


## Enabling economic independence among rural women through self-help groups: Evidence from the Samridh Tejeshwani initiative

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### Abstract

Rural women in India continue to face persistent socio-economic challenges, including limited financial inclusion, inadequate opportunities for skill development, and weak market linkages, which significantly restrict income generation and decision-making autonomy. Addressing these barriers is essential to achieving inclusive rural development and gender equity. Against this backdrop, the present study examines the role of Self-Help Groups (SHGs) in empowering rural women—referred to in this study as Samridh Tejeshwanis, denoting economically independent and socially empowered SHG members. This study aimed to develop and evaluate sustainable SHG-based livelihood models capable of enhancing women's income, leadership, and collective decision-making through structured interventions in skill training, enterprise development, production, and market integration. A mixed-methods approach was employed, integrating qualitative evidence from field observations, interviews, and focus group discussions with quantitative analysis of pre- and post-intervention income data collected from nine SHGs across seven villages. Key interventions included vocational skill enhancement, financial literacy training, branding and packaging support, digital marketing facilitation, and convergence with government livelihood schemes. The findings indicate significant socio-economic gains, with the average monthly income of SHG members increasing by 61–80% following the interventions. In addition to income growth, members demonstrated marked improvements in communication skills, self-confidence, leadership, and collective decision-making. Enhanced social recognition and greater participation in community and panchayat-level activities were also reported. Overall, the study demonstrates that targeted and integrated SHG interventions can create sustainable pathways for women's economic independence, strengthen social capital, and provide a scalable and replicable model for gender-inclusive rural livelihood development in India. These findings highlight the value of integrating capacity-building, market support, and policy convergence to accelerate gender-inclusive rural growth.

### Introduction

India continues to record one of the lowest female labour force participation rates globally, despite women's substantial contributions to household production and the informal economy. Rural women, in particular, have

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historically shown higher engagement in work than their urban counterparts; however, this participation is largely characterised by informality, seasonal employment, wage inequality, and job insecurity (TWWAGE, 2021; Kurtz & Powell, 2008). These conditions limit women's ability to achieve sustained economic independence and upward mobility, particularly in the agrarian and semi-agrarian regions of North India.

These vulnerabilities are further exacerbated by structural constraints within the financial and institutional ecosystem. The Committee on Financial Inclusion chaired by Dr. C. Rangarajan identified four major barriers affecting rural populations: lack of collateral, weak credit absorption capacity, limited institutional outreach, and fragile community networks (Ministry of Finance, 2024). For rural women, these constraints translate into restricted access to formal credit, limited entrepreneurial opportunities, and persistent economic dependence, thereby diminishing their participation in household and community-level decision-making.

In this context, community-based institutions such as Self-Help Groups (SHGs) have emerged as an effective mechanism for addressing these challenges. SHGs promote collective savings, access to microcredit, peer learning, and social mobilisation, enabling women to engage in self-employment and income-generating activities. Typically comprising 10–20 women from the same village, SHGs operate through mutual trust, shared responsibility, and collective action (Biju & Tantia, 2024; Rathi, 2023).

A substantial body of literature indicates that SHGs contribute not only to financial inclusion but also to broader empowerment outcomes. Existing studies report improvements in women's entrepreneurial capacity, self-confidence, and income security associated with SHG participation (Sharma & Varma, 2008). Other research highlights enhanced household decision-making, access to resources, and social capital among SHG members (Bernardiner & Mangala, 2017; Debi et al., 2023; Vishnuvarthini & Ayyothi, 2016). More recent evidence from North and North-East India further suggests that SHG involvement positively influences financial literacy, health-seeking behaviour, children's education, and leadership development, thereby contributing to multiple Sustainable Development Goals (Alrefaei et al., 2023; Islam & Narzary, 2021; Kumari et al., 2025; Latare et al., 2023).

Recognising the transformative potential of SHGs, the Government of India has institutionalised them as a central pillar of rural development through initiatives such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). Launched in 2011, DAY-NRLM aims to strengthen women-led collectives by facilitating access to banks, capacity-building programmes, and livelihood promotion support (Ministry of Rural Development, 2024).

Despite the growing scholarship on SHGs, important research gaps remain. Most existing studies examine SHGs in isolation, focusing primarily on microcredit access, savings behaviour, or small-scale entrepreneurship. Limited attention has been given to integrated SHG models that simultaneously combine skill development, production support, branding, digital marketing, and convergence with government schemes within a unified livelihood framework. Moreover, prior research has predominantly assessed short-term financial outcomes, offering limited insight into longer-term socio-economic transformation—particularly in relation to leadership development, collective decision-making, and community participation (Kumar, Singh, & Sharma, 2020).

Empirical evidence at the district level in North India remains sparse, and the interconnected roles of institutional support, peer learning, and social capital in shaping women's empowerment outcomes are not yet sufficiently explored. Consequently, replicable and evidence-based SHG frameworks that demonstrate pathways for transitioning from subsistence-oriented activities to sustainable and scalable livelihoods remain limited.

To address these gaps, the present study aims to develop and evaluate comprehensive and sustainable SHG models that integrate economic, social, and institutional interventions to enhance women's livelihoods in rural Uttar Pradesh. Specifically, the study seeks to design SHG participation models that strengthen income generation and economic independence through skill training, enterprise development, branding, and market integration. It further aims to reinforce social mobilisation, institutional capacity, and leadership among SHG members through structured and gender-sensitive support systems. Finally, the study assesses the socio-economic outcomes of integrated SHG interventions, including income growth, confidence, decision-making capacity, and participation in community institutions.

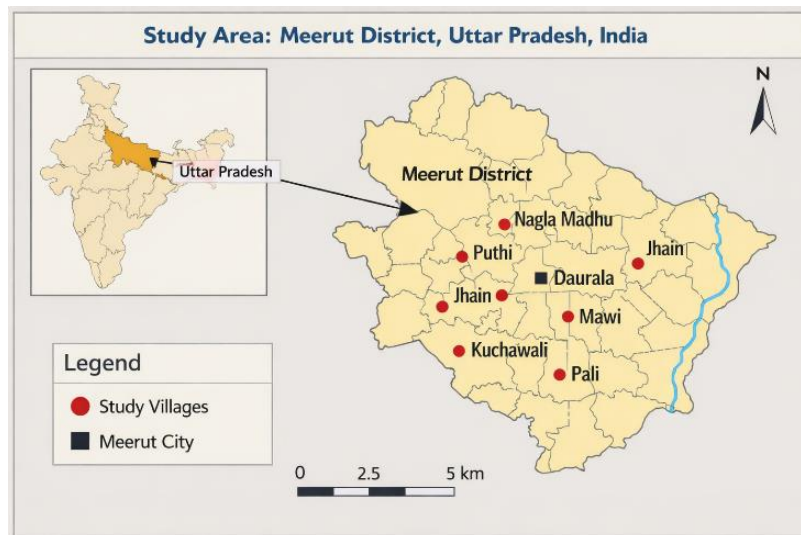
By empirically evaluating a multidimensional SHG framework, this study provides novel insights into how integrated livelihood strategies can generate sustained empowerment outcomes for rural women. The findings

offer practical and policy-relevant evidence to strengthen SHG-based rural development initiatives and advance gender-inclusive growth in India.

## Methods

### Study area

The study was conducted between April and September 2023 in Meerut District, Uttar Pradesh, India, covering seven rural villages. Meerut was selected due to its predominantly agrarian economy, high dependence on informal and seasonal employment, and the active presence of women-led Self-Help Groups (SHGs) supported under the State Rural Livelihood Mission (SRLM) (Ministry of Rural Development, 2024). The geographical distribution of the study area is presented in Figure 1, which includes a scale bar, legend, village boundaries, and clearly labelled locations to enhance spatial clarity.



**Figure 1.** Study area map of Meerut District, Uttar Pradesh, India

Nine SHGs comprising 87 women aged 20–50 years participated in the study. Most participants belonged to low- to middle-income households, with limited access to formal financial institutions and minimal prior exposure to organised markets (Biju & Tantia, 2024).

### Study design and rationale

A mixed-methods research design was employed to comprehensively assess the socio-economic and behavioral impacts (Kumar & Khunger, 2025), of SHG-based interventions (Kumar, 2025). The quantitative component assessed measurable outcomes, such as changes in income and participation levels before and after the interventions, whereas the qualitative component explored changes in perceptions, confidence, leadership, and collective decision-making.

This design enabled methodological triangulation, thereby strengthening the validity of the findings and aligning with the study's objective of evaluating integrated and sustainable SHG livelihood models rather than isolated financial outcomes.

### Selection of SHGs and sampling strategy

The SHGs were selected using purposive, criteria-based sampling rather than random sampling to ensure alignment with the study objectives and the feasibility of intervention delivery. The selection criteria were as follows:

1. SHGs registered under SRLM/DAY-NRLM and operational for at least two years.
2. Regular conduct of meetings and maintenance of basic financial records.
3. Willingness of members to participate in structured interventions and evaluation processes.
4. Engagement in, or readiness for, income-generating activities beyond savings and credit.

This approach minimised implementation variability and ensured that selected SHGs had sufficient functional maturity for assessment. Potential selection bias is acknowledged and addressed through transparent reporting and triangulation across qualitative and quantitative data sources.

### **Intervention design and implementation**

The interventions were implemented over six months using a phased and customised approach informed by baseline needs assessments conducted for each SHG. The intervention schedule comprised:

- Monthly structured sessions (2–3 sessions per SHG per month)
- Hands-on training workshops
- Continuous mentoring and follow-up visits

Based on the baseline assessment, the interventions were tailored to the specific needs, capacity, and enterprise focus of each SHG. The intervention framework consisted of four interrelated domains:

#### **1. Social mobilisation and leadership development**

This domain focused on strengthening group cohesion, participatory decision-making, and leadership skills. Activities included regularly facilitated meetings, confidence-building exercises, leadership role rotation, and peer mentoring. These sessions aimed to enhance women's ability to articulate community issues, assume leadership responsibilities, and manage collective resources.

#### **2. Financial inclusion and market access**

This domain aimed to improve access to microcredit, digital banking, and formal financial services. SHGs were linked with banks and digital payment platforms through SRLM. Financial literacy sessions covered budgeting, record-keeping, and loan management. In addition, market mapping exercises identified potential buyers and institutional partners, enabling a transition from subsistence-oriented activities to structured enterprises.

#### **3. Skill development and entrepreneurship support**

Tailored skill development programmes were delivered based on SHG-specific livelihood activities. Training covered production techniques, quality control, branding, packaging, pricing, and digital marketing. Practical sessions supported the development of product catalogues, promotional materials, and social media presence. Entrepreneurship mentoring further strengthened business planning and improved participants' understanding of consumer demand.

#### **4. Social convergence and institutional linkages**

This domain facilitated convergence with government departments, Panchayati Raj institutions, non-governmental organisations (NGOs), and Corporate Social Responsibility (CSR) initiatives. SHGs were linked to welfare schemes under DAY-NRLM, as well as relevant programmes in health, sanitation, agriculture, and housing, to create an enabling ecosystem for sustainable livelihood growth.

### **Data collection methods**

#### *Quantitative data*

Baseline (pre-intervention) and endline (post-intervention) data were collected on:

- Monthly income
- Savings and credit utilisation
- Participation in income-generating activities

Income data were obtained from SHG financial records and verified through member interviews.

#### *Qualitative data*

Qualitative data were collected through:

- 24 semi-structured interviews with SHG members and community resource persons
- Nine focus group discussions (one per SHG)
- Non-participant observations during SHG meetings using structured checklists

These methods captured changes in confidence, leadership, communication, and social recognition.

Ethical approval was obtained prior to data collection. Written informed consent was secured from all participants, ensuring confidentiality and voluntary participation.

## **Data analysis**

### *Quantitative analysis*

Quantitative data were analysed using descriptive statistics, including means, percentages, and percentage change, to assess economic outcomes. Changes in income before and after the interventions were examined using paired *t*-tests to determine statistical significance, with the significance level set at  $p < 0.05$ .

### *Qualitative analysis*

Qualitative data were analysed using thematic analysis. Interview and focus group transcripts were independently coded by two researchers to enhance reliability. Initial codes were subsequently clustered into broader themes related to empowerment, leadership, decision-making, and social recognition. The resulting themes were validated through peer debriefing and triangulation with quantitative findings.

### *Linkage to research objectives*

Each methodological component was explicitly aligned with the study objectives. Social mobilisation activities were designed to strengthen leadership and collective agency, while financial and enterprise-focused interventions supported income generation and livelihood advancement. Institutional convergence further contributed to sustainability by reinforcing linkages with formal schemes and support systems. Overall, this integrated methodological framework enabled a holistic assessment of SHG-led women's empowerment outcomes.

## **Results and discussions**

### **Socio-economic transformation through SHG interventions**

By adopting a holistic and participatory approach, all nine Self-Help Groups (SHGs) across seven villages in Meerut District, Uttar Pradesh, demonstrated substantial socio-economic transformation. The interventions strengthened human capital, social capital, leadership capacity, and community assets through participatory planning, regular group interactions, and collective decision-making. Members exhibited increased ownership of planning, implementation, and monitoring processes, fostering an enabling environment for the growth of sustainable and innovative rural enterprises (Figure 2).

This participatory model facilitated not only skill acquisition but also reinforced mutual accountability and peer learning. These findings align with prior research highlighting the critical role of social cohesion in the successful functioning of SHGs and sustained empowerment (Deininger & Liu, 2013; Swain & Wallentin, 2009). Unlike interventions focused solely on financial inclusion or savings behaviour, the present study demonstrates that integrated, multidimensional support produces more durable and scalable livelihood outcomes, thereby facilitating the shift from subsistence activities to structured micro-enterprises.

### **Integrated SHG intervention model and enterprise development**

The conceptual framework developed in this study (Figure 2) is based on an Input–Process–Output (IPO) model, illustrating how multistakeholder engagement, NRLM-linked financial inclusion, community participation, and digital innovations translate into enterprise development outcomes. Specifically, the integrated intervention model combined skill enhancement, market linkages, branding, digital marketing, and institutional convergence through SRLM and CSR support mechanisms. This framework enabled SHGs to evolve from informal savings groups into structured micro-enterprises capable of sustaining economic activity.

These results are consistent with prior studies highlighting SHGs as platforms for poverty reduction, social mobilisation, and women's entrepreneurship (Swain & Wallentin, 2009). The findings reinforce that multidimensional interventions—combining financial, technical, and social support—are more effective in achieving long-term socio-economic empowerment than single-sector approaches.

### **Income enhancement and economic outcomes**

Quantitative analysis revealed a 61–80% increase in average monthly income across the nine SHGs following the interventions (Table 1). The most pronounced improvements were observed in:

- **SHG 2:** Handmade jewellery
- **SHG 5:** Hand gloves
- **SHG 7:** Honey and vinegar production
- **SHG 8:** Floriculture and bioenzyme production

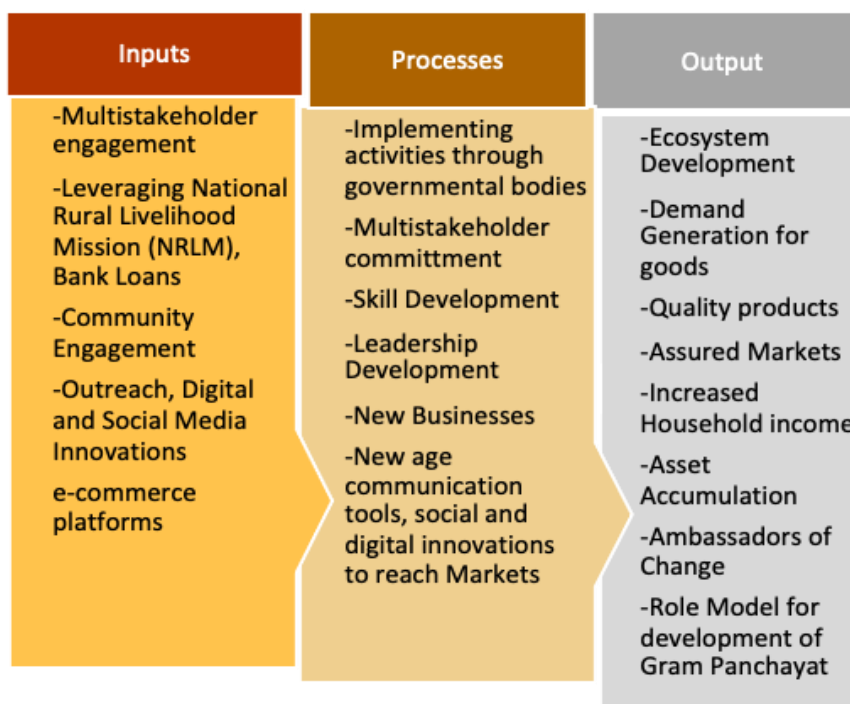
These outcomes corroborate government reports and program evaluations indicating that value addition, branding, and assured market access significantly enhance SHG income sustainability (Ministry of Rural Development, 2024). Notably, SHG 6, which initiated mushroom cultivation from scratch, achieved a complete economic turnaround. Members transitioned from a non-earning status to profit-generating entrepreneurs, demonstrating the transformative potential of capacity-building and start-up handholding in agriculture-based livelihoods (Alrefaei et al., 2023; Monika & Marwah, 2024).

### Enterprise-specific outcomes and value addition

Beyond income, each SHG exhibited sector-specific improvements in production quality, efficiency, and value addition. Specific outcomes included:

SHG 1 this group was able to produce sports goods using higher-quality raw materials. The creation of logos, branding, packaging, and labelling increased the visibility of these goods in stores, educational institutions, and other outlets. Moreover, the availability of an online catalogue encouraged users to make purchases, generating demand for sporting goods among the general public.

SHG 2 this group improved the quality of its jewellery by using metal beads and stones, incorporating new designs from technical experts. This innovation led to higher pricing and enhanced marketing efforts, especially when SHG 2 partnered with government showrooms and exhibitions at state and national levels. The product catalogue developed also increased consumer engagement through an internet marketing platform, leading to higher revenue generation.



**Figure 2.** Input–Process–Output framework of SHG interventions for women’s livelihood enhancement and community-level development.

The framework shows how SHGs were empowered by developing human and social capital. Training in skills, entrepreneurship, branding, digital literacy, and financial management enhanced members’ competence and self-reliance. Trust, collective decision-making, and shared responsibility built social capital, supporting peer learning and coordination with institutions. The synergy of these dimensions led to sustainable livelihoods, leadership development, and social recognition, linking economic independence with social inclusion and community participation.

SHG 3 upgraded its technical and entrepreneurial capacity to manufacture biodegradable, chemical-free, and tree-free paper. The group utilised jute and agro-waste as raw materials to create eco-friendly packaging solutions for all SHGs. Financial assistance from the State Rural Livelihood Mission (SRLM) supported the team's structured training in paper-making technology, design, and product diversification. Infrastructure for production and drying was set up, enabling the SHG to produce sustainable packaging materials, including paper bags, stationery, and wrapping sheets. These products were distributed across SHGs for internal use and external sale. A business linkage with an established paper manufacturing unit facilitated quality improvements and assured market access, contributing to sustainable income generation while reducing dependence on forest resources.

SHG 4 received comprehensive training focused on the preparation of indigenous and traditional food products, including pickles, condiments, and preserves, with an emphasis on hygienic preparation and nutritional value. The intervention also covered branding, labelling, and marketing strategies. Packaging was standardised using glass containers with FSSAI-compliant labels. The SHG was assisted in designing product brochures, catalogues, and social media advertisements, which increased consumer visibility and facilitated access to broader markets. As a result, the group reported a noticeable rise in product sales and developed partnerships with local retailers and online platforms for regular supply. This approach enabled them to retain authenticity while improving commercial scalability.

SHG 5 underwent training in automated glove production, which covered machinery operation, safety standards, and packaging. The intervention was supported through Corporate Social Responsibility (CSR) funds, which facilitated the procurement of essential machinery and materials. Branding assistance, packaging design, and quality testing were integral components of the process. The SHG secured buy-back arrangements and established vendor linkages to ensure consistent production and market stability. Members reported improved technical proficiency and better financial returns due to high demand in local health facilities and industries. This initiative also encouraged female members to participate in manufacturing sectors traditionally dominated by men.

SHG 6 was empowered through hands-on training in the complete mushroom cultivation process, covering spawn generation, composting, fruiting, and harvesting. The SHG diversified its activities by collaborating with a start-up specializing in medicinal mushrooms, leading to the production of high-value therapeutic varieties. Members also expanded into secondary products, including mushroom-based pickles, soups, and curry mixes, which increased profitability. Additionally, SHG 6 initiated an eco-friendly business of making cloth pots, demonstrating innovation in waste management and environmental sustainability. The collective expertise gained contributed to entrepreneurship development and value-added agricultural practices within the community. This multidimensional initiative not only improved income levels but also encouraged inter-SHG collaboration for product integration and cross-selling.

SHG 7 enhanced the production and quality control of locally sourced spices, honey, and vinegar. Members received technical training in hygienic processing, grading, and packaging. Branding and labelling were carried out in compliance with FSSAI norms, and products were bottled in reusable glass containers to promote sustainability. Marketing efforts through digital platforms, exhibitions, and local fairs significantly expanded their customer base. The improved presentation and product quality positioned SHG 7 competitively in local and regional markets. They were also introduced to e-commerce platforms for online sales, enabling consistent orders beyond their immediate region.

SHG 8 diversified into floriculture and ornamental plant cultivation. The group received technical assistance in nursery management, propagation techniques, and micropropagation methods. To promote chemical-free cultivation, members were trained by partner foundations to prepare bioenzymes from organic waste, which served as natural pest repellents and foliar sprays. The dual benefit of bioenzyme production opened new consumer markets, as the same products were marketed as eco-friendly cleaners for household use, contributing to the waste-to-value initiative. A proposal was submitted to SRLM for establishing a polyhouse to enable year-round flower cultivation. Capacity-building workshops on leadership, marketing, and linkages with florists and wholesalers facilitated expanded market access and income diversification. This innovative integration of floriculture with waste management created a circular economy model that other SHGs have begun replicating.

SHG 9 focused on manufacturing and marketing eco-friendly cleaning products, such as dishwashers, toilet cleaners, and floor disinfectants. Members were supported in developing brand identity, attractive packaging, and digital marketing strategies to enhance product visibility. Through structured promotion on social media

platforms and local retail linkages, SHG 9 gained wider consumer access, improving sales and building a reputation for affordable, sustainable home-care products. Their success has inspired other SHGs to consider home-based sustainable production units, which require low investment but offer steady revenue streams.

### Cumulative impact across SHGs

Collectively, the SHG-specific interventions led to substantial economic, social, and institutional transformation across all participating groups. The integrated focus on capacity building, branding, digital visibility, market linkages, and eco-friendly innovation generated diversified livelihood opportunities while simultaneously promoting environmental sustainability. Across the nine SHGs, members reported income increases ranging from 61% to 80% following the introduction of new interventions (Table 1).

Beyond income gains, members demonstrated improved savings behaviour, enhanced decision-making capacity, and strengthened leadership confidence, as reflected in the composite impact assessment (Table 2). The adoption of sustainable technologies—such as bioenzymes, biodegradable paper production, medicinal mushroom cultivation, and eco-friendly packaging—facilitated the emergence of green enterprises that contributed to community-level resilience and circular economy practices.

Inter-SHG collaboration through shared resources, packaging solutions, and cross-marketing further strengthened enterprise viability and scalability. These collective outcomes underscore the potential of SHGs to function as replicable and scalable rural livelihood models, aligned with national development priorities under DAY-NRLM and the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 12 (Responsible Consumption and Production).

The successful implementation of these integrated SHG interventions also highlights the importance of multi-sectoral collaboration, with governmental, non-governmental, and private sector actors playing key roles in providing resources, training, and market access. By fostering such partnerships, this model can be scaled to other rural areas, contributing to long-term poverty reduction and gender equality. Furthermore, the lessons learned from this study offer valuable insights for policymakers aiming to strengthen rural livelihoods through comprehensive, sustainable interventions that combine economic empowerment with environmental and social sustainability.

**Table 1.** Pre- and post-intervention monthly income of SHGs following livelihood interventions.

| S. No. | Name of SHG | Primary Activity          | Avg. Monthly Income Before Intervention (₹/person) | Key Interventions Introduced                                     | Avg. Monthly Income After Intervention (₹/person) | % Increase (Approx.) |
|--------|-------------|---------------------------|--|--|---|----------------------|
| 1      | SHG 1       | Sports goods              | 800–1,200  | Branding, eco-packaging, labelling, digital catalogue            | 2,000   | 65–75%               |
| 2      | SHG 2       | Handmade jewellery        | 1,500  | New designs, improved packaging, branding, online promotion      | 5,000   | ~70%                 |
| 3      | SHG 3       | Textile & paper products  | 1,500  | Agro-waste paper units, eco-packaging, SHG linkages              | 2,500   | ~65%                 |
| 4      | SHG 4       | Traditional food products | 700–1,500  | Hygienic processing, FSSAI labelling, glass packaging, marketing | 2,500   | 61–70%               |
| 5      | SHG 5       | Cloth bags / gloves       | 2,000–3,000  | CSR-supported automation, buy-back linkage                       | 5,000   | ~67%                 |
| 6      | SHG 6       | Mushroom cultivation      | Nil  | Spawn training, medicinal mushrooms, value-added products        | 2,000   | New income           |



|   |       |                           |              |   |        |      |
|---|-------|---------------------------|--------------|---|--------|------|
| 7 | SHG 7 | Honey & vinegar           | 2,000–3,000  | Quality control, glass packaging, branding, e-marketing | 5,000  | ~70% |
| 8 | SHG 8 | Floriculture & bioenzymes | 5,000–10,000 | Market expansion, waste-to-value bioenzymes, branding   | 15,000 | ~80% |
| 9 | SHG 9 | Eco-cleaning products     | 600–2,000    | Brand creation, packaging, digital promotion            | 2,500  | ~65% |

Average per-member monthly income before and after implementation of structured SHG interventions. Income data were obtained from SHG financial records, savings registers, and member self-reports, verified during field visits. Post-intervention income reflects earnings recorded 3–6 months after completion of training, branding, and market-linkage activities ([Table 1](#)).

Composite assessment of socio-economic outcomes based on focus group discussions, participatory scoring, and field observations. Percentage ranges represent the proportion of SHG members reporting perceived improvement after intervention ([Table 2](#) and [Figure 3](#)). All SHG members increased their monthly savings, which subsequently positively influenced their lifestyles and choices. Beyond economic improvement, participation in these interventions empowered all nine SHGs to develop practical communication skills. This fostered proficiency in decision-making and problem-solving, which, in turn, developed collective wisdom among them in organizing and managing their finances, as well as distributing the benefits. Thus, shaping leadership skills and better decision-making for a more prosperous society in the future.

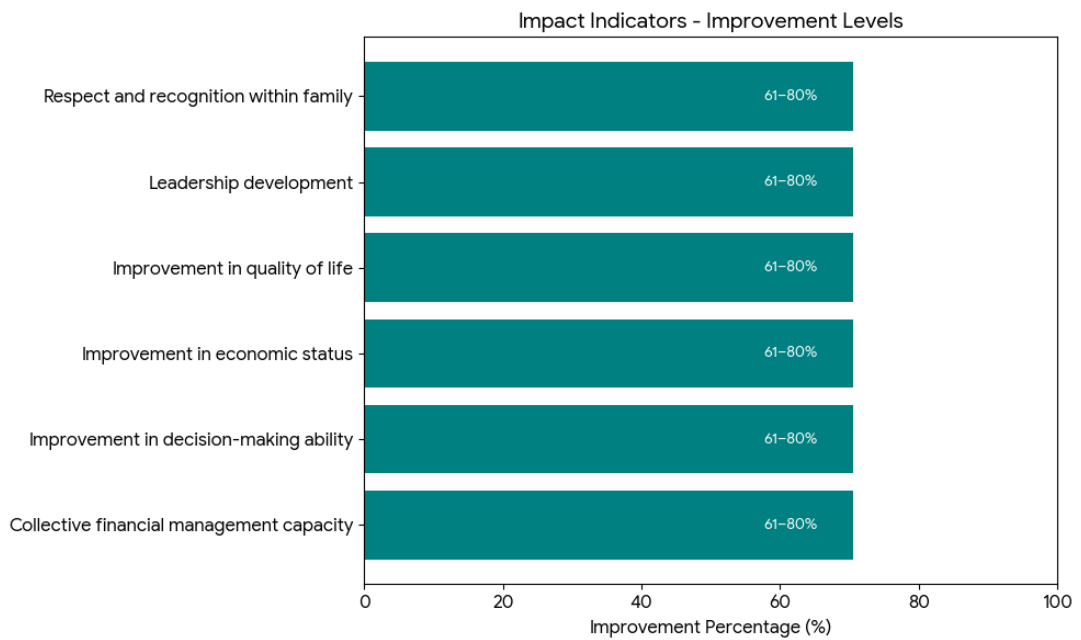
The income data presented in [Table 1](#) demonstrate significant financial improvements across all nine SHGs, with members reporting substantial increases in their monthly earnings following the interventions. However, the impacts of these interventions extend beyond just economic gains. As illustrated by the income enhancements, these interventions also played a pivotal role in empowering SHG members in several non-financial areas. The composite assessment of socio-economic outcomes, as shown in [Table 2](#), captures these broader transformations. This table provides a detailed look at how the interventions influenced key dimensions such as savings behaviour, decision-making capacity, leadership confidence, communication skills, and social recognition, offering a holistic view of the empowerment process across the participating SHGs.

**Table 2.** Socio-economic impact assessment of SHGs interventions

| Impact Indicators                        | 61–80% of members reporting improvement | 41–60% of members reporting improvement | 21–40% of members reporting improvement | <21% of members reporting improvement | Interpretation   |
|--|---|---|---|---------------------------------------|--|
| Improvement in economic status           | 100% of members (all 87)                | –                                       | –                                       | –                                     | Most members reported a substantial rise in income post-intervention.          |
| Improvement in quality of life           | 100% of members                         | –                                       | –                                       | –                                     | Better financial security, savings, and lifestyle changes.                     |
| Improvement in decision-making ability   | 100% of members                         | –                                       | –                                       | –                                     | Members actively participated in household and group decisions.                |
| Collective financial management capacity | 100% of members                         | –                                       | –                                       | –                                     | Members showed enhanced skills in budgeting, savings, and profit distribution. |

|                                       |                 |   |   |   |  |
|---------------------------------------|-----------------|---|---|---|--|
| Leadership development                | 100% of members | – | – | – | Participation in SHG leadership roles, confidence, and governance.   |
| Respect and recognition within family | 100% of members | – | – | – | Improved social status and recognition at home and community levels. |

The study's principal findings underscore the significant role SHGs play in bolstering women's empowerment, rendering them financially resilient and enabling them to save and invest for future endeavours. Additionally, SHG members instilled confidence in social and economic self-reliance across seven villages, spearheading awareness initiatives on various programs, schemes, and loan policies. The recognition of SHGs as catalysts for change was celebrated with fervour as three SHGs, SHG 5, SHG 7 and SHG 8, were honoured with the esteemed "Udhmi Samman" awarded by the reputed NGO. This prestigious accolade was bestowed upon them in acknowledgement of their outstanding efforts in advancing women's empowerment and nurturing prosperous communities as "Samridh Tejaswanis."



**Figure 3.** Socio-Economic Impact Indicators and Improvement Levels.

The bar chart illustrates the percentage of improvement across six key developmental metrics. Data indicates that all assessed indicators—including economic status, decision-making ability, and leadership development—consistently achieved an improvement rating within the 61–80% bracket. This uniform distribution suggests a high-impact intervention with broad efficacy across individual, financial, and social dimensions.

**Conclusion**

Self-Help Groups (SHGs) have demonstrated their transformative potential in rural economies by fostering both economic independence and social empowerment among women. In the studied district of Meerut, SHG interventions successfully mobilized community resources, enhanced income generation, and promoted active participation of women in household and community decision-making. These processes not only improved confidence and leadership skills but also enabled women to assume roles in local governance, including positions in Panchayati Raj Institutions, thereby strengthening community-level institutions.

The study highlights the critical role of government and institutional support in sustaining SHG initiatives. Programs under NRLM, such as Mahila Kisan Sashaktikaran Pariyojana (MKSP) and Start-up Village Entrepreneurship Programme (SVEP), along with schemes like Mudra Yojana, Udyogini, Annapurna, and

Stand-Up India, provide essential financial, technical, and institutional backing. Complementary social initiatives, including Poshan Maah and Poshan Pakhwada, further reinforce SHGs' contribution to nutrition, sanitation, and behavioural change.

The findings suggest that structured capacity building, skill development, market linkages, and institutional convergence can enable SHGs to evolve from informal savings groups into self-sustaining enterprises that generate income, employment, and social capital. Importantly, SHG-driven interventions promoting eco-friendly and innovative enterprises, such as bioenzyme production, biodegradable packaging, and floriculture, can simultaneously enhance environmental sustainability and local economic resilience.

Empowering women through SHGs contributes not only to rural economic resilience and local governance but also to gender-equitable development. By linking financial independence with social participation and environmental responsibility, SHGs offer a scalable and replicable strategy for fostering inclusive rural growth and sustainable community development.

While this study provides empirical evidence on integrated SHG models, it is limited to nine SHGs in seven villages of Meerut district, which restricts the generalizability of the findings. Future research should explore longitudinal impacts over multiple years, evaluate scalability at district and state levels, and examine the replication potential of these models in diverse socio-cultural contexts, both across India and globally. These future directions could further strengthen the understanding of SHGs' role in fostering sustainable, community-driven development and empowerment.

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### **Statement of originality and plagiarism-free**

The authors declare that this manuscript is an original work and has not been published previously, in whole or in part. The study is free from plagiarism, and all sources of information have been appropriately cited and acknowledged in accordance with established academic standards.

### **Declaration of conflicts of interest**

The authors declare that there are no conflicts of interest related to the conduct of this research, the authorship of this manuscript, or its publication.

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