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Empowering Rural Haryana: Self-Help Groups as Catalysts for Skill Development and Economic Resilience

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ABSTRACT

Self-Help Groups (SHGs) have emerged as a cornerstone in the rural development strategy in India, although their effectiveness in fostering skill acquisition and building economic resilience is poorly understood in the socio-culturally conservative rural areas. This research paper focuses on the transformative effects of SHGs on skill acquisition and economic resilience development in rural Nuh district of Haryana, an area that faces major social and economic challenges, female literacy status of 37.6%, and a lack of financial formal financial access. To analyze the effectiveness of SHGs as catalysts for skill development and economic resilience among rural women, evaluate the impact on social empowerment, and examine institutional support mechanisms necessary for enhancing SHG effectiveness. The present study adopted a descriptive-exploratory design for the evaluation of the SHGs. A total of 120 women SHG members from Malab village in Nuh District of Haryana participated in the study selected through stratified random sampling. Analysis of primary data reveal that there has been 42% increase in the average monthly household income of SHG members that is from Rs. 8450 to Rs. 12000, the financial literacy has seen tremendous changes with more members participating in the savings regularly and access to formal banking services (78%). In the skill development programme of SHGs, women members acquired the skills in the handicrafts (35%), dairy (8.3%) and digital skills (10%). The major constraints were found in the market linkages (81.7%) and access to credit (70.8%) and the training for acquiring skills (60%). Therefore, the study establishes that SHGs can act as an effective institution in respect of skill development and economic resilience building of women in socio culturally marginalized rural areas. However, structural challenges require integrated policy approaches combining grassroots mobilization with institutional support, including market linkage mechanisms, digital literacy programs, and enhanced credit access. The study demonstrates SHG effectiveness in Muslim-majority contexts, contributing to literature on community-based development in diverse cultural settings.

Keywords: *Self-Help Groups, Rural Development, Economic Resilience, Skill Development, Women's Empowerment, Financial Inclusion.*

Introduction

Rural development policy in India shifted markedly after the 1991 economic liberalization, with Self-Help Groups (SHGs) emerging as key institutional mechanisms for financial inclusion and women's empowerment (Fisher & Sriram, 2002). MYRADA's (The Mysore Resettlement and Development Society) group lending experiment in Karnataka in the mid-1980s was later scaled up through NABARD'sSHG–Bank Linkage Programme (SHG-BLP), piloted in 1992–93 by linking about 500 groups with commercial banks. The SHG-BLP has since grown into the world's largest microfinance programme, covering 16.23

crore rural households through 134 lakh savings-based SHGs, with bank finance of ₹1.88 lakh crore as on 31 March 2023 (NABARD, 2024), reflecting substantial success at both micro and macro levels.

While literature on SHGs' impact on microfinance and women's empowerment in India is extensive, their role in skill development within socio-culturally conservative contexts remains under-examined. This study is set in Nuh district of Haryana, where female literacy stands at 36.6% (Census of India, 2011) against a national average of 65.46%, and the population is predominantly Muslim (79.2%). Most existing SHG studies emphasize economic outcomes alone, overlooking the multi-dimensional nature of economic resilience—financial stability, adaptive capacity, and sustainable livelihood diversification.

This research paper seeks to bridge these research gaps by examining SHGs as a mechanism of skill acquisition and livelihood security among the rural poor, through the application of human capital theory, social capital theory, and the capability approach by Amartya Sen to understand the impacts of SHGs on poor rural households' capabilities and livelihood security.

Theoretical Framework

The study is informed by Sen's (1999) Capability Approach, which defines development through an expanded scope of freedoms and capabilities for individuals as opposed to increased income levels. SHGs empower women through vocational training programs, financial literacy programs, and collective empowerment programs, transforming resource into actual choice and better-quality standard of living (increased income-generating activity, ability to make household decisions, better social status).

Social Capital Theory (Coleman, 1988) explains how SHGs develop bonding capital (bondedness, solidarity, and mutual trust) and bridging capital (social capital connecting different social groups). In highly conservative areas like Nuh, the bonding capital is likely to have more immediate and larger impacts, which this paper argues that women in conservative Nuh have to consolidate bonding capital to be able to take advantage of bridging capital for longer-term development (adapting Putnam's model to fit in this setting).

Human Capital Theory (Schultz, 1961) holds the opinion that investment in education, training, and skill development brings in individual and group level returns. The skill development of SHGs help increase members' productivity and income potential. Together, these three theories provide a robust perspective into how the SHGs' participation affects rural women economic and social well-being.

Research Gap and Study Justification

Although the microfinance function and empowerment function of SHGs are well-studied (Raghunathan, Kannan, & Quisumbing, 2023), there are three research gaps to address. First, there is a lack of attention given to the SHGs' skill development activities in the society where social and cultural factors restrict women's involvement of the home. Second, there has been little to no studies assessing the economic resilience of (a multi-dimensional concept consisting of financial stability, resilience, and livelihood diversification of rural households which needs to be measured directly. Thirdly, there is a lack of research on the SHGs in Muslim-majority communities, despite the fact that Muslims comprise nearly 14.2% of India's population, and suffer from different social and economic disadvantages.

Nuh was purposively selected due to it being a "hard case": female literacy levels of 37.6%, religious-minority, poor development in financial markets, and conservative gendered social norms, make it SHGs' functioning more difficult. Showcasing the efficacy of SHGs under such conditions are important in demonstrating their scalability under different socio-cultural settings, as it is policy-relevant (Nuh is named an Aspirational District by NITI Aayog).

Study Objectives

The specific objectives of this study are:

- To analyze the effectiveness of SHGs as catalysts for skill enhancement and livelihood security of rural women in Nuh district of Haryana.
- To assess the impact of SHG participation on key social empowerment indicators such as decision-making capacity, social mobility, and collective empowerment.
- To examine the institutional support mechanisms and policy frameworks necessary to enhance the capacity of SHGs for imparting skills and enhancing livelihoods.

Literature Review

- **Global Context of Microfinance and SHGs**

The micro-financing revolution led by Muhammad Yunus through the establishment of Grameen Bank in the 1970s of Bangladesh has demonstrated that the poor household can be credit-worthy under proper institutional setting (Yunus, 1999), which has disrupted traditional banking and become the flagship for financial inclusion globally. In the case of South Asia, the SHG model differs from the Grameen one, stressing the mobilization of savings of the members, increased autonomy for the group, and credit given to the members on the basis of their members own capacity (Harper, 2002). Evidence based on systematic review (Duvendack et al., 2011) and meta-analysis (Chliova et al., 2015) is there are modest improvements in income gain and empowerment effect, but with high variance; critics argue that the poorest are often left out and a few falls in the debt traps (Bateman & Chang, 2012), stressing the need for combining micro-financing with skill development and social capital development.

- **SHGs in Indian Development Landscape**

India's SHG model evolved from MYRADA's 1980s experiments to NABARD's SHG-Bank Linkage Programme launched in 1992 (Fisher & Sriram, 2002), built on affinity-based group formation and savings-first credit access. As of 2023, India has 12.7 million SHGs with 136 million members, the world's largest microfinance programme (NABARD, 2024). Deininger and Liu (2013), using Andhra Pradesh panel data, found SHG membership raised per-capita expenditure by 13–19% and reduced poverty headcount by 5–15 percentage points; Swain and Wallentin (2009) reported gains in health and education outcomes. However, most research concentrates on southern states with high SHG penetration, leaving northern states like Haryana understudied.

- **Skill Development Through Community Organizations**

Skill development is a critical but under-examined dimension of SHG functioning, offering peer-to-peer learning at lower transaction cost than individual training. Only 3.7% of India's workforce has received formal vocational training, with rural workers particularly under-represented (PLFS, 2022–23, cited in Chand, 2023), leaving substantial scope for SHGs to fill this gap economically. Since 2006, NABARD's Micro Enterprise Development Programmes (MEDPs) have trained over 6.12 lakh members through more than 20,000 programmes (NABARD, 2024). Deininger and Liu (2013) found SHG interventions improved nutritional diversity, consumption smoothing, and women's empowerment, while Kumar, Raghunathan, Arrieta, Jilani, and Pandey (2021) documented gains in economic status and decision-making power from collective participation. Sustainability of skilling, however, hinges on market linkages, training quality, and continued mentorship—warranting closer investigation in regions such as rural Haryana.

- **Economic Resilience in Rural Contexts**

Households' ability to withstand and recover from shocks while sustaining livelihoods is known as economic resilience, which has become an increasingly important topic in development discourse (Béné et al., 2012), which are three dimensions: absorptive, adaptive, and transformative capacity. The SHGs can play into all three simultaneously: the establishment of group savings and the access to credit builds up their absorptive capacity, SHGs' skill development and diversifying livelihoods enhance their adaptive capacity, and collective planning enhances their transformative capacity. Yet evidence is there yet: Swain and Wallentin (2009) found that SHGs participation increases households' ability to withstand adversity and adversity, whereas, Sinha and Chattopadhyay (2024), who are studying an aspirational district in West Bengal, found that saving from SHGs is a mechanism for financial insurance during the COVID-19's income and food shocks. Research studies on the SHG and resilience of income shocks are mainly based in southern and eastern India, there has been little research on the northern regions which have conservative gender norms, low female literacy level and poor financial markets, which are exactly the status of Nuh.

- **Gender Empowerment and Social Capital Formation**

The empowerment is driven by the SHGs is multi-faceted, which includes economic, social, and political dimensions (Kabeer, 2005), which improve household's domestic decision-making (Saha et al., 2013), allows for the opportunity to interact with the larger community (Sanyal, 2009) and enhances collective mobilization (Krishna, 2002); these non- economic improvements are often as impactful as the economic gains. The empowerment effects, however, differ by context and gender: conservative settings could inhibit the SHGs' impact (Garikipati, 2008), and the use of the purdah norms and needs of male approval would restrict engagement and outcomes (Yadav, 2018), hence the importance for culturally sensitive programs.

Research Methodology

- **Research Design and Philosophical Approach**

This research design a descriptive-exploratory type under a post-positivist paradigm, where the descriptive part is to describe current SHGs' participation, skill acquisition, and economic impacts, the exploratory part is to explore the underlying mechanisms of SHGs' impacts. This two-fold approach allows both quantifiable indicators (incomes, skill formation, financial literacy), and context-specific dynamics, which have been influenced by the socio-cultural context of Nuh, to be examined, facilitating both generalizability and contextual validity.

- **Study Setting and Site Selection**

This study was held in Malab, which is village in Nuh district, Haryana. The choice of choice of area was made based on three reasons: high concentration of active SHGs (N=62) as of 2023; socio-economic indicators which are lower than the state averages (female literacy rate is 37.6% vs. 66.8%; per capita income is ₹1.2 lakh vs. ₹2.4 lakh); and the high Muslim population rate (79.2%), which has great insight into SHGs' functioning under cultural constraints.

- **Sampling Framework and Procedures**

The study included all the actively functioning SHGs (N=62 groups; total membership=180 women). Across three levels of operational maturity, groups were selected from within the village via stratified random sampling: new (≤2 years, n=3), intermediate (2–5, n=4), and mature (>5 years, n=3). The minimum sample size calculated using the Krejcie and Morgan's formula (95% confidence level, 5% margin of error) was 120, with a sample size calculated at 120 from the 12 each across 10 groups.

- **Data Collection Instrument and Procedures**

A structured questionnaire was used to survey 120 participants in five sections: (A) demographic information, (B) economic information, (C) skill development activities, (D) financial literacy, and (E) barriers and needed support. Questionnaires were completed in Hindi and local language; interviews lasted 35–45 minutes, conducted at the participant's home or the SHG meeting point as per participant's request.

Results and Analysis

Findings are presented by objective below; data were analysed using the simple percentage method.

- **Demographic Profile of Respondents**

Table 1: Age Distribution of Participants (N=120)

Age Group (years)	Number of Participants	Percentage
18–25	22	18.3%
26–35	45	37.5%
36–45	35	29.2%
46–55	12	10.0%
Above 55	6	5.0%
Total	**120**	**100%**

Young population aged 26–35 was highest (37.5%, n=45), followed by 36–45 (29.2%, n=35); these two cohorts together constitute 66.7% of working-age age groups (both above 18 years). Young adults aged 18–25 constituted 18.3% (n=22) of the respondents, indicating promising engagement amongst emergent adults.

Table 2: Educational Qualification (N=120)

Education Level	Number of Respondents	Percentage
No formal education	48	40.0%
Primary education	35	29.2%
Secondary education	22	18.3%
Higher secondary	10	8.3%
Graduate and above	5	4.2%
Total	**120**	**100%**

Education level significantly skew: 40% had no formal schooling, in combination with primary schooling (29.2%) total 69.2% of members had less than primary education—a fundamental barrier for skill and financial-literacy development. Secondary education was only 18.3% (n=22), suggesting large barriers beyond primary schooling.

Table 3: Primary Occupation (N=120)

Occupation	Number of Respondents	Percentage
Agriculture	32	26.7%
Animal husbandry	28	23.3%
Small business	15	12.5%
Daily wage labour	22	18.3%
Household work	20	16.7%
Other	3	2.5%
Total	**120**	**100%**

Primary agriculture (26.7%, n=32) and animal husbandry (23.3%, n=28) constitute major livelihood sources followed daily wage labour (18.3%, n=22) and household work (16.7%, n=20)—with household work perhaps underrepresenting women's actual economic involvement. Small businesses constitute a minor 12.5% (n=15), indicating limited economic diversification at the household level.

- **Economic Outcomes and Income Changes**

Table 4: Monthly Household Income Analysis (N=120)

Income Range (₹)	Before SHG (%)	Current (%)	Net Change
Below 5,000	42 (35%)	18 (15%)	−20%
5,001–10,000	51 (42.5%)	43 (35.8%)	−6.7%
10,001–15,000	19 (15.8%)	36 (30%)	+14.2%
15,001–20,000	8 (6.7%)	15 (12.5%)	+5.8%
Above 20,000	0 (0%)	8 (6.7%)	+6.7%
Mean Income	**₹8,450**	**₹12,000**	**+₹3,550**

Note. Figures represent percentages of total sample.

Share of households earning less than ₹5,000 declined from 35% to 15% (−20 points), while share of households earning in the 10,001–15,000 bracket rose from 15.8% to 30% (+14.2 points)—a significant positive shift, indicating migration to middle-income status. The above-₹20,000 bracket, not previously represented, is currently at 6.7% (8 households), with the 15,001–20,000 bracket nearly doubling its share (6.7% to 12.5%). Mean household income increased from ₹8,450 to ₹12,000, a 42% increase (+3550), indicating SHG participation has meaningfully enhanced upward economic mobility.

Table 5: Impact on Income-Generating Capabilities (N=120)

Impact Level	Number of Respondents	Percentage
Significant Positive	52	43.0%
Moderate Positive	48	40.0%
No Impact	15	13.0%
Negative Impact	5	4.0%
Total	**120**	**100%**

Majority of respondents reported improvement: 43.0% (n=52) reported significant and 40.0% (n=48) moderate improvement, attributable to SHG microfinance access, capacity building, and collective negotiation activities. Few respondents (13.0%, n=15) reported no change, indicating need for investigation of implementation/structural barriers, while 4.0% (n=5) reported negative impact requiring specific follow-up.

- **Financial Literacy**

Table 6: Access to Formal Banking Services After SHG Membership (N=120)

Response Category	Number of Members	Percentage
Significantly improved	52	43.3%
Somewhat improved	43	35.8%
No change	18	15.0%
Somewhat decreased	5	4.2%
Significantly decreased	2	1.7%
Total	**120**	**100%**

The total 79.1% of members reported better banking access (43.3% significant, 35.8% somewhat), indicating overall positive financial-inclusion impact. Approximately 15% (n=18) reported no change, while a minority reported a decline of banking access (4.2% somewhat, 1.7% significantly)—requiring further investigation into the barriers preventing these respondents from experiencing benefits.

- **Skill Development Outcomes**

Table 7: Types of Skills Acquired Through SHG Programs (N=120)

Skill Type	Number of Respondents	Percentage
Handicrafts (embroidery, weaving)	42	35.0%
Dairy farming & animal husbandry	10	8.3%
Digital literacy & mobile banking	12	10.0%
Food processing & preservation	22	18.3%
Tailoring & garment making	25	20.8%
Others (agriculture, soap making)	9	7.5%
Total	**120**	**100%**

Handicrafts were most popular skill acquired (35.0%, n=42), indicating high relevance of traditional handicrafts, followed by tailoring & garment making (20.8%, n=25) due to low capital costs and consistent local demand. Food processing (pickles, papad) was at 18.3% (n=22), a sector with export potential. Digital literacy/mobile banking (10.0%) and dairy farming (8.3%) were least acquired, likely due to higher barriers in engagement.

- **Social Empowerment**

Table 8: Impact of SHG Membership on Household Decision-Making Role (N=120)

Response Category	Number of Respondents	Percentage
Significantly increased	52	43.3%
Moderately increased	45	37.5%
No change	18	15.0%
Decreased	5	4.2%
Total	**120**	**100%**

Total 80.8% of members reported increased household decision-making authority (43.3% significant, 37.5% moderate), indicating SHG membership's transformative effect on domestic agency. Fifteen percent reported no change, requiring further investigation as to why a subset of the members did not notice this effect.

Table 9: Confidence Levels in Public Speaking After SHG Membership (N=120)

Confidence Rating	Number of Respondents	Percentage
5 (Very confident)	38	31.7%
4 (Confident)	42	35.0%
3 (Moderately confident)	25	20.8%
2 (Somewhat confident)	10	8.3%
1 (Not confident)	5	4.2%
Total	**120**	**100%**

Majority (66.7%) reported high confidence in public speaking (31.7% "very confident," 35% "confident") while a quarter reported moderate confidence (20.8%). Only 12.5% combined reported low confidence (8.3% somewhat, 4.2% not confident), indicating SHG participation meaningfully reduces public speaking anxiety.

- **Challenges and Barriers**

Table 10: Distribution of Challenges Faced by SHG Members (N=120)

Challenge Type	Number of Respondents	Percentage
Poor market linkages	98	81.7%
Limited access to credit	85	70.8%
Inadequate training	72	60.0%
Irregular meetings	45	37.5%
Internal conflicts	28	23.3%
Others	15	12.5%

Note. Responses were multiple.

Inadequate market linkages were the most commonly reported constraint (81.7%), indicating an important systemic gap between SHG production and effective markets. Followed by credit access limitations (70.8%), insufficient training (60.0%); followed by meeting irregularity (37.5%) and internal conflicts (23.3%)—these operational issues contribute to cohesion amongst groups.

Table 11: Analysis of Additional Support Required (N=120)

Type of Support Requested	Number of Respondents	Percentage
Better market access	89	74.2%
Advanced skill training	82	68.3%
Digital literacy programs	76	63.3%
Higher credit limits	70	58.3%
Professional mentoring	65	54.2%
Marketing support	58	48.3%
Technology infrastructure	45	37.5%
Transportation facilities	38	31.7%

Note. Responses were multiple.

Enhanced market access was most frequently desired support (74.2%), followed by advanced skill training (68.3%), and digital literacy (63.3%), reflecting members' recognition of need for bridging between traditional/digital skills. Increased credit limit (58.3%) and professional mentoring (54.2%) were also highly requested, indicating increased demand for formal professional advice beyond informal networks.

Discussion

- **Economic Impact in Comparative Perspective**

The 42% income increase observed in this study is considerable compared to similar studies of SHGs elsewhere in India, although varied agricultural, market, and socio-cultural conditions across North and South India indicate that impacts are context-specific and, therefore, require customized rather than uniform policy solutions. In line with Putnam (1993) social capital theory, the bonding and bridging capital gained from SHG activities in Nuh are observed to have catalysed collective action, improving overall community-level development.

- **Financial Literacy as Transformative Mechanism**

That 78% of respondents experienced enhanced access to formal banking is beyond a mere number story—it indicates growing financial autonomy. Interpreted through Sen's capability approach, financial literacy broadens women's substantive freedoms for financial planning and decision making. Contrary to Bateman and Chang's (2012) debt-trap concerns, this study found that members' pre-credit saving habits helped prevent debt-traps, with increasing income focused on saving rather than consumption (enhanced by in situ learning from regular meetings)..

- **Skill Development and Market Constraints**

Traditional skills remain the majority of skill imparted (handicrafts 35%, tailoring 20.8%), relative to digital literacy (10%), but traditional market of traditional goods is largely saturated, resulting in poor returns for artisans. That 81.7% of respondents identified inadequate market linkages suggests that skill-building is insufficient without access to formal market access to ensure skills translate to sustained income and employment. This also indicates that SHGs need approximately five years to mature for imparted skills translate into real impact, with informal training/learning within communities bridge gaps in formal skill impartation for populations that face constraints to mobility.

- **Study Limitations**

Limitations include: potential of social desirability and recall bias with self-reported data; limited generalizability of findings beyond the specific socio-cultural environment in Nuh; limited sample size by restricting to only existing members, likely masking selection bias due to differential dropout rates from social categories; and relatively small sample size, preventing multivariate analysis.

Conclusion

This study shows that SHGs can meaningfully contribute to skill development and livelihoods in a socio-culturally marginalized, Muslim-dominant, and culturally-conservative situation within rural Haryana. Key findings include: a 42% increase of average income for households, enhanced financial literacy (78% of members had increased access to formal banking), and acquisition of new skills in handicrafts, tailoring, food processing, dairy, and digital literacy. These findings expand the evidence base on SHG impact in an under-researched northern context with a minority-dominant majority.

However, persistent obstacles—lack of market linkages (81.7%), inadequate institutional support, and inadequate access to higher advanced skill-training—indicate that SHGs alone cannot overcome structural barriers and require integrated policies that blend bottom-up mobilization with focused institutional support. SHGs are great at mobilizing community-based resources, developing social capital, and peer learning, but they cannot provide replacement for public investments in infrastructures, education, and health care. Policy must focus on building on SHGs' bottom-up capacities while removing their limitations using synergistic institutional interventions, converting them from a survival strategy to a legitimate engine for rural prosperity and social transformation.

Declarations

- **Ethical approval and consent**

This study did not need institutional approval for ethical standards, as it concerned anonymous survey data which involved not more than minimal risk, and had no clinical intervention or sensitive personal data. Given the many of the respondents had a low level of formal education, oral, verbal informed consent was taken of those uncomfortable writing their signature, while written consent was taken of the others; the nature, voluntariness, and withdrawal right was explained in the local language before the interview was commenced. No personal or identifying information was recorded.

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- **Data Availability**

The dataset is available from the corresponding author on reasonable request.

- **Conflict of Interest**

The authors declare no conflict of interest.

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