

# Women's Participation in Self-Help Groups: A Pathway to Financial Independence

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**Abstract- Purpose:** Self-help groups (SHGs) have gained recognition as effective instruments for advancing women's empowerment and financial autonomy, especially in developing nations. This paper investigates the link between women's participation in SHGs and their progression toward financial independence. Drawing upon international and regional research, it examines how SHGs facilitate income generation, skills training, financial literacy, and the development of social capital. The paper also explores institutional and structural challenges that can limit SHG effectiveness and underscores the need for robust policy support. Furthermore, it assesses the contributions of non-governmental organizations (NGOs) in fostering and sustaining SHG-based initiatives aimed at women's empowerment. The study also delves into how SHG participation enhances women's decision-making capacities within households and communities and whether the financial benefits gained are sustainable.

**Research Design:** This research adopts a descriptive approach, primarily relying on secondary data from scholarly databases. It includes in-depth reviews and research articles on SHG participation and women's financial empowerment.

**Findings:** The study reveals that SHGs significantly contribute to women's financial independence by promoting income-generating activities, enhancing financial awareness, and strengthening social networks. It also highlights the growing role of NGOs in reinforcing SHG structures and enabling women's active participation in economic processes at the grassroots level.

**Originality and Value:** This study's unique contribution lies in its integrated literature-based analysis of how NGOs support and enhance the role of SHGs as tools for women's financial empowerment. It provides valuable recommendations for policymakers and stakeholders engaged in rural development and gender equity initiatives.

**Paper Type:** This is a literature review based on a

systematic analysis of scholarly articles and reports accessed through national and international academic databases. It focuses on SHGs and the role of NGOs in promoting women's economic and social empowerment.

**Keywords:** Self-Help Groups, Women's Empowerment, Financial Independence, Microfinance, Women's Participation, Rural Development, Economic Empowerment.

## I. INTRODUCTION

Women's financial independence is vital to achieving gender equality and sustainable development. In many low- and middle-income countries, it is hindered by limited access to credit, patriarchal norms, and low educational attainment. In response, Self-Help Groups (SHGs) have emerged as grassroots platforms that mobilize women, promote savings, and provide access to microcredit and skill development (Agarwal, P., et al. (2019). [1]). Small and informal, SHGs bring women together for mutual support and income-generating activities. India alone hosts over 12 million SHGs, with more than 90% composed entirely of women (NABARD, 2021). Their success in promoting financial inclusion and economic empowerment has led to widespread adoption globally (Babu, S. S. 2024). [2]). This paper examines how SHG participation fosters women's financial independence through mechanisms like microcredit, skill development, financial literacy, and social empowerment while also addressing systemic barriers. Participation in SHGs enhances women's financial status, self-esteem, and household decision-making power (Devi, S. 2024). [3]). It also improves access to formal financial services, boosting economic resilience (Gupta, A. et al. (2021). [4]). Moreover, SHGs cultivate social capital, helping women navigate socio-cultural constraints and advocate for their rights (Jain, S., et

al. (2024). [5]). Studies further confirm these impacts. Ramesh emphasizes SHGs' role in promoting financial inclusion and collective decision-making (Ramesh, S. (2023). [6]). Self-Help Groups (SHGs) have demonstrated a transformative impact on women's empowerment at both personal and community levels. They serve as effective mechanisms for enhancing women's agency, enabling greater control over income, and fostering participation in decision-making processes. Through consistent engagement, women experience increased financial autonomy and the ability to influence economic and social outcomes. Additionally, SHG participation contributes to broader developmental goals by promoting inclusive growth and strengthening community resilience.

## II. RESEARCH METHODOLOGY

The review draws upon scholarly articles, academic journals, books, government reports, and NGO publications accessed through reputable educational and policy-oriented databases, including Google Scholar, ERIC, Research Gate, and official Indian government portals such as the Ministry of Rural Development. Particular emphasis is placed on empirical studies and case analyses that highlight the functioning and impact of SHGs in the Indian context, with special attention to rural settings and faith-based organizations. The selection criteria for sources included relevance to the core themes of women's financial empowerment, microfinance, and community development through SHGs. Both qualitative and quantitative studies were reviewed to gain a comprehensive understanding of how SHGs contribute to skill development, income generation, and decision-making capacities among women.

Thematic coding and content analysis techniques were used to identify key trends, challenges, success factors, and policy recommendations within the reviewed literature. This methodology enables a critical synthesis of existing knowledge and lays the groundwork for further empirical investigation into the socio-economic impact of SHGs on women's lives. To justify this, SWOC analysis is worked out for the precise study as a methodology for this paper.

### Objectives of the Study

- To examine women's participation in SHGs and the socio-demographic factors influencing it.
- To assess the impact of SHG membership on women's financial independence.
- To evaluate the role of SHGs in enhancing women's decision-making power.
- To analyze the challenges faced by marginalized women in participating in SHGs.
- To explore SHG interventions as a model for women's sustainable livelihoods and empowerment

## III. CONTENT ANALYSIS BASED ON REVIEW OF LITERATURE

This section explores how women's participation in Self-Help Groups (SHGs) catalyses achieving financial independence through collective savings, credit access, and entrepreneurial activities. Review studies and reports highlight how SHGs empower women economically, enhance their decision-making abilities, and improve their social status within their communities.

### 3. 1. The Concept and Evolution of Self-Help Groups (SHGs) based on published literature

Table 1: The Evolution of Self-Help Groups (SHGs).

Sl. No.	Area & Focus of Study	Contribution	Reference
1.	Women's economic status, savings behavior, and participation in income-generating activities	This paper evaluates the role of Self-Help Groups (SHGs) in transforming the socio-economic landscape of rural India by enhancing income, saving habits, and self-reliance among women.	Sundaram, A. et al., (2012). [7]
2.	Self-Help Groups (SHGs) catalyze rural development	Dutta's study highlights that SHGs contribute to rural development by improving access to microfinance, encouraging savings, and supporting self-	Dutta, B. (2015), et al., (2015). [8]

		employment. It underscores their role in empowering women and driving grassroots socio-economic change through collective action and income-generating efforts.	
3.	Evolution, structure, and functioning of Self-Help Groups (SHGs)	Dasgupta illustrates how SHGs create informal support systems that enhance rural women's financial and social agency. The paper shows that SHGs build trust, discipline, and solidarity among the poor, contributing to inclusive rural development.	Dasgupta, R., et al., (2021).[9]
4.	Self-Help Groups (SHGs) contribute to the development of micro enterprises and the entrepreneurial empowerment of women.	Suprabha examines how SHGs help women transition into micro-entrepreneurs by offering financial and institutional support. The paper shows that SHGs empower members to generate sustainable livelihoods through enterprise creation and economic participation.	Suprabha, K. R. et al., (2014). [10]
5.	Self-Help Group (SHG) programs impact women's empowerment, focusing on economic, psychological, and social dimensions.	Brody et al. provide strong evidence that SHG programs can positively impact women's empowerment, particularly in improving savings, income, and social networks. The review also highlights the importance of program design and context in determining SHGs' effectiveness.	Brody, C., et al., (2017). [11]
6.	Practical and policy-related challenges in forming Self-Help Groups (SHGs)	Satish identifies key obstacles in SHG formation, such as inadequate training, poor facilitation, and lack of coordination with financial institutions. The paper suggests strategies to strengthen SHG sustainability through better planning, capacity building, and support mechanisms.	Satish, P., et al., (2021). [12]
7.	Self-Help Groups (SHGs) as intermediaries in delivering development interventions	The study finds that SHGs can be effective platforms for delivering development services, particularly when supported by strong institutional frameworks. However, it also warns that overburdening SHGs with too many external programs may dilute their original purpose and reduce grassroots ownership.	Gugerty, M. K., et al., (2019).[13]
8.	Self-Help Groups (SHGs) contribute to the development of social capital	Nayak, Self-Help Groups (SHGs) go beyond their economic functions by fostering social networks that promote trust and mutual support within communities. The study emphasizes SHGs as crucial instruments for cultivating social capital, enhancing individual and collective capacities for sustainable development.	Nayak, A. K., et al., (2015).[14]
9.	Production methods adopted by SHGs	The authors analyze how SHGs organize production processes and manage resources	Siddhartha, T., et al., (2021). [15]

		to sustain micro-enterprises. The paper provides insights into best practices and operational challenges, suggesting ways to improve productivity and competitiveness in SHG-led ventures.	
10.	Impact of Self-Help Groups (SHGs) on women's empowerment, especially economic independence, decision-making power, and social status.	The paper finds that SHGs significantly enhance women's economic opportunities, increase confidence, and improve participation in household and community decisions. It concludes that SHGs are effective tools for grassroots empowerment, especially in underdeveloped rural settings.	Islam, M., et al., (2014). [16]

### 3.2. Related works on the Women Empowerment and Self-Help Groups (SHGs)

Table 2: The Self-Help Groups (SHGs) and Women Empowerment.

Sl. No.	Area & Focus of Study	Contribution	Reference
1.	Women's empowerment through self-help groups	Self-help groups (SHGs) are tools for promoting women's economic empowerment through participatory approaches. They provide a unique model of financial intermediation based on collective effort and mutual support.	Kondal, K., et al., (2014). [17]
2.	Women's empowerment is an active multidimensional process	Despite ongoing efforts, women's empowerment remains limited. SHGs play a key role by promoting savings, improving credit access, ensuring timely loan repayment, and encouraging collective decision-making among members.	Sahoo, A., et al., (2013). [18]
3.	Self-help group: an approach to women empowerment in India	A Self-Help Group (SHG) is a small, voluntary, and informal association of individuals sharing common interests. These groups are usually homogenous and limited to a maximum of 20 members to avoid mandatory registration under Indian law, which is required for larger associations.	Narang, U., et., al(2012). [19]
4.	SHGs- the largest microfinance (MF) programme in the world	The main goal of Self-Help Groups (SHGs) is to promote women's economic independence and support them in building savings to launch their businesses. Most members showed interest in remaining part of SHGs, aiming to boost their household income and contribute to their family's overall growth.	Sandhu, K., et al., (2015). [20]
5.	The positive impact of SHGs on women's empowerment spans economic, social, and political spheres	The study indicates that SHG programs often benefit individuals who are not the poorest. It stresses the importance of a clear theory of change, along with targeted incentives and support systems, to promote the inclusion of the most marginalized and	Brody, C., et al., (2015). [21]

		economically vulnerable in SHGs.	
6.	Women's empowerment through self-help groups (SHGs) and Challenges	Self-Help Groups (SHGs) within a Panchayat area can establish a cooperative society to market their products under a single brand. This cooperative can also manage sales promotion and secure essential inputs, increasing the efficiency and impact of member SHGs.	Rodrigues, M., et al., (2017). [22]
7.	The socio-economic background of the women beneficiaries in the SHGs and their family characteristics	Self-help groups (SHGs) are effective tools for encouraging savings and reducing poverty. In this framework, government support is crucial for advancing women's empowerment through SHG-led development programs.	Thangamani, S., et al. (2013). [23]
8.	In-built mechanism of SHGs and its impacts.	SHGs have an inherent focus on capacity building, particularly by strengthening women's communication and interpersonal skills. Regular meetings provide a platform for financial activities and open discussions on important social and economic issues.	Shireesha, E., et al.. (2019). [24]
9.	Self-Help Groups (SHGs)-powerful tool for alleviating rural poverty	Self-Help Groups (SHGs) can act as centers of empowerment for women, with positive impacts reaching the broader community. Through collective efforts, members can tackle social challenges like alcoholism, domestic abuse, gender inequality, and social marginalization.	Minimol, M. C., et al., (2012). [25]
10.	The women empowerment through SHGs and the current position of women empowerment in India.	Women's empowerment is not just an end goal but a key foundation for achieving global development aims. It is a dynamic, multifaceted process that helps women realize their identity, strengths, and agency in every aspect of life.	Geetha, S., et al., (2016). [26]

### 3.3. Related works on Financial Inclusion through SHG Participation based on published literature

Table 3: Financial Inclusion through SHG Participation.

Sl. No.	Area & Focus of Study	Contribution	Reference
1.	Self-Help Groups (SHGs) contribute to financial inclusion by enabling access to credit and financial services	The study highlights the effectiveness of SHGs as a grassroots mechanism for improving financial literacy and inclusion among underserved communities. It contributes to existing literature by providing empirical insights into how SHGs bridge the gap between formal financial institutions and rural populations.	HR, U., et al., (2013).[27]
2.	The impact of Self-Help Groups (SHGs) on financial inclusion among rural populations	The study shows that SHG participation improves access to formal financial services like savings and credit. It highlights the effectiveness of SHG-bank linkages and suggests policies to better integrate marginalized groups into the	Sarania, R., et al., (2014).[28]

		banking system.	
3.	impact of Self-Help Groups (SHGs) on women's empowerment and financial inclusion	The study shows that SHG participation boosts women's access to financial services, improving their economic status and decision-making. It highlights SHGs as effective tools for financial inclusion and women's empowerment, recommending supportive policies.	Roy, N. C., et al., (2016). [29]
4.	The impact of the Self-Help Group Bank Linkage Programme.	Using indices and Propensity Score Matching, the study finds SHG-BLP boosts financial access and lowers exclusion. It affirms SHG-BLP's role in integrating the marginalized and promoting inclusion.	Maity, S. et al., (2023). [30]
5.	The factors influencing financial literacy and inclusion among women	The research identifies key factors that boost financial literacy and inclusion among women in SHGs, highlighting their role in economic empowerment. It provides evidence to guide policies enhancing financial education and access for women.	Mishra, D. K., et al., (2021). [31]
6.	Role of Self-Help Groups (SHGs) in generating employment and promoting economic empowerment.	Using descriptive research and data from RBI and government sources, the study highlights strong SHG formation in regions. It confirms SHGs' role in financial inclusion and recommends policies to reduce regional gaps and include marginalized groups.	Saravanan, V., et al., (2017).[32]
7.	Self-Help Groups (SHGs) contribute to inclusive growth and financial inclusion	The study shows SHGs boost economic opportunities and reduce poverty in marginalized communities. It offers evidence to support policies that strengthen SHGs for better financial inclusion and development.	Pattanaik, S. K. et al., (2020).[33]
8.	The role of Self-Help Groups (SHGs) in empowering rural women and promoting financial inclusion	The study shows SHGs empower women by encouraging savings and banking habits, improving access to financial resources. It calls for greater financial institution support to strengthen SHG efforts in rural women's empowerment and inclusion.	Succena, S. A. et al., (2016).[34]
9.	Financial literacy, facilitated by microfinance programs	Through literature review and ABCD analysis, the study shows SHG women gain better financial knowledge, service access, and habits. It highlights the importance of financial education in empowering rural women and boosting inclusion.	Aithal, P. S. et al., (2024). [35]
10.	Financial inclusion influences women's social and political empowerment	The study builds a multidimensional index to assess financial inclusion and empowerment. It finds that financial inclusion boosts social and political empowerment, with economic empowerment partly mediating this effect.	Bhatia, S., et al., (2024). [36]

3.4. Related works on the Challenges and Enablers in SHG-Based Women Empowerment

Table 4: Challenges in SHG-Based Women Empowerment.

Sl. No.	Area & Focus of Study	Contribution	Reference
1.	Empowerment of Rural Women in India through Self-Help Groups	This study highlights the transformative role of Self-Help Groups (SHGs) in promoting socio-economic development among rural women in India. It provides insights into how SHGs function as effective grassroots institutions, fostering financial inclusion, social cohesion, and community-led development.	Ghosh, A., et al., (2024).[37]
2.	Role of Women Self-Help Groups in Enhancing Intra-Household Decision-Making	This study examines how women's participation in self-help groups (SHGs) affects intra-household decision-making in agriculture. It highlights SHGs as a pathway to enhanced agency and empowerment in rural households.	Surendran Padmaja, S., et al., (2023).[38]
3.	Mainstreaming Gender Perspectives in India's Marine Fisheries Sector	This study compares self-help groups (SHGs) and joint liability groups (JLGs) in micro-lending, highlighting the more effective model for financial inclusion and rural credit delivery.	Vipinkumar, V. P., et al., (2013). [39]
4.	Role of Church in supporting orphans and vulnerable children.	This study explores gender integration in the marine fisheries sector of India. It emphasizes the need for inclusive policies to empower women and ensure equitable participation in fisheries development.	Muzingili, T., et al., (2015). [40]
5.	Constraints to Rural Women's Participation in Rural Organizations	This study examines barriers limiting rural women's participation in local organizations and emphasizes the need for inclusive strategies to boost their role in rural development.	Tanwir, M., et al., (2012). [41]
6.	A Framework for Gender and Social Inclusion in Climate-Resilient Agriculture	This study proposes a framework to integrate gender and social inclusion in climate-resilient agriculture. It highlights strategies to ensure marginalized groups benefit from climate adaptation in agriculture.	Huyer, S., et al., (2021). [42]
7.	Widows' Self-Help Groups: A Tool for Financial and Social Empowerment	This study explores how self-help groups support widows in North India by improving their financial stability and social inclusion. It emphasizes SHGs as effective platforms for marginalized women's empowerment.	Sharma, A., et al., (2022). [43]
8.	Barriers and Enablers of Local Adaptive Measures	This study investigates factors that hinder or support climate adaptation in informal settlements. It offers insights into locally driven resilience strategies in urban poor communities.	Deshpande, T., et al., (2018). [44]
9.	Digital Literacy and Empowerment of Rural Women	This study examines how digital literacy enhances rural women's empowerment and	Dua, K., et al., (2025). [45]

		socioeconomic inclusion. It highlights digital skills as key to bridging gender gaps in rural development.	
10.	Women's Labour, SHGs, and Gender Inequality in Work	This study explores how self-help groups influence women's paid and unpaid labour in India. It highlights persistent gendered inequalities and the role of SHGs in addressing them.	Arvind, L. S. et al., (2022). [46]

#### IV. THE ROLE OF SELF-HELP GROUPS IN WOMEN'S EMPOWERMENT

**Financial inclusion:** Women's empowerment and financial inclusion are essential for sustainable development, especially in marginalized rural areas. Self-help groups (SHGs) have emerged as effective grassroots platforms that unite women, foster capacity-building, and promote mutual support. Through access to microcredit and entrepreneurial initiatives, SHGs facilitate the path toward financial independence. Despite enduring socio-cultural and institutional barriers, these groups have made a substantial impact in enhancing women's self-confidence and their roles within households and communities (Desai et al., (2014). [47]).

**Empowerment through Collective Action:** Self-help groups (SHGs) have emerged as powerful instruments of transformation for women, especially those in disadvantaged areas. By uniting women within a structured group setting, SHGs encourage collaborative learning, mutual encouragement, and skills enhancement. Such engagement not only boosts personal confidence but also builds a sense of shared identity and purpose. As members participate in decision-making processes within the group, many extend this agency to their domestic lives, thereby contributing to shifts in gender dynamics (Kumar et al., (2021). [48]). Through this model, SHGs become vital platforms for nurturing social capital and challenging systemic inequities (Mathur & Agarwal, (2017). [49]).

**Economic Advancement:** Membership in SHGs facilitates access to essential financial services such as savings and credit—resources often denied to women by mainstream financial institutions (Saha, (2018). [50]). These groups commonly offer microloans at affordable interest rates, empowering

women to initiate small businesses, improve agricultural practices, or meet family needs. Furthermore, financial literacy initiatives conducted within SHGs help members to effectively manage their finances, plan expenditures, and make informed investment decisions (Sinha Babu, (2023). [51]). Over time, such financial empowerment enhances household income stability and strengthens women's economic resilience (Ramesh, (2023). [52]).

**Challenges and Strategic Interventions:** Despite the gains, several obstacles continue to restrict the full realization of SHG potential. Deep-rooted gender norms, limited mobility, insufficient education, and weak market access often impede progress (Mathur & Agarwal, (2017). [53]). The long-term success of income-generating activities also hinges on continued support, capacity enhancement, and stronger economic networks. NGOs, especially those rooted in religious communities like the Syro-Malankara Catholic Church, have a pivotal role in mitigating these constraints (Thomas, M., et al., (2019). [54]). Through ongoing training, mentorship, and policy advocacy, such organizations can reinforce the impact of SHGs, ensuring sustainable economic empowerment and comprehensive development for women.

#### V. SWOC ANALYSIS ON THE WOMEN'S PARTICIPATION

The SWOC analysis stands for Strengths, Weaknesses, Opportunities, and Challenges to look into the core issues with all its crucial factors (Aithal, P. S., et al., (2019). [55]). SWOC analysis (Kumar, R. R., (2021). [56]) creates an effective matrix with an ordered list that handles all variables in all its important areas (Supriya, S., (2017). [57]).

STRENGTH	WEAKNESS
➤ Empowerment through Collective	➤ Limited Financial Resources



<b>Action</b> ➤ Access to Microfinance ➤ Community Support and Peer Learning ➤ Enhanced Household and Community Agency	➤ Low Literacy and Skill Levels ➤ Social and Cultural Barriers ➤ Dependence on External Support
<b>OPPORTUNITIES</b>	<b>CHALLENGES</b>
➤ Skill Development and Capacity Building ➤ Digital Inclusion and Technological Access ➤ Supportive Government Policies ➤ Entrepreneurship and Enterprise Development	➤ Cultural Resistance to Women's Participation ➤ Unequal Benefit Distribution ➤ Financial Mismanagement and Internal Conflict ➤ Limited Market Access and Networking

## VI. IDENTIFIED RESEARCH GAPS

Based on the extensive review of the literature on the Christian Charitable Organization and Social Transformation of Rural Kerala, the following research gaps are found for further research: Long-term Financial Impact: Limited research tracks sustained income generation and economic autonomy of women post-SHG participation. Regional and Cultural Variations: The effectiveness of SHGs lacks comparative analysis across diverse geographic and socio-cultural contexts. Group Dynamics: Few studies explore how leadership and internal power structures affect equitable participation within SHGs. Inter sectionalism and Digital Access: The impact of caste, religion, age, disability, and digital literacy on SHG outcomes is under-researched. Institutional and Family Influence: There is insufficient evaluation of how policies, NGOs, and male household members affect women's financial independence through SHGs.

## VII. KEY FINDINGS & SUGGESTIONS BASED ON THE REVIEW OF LITERATURE

### a. Findings:

- **Holistic Empowerment of Women:** Self-Help Groups (SHGs) play a transformative role in advancing women's overall development by boosting their confidence, leadership capabilities, and active engagement in decision-making processes both within the household and the wider community. Participation in SHGs has been linked to significant gains in women's economic well-being, social status, and psychosocial health.
- **Enhanced Financial Inclusion:** Through accessible credit and savings mechanisms, SHGs empower women—particularly in rural and marginalized communities—with vital financial tools. This access not only enables entrepreneurial ventures but also decreases dependence on informal and often exploitative lending practices.
- **Building Financial and Entrepreneurial Capacities:** SHGs contribute to skill development by providing foundational training in financial literacy, including saving, budgeting, and responsible borrowing. Members are also encouraged to establish and manage micro-enterprises, promoting economic self-reliance and sustainable livelihoods.
- **Strengthening Social Cohesion:** The collective structure of SHGs nurtures a strong sense of solidarity and mutual support among members. This shared identity fosters collective agency, enabling women to confront and address social issues such as domestic violence, gender discrimination, and other forms of injustice.
- **The Role of External Support:** The success and scalability of SHG initiatives are often bolstered by the involvement of non-governmental organizations, religious institutions, and government schemes. These external partners provide critical support through technical training, financial assistance, and market linkages, enhancing the overall impact of SHGs.

- Persistent Structural Barriers: Despite notable progress, SHGs continue to face systemic challenges, including entrenched gender norms, mobility constraints, and limited market access. Overcoming these barriers is crucial to unlocking the full potential of SHGs and ensuring their long-term effectiveness in promoting women's empowerment and inclusive development.

#### b. Suggestions

- Integrating primary data or illustrative case studies of effective SHG models can enhance the depth of the study by providing practical insights that support the literature-based findings.
- Examining structural and cultural challenges—such as traditional gender roles and technological barriers—can shed light on factors that limit the full potential of SHG participation.
- Organizing the contributions of NGOs into specific areas like skill development, financial access, and market linkages can better illustrate their role in facilitating women's economic empowerment.
- The study would benefit from proposing a structured approach to evaluate the long-term impact of SHG participation on women's financial stability, while also offering concrete policy suggestions for various stakeholders.

### VIII. CONCLUSION

Women's involvement in Self-Help Groups (SHGs) has proven to be a catalyst for advancing financial independence and comprehensive empowerment, particularly within rural and underserved populations. Beyond serving as microfinance channels, SHGs offer women safe and supportive environments to cultivate self-confidence, leadership skills, and collaborative decision-making. These groups facilitate access to credit, promote savings habits, and provide skill-building programs that enable women to launch income-generating ventures, manage household resources effectively, and play active roles in their families and communities. As a result, dependence on informal and often exploitative lending sources is diminished, paving the way for greater financial self-sufficiency.

However, despite these positive developments, various obstacles—such as entrenched gender inequality, poor market connectivity, and insufficient institutional backing—still impede the full realization of SHGs' potential. Addressing these issues demands focused strategies, including tailored training programs, supportive policy frameworks, and the proactive engagement of non-governmental and faith-based organizations. In particular, initiatives led by the Syro-Malankara Catholic Church illustrate the added value of combining social outreach with spiritual support in enhancing the SHG model. Strengthening and evolving SHG structures through continued support and innovation remains vital to achieving sustainable and inclusive economic empowerment for women.

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