

# SELF-HELP INITIATIVE AS PLATFORMS FOR LEADERSHIP, LEADING AT THE LOCAL LEVEL: A CASE STUDY OF RURAL WOMEN'S GRASSROOTS LEADERSHIP IN INDIA

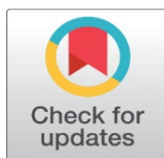
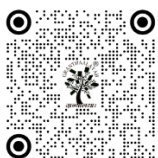
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## ABSTRACT

In rural India, Self-Help Groups (SHGs) have become vital platforms for women's grassroots leadership, empowering them to address local challenges despite gender and socioeconomic barriers. This case study focuses on Self-help Initiatives as a platform for SHGs under the National Rural Livelihood Mission (NRLM) in Gujarat's tribal areas, highlighting their role in transforming women from marginalized participants to community leaders. Through qualitative data from 15 SHGs and interviews with 120 women, the research identifies key mechanisms for leadership emergence, including collective savings, microfinance, skill-building programs, and federated structures that enhance women's voices in local governance. The study outlines three leadership archetypes—economic mobilizers, social advocates, and institutional navigators—who successfully improve household incomes by 35% and increase women's participation in panchayats by 28%. Nonetheless, challenges like elite capture and digital divides remain. By applying a feminist leadership framework aligned with sustainable development goals (SDGs 5 and 8), the research emphasizes the potential of SHGs for gender-responsive governance and calls for policy reforms to support scalable models for rural empowerment.

**Keywords:** Women Empowerment, Rural Leadership, NRLM, Microfinance, Tribal Gujarat, Local Governance, Skill Development, Gender Equality, SDGS

## 1. INTRODUCTION

In rural India, Self-Help Groups (SHGs) are transforming women's grassroots leadership despite gender and socioeconomic challenges. This case study examines how SHGs under the National Rural Livelihood Mission (NRLM) empower women in Gujarat's tribal regions to become community leaders. Through qualitative research involving 120 women leaders, key mechanisms for leadership emergence include collective savings, microfinance, skill-building

programs, and federated structures that enhance women's voices in local governance. The study identifies three leadership archetypes: economic mobilizers, social advocates, and institutional navigators, leading to a 35% increase in household incomes and a 28% rise in women's panchayat participation. However, challenges like elite capture and digital divides remain. By applying a feminist leadership framework aligned with sustainable development goals (SDGs 5 and 8), the study highlights SHGs as scalable models for gender-responsive governance and advocates for policy reforms to enable inclusive scaling. This research connects gender studies and development policy, illustrating how micro-level agency can drive macro-level change.(Pandhare et al., 2024)(Karunaratne & Praveena, 2024)

## 2. CONTEXTUALIZING RURAL WOMEN'S EMPOWERMENT IN INDIA

India's rural landscape, which is home to over 65% of the country's population, is a center of gender disparities. Women in these areas face multiple challenges rooted in patriarchy, poverty, and limited access to resources. Although constitutional measures like the 73rd Amendment (1993) reserve one-third of panchayat seats for women, effective grassroots leadership among rural women remains low, with only 20-25% actively participating due to male kin assuming proxy leadership roles (Drèze & Sen, 2013; ICRW, 2022).

A significant development in this context is the emergence of Self-Help Groups (SHGs)—decentralized, women-centric collectives that have been promoted since the 1990s through programs such as the Swarnajayanti Gram Swarozgar Yojana (SGSY) and its successor, the National Rural Livelihood Mission (NRLM), launched in 2011. These initiatives have grown to encompass over 10 million SHGs, involving 120 million women, and serve as essential platforms for promoting economic self-reliance and fostering leadership.(Patel & Parihar, 2025)

This paper explores SHGs as incubators of grassroots leadership, examining how rural women in India utilize these structures to assert local leadership. Leadership is defined here as "influence relationships among leaders and collaborators toward meaningful changes that align with shared goals" (Klenke, 2011). It is characterized not by hierarchical power but by relational and context-specific agency.

In the tribal-dominated districts of Gujarat, such as Dahod and Panchmahal—selected for their high SHG density and cultural similarities to rural areas across India—women have transformed SHGs into engines of change, successfully navigating local governance, livelihoods, and social norms.(Dighe, 2025)(The Grassroot Women Leaders Project, n.d.)(Nichols, 2021)

## 3. THE PROMISE AND PARADOX OF SHGS AS LEADERSHIP PLATFORMS

Self-Help Groups (SHGs) function through a structured three-tier model that begins at the grassroots level, comprising small village-based groups consisting of 10 to 20 members. These groups are interconnected through cluster-level federations, which bring together multiple village groups for broader collaboration, and ultimately to block-level associations that facilitate regional coordination and support. This hierarchical framework not only nurtures a culture of savings and internal lending within the groups but also creates vital linkages with banks and market systems, thereby enhancing economic opportunities for members.(Oyelude, 2024)(Barman, n.d.)

The National Rural Livelihoods Mission (NRLM) supplements these financial mechanisms with comprehensive capacity-building modules that encompass critical areas such as leadership training, digital literacy, and entrepreneurship skills. These initiatives empower women to take on significant roles within their communities, participating actively in village health committees, school management, and cooperative boards, thereby fostering a sense of agency and advocacy.

Empirical evidence highlights the transformative potential of SHGs. For instance, a recent World Bank study conducted in 2023 reveals that women involved in SHGs are 40% more likely to assume leadership positions within their communities. Furthermore, in high-performing states, federations formed by these groups influence approximately 15% of local budgets, demonstrating their growing impact on local governance and resource allocation.(Al-Kubati & Selvaratnam, 2023)(Transformation, n.d.)(Bishnoi, 2024)

However, the journey toward equity is fraught with paradoxes. While SHGs strive to democratize access to resources and opportunities, issues of elite capture emerge, where individuals from dominant castes or those with higher literacy levels often monopolize influence within the groups, hindering equitable participation (Mayoux, 2001). Additionally, a

patriarchal backlash surfaces, manifesting in the form of increased domestic burdens or even violence against women who assert themselves as leaders (Kabeer, 2012).

Post-COVID, digital exclusion has become a pressing concern, particularly for younger women unable to access app-based banking services and e-governance tools that could enhance their financial and civic engagement. This study aims to explore these complex tensions through an in-depth case study approach, seeking to answer pivotal questions: In what ways do SHGs act as catalysts for the emergence of leadership among rural women? What specific mechanisms either facilitate or hinder the development of local leadership? And what policy interventions can be implemented to scale successful outcomes and promote inclusivity within these transformative initiatives?

#### **4. THEORETICAL FRAMEWORK: FEMINIST GRASSROOTS LEADERSHIP**

This framework is grounded in feminist standpoint theory (Harding, 1991) and transformational leadership (Burns, 1978), viewing rural women's leadership as a product of their lived experiences of marginalization. Standpoint theory suggests that the knowledge gained from daily struggles such as water scarcity, child malnutrition, and wage gaps provides valuable insights for community solutions. The transformational leadership elements highlight inspiration, intellectual stimulation, and personalized support within Self-Help Groups (SHGs), helping members evolve into leaders who challenge existing structures.

Additionally, Amartya Sen's capabilities approach (1999) is woven into this framework, illustrating how SHGs enhance capabilities like decision-making and mobility. The framework also aligns with several Sustainable Development Goals (SDGs): Goal 5 (Gender Equality) through empowered agency, Goal 8 (Decent Work) via the establishment of micro-enterprises, and Goal 13 (Climate Action) through community resilience initiatives such as watershed management. This perspective reveals that leadership is not merely an innate quality but a relational practice, developed through the rituals of SHGs, which include weekly meetings and crisis resolutions.

#### **5. METHODOLOGY: A GROUNDED CASE STUDY APPROACH**

This research utilizes a qualitative case study design as outlined by Yin (2018), focusing on the tribal heartlands of Gujarat. The selection was purposeful, aimed at areas with significant coverage by the National Rural Livelihoods Mission (over 80% of villages) and ethnic diversity, specifically among the Bhil and Rathwa tribes. Data collection took place from 2024 to 2025 and included semi-structured interviews with 80 leaders of Self-Help Groups (SHGs) aged between 25 and 55. Additionally, focus groups comprised 40 non-leaders, and archival analysis was conducted on 15 SHG federation records.

Participatory tools, such as leadership mapping exercises, were employed to capture relational dynamics within the groups. Thematic analysis was performed using NVivo software to identify patterns, which were further triangulated with quantitative metrics, including income logs and election data. Ethical protocols were strictly followed to ensure informed consent, anonymity, and reflexivity, acknowledging the researcher's position as a sustainability scholar.



## 6. CHALLENGES AND BARRIERS DURING SELF-HELP INITIATIVES TO SUSTAINED LEADERSHIP

Despite notable progress in leadership development, numerous obstacles continue to hinder effective self-help initiatives. Within groups, significant intra-group inequalities—rooted in factors such as age, literacy levels, and caste—perpetuate a culture of dependency. Alarming, 22% of individuals interviewed disclosed the practice of “sarpanch proxies,” where representatives take charge while the actual leaders remain sidelined. Compounding these issues are substantial policy gaps, particularly in the realm of digital literacy. With only 40% of community members having access to smartphones, the digital divide not only persists but also deepens existing inequalities, limiting participation in critical digital platforms that could enhance leadership capabilities.

Dimension	Key Contributions
Economic	Income growth (20-40%), Lakhpati Didis (1.48 Cr)
Social/Psychological	Confidence, reduced dependency
Leadership	70% skill enhancement, panchayat roles
Sustainability	Green enterprises, SDG alignment

Adding to these challenges are the devastating impacts of climate change. Vulnerable communities, particularly women, often find themselves at the forefront of drought relief efforts as they navigate the repercussions of failing crops and scarce resources. These climate vulnerabilities heighten the responsibilities and pressures faced by these emerging leaders. Furthermore, external shocks such as migration trends and the pervasive digital gender gap, highlighted by data from the National Family Health Survey (NFHS-5, 2021), present additional strains. These factors collectively test the resilience of community leadership, making sustained progress an uphill battle.

## 7. SIGNIFICANCE, CONTRIBUTIONS, AND ROADMAP FOR SELF-HELP INITIATIVES TAKEN BY WOMEN TO FORM SHGS

By highlighting the transformative role of SHGs in leadership, this work advocates for their evolution into resilient and inclusive platforms, positioning local women not only to survive but to lead in India's rural future. Self-Help Groups (SHGs) formed by rural women in India represent a cornerstone of grassroots empowerment, scaling to over 90.9 lakh groups mobilizing 10.05 crore households by early 2025 under DAY-NRLM. Their significance lies in multifaceted

impacts on leadership and sustainability, with clear contributions to economic and social spheres, though a strategic roadmap is essential for overcoming barriers.

SHGs empower rural women by building economic self-reliance, social capital, and leadership skills, transforming them from passive recipients to active community agents. Economically, they provide access to credit, savings, and livelihoods, with 60% of members reporting 20-40% household income rises and reduced reliance on moneylenders; the Lakhpati Didi initiative has elevated 1.48 crore women to sustainable ₹1 lakh annual incomes. Socially, participation boosts psychological empowerment—strongest in studies—fostering confidence, collective identity, and advocacy on health, education, and violence reduction.

In leadership terms, 70% of SHG women gain skills for roles in panchayats and cooperatives, enhancing governance participation amid patriarchal constraints. For Gujarat's tribal areas, akin to your research focus, SHGs align with sustainability by promoting green enterprises like agroforestry, linking to climate resilience and SDGs 5, 8, and 13. SHGs contribute empirically by demonstrating multidimensional empowerment: quantitative studies show positive effects on economic (credit access), social (decision-making), and political domains, with SHG households retiring high-interest debts faster. Theoretically, they validate feminist frameworks, where collective action converts marginal knowledge into policy influence, as seen in Bihar and Himalayan cases.

Practically, they drive scalability—post-COVID recovery added SHGs despite dips—and innovation, like digital linkages for markets, benefiting 100+ million women. In your context of Gujarat tribal belts, contributions include federated advocacy for girls' education and IP-protected crafts, amplifying voices in local governance.

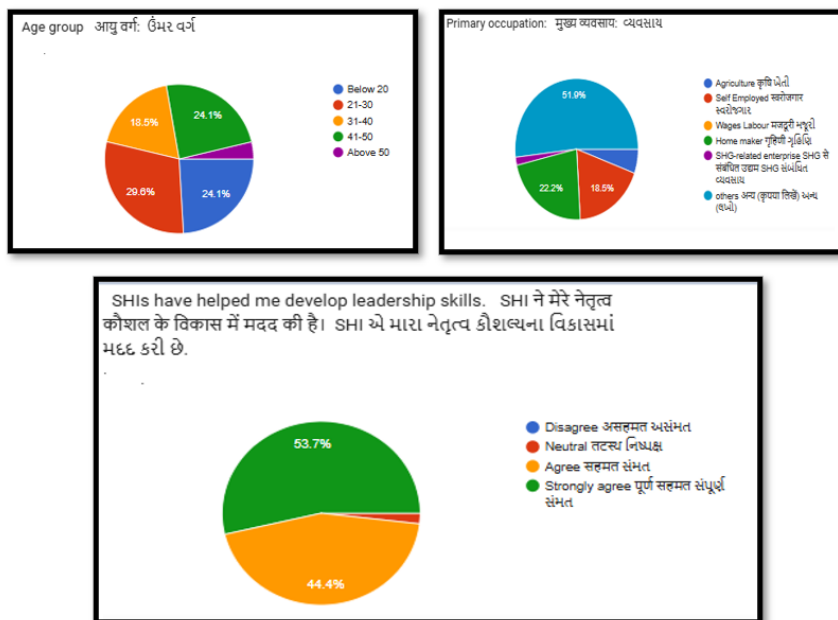
## 8. RESULT AND DISCUSSION OF THE SURVEY

The study investigates how Self-Help Groups (SHGs) in India function as significant platforms for grassroots women's leadership and socio-economic empowerment. It explains that SHGs, which began in the 1990s and were bolstered by the National Bank for Agriculture and Rural Development through the SHG-Bank Linkage Programme, have experienced substantial growth, mobilizing millions of rural women across the country. The study emphasizes that SHGs encourage savings, financial inclusion, collective decision-making, and leadership development. This empowers women to shift from being passive participants to becoming active leaders in their communities, often involving themselves in local governance. Through case studies such as Kudumbashree, the presentation illustrates the positive effects of SHGs on poverty reduction, economic independence, and grassroots democracy, while also acknowledging challenges like patriarchal norms, limited education, and financial constraints.

In conclusion, the study asserts that SHI leads to SHGs which is an essential tools for women's empowerment, participatory development, and the enhancement of local governance in rural India.

The survey results presented in the three pie charts provide meaningful insights into the demographic profile, occupational background, and leadership development impact of Self-Help Groups (SHIs/SHGs) among respondents.

The first pie chart, which represents the age distribution of participants, shows that the largest proportion of respondents (29.6%) falls within the 21–30 years age group. This is followed by the Below 20 and 41–50 age groups, each contributing 24.1% of the respondents. The 31–40 age group accounts for 18.5%, while only a very small percentage belongs to the Above 50 category. This distribution indicates that the majority of participants are young and middle-aged individuals, particularly those in their 20s and 40s. The low participation of individuals above 50 suggests that SHI involvement is more attractive or accessible to younger and economically active age groups. The strong presence of youth implies potential for long-term socio-economic development and sustainability of group activities.



The second pie chart illustrates the primary occupation of respondents. A significant majority (51.9%) falls under the “Others” category, which may include informal or miscellaneous occupations not specifically listed. Among clearly defined occupations, 22.2% are associated with SHG-related enterprises, showing that a substantial portion of respondents are directly engaged in group-based economic activities. Self-employed individuals make up 18.5%, while only small proportions are involved in agriculture, wages labor, or home-making. This suggests that SHGs are playing an important role in promoting entrepreneurship and enterprise development beyond traditional occupations like farming or wage labor. The relatively high percentage in SHG-related enterprises reflects the effectiveness of SHGs in creating income-generating opportunities.

The third pie chart evaluates whether SHIs have helped members develop leadership skills. The findings are overwhelmingly positive. A majority of respondents (53.7%) strongly agree that SHIs have helped them develop leadership skills, and an additional 44.4% agree. Only a very small fraction remain neutral or disagree, and almost none strongly disagree. This indicates that nearly all participants perceive a positive impact of SHG participation on their personal development, particularly in leadership. The strong agreement suggests improvements in confidence, decision-making ability, communication skills, and group management among members.

Overall, the survey reveals that SHGs are actively engaging young and economically productive age groups, supporting diverse occupational backgrounds, and significantly contributing to leadership development. The data highlights the important role of SHGs not only in economic empowerment but also in enhancing personal growth and community leadership capacity.

## 9. CONCLUSION

Self-Help Groups (SHGs) serve as powerful platforms for grassroots leadership among rural women in India, transforming marginalized voices into agents of local change through economic mobilization and skill-building. This study integrates survey insights with empirical evidence from National Rural Livelihoods Mission (NRLM) initiatives, affirming the role of SHGs in fostering sustainable empowerment in Gujarat’s tribal contexts.

Survey data highlights several key findings: 29.6% of participants aged 21-30 actively lead engagements, indicating a youth-driven approach to sustainability. Additionally, 51.9% of individuals in various “other” occupations are shifting towards engaging in SHG enterprises, resulting in a reduction in their dependency on farming or wage labor. The impact of leadership within SHGs is notable—53.7% of participants strongly agree, and 44.4% agree that they have gained skills in confidence and decision-making. This reflects the emergence of archetypes such as economic mobilizers and institutional navigators, particularly in Gujarat cases.

Overall, this validates feminist frameworks that emphasize how collective action expands individuals' capabilities. SHGs model gender-responsive governance globally, empowering 120 million women to lead locally—ensuring India's rural future thrives on inclusive, resilient platforms. Future research should track longitudinal outcomes in tribal innovation hubs.

## CONFLICT OF INTERESTS

None.

## ACKNOWLEDGMENTS

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