

Self-Help Groups as Pathways to Sustainable Rural Livelihoods and Women's Economic Empowerment

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ABSTRACT

Self-help groups (SHGs) have transformed from a savings-and-credit association to a financial-inclusion platform, a collective-action platform, a livelihood-promotion platform, and a public-service delivery platform. This review has been prepared by bringing together 50 peer-reviewed studies to consider the role of SHGs in promoting sustainable rural livelihoods and women's economic empowerment and why results are mixed. There is evidence that savings, credit and social networks can enhance financial access, information, mobility, household decision making, enterprise participation and resilience. But membership and credit are insufficient to secure lasting empowerment, however. Enhanced results occur when finance is integrated with skills, market linkages, accountable group governance, digital inclusion, gender-responsive extension, and institutional convergence. Small loans, limited market access, unpaid care burdens, and restrictive norms and unequal participation continue to limit the impacts. Through an integrated pathway, the group formation process creates social capital, financial and human skills facilitate diversified livelihoods, market and institutional linkages allow for accumulation of assets and collective agency increases women's control, voice and resilience.

Keywords: DAY-NRLM; Entrepreneurship; Financial Inclusion; Rural Development; Self-Help Groups; Social Capital; Sustainable Livelihoods; Women's Economic Empowerment.

1. Introduction

SHGs for women are among the most conspicuous and prominent institutions at the grassroots level in rural India. They can also make a big difference in livelihood missions, but beyond the number of groups, bank accounts, and loans, the assessment needs to look at more than that. Empowerment is defined as

control over income and assets, mobility, bargaining power, voice and the power to pursue valued choices (Brody et al., 2015; Anand et al., 2020; Quisumbing et al., 2022, 2023). Likewise, sustainable livelihoods rely on co-dependent financial, human, social, physical, and natural assets, as well as shock resistance. There is therefore mixed evidence across the various stages of

change, such as increased credit access before enterprise performance, or increased participation before return control. This review questions how SHGs contribute to livelihood sustainability, the conditions under which participation leads to economic empowerment, and why outcomes are heterogeneous depending on institutional conditions. It sees SHGs as a microfinance instrument and a potential link between households, markets, and public institutions.

2. Review Approach and Analytical Lens

The 50 peer-reviewed studies that directly address SHGs, livelihood security, financial and social inclusion, entrepreneurship, agriculture, resilience and women's empowerment are aggregated and synthesised using a structured approach. Conceptual, Qualitative, Quantitative, and Review studies were compared based on the following criteria: Intervention mechanism, Outcome Domain, Context, and Limitation. The analytical lens brings together multidimensional empowerment and sustainable livelihood capitals. It distinguishes between resources and access and agency and achievement, and longer-term resilience, and doesn't presume that participation means control or well-being. This is especially true in gendered agrarian systems, where norms, workloads, and access to resources impact women's outcomes (Islam et al., 2024; Kanyagui et al., 2024; Tavenner & Crane, 2022). There can also be collective participation, which involves bringing agency from domestic (private) decision-making to public decision-making (Zavaleta Cheek & Corbett, 2024).



Figure 1. Sustainable livelihood capitals strengthened through SHGs

3. SHGs as Financial Institutions and Gateways to Economic Agency

Regular saving can foster discipline, liquidity and a collective financial record, and internal lending and bank linkage lessen reliance on informal lenders. Access does not equal control, however. Use of financial access under India's National Rural Livelihoods Mission has helped to empower women in some household decisions, but the impact varied by loan use and by women's control over loan repayment and returns (Kochar et al., 2022). In the same vein, critical microfinance work also moves beyond a binary understanding of the credit to a continuum between financial access and holistic programming that includes finance, capabilities and social change (Dulhunty, 2022). Membership is also significant, as poorer women can participate, but there remains variation in participation and retention (Ahmad et al., 2020). Large-scale assessments generally result in a small increase in expenditure, assets, or livelihood activities, rather than a uniform transformation (Deininger & Liu, 2013; Datta, 2015; Raghunathan et al., 2023; Siwach et al., 2022). Finance is thus best viewed as an enabling resource that requires productive opportunities, decision-making power, and complementary support for its value.

4. Social Capital, Collective Agency and the Expansion of Opportunity

SHGs create a network of women that goes beyond kinship and neighbourhood, providing frequent interaction, trust, information sharing, and mutual support. The involvement of the microcredit group has broadened poor rural women's social networks (Davidson & Sanyal, 2017); even low-strength ties have helped group members access new information and opportunities (Deshpande & Khanna, 2021). Collective spaces may also enhance mobility and political participation, and engagement with local institutions (Kumar et al., 2019; Desai & Joshi, 2014; Desai & Olofsgård, 2019). The 'power with' dimension assists women in negotiating gendered isolation through solidarity and friendship (Dulhunty, 2020). But social capital is not necessarily participatory – the voices of some members are louder than others, and hierarchy and caste can influence whose voices are heard (Sharma & Pathak-Shelat, 2025; Silveru & Sankineni, 2025). In this context, Nichols (2021) claims that the relationship is what allows SHGs to operate as platforms for development, but not just during meetings.

5. Household Decision-Making, Agricultural Agency and Women's Empowerment

Economic empowerment is evident when women hold economic power and influence the use of loans,

income, assets, and labour throughout the loan process, not just in repayment. While participation in SHG has positively impacted access to information, agricultural practices, and some household decisions, the effects vary across domains and contexts (Raghunathan et al., 2019; Padmaja et al., 2023). Collective actions can improve bargaining power and confidence, but norms can still be entrenched in favour of men in control of major assets and markets. Evidence from South Asian agriculture, therefore, calls for multidimensional, gender-responsive measurement rather than a one-dimensional income indicator (Quisumbing et al., 2022, 2023). Convergence of policies is also crucial: agricultural and livelihood interventions can send conflicting signals or fail to account for structural barriers (Lauton et al., 2024). Programmes need to keep records of who decides, who does more work, who controls rewards and whether women are able to turn new resources into choices.

6. Livelihood Diversification, Entrepreneurship and Market Integration

SHGs are more actively engaged in helping grow farm and non-farm businesses via pooled resources, training groups, and collective marketing. Entrepreneurship can enhance income and recognition, but the performance is dependent on identifying the opportunities, technical competence, technical costing, quality control, working capital, buyer relationship and risk management (Pandhare et al., 2024; Ghosh et al., 2024). The relationship between financial capital and skills is bi-directional, especially for rural youth and vulnerable producers (Ghosh et al., 2026). Local livelihood structures also influence the potential for diversification; in tribal and paddy farming settings, livelihood combinations and constraints are location and context-specific (Ghosh et al., 2025; Saha et al., 2026). Value chain interventions can boost profits, but if they do not focus on addressing market power and control over

benefits, women can stay locked in low-profit activities (Malhotra et al., 2024). Therefore, enterprise promotion should start with an analysis of demand and the value chain, rather than with training in general production or setting credit targets.

7. Resilience, Welfare and the Sustainability of Livelihood Gains

Sustainable livelihoods need to be able to withstand shocks without distress sales, harmful borrowing, or loss of essential consumption. SHGs played a significant role in distributing information, credit and mutual support during the COVID-19 pandemic and could be considered as locally embedded response institutions (Sinha & Chattopadhyay, 2024). Social capital can mitigate financial vulnerability in households by creating a wide base of support and facilitating access to support (Biju & Tanta, 2024). Besides, the ability of SHGs to serve as scalable platforms for health and nutrition interventions (Hazra et al., 2020; Kumar et al., 2024; Raghunathan, Kannan, & Quisumbing, 2023) suggests that awareness alone does not necessarily lead to sustained health and nutrition practices or better health outcomes. The main linkages between SHGs, livelihoods, and empowerment are summarised in Table 1. The evidence presented here indicates that financial buffers, reciprocal support, reliable services, and diversified income sources work together to create resilience; relying on SHGs as temporary delivery channels reduces the likelihood of achieving resilience.

8. Inclusion, Digital Access and Institutional Convergence

The adoption of digital finance, mobile banking, e-commerce, online extension, and digital identity can further lower transaction costs and information gaps, though who has and owns which devices, what access to the internet or phones they have, and whether they

Table 1. Major pathways linking SHGs with sustainable rural livelihoods and women's economic empowerment

Pathway	Immediate mechanism	Potential livelihood outcome	Empowerment outcome	Key condition
Financial inclusion	Savings, internal lending, bank linkage	Liquidity, productive investment, consumption smoothing	Control over finance and credit decisions	Adequate loan size and suitable repayment
Human capital	Training, peer learning, extension	Productivity and enterprise capability	Confidence and recognised competence	Quality and relevance of training
Social capital	Networks, trust, reciprocity	Information, mutual support, lower transaction costs	Collective efficacy and mobility	Inclusive group norms and mature institutions
Market linkage	Aggregation, value chains, digital marketing	Higher margins and diversified income	Economic visibility and bargaining power	Buyer access, quality, logistics and working capital
Institutional linkage	Entitlements, banks, extension, local government	Risk protection and service access	Public participation and claims-making	Convergence and responsive institutions
Resilience	Savings, mutual aid, diversified activities	Shock absorption and recovery	Reduced dependence and greater adaptive agency	Insurance, social protection and diversified assets

know how or feel comfortable doing so can lead to a reproduction of exclusion. SHGs can facilitate peer learning and provide assisted access, enabling participants to perform digital transactions and assess information safely (Saha et al., 2024). Institutional convergence is also crucial: banks should provide coordinated pathways with extension agencies, local government, training providers, and buyers, rather than disjointed schemes. Saha et al. (2026) can enhance access to trusted advisory services and gender responsiveness through women extension personnel. Basak and Roy Chowdhury (2024) and Al-Kubati and Selvaratnam (2023) connect SHGs to a broader concept of inclusion and the SDGs, which requires outcome evidence. Digitalisation should therefore be assessed based on women's independent, secure, and non-dependent use of digital tools, not on the number of partnerships, but on the level of service quality and livelihood outcomes achieved; convergence should be assessed based on service quality, not on the number of partnerships.

9. Critical Constraints and Why Impacts remain Heterogeneous

There is a mixed response in the literature. Small loans, or loans for consumption, may not bridge the gap in credit-productivity; poor infrastructure or limited access to buyers can limit returns on the enterprise; and the economic activity can increase women's domestic labour without partition. Restrictive norms may limit mobility, asset ownership and control over earnings. Group quality also suffers from irregular meetings, poor record-keeping, elite capture, dominant leadership, and a lack of transparency. Benefits are also differentiated by social position for Dalit, tribal, landless, and younger and older women (Silveru & Sankineni, 2025; Kanyagui et al., 2024). The impact of the large livelihood programmes

on labour markets may thus have been relatively limited or uneven (Deshpande et al., 2024). Furthermore, SHGs can be overburdened, and livelihood priorities can be displaced if they are routinely used for delivery tasks unrelated to their livelihoods. The outcome patterns and recurrent limitations are summarised in Table 2. The appropriate conclusion is not that the impact of SHGs is always positive or negative, but that programme design, local opportunity structures, and group governance and gender relations shape the impact (Tamang & Chattopadhyay, 2025; Vasishta & Singla, 2025).

10. Toward an Integrated SHG–Livelihood–Empowerment Framework

The evidence supports an integrated sequence, not a simple credit-to-income sequence. When the group is formed, an institutional space and social capital are created. Savings and credit increase financial access, and training, information, and confidence enhance human capacity. Technology, infrastructure, extension, market intelligence, and contacts are required to enable productive investment. Stable returns can underpin assets, resilience and bargaining power, which in turn can assure greater control over resources and institutional responsiveness through collective voice. This graduation model is presented in Figure 2. Local resources and a community-based economy can help minimise reliance on distant markets (Saha & Kasi, 2022); however, many businesses still need to ensure positive integration into the value chain. Group governance, flexible business strategies and consideration of sustainability conditions (Nath et al., 2026; Vasishta & Singla, 2025) are therefore critical to long-term performance. Empowerment and better institutions are critical, as are feedback mechanisms to enhance future livelihood choices, while debt, exclusion and heavy workloads can block the trajectory.

Table 2. Evidence pattern: outcomes, strength of support and recurrent limitations

Outcome domain	General evidence pattern	Typical indicators	Recurrent limitation
Financial inclusion	Consistently positive	Savings, borrowing, bank use	Loan size may be too small for enterprise transformation
Women's agency	Generally positive but heterogeneous	Credit decisions, control over income, group participation	Household norms may constrain conversion of resources into agency
Social capital	Strong evidence of network expansion	Non-kin ties, collective action, efficacy	Internal hierarchy and exclusion can weaken benefits
Livelihood/income	Positive but often modest	Expenditure, assets, livestock, self-employment	Market constraints and low-return activities
Agricultural decisions	Positive in several studies	Input, seed, sales and farm decisions	Effect varies with intervention type and knowledge
Resilience	Promising evidence	Coping, emergency finance, mutual aid	Debt obligations can intensify stress during systemic shocks
Enterprise sustainability	Conditional	Business survival, margins, market reach	Weak value-chain integration and working capital

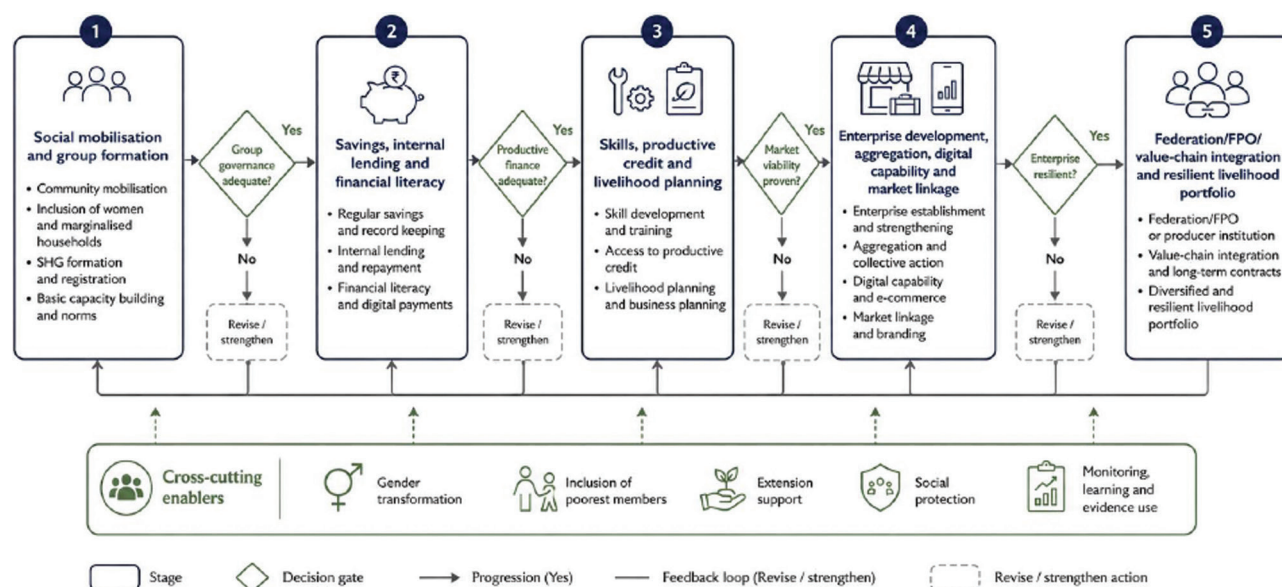


Figure 2. SHG graduation model from mobilisation to sustainable enterprise

Table 3. Priority agenda for strengthening SHGs as sustainable livelihood institutions

Priority area	Current weakness	Recommended shift	Suggested indicator
Finance	Small, uniform loans	Graduated and purpose-linked finance	Productive loan size, working-capital adequacy
Skills	One-off generic training	Competency-based mentoring	Enterprise competency and application rate
Markets	Production-first approach	Buyer- and value-chain-led planning	Share of sales outside local spot markets
Digital inclusion	Leader-dependent use	Member-level digital capability	Independent use of payments and platforms
Gender transformation	Income as proxy for empowerment	Track agency, control and time use	Decision-making, control over income, workload
Group governance	Recovery-centred monitoring	Institutional health monitoring	Attendance, rotation, transparency, inclusion
Resilience	Credit after shocks	Savings, insurance, diversification and entitlements	Recovery time and income diversification
Research	Cross-sectional average effects	Longitudinal, intersectional and mechanism studies	Member-level trajectories by social group

11. Gaps in research and future directions

There are certain gaps that do not provide grounds for making definite conclusions. Longitudinal and mixed research is needed to identify whether short-term access leads to durable control, asset accumulation, and resilience. In addition, the comparison of SHG models and intervention packages must be made without assuming equality of groups, implementation intensity, governance quality, or market context. Income measures should be complemented by time use, backlash, and control-over-proceeds measures. The importance of intersectionality in revealing the risk of exclusion in the average effect should be emphasised. Attention should be paid to average effects for non-members and to attrition to avoid hiding any exclusion. Data collection should involve linking social and human capital to

livelihoods and examining how digital access transforms into independence and safety. The effectiveness of gender-responsive extension and the role of women extensionists should be evaluated. Finally, consistent multidimensional measures, causal assumptions and cost-effectiveness analysis are required to assess scalability (Brody et al., 2015; Siwach et al., 2022). Such an approach will not only show whether or not SHGs work, but also how, why and for whom.

12. Policy and Program Implications

Policy has to shift from grouping people and lending money to establishing sustainable livelihood institutions. Financing has to be coordinated with enterprise cycles and supplemented by demand assessment, technical and managerial training, quality systems, working capital

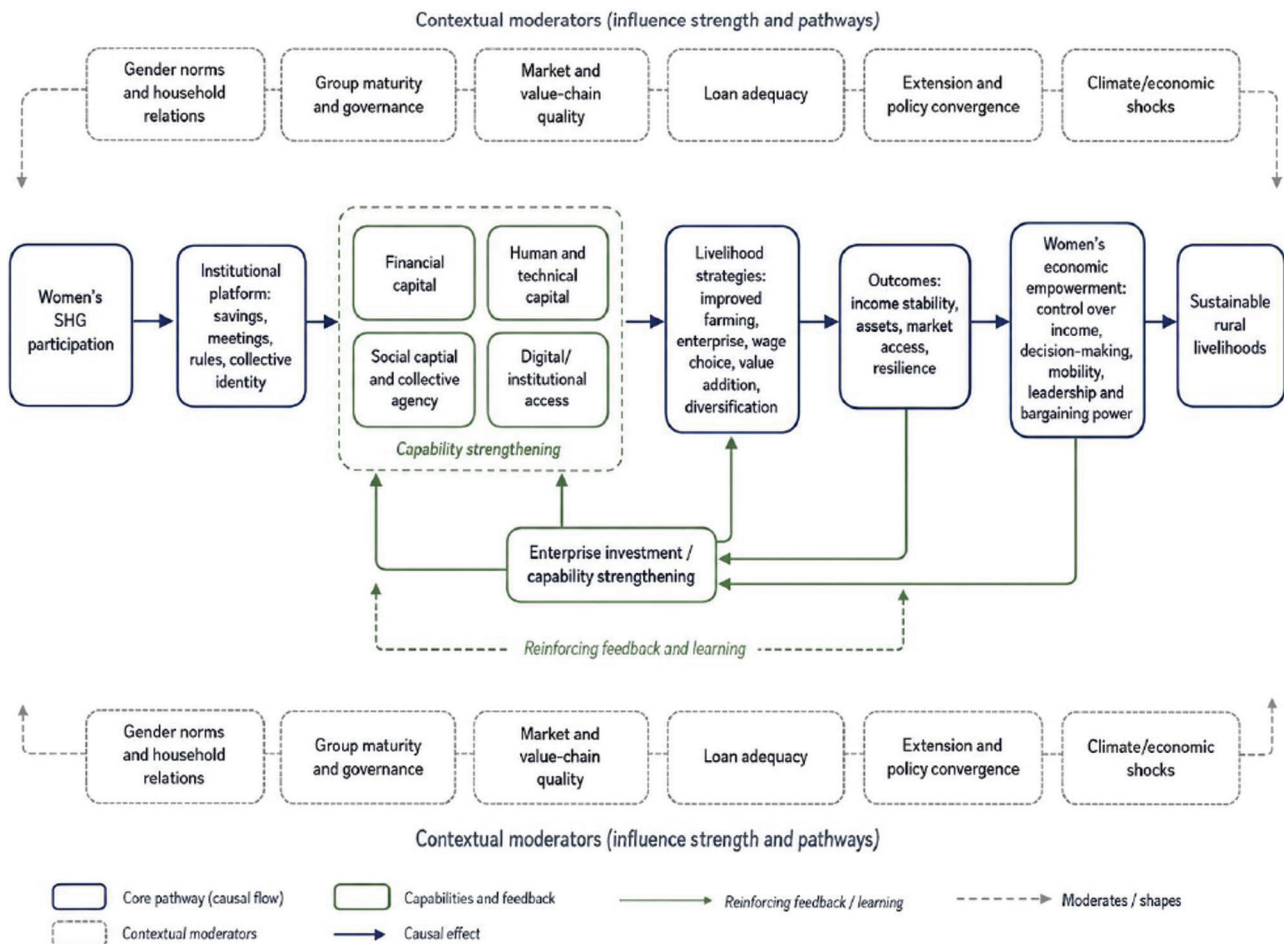


Figure 3. Integrated SHG–livelihood–empowerment pathway

development and buyer development. Federations or producer collectives can merge inputs, processing and branding and scale up in negotiations. Governance support has to be institutionalised through transparent record-keeping, leadership rotation, a grievance system, and the participation of marginalised members. Programs should monitor income generation, asset building, mobility, time and decision-making at home, repayment, and enterprise turnover. Digital capability should be considered a vital part of livelihood assets (local capabilities) and complemented by facilitated learning, fraud awareness, and pathways to self-directed use. Local accountability in convergence should be achieved through livelihood missions, banks, extension services, local governments, social protection, and markets. Table 3 presents the priority agenda, and Figure 3 synthesises financial, social, human, and institutional mechanisms into a single livelihood-empowerment pathway. Persistent concern with collective voice and restrictions on norms is required because economic participation without agency can result in growing inequality.

13. CONCLUSION

SHGs can contribute to sustainable livelihoods and women's empowerment, yet this potential is neither guaranteed nor constant. The most convincing examples pertain to enhanced access to financial services, networks, and information, as well as some aspects of agency; progress in stable entrepreneurship, assets, and labour market performance is rather conditional. Access to credit is transformational when it goes hand in hand with skills, market connections, appropriate institutions, accountability, and female ownership of resources. It is important for programs to assess the entire chain from involvement to empowerment, livelihood impacts, resilience and voice.

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Declaration of Generative AI and AI-assisted Technologies in the Writing Process

During the preparation of this manuscript, the authors have not used generative AI or AI-assisted technologies. The authors independently developed the conceptual framework and scholarly arguments and remain fully responsible for the accuracy, originality, and integrity of the manuscript.

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