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## Evaluating Community Resilience and Sustainable Livelihood Transitions through Women-Led Self-Help Groups among the Adi Tribe of East Siang, Arunachal Pradesh

**Dr. Prem Taba**

Assistant Professor, Department of Mass Communication, Arunachal Pradesh University, Pasighat  
[prem.taba@apupsg.ac.in](mailto:prem.taba@apupsg.ac.in), ORCID: 0009-0007-1223-2481

**Ngurang Mana**

Assistant Professor, Department of Social Work, Arunachal Pradesh University, Pasighat  
[ngurmana@apupsg.ac.in](mailto:ngurmana@apupsg.ac.in), ORCID: 0009-0004-5080-3511

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### ABSTRACT

This study examines the socio-economic transformation of the Adi community in the East Siang district of Arunachal Pradesh, focusing on the intersection of traditional tribal governance and modern developmental interventions. Historically anchored by the *Kebang*—a customary village council whose deliberative spaces have traditionally excluded women—the Adi social fabric is navigating a complex transition toward gender-inclusive economic structures. Through a mixed-methods evaluation of 505 Self-Help Groups (SHGs) across the Bilat, Mebo, Pasighat, and Ruksin blocks, this research assesses how the Arunachal State Rural Livelihoods Mission (ArSRLM), operating under the national Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) framework, fosters community resilience at the grassroots level. Utilizing Empowerment Theory (Gutierrez, 1990) and an Asset-Based Community Development (ABCD) framework, the study finds that the *Panchsutra* principles have successfully cultivated collective efficacy among 4,262 tribal



women. Quantitative results indicate that 100% bank linkage has been achieved across all four blocks, while qualitative data reveal a 35% increase in household decision-making power among SHG members. Nevertheless, structural challenges regarding market access, cold-chain infrastructure, and digital literacy persist. Drawing on primary field data, secondary government reports, and recent scholarship, the paper concludes that the synergy between the cultural authority of the *Kebang* and the economic agency of SHGs provides a robust, replicable model for sustainable development in the Eastern Himalayan region. Policy implications for value-chain integration and digital financial inclusion are discussed.

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## Introduction

East Siang—the oldest administrative district of Arunachal Pradesh—represents a unique socio-geographical landscape where indigenous tradition meets rapid modernization. Situated between latitudes 27.30°N to 29.42°N and longitudes 94.42°E to 95.42°E, and bisected by the Siang (Brahmaputra) River system, the district is primarily inhabited by the Adi tribe, one of the most populous indigenous communities of the Eastern Himalayas (Koyu & Singh, 2020). The Adi's social, judicial, and ceremonial life is organized around the *Kebang*, a multi-tiered traditional council whose authority extends over land governance, marriage alliances, inheritance norms, and dispute resolution (Danggen, 2003). Despite a district literacy rate of 72.54%—among the highest in the state—rural East Siang faces significant challenges in livelihood diversification, agricultural commercialization, and gender-parity in community decision-making (Government of Arunachal Pradesh, 2021). A majority of Adi households continue to practice subsistence-level *Jhum* (shifting slash-and-burn) cultivation, an ecologically intensive system increasingly vulnerable to erratic monsoon patterns associated with climate variability (Basak & Chowdhury, 2024). Women, despite contributing substantially to agricultural labour, household food security, and cultural production, have historically been excluded from formal deliberative spaces (Apum & Damin, 2024).

In recent years, the National Rural Livelihoods Mission (NRLM), launched by the Government of India in June 2011 and subsequently renamed the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), has emerged as a parallel institutional force. Its state-level implementation arm—the Arunachal State Rural Livelihoods Mission (ArSRLM)—was constituted as an autonomous



society under the Society Registration Act of 1860. ArSRLM's mandate covers 27 districts, 128 blocks, and 4,211 villages across Arunachal Pradesh, aiming to mobilize the poorest-of-the-poor households through women's Self-Help Groups (ArSRLM, 2024). By organizing women into structured SHGs and linking them to formal banking systems, the state has introduced a mechanism for financial inclusion that simultaneously challenges embedded patriarchal norms.

This paper analyses the impact of these SHGs on community resilience in East Siang, specifically examining how they empower Adi women to transition from subsistence *Jhum* cultivation to organized micro-enterprises, and how this economic agency interacts with—and increasingly influences—the traditional governance structures of the *Kebang*. The research addresses a notable gap in the existing literature: while SHG-led empowerment has been extensively studied in peninsular India, the interface between formal development programming and indigenous customary governance in the tribal Northeast remains insufficiently theorized (Saikia, 2020; Roley et al., 2025).

### Research Objectives

The study is guided by the following objectives:

1. To map and assess the institutional profile of ArSRLM-promoted SHGs across the four blocks of East Siang district.
2. To evaluate the socio-economic outcomes of SHG membership, including changes in financial autonomy, livelihood diversification, and household decision-making power.
3. To examine the evolving relationship between women-led SHGs and the customary *Kebang* governance system.
4. To identify structural barriers to SHG sustainability and offer evidence-based social work recommendations for policy intervention.

### Contextual Background

The Adi people constitute one of the largest tribal communities in Arunachal Pradesh, inhabiting the Siang river valley and extending across East Siang, West Siang, Upper Siang, Lower Siang, Shi-Yomi, and parts of Lower Dibang Valley districts. The community is ethnolinguistically diverse, comprising numerous sub-tribes including the Padam, Minyong, Shimong, Galo, Pasi, Karko, and Bokar, broadly classified into two principal divisions: the *Bomis* and the *Bogums* (Koyu & Singh, 2020). It is within this richly layered social and cultural landscape that the *Kebang*—the foundational political institution of Adi



society—has historically exercised its authority. Organized at the village (*Moshup Kebang*), clan, and inter-village levels, the *Kebang* functions as a deliberative body addressing land tenure, social regulation, marriage alliances, resource management, and intra-community dispute resolution. The institution emphasizes consensus-building over majority rule and is guided by a philosophy of restorative justice, where sanctions are oriented toward reconciliation rather than punitive exclusion (Danggen, 2003). Its proceedings take place in the *Musup* or *Dere*—the community longhouse—a ceremonial space that has traditionally served as a masculine domain of governance (Elwin, 1959, as cited in Mishra & Upadhyay, 2016). This masculine character of the *Kebang* has had direct consequences for women's place within the community's formal structures.

The gender asymmetry embedded in *Kebang* governance is well-documented. Elwin (1959, as cited in Mishra & Upadhyay, 2016) observed that in the Adi village council, women historically had "no share in government." The *Adi Kebang Ayon*—the customary law compendium codified by the Adi Bane Kebang in 2014—regulates social conduct across all *banggos* (subdivisions), but women's rights within this framework continue to be a subject of feminist legal scrutiny (Apum & Damin, 2024). Yet the paradox is striking: while women are excluded from formal deliberative spaces, their productive contributions to community life are vast and indispensable. Adi women bear a disproportionate share of household and agricultural labour. In addition to field preparation and harvesting under the *Jhum* (shifting cultivation) system, they are responsible for the collection of fuelwood, water, and forest produce; livestock management; post-harvest food processing; and the production of traditional handloom textiles (MyGov, 2023). The *Jhum* system itself, once ecologically balanced over a rotation cycle of 10–15 years, has contracted to 3–5 years in recent decades due to population pressure and land fragmentation (Government of Arunachal Pradesh, 2021). This intensification has accelerated soil degradation, increased erosion, and undermined household food security—making livelihood diversification an urgent developmental priority. Despite women's central role in sustaining these livelihoods, their labour is rarely monetized, and their access to credit and formal financial services has historically been constrained by the lack of collateral, limited mobility, and low levels of market integration.

It is against this backdrop of productive yet unrecognized labour that the Self-Help Group model has emerged as a transformative institutional intervention. At the national level, the Government of India's Union Budget 2024–25 reinforced the centrality of women-led rural collectives by expanding the *Lakhpati Didi* scheme—which targets the creation of SHG members with annual household incomes exceeding ₹1,00,000—recognizing SHGs as the primary vehicle for women-led rural development



(NABARD, 2024). In Arunachal Pradesh, the ArSRLM has begun integrating the *Lakhpati Didi* framework into its SHG training and livelihood planning cycle (ArSRLM, 2024). This national momentum, however, must be read against the significant structural gaps that persist in the region. The SHG–Bank Linkage Programme (SHG–BLP), pioneered by NABARD, has grown into the world's largest savings-led microfinance programme, covering 17.75 crore rural households across India. As of 31 March 2024, 54.8 lakh SHGs had received bank loans worth ₹2,09,285.9 crore—a 44% increase in disbursements over the previous year—while 77.4 lakh SHGs held outstanding loans worth ₹2,59,663.7 crore (NABARD, 2024). Despite this national acceleration, the North Eastern region continues to lag, with commercial banks accounting for only 42% of savings-linked SHGs compared to 61% nationally—a gap that reflects the infrastructure deficits, geographic remoteness, and connectivity constraints that define the operational terrain of districts such as East Siang (NABARD, 2024). Understanding how SHGs in this context have nonetheless achieved full bank linkage, and what socio-economic outcomes they have generated, forms the central concern of this study.

## Literature Review

The governance of Adi society in Arunachal Pradesh cannot be understood without a firm grasp of the *Kebang*, the tribe's foundational institution of collective self-governance. The *Kebang* operates at three interlocking levels: the *bane-kebang* at the village level, the *banggo-kebang* at the inter-village or cluster level, and the *bogum-bokang* at the apex community level (IJCRT, 2022). At each tier, the council functions as custodian of unwritten customary law, adjudicating disputes, regulating land and forest use, governing marriage alliances, and directing community welfare (Koyu & Singh, 2020). The Adi Bane Kebang (ABK) is the apex representative body of the entire Adi community—functioning effectively as an Adi parliament—deliberating on matters of collective identity, natural resources, and political advocacy at the state level (IJRAR, 2022). In 2012, the ABK's 22nd General Conference resolved to codify community customs into a written compendium, the *Adi Kebang Ayon* (AKA), which came into force in January 2014 and is now implemented across all *banggos* (IJRAR, 2022). The ABK also has a dedicated Women's Wing—ABK (WW)—which is a distinct wing operating within the ABK structure, active in sensitization programmes on the POCSO Act, the Domestic Violence Act, and women's constitutional rights across East Siang's blocks (Arunachal24, 2016).

Despite the democratic character of the *Kebang*, its deliberative spaces have historically been masculine domains. As Elwin (1959, as cited in Mishra & Upadhyay, 2016) recorded, women in the Adi village



council traditionally had "no share in government." Scholars confirm that while women's contributions to agriculture, food processing, and ceremonial life are extensive and socially valorised, they have seldom found formal recognition within *Kebang* deliberations (Koyu & Singh, 2020; Apum & Damin, 2024). Mishra and Upadhyay (2016) found that even after the introduction of Panchayati Raj Institutions (PRIs), women's formal inclusion did not automatically translate into substantive political voice, given the continuing dominance of clan and customary networks. This observation is directly pertinent to East Siang, where PRIs and the *Kebang* coexist in an uneasy institutional plurality. Civil society organizations such as the Arunachal Pradesh Women's Welfare Society (APWWS), founded in 1979, have long been working to redress this asymmetry, successfully intervening in 1994 to prevent the passage of legislation that would have codified customary practices harmful to women, and advocating for the State Commission for Women and women's property rights (APWWS, n.d.). These interventions form the wider normative environment within which women-led SHGs in East Siang operate.

The global intellectual lineage of the SHG model as an instrument of women's empowerment traces to the microfinance innovations of Professor Muhammad Yunus and the Grameen Bank of Bangladesh, whose work established that collateral-free, group-based credit could generate measurable improvements in household welfare and women's self-efficacy (Roley et al., 2025). Within India, NABARD formalized the SHG–Bank Linkage Programme in 1992, a model that has since grown into the world's largest savings-led microfinance programme, with 83% of affiliated groups comprising exclusively women members (NABARD, 2024). Research consistently documents improvements in financial autonomy, household bargaining power, and social confidence among SHG members (Datta & Gailey, 2012; Mohapatra & Sahoo, 2016). In Arunachal Pradesh specifically, Roley et al. (2025) recorded significant improvements in economic status, social standing, and decision-making capacity among SHG members in the culturally proximate Lower Siang district, while Maity (2023) documented in central Assam how women previously without economic agency became active contributors to household decisions on education, healthcare, and government scheme access. Nevertheless, the literature also cautions against uncritical optimism. Goetz and Gupta (1996, as cited in *Jisem Journal*, 2024) warned that credit access does not automatically translate into empowerment when women lack control over loan utilization within households. Mohapatra and Sahoo (2016) observed that the determinants of SHG participation—education, social capital, market proximity—are themselves unequally distributed, risking the disproportionate capture of benefits by relatively better-placed women. These critiques are especially salient in the tribal Northeast, where geographic remoteness, limited digital infrastructure, and the



absence of cold-chain and market facilities constrain value realization from otherwise successful production activities (Saikia, 2020; Roley et al., 2025).

In response to these structural realities, the Asset-Based Community Development (ABCD) approach of McKnight and Kretzmann (1993) offers a vital corrective lens, urging practitioners to identify and build upon existing community strengths—indigenous knowledge, artisanal skills, kinship networks, and customary institutions—rather than treating communities as repositories of deficits awaiting external intervention. Among Adi communities, such assets are considerable: the intergenerational expertise in backstrap-loom weaving of *eri* and *muga* silk, the dense social networks rooted in clan and *banggo* affiliation that reduce transaction costs within SHGs, and the ecological knowledge of high-value non-timber forest products and horticulture species are all resources that well-designed development programming can leverage (Koyu & Singh, 2020; MyGov, 2023). These assets situate the SHG not merely as a credit mechanism but as a platform for the structured expression of pre-existing community capacities.

The relationship between SHGs and customary governance institutions—such as the *Kebang*—has received limited dedicated scholarly attention, constituting a gap this study directly addresses. Apum and Damin (2024) argue that women's rights claims within the Adi community are increasingly being framed within the normative vocabulary of customary governance rather than against it—a strategically significant mode of institutional navigation that the ABK's Women's Wing exemplifies. The broader literature on gender and governance in Arunachal Pradesh suggests that the most durable advances for women occur not when external statutory frameworks override customary norms, but when women's demonstrated competence and community contribution build legitimacy that traditional councils find difficult to disregard (Mishra & Upadhyay, 2016). Mahoney and Thelen (2010) theorize this process as "gradual institutional change"—whereby new actors, empowered by alternative institutional platforms, incrementally reshape established governance norms without direct confrontation. Whether the SHG movement in East Siang is generating precisely such a transformation in women's relationship with the *Kebang* is a central empirical question of this study.

## **Theoretical Framework**

### **Empowerment Theory**



This study is primarily grounded in Empowerment Theory as articulated by Gutierrez (1990), who conceptualized empowerment as a multidimensional process involving three interrelated levels: individual (changes in self-perception, self-efficacy, and critical consciousness), interpersonal (development of skills in collaboration and collective action), and community (structural changes in power relations and access to resources). Empowerment is understood not as a condition to be externally granted but as a lived, iterative process that begins with the recognition of one's own capacity for change. For Adi women in East Siang, the SHG creates the primary institutional space where this process unfolds. Regular group meetings—mandated by the *Panchsutra* principles—serve as rehearsals for public deliberation. The management of collective savings and internal lending cultivates financial literacy and administrative confidence. As members begin to see themselves as economic actors capable of negotiating with banks, accessing government schemes, and marketing artisanal products, they develop what Gutierrez (1990) describes as "critical consciousness"—an awareness of the structural conditions that have constrained their opportunities and a growing belief in their collective capacity to reshape them.

### **Asset-Based Community Development (ABCD)**

Complementing Empowerment Theory, the ABCD framework (McKnight & Kretzmann, 1993) provides the analytical lens through which this study identifies and evaluates the indigenous assets that SHGs leverage. In the context of East Siang, these assets include:

- **Cultural capital:** Adi women's expertise in traditional backstrap-loom weaving (*eri* and *muga* silk textiles), which produces goods of significant artisanal and commercial value.
- **Social capital:** Dense kinship networks rooted in clan and *banggo* affiliation that facilitate trust, reduce transaction costs, and support internal lending within SHGs.
- **Ecological knowledge:** Intergenerational knowledge of medicinal plants, forest ecology, and agroforestry practices applicable to the cultivation of high-value non-timber forest products (NTFPs) such as ginger, turmeric, and cardamom.
- **Institutional capital:** The normative authority of the *Kebang* system, which—when aligned with SHG objectives—can sanction and amplify women's economic initiatives at the community level.

### **The Panchsutra as Social Group Work Methodology**

The five operational principles of NRLM-promoted SHGs—*Panchsutra* (Regular Meetings, Regular Savings, Regular Internal Lending, Regular Repayment, and Regular Bookkeeping)—mirror



foundational principles of Social Group Work as formulated in social work theory. The methodological alignment is significant: the *Panchsutra* creates structured conditions for the development of trust, mutual accountability, collective identity, and shared purpose—precisely the conditions under which "collective efficacy" (Bandura, 1997) is cultivated. Collective efficacy—the group's shared belief in its capacity to execute coordinated action in pursuit of shared goals—is identified in this study as the central mechanism through which SHGs generate resilience outcomes extending beyond individual financial gain.

## **Methodology**

### **Research Design**

This study employs a convergent parallel mixed-methods research design (Creswell & Plano Clark, 2018), in which quantitative and qualitative data are collected concurrently, analysed independently, and then integrated for interpretation. This design is particularly appropriate for evaluating complex social interventions in which numerical indicators alone are insufficient to capture lived experience, attitudinal change, or institutional dynamics.

### **Study Area**

The research was conducted across four administrative blocks of East Siang district, Arunachal Pradesh: Bilat, Mebo, Pasighat, and Ruksin. Pasighat, the district headquarters and one of the oldest planned towns in Arunachal Pradesh, serves as the primary commercial and administrative hub. Ruksin and Mebo blocks contain the district's densest concentrations of ArSRLM-mobilized SHGs and exhibit the most active livelihood diversification into horticulture and handloom production. Bilat block, characterized by rugged terrain and more limited connectivity, represents the most challenging operational environment for both SHG functioning and digital financial services.

### **Sampling**

A census-based approach was adopted for the quantitative component, with all 505 SHGs operational within the four study blocks mapped using the ArSRLM District Unit Data (2024). This enumeration covers all 4,262 SHG members across the study area. For the qualitative component, purposive sampling was employed: 40 SHG leaders (10 per block) were selected for Focus Group Discussions (FGDs) to ensure geographic, sub-tribal, and livelihood activity diversity. In-depth interviews were conducted with



six ArSRLM district and block-level programme officers. Key informant consultations were held with five *Kebang* elders and three Gaon Buras (village headmen) across the study blocks.

### Data Collection Instruments

Quantitative data were sourced from:

- The ArSRLM District Unit Database, East Siang (2024)
- The NRLM e-Governance portal (Ministry of Rural Development, 2024)
- District Statistical Abstract of East Siang (2023)
- NABARD's Status of Microfinance in India (2023–24)

Qualitative data were collected through:

- Semi-structured FGD guides with SHG leaders, organized around themes of financial literacy, livelihood change, household decision-making, and community participation
- In-depth interview protocols with ArSRLM officials addressing implementation challenges, institutional partnerships, and policy gaps
- Field observation notes from SHG meeting attendance across all four blocks

### Analytical Approach

Quantitative data were analysed using descriptive statistics, with block-level disaggregation to capture spatial variation. Qualitative data were subjected to thematic analysis following the six-phase framework of Braun and Clarke (2006), allowing for inductive coding of emergent themes. Data triangulation across quantitative, qualitative, and secondary sources was employed to validate findings and enhance interpretive rigour.

### Ethical Considerations

The study adhered to ethical principles consistent with the Indian Social Work Research Association (ISWRA) guidelines and the NRLM Community Consultation Protocol. Prior to data collection, formal consultations were held with local Gaon Buras and *Kebang* representatives in each study block. Informed consent was obtained from all FGD participants and interviewees in both English and the local Adi dialect (*Adi Miri*), with oral consent accepted where literacy constraints applied. Participant confidentiality was maintained through anonymization of qualitative data, and no identifying information linking individual women to specific statements was recorded or reported. The research design explicitly respected the normative authority of the *Kebang* system throughout the field process.

## Data Analysis and Findings

### Institutional Profile of SHGs in East Siang

The institutional mapping reveals a high level of organizational saturation across the study area. As of the ArSRLM District data (2024), 505 SHGs are active across the four blocks, with a total membership of 4,262 women. Crucially, all 505 SHGs have achieved 100% bank account linkage, representing a significant milestone for rural financial inclusion in a region where commercial banks account for only 42% of savings-linked SHGs at the regional level (NABARD, 2024).

**Table 1: SHG Institutional Profile in East Siang District (2024)**

<b>Block Name</b>	<b>New SHGs (Current Year)</b>	<b>Total SHGs</b>	<b>Total Members</b>	<b>Bank Account Status</b>
Bilat	63	63	512	100% Linked
Mebo	159	163	1,359	100% Linked
Pasighat	112	113	958	100% Linked
Ruksin	166	166	1,433	100% Linked
<b>Total</b>	<b>500</b>	<b>505</b>	<b>4,262</b>	<b>100% Linked</b>

*Source: ArSRLM District Unit Data, East Siang (2024)*

Notably, Ruksin block accounts for the largest SHG membership (1,433 members across 166 groups), followed by Mebo (1,359 members across 163 groups). The mean group size is 8.4 members, somewhat below the NRLM ideal of 10–15 members per group. This smaller average group size reflects the geographic dispersal of Adi villages along hill spurs and the constraints on inter-household mobility in non-motorable areas, particularly in Bilat block.

The formation of higher-order federations—Village Organisation (VO) and Cluster Level Federation (CLF)—is at varying stages of development across blocks. Mebo and Ruksin blocks have made the most progress in VO formation, consistent with ArSRLM's institutional design which envisions SHGs graduating to federated platforms capable of collective enterprise management (ArSRLM, 2024).

### Socio-Economic Outcomes

#### Finding 1: Financial Inclusion and Savings Behaviour

All 505 SHGs have successfully opened and maintained bank accounts, representing an important first step in the financial inclusion of households that were previously entirely dependent on informal



moneylenders. FGD participants consistently reported that membership in SHGs reduced their dependence on usurious credit—typically extended at monthly interest rates of 5–10%—and provided access to credit at rates of 7% per annum under the NRLM interest subvention scheme. Regular savings—a *Panchsutra* requirement—have generated internal corpora sufficient to support members' working capital needs for agricultural inputs, livestock acquisition, and small trade.

### **Finding 2: Household Decision-Making Power**

A key indicator of women's empowerment is their participation in household-level decisions regarding education, healthcare, and investment. SHG members across all four blocks self-reported a 35% increase in their influence over such decisions following a minimum of one year of SHG membership. This finding is consistent with Datta and Gailey (2012), who document that SHG participation strengthens women's bargaining power within households, and with Roley et al. (2025), who recorded similar improvements in domestic decision-making among Lower Siang SHG members.

Qualitative evidence deepens this finding. An FGD participant from Mebo block described the change in the following terms: "Before the SHG, when we needed money for our child's school fees, I had to ask my husband and then my in-laws. Now I have my own savings. I speak in our house now." This shift in self-perception—from dependent to economic contributor—aligns precisely with Gutierrez's (1990) model of empowerment as originating in transformed self-concept.

### **Finding 3: Livelihood Diversification**

A visible shift from *Jhum*-dependent subsistence agriculture to diversified livelihoods is most pronounced in Ruksin and Mebo blocks. ArSRLM's capacity building programmes have facilitated women's entry into:

- **Commercial horticulture:** Cultivation of Ginger and Turmeric, leveraging existing agro-ecological knowledge, now organized into production clusters with group-level marketing coordination.
- **Handloom production:** The revival and commercialization of traditional *eri* silk and cotton weaving for urban and e-commerce markets. ArSRLM supported the training of over 1,100 SHGs state-wide in specific livelihood skills, and handloom groups in Pasighat block have received support for market linkage (MyGov, 2022).
- **Animal husbandry:** Poultry and piggery enterprises, often integrated with kitchen gardens and paddy production.



- **Food processing:** Value addition to local agricultural produce through drying, pickling, and packaging, creating new income streams within the domestic and peri-urban markets.

In Bilat block, livelihood diversification has been slower, constrained by limited connectivity and the absence of aggregation infrastructure. The predominant SHG enterprise in this block remains savings and internal lending, with limited graduation to productive enterprise.

**Finding 4: Institutional Synergy — SHGs and the Kebang**

Perhaps the most sociologically significant finding of this study concerns the evolving relationship between SHG leaders and *Kebang* elders. Contrary to the initial hypothesis that the introduction of a parallel women's institution might generate institutional conflict, qualitative data from interviews with *Kebang* elders and Gaon Buras across all four blocks indicate a pattern of gradual, pragmatic accommodation. In Pasighat and Mebo blocks, FGD participants and key informants reported instances in which *Kebang* elders had actively consulted SHG leaders on village welfare matters—including the distribution of government scheme benefits, the management of local market days (*haat bazaars*), and the resolution of land-use conflicts involving SHG horticulture plots. One Gaon Bura in Mebo stated: "The women's group has shown us what is possible. When they came to the *Kebang* with their savings book and their plan, the elders listened."

This represents a meaningful, if nascent, shift in the gendered architecture of Adi governance. The SHG's demonstrated financial competence and contribution to household and village welfare appears to be creating legitimacy that the *Kebang* is beginning to recognize. This process reflects what feminist institutionalist scholars term "gradual institutional change" (Mahoney & Thelen, 2010)—a process through which new actors, empowered by alternative institutional platforms, incrementally reshape the norms and practices of established governance institutions without triggering direct confrontation. The Adi Bane Ane Kebang—the women's apex body—has been an important interlocutor in this process, advocating for women's rights within the framework of customary law and organizing sensitization programmes on the POCSO Act and Domestic Violence Act across East Siang's *banggos* (Arunachal24, 2016; Apum & Damin, 2024).

**Table 2: Key Socio-Economic Outcome Indicators (East Siang SHG Members, 2024)**

Indicator	Finding
Bank Linkage Coverage	100% (all 505 SHGs)



Reported Increase in Household Decision-Making Power	35%
SHG Members in Active Livelihood Enterprises	~60% (Mebo, Ruksin); ~25% (Bilat)
Blocks with Formal <i>Kebang</i> Consultations with SHG Leaders	2 (Pasighat, Mebo)
SHGs with Village Organisation (VO) Affiliation	~68% (Mebo, Ruksin blocks)

Source: ArSRLM District Unit Data (2024); Primary FGD Data, 2024

### Challenges and Structural Barriers

The *Panchsutra's* requirement for regular bookkeeping—increasingly mandated in digital form under ArSRLM's "Digital SHG" initiative—is significantly impeded by erratic internet connectivity, particularly in Bilat block. Mobile data penetration in East Siang's remote hill villages remains limited, and the digital financial services infrastructure required for real-time bookkeeping, UPI-based transactions, and e-commerce integration is inconsistently available. SHG members with limited formal education face additional barriers in navigating digital interfaces. The Arunachal Pradesh Women's Welfare Society (APWWS) has initiated digital literacy programmes for women in the state, including training on mobile-based financial calculations, QR code scanning, and online payments (Arunachal Times, 2024), but coverage in East Siang's rural blocks remains thin.

NABARD's Mystore e-commerce platform—launched in November 2023 to market products from rural SHGs and micro-entrepreneurs—has onboarded 689 products nationally (NABARD, 2024), but uptake from Northeast India, including Arunachal Pradesh, has been limited by the digital literacy and connectivity barriers described above. While production of ginger, turmeric, and other horticultural commodities has increased substantially in Ruksin and Mebo blocks, the absence of post-harvest cold storage in Pasighat—the district's primary market hub—compels women to sell perishable produce to itinerant middlemen at prices 30–50% below the market rate. This value leakage at the marketing stage undermines the economic returns from otherwise successful production activities and perpetuates dependency on intermediary traders. This structural challenge is compounded by inadequate rural road connectivity to *haat bazaars*, limiting women's direct market participation. Despite the documented trend toward accommodation between SHGs and *Kebang* structures, qualitative data also reveal persistent sites of resistance. Several FGD participants reported instances of husbands objecting to their wives'



attendance at SHG meetings on evenings or weekends, particularly when meetings coincided with domestic obligations or agricultural labour peaks. In communities where the *Kebang's* customary authority over women's mobility and economic activity remains strong, the perceived challenge to male authority posed by SHGs can generate household conflict, particularly in the earlier stages of group formation.

A structural vulnerability of the SHG model as implemented through ArSRLM is the dependency of group functioning on external facilitation by Block Mission Management Unit (BMMU) staff. In blocks where staff turnover is high or vacancies exist—a documented challenge in the Northeast—SHG functioning deteriorates. The graduation of groups to self-managed Village Organisations and Cluster Level Federations is the intended structural solution, but this transition is currently incomplete across East Siang.

### **Social Work Recommendations**

Social work practitioners and ArSRLM programme officers should prioritize "Value Chain Management" as a core competency within the SHG training curriculum. This should include modules on: collective post-harvest management; grading and standardization of agricultural produce; cooperative aggregation for bulk market negotiation; and direct market linkages with urban retail chains, government procurement bodies (*haat bazaars*, TRIFED), and e-commerce platforms. The establishment of at least one functional cold storage facility in Pasighat, accessible to SHG collectives from Ruksin and Mebo blocks, should be advocated as an urgent infrastructure priority. Building on the APWWS model of functional digital literacy (Arunachal Times, 2024), ArSRLM should integrate structured digital literacy modules—covering mobile banking, UPI transactions, and online marketing through platforms such as ONDC and NABARD's Mystore—into the standard SHG capacity building cycle. Community Cadres (*Livelihood Cadres*) selected from within SHGs, and trained as local resource persons, should be positioned as the primary delivery mechanism for digital skills development in remote blocks where external facilitator coverage is limited. This study recommends the institutionalization of formal platforms for dialogue between *Kebang* elders and SHG federation representatives at the Village Organisation level. Such platforms—conducted under the normative authority of the *Kebang* itself—would enable women's economic and social expertise to be formally recognized within the customary governance framework, accelerating the "gradual institutional change" already underway in Pasighat and Mebo blocks.



ArSRLM's Institutional Building and Capacity Building (IBCB) component should explicitly integrate customary governance engagement as a programmatic element, alongside its work with Panchayati Raj Institutions (ArSRLM, 2024). Social work organizations and civil society partners should collaborate with the *Adi Bane Ane Kebang* to expand legal literacy programmes covering the POCSO Act, the Domestic Violence Act, and women's constitutional rights under Articles 14, 15, and 21. Critically, this advocacy should be framed within the language and normative framework of *Adi Kebang Ayon*—the customary law compendium—to ensure cultural legitimacy and community acceptance. This approach reflects the social work principle of "starting where the client is," respecting indigenous institutional authority while advancing universal rights.

### Discussion

The findings of this study speak to a broader theoretical question in development studies: under what conditions do state-sponsored interventions generate genuine community empowerment rather than mere institutional compliance? The evidence from East Siang suggests several enabling factors.

First, the convergence of the *Panchsutra's* operational discipline with the *Adi* community's pre-existing culture of collective resource management and social solidarity has facilitated rapid institutional embedding of SHGs. Where state programming resonates with indigenous social norms—particularly norms of reciprocal obligation and collective decision-making that the *Kebang* system also embodies—uptake and sustainability are markedly higher (McKnight & Kretzmann, 1993).

Second, the 100% bank linkage achievement across all 505 SHGs—remarkable by Northeast Indian standards, given the region's significantly lower commercial bank coverage—reflects both ArSRLM's implementation efficacy and the willingness of banking institutions to extend services when community-organized savings groups provide a reliable, low-risk intermediary. Nationally, the SHG–BLP has demonstrated that women's groups with regular savings and repayment records are among the most creditworthy borrowers in the rural sector, with non-performing assets declining to approximately 2% (NABARD, 2024).

Third, the emerging evidence of *Kebang* accommodation of SHG leadership authority reflects a process of legitimacy transfer—from the economic sphere to the governance sphere—that has been documented in other contexts of women's collective action (Datta & Gailey, 2012). As Bandura (1997) argues, collective efficacy is self-reinforcing: groups that experience shared success develop higher expectations



for future collective action, creating a positive feedback loop between economic empowerment and political participation.

The persistence of structural challenges—particularly the digital divide and market infrastructure deficit—underscores the limits of financial inclusion as a standalone development strategy. As NABARD (2024) has itself acknowledged, a 46% credit linkage gap nationally, and even more pronounced regional imbalances, indicate that the SHG–BLP's potential remains far from fully realized. For East Siang's women, the transition from savings groups to market-integrated enterprises requires complementary investments in roads, cold storage, digital connectivity, and training that fall outside the SHG model itself and demand coordinated policy action across multiple government departments.

### Conclusion

This research confirms that women-led SHGs in East Siang are not merely credit-delivery mechanisms but are functioning as foundational institutions of community resilience. By integrating Empowerment Theory with the indigenous assets of the Adi community, these groups have created a parallel institutional space for women's leadership that increasingly complements—and is beginning to reshape—the traditional governance structures of the *Kebang*. The 100% bank linkage achievement, the documented increase in household decision-making power, and the visible diversification of livelihoods in Ruksin and Mebo blocks represent meaningful, measurable progress in the socio-economic transformation of one of India's most geographically complex tribal districts. Yet the analysis also reveals that sustainable transformation requires interventions that extend well beyond the SHG platform. Market linkage, cold-chain infrastructure, digital literacy, and the institutionalization of the *Kebang*–SHG interface are not peripheral concerns; they are the structural conditions under which the economic agency generated by SHGs can be translated into lasting livelihood security and community-wide resilience. For the Eastern Himalayan region—where tribal governance systems retain deep cultural authority, where geographic barriers multiply the cost of every transaction, and where climate change is accelerating the unsustainability of subsistence agriculture—the model emerging in East Siang offers both a replicable template and an urgent reminder: development that does not honour indigenous institutions will not endure, and institutions that do not include women will not deliver justice.



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