 1998; Hashemi et al., 1996). Later research produced more qualified conclusions.

Garikipati (2008) showed that the control and use of assets may matter more than nominal loan access, while experimental evidence reviewed by Banerjee et al. (2015) indicated that microfinance alone does not reliably produce broad empowerment effects. Kabeer (2001) and Mayoux (2001) similarly argued that the institutional design surrounding credit shapes whether women gain substantive agency.

Against this background, the paper asks three questions. First, is structured NGO training associated with higher decision-making autonomy among microfinance-participating tribal women? Second, which training components appear most closely related to autonomy? Third, what programme architecture is suggested by the evidence for SHG interventions in tribal-majority districts? The contribution lies less in claiming a new causal estimate than in integrating economic, capability and institutional perspectives within a specific tribal setting. Importantly, the revised manuscript treats the statistical results as conditional associations derived from harmonised secondary evidence rather than as experimental treatment effects. This distinction is essential for publication-quality interpretation and for avoiding causal claims that the available data cannot sustain.

Theoretical Background and Literature Review

Women's empowerment is multidimensional and cannot be reduced to income, employment or loan membership. Kabeer's influential formulation links empowerment to resources, agency and achievements. Within this framework, microfinance may increase resources, but the conversion of resources into agency depends on knowledge, social relations and institutional support. The present study therefore draws on three complementary theoretical perspectives: intra-household bargaining, the capability approach and human-capital/social-learning theory. In bargaining models, household decisions reflect the relative resources and fallback positions of household members (Manser & Brown, 1980; McElroy & Horney, 1981; Sen, 1990). Access to savings or productive credit may strengthen a woman's negotiating position by increasing her economic contribution and reducing dependence. However, formal ownership of a loan does not necessarily imply control over its use. If male relatives determine investment and expenditure, the bargaining effect of credit may remain limited. The relevant empirical question is therefore not whether women borrow, but whether borrowing expands their ability to influence decisions.

The capability approach adds an important normative dimension. Sen (1999) and Nussbaum (2000) distinguish resources from the substantive freedoms people are able to exercise. A financial service is valuable for empowerment only when it expands real opportunities: the ability to seek healthcare, manage earnings, participate in community institutions, move safely, pursue work or influence family choices. This perspective is especially useful in contexts where social norms, low literacy and geographic isolation can weaken the conversion of financial resources into effective freedoms.

Human-capital theory provides the bridge to training. Education and skill formation increase an individual's capacity to interpret information, manage risk and make productive use of resources (Becker, 1993; Schultz, 1975). Within SHGs, training may have an additional social-

learning function. Group meetings expose members to bookkeeping, public speaking, banking procedures and peer experiences. Rights-based and gender-oriented sessions can also make previously normalised inequalities visible. Training can therefore influence both competence and the perceived legitimacy of women's participation in decision-making.

Empirical research supports a cautious version of this argument. Hashemi et al. (1996) documented links between rural credit programmes and several dimensions of women's empowerment in Bangladesh, while Pitt and Khandker (1998) reported stronger household effects when credit was directed to women. These findings became influential, but subsequent re-analysis raised concerns about identification and robustness (Roodman & Morduch, 2014). The resulting literature has moved away from assuming a simple credit-to-empowerment pathway.

Evidence from India likewise suggests heterogeneity. Swain and Wallentin (2009) found that SHG participation could be associated with empowerment, but group processes and exposure matter. Garikipati (2008) emphasised that women's control over assets acquired through loans is crucial. Banerjee et al. (2015), drawing on randomised evaluations, found that expanded microcredit access often affected borrowing and business activity without consistently changing broader social outcomes. These studies imply that credit is an enabling resource rather than an automatic mechanism of transformation.

NGO-facilitated SHGs are relevant because they frequently bundle finance with training, collective organisation and linkage to public services. Kabeer (2001) argued that organisational context can shape the empowerment potential of credit, whereas Mayoux (2001) warned that group-based programmes can reproduce existing gender relations when empowerment is not an explicit objective. Training content therefore matters. Bookkeeping may improve financial competence; livelihood instruction may increase earning capacity; leadership modules may strengthen public voice; and legal-rights or gender-sensitisation sessions may challenge the norms that structure household bargaining.

The tribal context adds another layer. Tribal women's visible economic participation may coexist with limited authority over land, inheritance, cash income and major household choices. Geographic remoteness, weak banking infrastructure and lower educational attainment can also make mediated forms of financial inclusion especially important. In such settings, an NGO or SHG federation may function simultaneously as a financial intermediary, learning institution and social network. The working hypothesis of this study is consequently that structured training is positively associated with decision-making autonomy, even after accounting for credit exposure and selected household characteristics.

Study Context, Data and Method

Surguja and Jashpur provide a useful setting for examining the relationship between microfinance, training and women's agency. Both districts have large tribal populations and rural economies in which agriculture, wage labour and forest-based livelihoods remain important. SHGs supported through bank linkage, the National Rural Livelihoods Mission and

Chhattisgarh's Bihan programme have become a significant institutional interface between women, banks and the state. At the same time, poverty, distance from formal institutions and educational disadvantage continue to constrain women's opportunities.

The study follows the secondary-data strategy described in the source manuscript. Evidence is drawn from NABARD reports and district credit planning documents, NFHS-5, Census 2011, SECC 2011, CGRLM/Bihan programme material and published field surveys cited in the original paper. The reported analytical base contains 500 observations, divided equally between Surguja and Jashpur, with 340 women classified as NGO-trained and 160 as non-trained. Because the original individual-level survey files were not generated for this study, the dataset is best described as a harmonised or reconstructed analytical dataset based on reported distributions. This feature materially limits causal inference and should remain transparent in any journal submission.

Decision-making autonomy (DA) is conceptualised across seven domains: household expenditure control; decisions concerning children's education; healthcare decisions; management of income and savings; control over loan utilisation; social mobility; and livelihood or occupational choice. The source paper maps responses to a five-point continuum ranging from no decision-making role to sole decision-making authority and calculates a composite mean score. A score of 3.5 or above is classified as high autonomy for the reported binary model. The seven-domain structure is consistent with the broader empowerment literature because it captures both economic and non-economic agency.

The source analysis reports satisfactory internal consistency for the composite measure (Cronbach's alpha approximately 0.81). Nevertheless, harmonisation across studies can introduce measurement error because instruments, wording and response scales may differ. Accordingly, the revised paper treats the index as an analytical synthesis rather than as a newly validated psychometric scale.

A binary logistic model is used to examine the conditional association between high DA and NGO training while accounting for loan amount, SHG meeting participation, literacy, household size, poverty status, land ownership, age and district. Odds ratios are reported because they provide an interpretable measure of association with the probability of high autonomy. Module-level point-biserial correlations are also used to compare the reported relationship between exposure to different forms of training and the composite DA index.

Several methodological cautions are necessary. First, training participation is not randomly assigned; women who receive NGO training may differ systematically from those who do not. Second, some covariates may themselves be influenced by programme participation, complicating interpretation as pure controls. Third, reconstruction from aggregate distributions cannot reproduce the information content of original microdata. Fourth, cross-sectional associations cannot establish temporal ordering. The statistical results should therefore be read as pattern-detection and hypothesis-generating evidence. A future primary survey or panel design would be required to test the proposed mechanisms causally.

Results

The descriptive evidence reveals a consistent training gradient. Across both districts, NGO-trained women report higher mean scores in every decision-making domain. The largest differences occur in income and savings management and in loan utilisation, where training is most directly connected with financial knowledge and confidence. In Surguja, the reported mean for income and savings management is 3.88 among trained women compared with 2.12 among non-trained women; the corresponding loan-utilisation means are 3.91 and 2.29. Jashpur shows a nearly identical pattern. The composite DA score is 3.71 for trained women and 2.42 for non-trained women in Surguja, and 3.67 versus 2.32 in Jashpur.

The smallest, although still substantial, gap is observed for social mobility. This is theoretically meaningful. Training can improve knowledge, account management and confidence relatively quickly, whereas restrictions on women's movement are embedded in household expectations and community norms. The finding therefore cautions against treating empowerment as a single uniform outcome. Gains in financial decision-making may occur before comparable changes in mobility or other socially regulated domains.

The source regression reinforces this descriptive pattern. NGO training has an odds ratio of 4.42 (95% CI: 3.08–6.35; $p < 0.001$) in the model predicting high DA. Interpreted appropriately, women classified as trained have substantially higher estimated odds of high autonomy conditional on the included covariates. This is an association, not proof that training itself caused a fourfold increase. Selection into training, unobserved NGO placement factors and differences in community organisation may account for part of the observed relationship. Other predictors are directionally consistent with theory. Logged loan amount is positively associated with high DA (OR = 1.84), suggesting that the scale of financial engagement may matter. SHG meeting participation is also positive (OR = 1.41), supporting the idea that groups provide learning and social exposure beyond formal training. Secondary education shows a strong positive association (OR = 2.21), while middle-level education is also favourable (OR = 1.52). Larger household size and BPL status are negatively associated with high autonomy, consistent with the possibility that material scarcity and care burdens restrict women's room for negotiation. Land ownership is positive but does not meet the conventional five-per-cent significance threshold in the reported model.

The district coefficient is not statistically significant, and separate estimates reported in the source manuscript are similar for Surguja and Jashpur. This suggests that the overall training–autonomy pattern is not driven by one district alone. However, the absence of a district difference should not be interpreted as evidence of broad generalisability across tribal India. Institutional histories, tribal composition, market access and NGO density vary substantially across regions.

The module-level results are particularly informative for programme design. Gender-sensitisation workshops show the strongest reported correlation with DA ($r = 0.71$), followed by legal-rights and entitlement awareness ($r = 0.68$), leadership and SHG management ($r = 0.63$), and financial literacy and bookkeeping ($r = 0.61$). Income-generating skills show a

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somewhat lower correlation ($r = 0.57$), while digital and mobile banking literacy is less strongly associated ($r = 0.49$) but also has much lower reported coverage.

These patterns challenge the assumption that empowerment training should focus primarily on livelihood skills. Economic instruction remains important, but the strongest associations occur for modules that directly address rights, gender norms and collective voice. A woman who understands interest calculations but does not regard herself as entitled to influence household decisions may remain financially competent yet socially constrained. Conversely, rights awareness without control over resources may be difficult to operationalise. The results therefore favour an integrated programme logic in which financial, legal and social capabilities reinforce one another.

The nested model sequence reported in the source manuscript points in the same direction. Nagelkerke R^2 rises from 0.109 in a model containing loan amount and SHG meetings to 0.237 after structural controls and to 0.419 after NGO training is added. Although changes in pseudo- R^2 should not be interpreted as literal percentages of causal variance explained, the increase indicates that training status contributes substantial additional predictive information. This is a more defensible interpretation than claiming that training alone “explains” 18.2 per cent of women’s autonomy.

Table 1. Decision-Making Autonomy Scores by Training Status

Domain	Surguja: Trained	Surguja: Non- trained	Jashpur: Trained	Jashpur: Non-trained
Household expenditure	3.74 (0.61)	2.43 (0.78)	3.68 (0.65)	2.31 (0.72)
Children’s education	3.82 (0.54)	2.61 (0.69)	3.79 (0.57)	2.48 (0.74)
Healthcare	3.65 (0.73)	2.38 (0.81)	3.61 (0.70)	2.27 (0.79)
Income & savings	3.88 (0.49)	2.12 (0.93)	3.85 (0.52)	2.04 (0.89)
Loan utilisation	3.91 (0.44)	2.29 (0.88)	3.89 (0.47)	2.18 (0.84)
Social mobility	3.41 (0.82)	2.67 (0.74)	3.38 (0.79)	2.59 (0.71)
Livelihood choice	3.57 (0.68)	2.44 (0.80)	3.53 (0.66)	2.37 (0.76)
Composite DA	3.71 (0.52)	2.42 (0.69)	3.67 (0.54)	2.32 (0.66)

Table 2. Logistic Regression: Conditional Associations with High Decision-Making Autonomy

Predictor	Odds ratio	95% CI	p-value
NGO training	4.42	3.08–6.35	<0.001
Loan amount (log)	1.84	1.40–2.43	<0.001
SHG meeting participation	1.41	1.16–1.71	0.001
Literacy: Secondary+	2.21	1.60–3.05	<0.001

Literacy: Middle	1.52	1.13–2.05	0.006
Household size	0.88	0.79–0.98	0.022
BPL status	0.71	0.53–0.95	0.021
Land ownership	1.34	0.99–1.83	0.061
District: Jashpur	0.91	0.69–1.20	0.529

Note: Estimates are reproduced from the source manuscript's reconstructed secondary-data model and should be interpreted as associations rather than causal effects.

Table 3. Training Module Coverage and Reported Association with DA

Training module	Coverage: Surguja	Coverage: Jashpur	Correlation with DA
Financial literacy & bookkeeping	89.4%	87.5%	0.61
Income-generating skills	72.3%	69.4%	0.57
Health & nutrition	91.7%	90.0%	0.44
Legal rights & entitlements	64.4%	61.3%	0.68
Leadership & SHG management	78.9%	76.9%	0.63
Gender sensitisation	56.1%	53.1%	0.71
Digital & mobile banking	38.9%	35.6%	0.49
Market linkage & entrepreneurship	48.3%	45.6%	0.55

Note: Correlations are point-biserial coefficients reported in the source manuscript. They describe association, not treatment impact.

Discussion

The results support a central proposition in the empowerment literature: resources matter, but the institutional processes through which women learn to use, interpret and defend those resources may matter just as much. Credit can create an economic stake in household activity, yet training can influence whether that stake becomes bargaining power. The strong association between NGO training and DA is therefore plausible within both bargaining and capability frameworks.

Three mechanisms appear especially relevant. The first is competence. Financial literacy, bookkeeping and digital banking instruction reduce dependence on husbands, relatives or intermediaries for routine financial transactions. A woman who understands loan terms, savings records and account operations is better positioned to monitor the use of money

borrowed in her name. This practical competence may strengthen credibility during household discussions about expenditure and investment.

The second mechanism is normative awareness. Gender-sensitisation and legal-rights modules do more than transfer technical information; they can change what women perceive as legitimate subjects for their own participation. Kabeer (2001) emphasises that agency is constrained not only by external rules but also by internalised understandings of what is possible or appropriate. When women discuss inheritance, entitlements, domestic decision-making or local governance collectively, private experiences can be reframed as negotiable social arrangements rather than fixed personal circumstances. The particularly strong correlations for rights and gender modules are consistent with this interpretation.

The third mechanism is collective efficacy. Regular SHG meetings create repeated opportunities to speak, maintain records, interact with officials and observe peers. Even without formal classroom-style training, this social environment can normalise women's public participation. The positive association between meeting attendance and autonomy therefore deserves attention in its own right. An SHG is not simply a credit delivery mechanism; it can function as a small institution of repeated participation.

The findings also clarify why microfinance-only evaluations often produce modest empowerment effects. Banerjee et al. (2015) found that access to microcredit did not consistently transform broad social outcomes. The present evidence does not contradict that conclusion. Loan amount is positively associated with autonomy, but training shows a much larger relationship in the reconstructed model. This suggests that studies treating microfinance as a homogeneous intervention may conceal meaningful variation in programme design. Credit delivered through a commercial lending relationship is institutionally different from credit embedded in an SHG that also provides leadership development, legal awareness and collective support.

At the same time, training should not be romanticised. The weaker improvement in social mobility and the negative associations of poverty and household size demonstrate the persistence of structural constraints. A training session cannot remove unpaid care responsibilities, create transport infrastructure, guarantee access to decent work or redistribute land. Nor can women's empowerment be made the sole responsibility of women through repeated "capacity building." Effective programmes must combine individual capability formation with changes in institutions, services and household/community norms.

The tribal setting also requires cultural and administrative sensitivity. Training designed for generic rural populations may not translate effectively into communities with distinct languages, customary institutions and relationships to land and forests. Rights-oriented modules should be locally grounded and should accurately explain the interaction between constitutional protections, PESA, welfare entitlements, banking procedures and applicable personal/property law. Facilitators who understand local languages and community institutions are likely to be more credible than one-off external trainers.

A further contribution of the study is methodological. Secondary evidence can be useful for identifying patterns and building a research agenda, but publication-quality claims must remain proportionate to the data. The original manuscript occasionally used causal language that exceeded what reconstructed cross-sectional evidence can establish. The revised interpretation deliberately replaces statements such as “training causes autonomy” with “training is strongly associated with autonomy.” This is not merely a stylistic change; it improves the manuscript’s scientific defensibility and makes the proposed Training-Plus framework a testable policy hypothesis rather than an overextended causal conclusion.

Policy Implications: A Training-Plus Framework

The evidence suggests that SHG policy should evaluate success through more than credit disbursement, repayment and group formation. A financially active SHG can still leave household power relations largely unchanged. A Training-Plus framework would therefore treat capability formation as a core component of financial inclusion rather than as an optional supplementary activity.

First, training should be sequenced. Foundational financial literacy and bookkeeping can establish immediate competence, after which leadership, rights awareness, digital finance and gender dialogue can deepen agency. Sequencing is preferable to isolated workshops because empowerment is cumulative: confidence developed through routine financial tasks can support participation in more sensitive discussions about rights and household authority.

Second, programme quality should be measured, not merely attendance. Monitoring systems often record how many women were “trained” without documenting duration, content, language, facilitation quality or learning outcomes. A credible framework should track module completion, knowledge retention, practical application and changes in selected autonomy indicators. Training coverage should therefore be linked to outcome-oriented SHG monitoring. Third, rights and gender content deserves explicit protection within budgets. These components may be easier to omit than bookkeeping or livelihood training because their outcomes are less immediately financial and because they can challenge established social expectations. Yet the source evidence suggests that these modules have the strongest relationship with DA. Programme managers should not assume that enterprise training alone will generate broader empowerment.

Fourth, digital financial capability is becoming increasingly important. As welfare transfers, bank communication and payments become more digital, women who cannot independently use mobile banking or understand transaction failures may become newly dependent on intermediaries. Digital training should therefore include safe use, fraud awareness, PIN privacy, grievance channels and practical transaction skills, while recognising connectivity and device-access constraints.

Finally, district administrations, NABARD-linked institutions, rural livelihood missions and civil-society organisations should use a common but context-sensitive autonomy monitoring framework. The seven domains employed in this study offer a useful starting point, but future

measurement should be based on a primary, validated instrument administered consistently over time. Programme dashboards should not reduce empowerment to a single score; domain-level changes are essential because financial control may improve even when mobility or occupational choice remains constrained.

Limitations and Future Research

The study has important limitations that should frame both interpretation and future research. Most importantly, it does not rely on a purpose-built primary dataset. The reported sample is harmonised from published sources, and some individual-level distributions were reconstructed from aggregate information. Such reconstruction is useful for exploratory synthesis but cannot substitute for original microdata. Standard errors and significance tests may be sensitive to assumptions used in harmonisation.

Second, training exposure is endogenous. NGOs may operate in villages with stronger institutions, better connectivity or more active SHGs, and women who attend training may be more motivated or have greater household support. Statistical adjustment for observed characteristics does not eliminate these unobserved differences. Third, decision-making measures are self-reported and may be influenced by social desirability or differences in survey wording. Fourth, the two-district design limits external validity.

Future research should therefore collect primary longitudinal data before and after training, ideally with clearly documented training intensity and curriculum. A stepped-wedge, matched comparison or other quasi-experimental design could strengthen causal identification where random assignment is impractical. Qualitative interviews with women, spouses, SHG leaders and facilitators would also help identify how knowledge becomes bargaining power and where resistance occurs. Finally, cost-effectiveness analysis should compare NGO-led, government-led and peer-led training models rather than assuming that all training formats are equally effective.

Conclusion

Microfinance can expand women's access to financial resources, but access alone is an incomplete measure of empowerment. The evidence assembled for Surguja and Jashpur indicates a strong and consistent association between structured NGO training and tribal women's decision-making autonomy. Trained women report higher autonomy across financial, household and social domains, and the association remains substantial in the reconstructed multivariable model.

The most important insight is qualitative as much as statistical. Training appears most closely related to autonomy when it combines practical financial competence with rights awareness, leadership and critical engagement with gender norms. This supports a capability-based view of financial inclusion: credit becomes more empowering when women possess the knowledge, confidence and collective support required to exercise meaningful control over it.

The study does not establish causality, and its reconstructed secondary-data design requires caution. Nevertheless, it identifies a clear research and policy proposition worthy of rigorous testing: SHG programmes in tribal regions should be designed as capability-building institutions rather than as credit channels alone. A Training-Plus approach—financially grounded, rights-aware, locally delivered and outcome-monitored—offers a more credible pathway from inclusion to agency.

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