

Crossing Borders: The Role of Self-Help Groups in South Asia in Transforming Women's livelihoods

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Abstract

Women's employment in the informal sector is crucial for reducing poverty and household income, particularly in South Asia owing to its low female labor force participation rate. However, they face numerous obstacles in this sector. Self Help Groups (SHGs) have emerged as a revolutionary approach to women's empowerment in South Asia. This paper explores the role of three SHGs in different South Asian countries in transforming women's livelihoods in the region. We adopt case study methodology to understand the long-term sustainability and adaptability of interventions of the selected SHGs. This study provides a detailed understanding of the strategies incorporated, difficulties faced by these SHGs and their impact on women's economic participation and decision-making. Despite their success, these organizations face challenges like cultural resistance to women's economic participation, regulatory restriction, and long-term sustainability. This study reveals that well-structured SHGs can break social and financial obstacles, promoting gender equality and long-term financial stability.

Introduction

The informal economy plays a major role in augmenting production, generating employment, and creating wealth in emerging economies (Islam & Alam, 2019). Though it contributes vastly to the overall economy of these countries, it doesn't receive the attention it deserves from policymakers and other stakeholders. According to the International Labour Organization, more than 2 billion individuals earn a living through the informal economy, accounting for 62.6% of global employment (ILO, 2023). In developing economies, around 89% of the employment is in the informal sector, compared to 50% in the emerging economies and only 16% in the developed economies. Most workers, comprising 28.9% of all the workers in global informal employment, live and work in South Asia (ILO, 2023). The informal economy in South Asia is crucial for generating employment and contributes significantly to the region's overall economic output. More than 80% of the workforce in South Asia is employed in informal jobs, and a substantial portion of these workers are women i.e., 88.5% (ILO, 2023). These women represent a large portion of the informal economy's workforce, including street vendors, agricultural laborers, and domestic workers. Their contributions are vital for reducing poverty and improving household well-being. However due to lower levels of education and the gendered nature of informality, women are disproportionately exposed to precarious employment with limited social protection, reinforcing their vulnerable and economically disadvantaged position in the labour market (Vyas, 2022). Due to their identities as informal workers, women in this sector confront several challenges including a lack of legislative protection, restricted opportunities for formal education, financial credit, technological resources, and socio-economic inequality due to a lack of employment contract protection. Because of this reason, these workers face inadequate compensation, exploitation at the workplace, and live with constant instability. They face limited employment opportunities and significant isolation from political, social, and economic participation (Ghore et al., 2023; Hill, 2001). Workplace hazards, extended working hours, and economic changes have a bigger effect on workers. Women encounter such difficulties due to lack of resources and weaker social protection (Nations, 2024). Also, patriarchal norms limit their mobility and decision-making power, which restrict their ability to pursue economic opportunities and keep systemic inequality (Murshid, 2018).

One of the major problems faced by women who work in the informal economy is financial exclusion. In rural South Asia, not many women have access to formal banking services or institutional credit. As a result, it becomes harder for them to invest in businesses or improve their living conditions (Tanima et al., 2023). Addressing these challenges require providing women social and economic power to improve their well-being and economic development. Educating women is essential for strengthening economic development as it transcends financial independence and also contributes towards greater political participation, better educational attainment, and decision-making power. Economic empowerment resulted in improved household well-being and enhanced health status (Lemma & Sharma, 2025). Both these factors worked to improve children's educational opportunities (Deshpande & Khanna, 2021). In this situation, SHGs are emerged as an important instrument for the empowerment of women in South Asia. SHGs help women create sustainable livelihoods through enhanced financial literacy, access to credit and collective advocacy (Kumar et al., 2024). These organisations also build solidarity and opportunities for women to demand decent pay, safe workplaces, and to challenge systemic discrimination.

In this study, we are trying to understand how the Self-Help Group models have transformed women's livelihoods throughout the region of South Asia. We investigate how these models help women to dig their way through deep-seated economic, social, and institutional barriers

through entrepreneurship, financial inclusion, and collective bargaining. To better understand how SHGs support women's empowerment, the study investigates the following research questions:

1. What are SHG's key initiatives to empower women employed in the unorganised sector of emerging economies?
2. What similarities and differences are manifested in the approaches followed by different SHGs in these countries?
3. What are the obstacles faced by these SHGs?

Literature review:

The informal economy is a worldwide phenomenon composed of an array of unregulated economic activities occurring beyond the formal institutional framework that provide significant drivers in employment and income generation. In this informal economy, women hold important positions as entrepreneurs, workers, and contributors to household income, which underscores their critical economic participation (Bonnet & Vanek, 2019). Women's role in this sector is essential for poverty alleviation and in improving the overall well-being of the household. In South Asia, the dependence on informal employment is stark. Around 90 percent of the women in the labor force are informally employed (ILO, 2023). Women's contribution to the economies of South Asian countries is undeniably significant, however, their participation is mostly restricted to unregulated and non-unionized sectors (Torri & Martinez, 2014). Because of this systemic exclusion, their access to social protections and steady earnings is restricted, which perpetuates their economic vulnerability (Dubey, 2016). As a result, a significant portion of informally employed women engages in a wide range of jobs, from home-based jobs to daily wage construction labor and street vending. Despite the diversity of these jobs, they share a common characteristic that their workers are employed informally and lack entitlements such as job security, legal recognition, and social welfare benefits (Boeri, 2023). This ongoing informality reflects systemic gender inequalities embedded in the labour markets of developing South Asian economies. Informal employed women workers experience significant levels of job instability and insecurity due to the absence of steady income, long working hours under unfavourable conditions, lack of legal and social protection, and limited or no voice in the workplace or sociopolitical sphere. Together, these conditions contribute to their heightened vulnerability (Kapoor, 2007). Their marginalization is exacerbated by intersecting obstacles such as low educational attainment, constrictive cultural norms, and a lack of negotiating power in socio-political arenas (Vansheika & Rawat, 2025). Despite these obstacles, many women continue to engage in informal employment due to necessity and limited opportunities for upward mobility. Their engagement in the informal economy not only helps sustain households but also improves their financial position and decision-making ability within families (Lemma & Sharma, 2025).

Although women's social and economic status has improved over the last few decades, persistent structural and societal constraints continue to limit their access to fundamental rights such as health care, secure employment, education, and domestic freedoms (Brody et al., 2017). The main problem in this sector is people being financially excluded from the industry. Many South Asian rural women still do not have access to formal banking institutions and credit systems, which prevents them from making profitable investments or dealing with financial difficulties (Women's World Banking, 2025). Patriarchal norms often limit the mobility of women and restrict their participation in decision-making (Vyas, 2022). To address these problems, a variety of strategies are needed. Supporting people through legal rights, educating

them, and getting them to act collectively along with finances are necessary to achieve this. Development plans that focus on getting women into Self-Help Groups (SHGs) promotes social transformation and build more sustainable livelihood(Roy, 2025).

In South Asia, a commonly used development plan involves organizing impoverished people, especially women, into self-help groups, through these groups they generate income to overcome poverty. SHG programs are widely used interventions to promote women's empowerment(Brody et al., 2017). These groups provide women a community-based model where they receive training, access credit, form connections as well as discuss their rights (Deshpande & Khanna, 2021). The SHGs encourage women to build a community and joint accountability, and it improves their access to microfinance and financial literacy. These groups also provide women the ability to speak their concerns and bargain confidently with employers, markets, and local governing bodies(Roy, 2025).

Many organizations have effectively executed SHG-based models that integrate financial services with strategies to empower people. Three significant examples like SEWA in India, BRAC in Bangladesh, and ASA in Bangladesh and South Asia demonstrate that different type of SHGs can have different impacts (Torri & Martinez, 2014). These SHGs played a pivotal role in transforming women's empowerment and in promoting financial inclusion through microfinance, access to market, collective bargaining power, and skill development (Hill, 2001;Roy, 2025). The empowerment of women through involving in Self-Help Groups has augmented women entrepreneurship and asset accumulation(Baruah, 2004). By organizing collectively, these groups have empowered women in the informal economy, to overcome economic, social, and institutional constraints.

SEWA, which operates both as a trade union and a cooperative, demonstrates that having access to credit enables women to invest in income-generating ventures, thereby increasing their decision-making participation at the household and in the community(Ghore et al., 2023; Schuler, 1990). SEWA organizes women into cooperatives that provide access to credit and savings facilities, empowering them to invest in microenterprises and engage in income-generating activities. These initiatives enhance economic resilience and influence household and community decision-making(Trivedi & Petkova, 2022s;Chen et al., 2005). Similarly, BRAC provides microloans to women, enables them to start businesses and gain a foothold in the economy. BRAC incorporates financial literacy and vocational training into its programs to ensure long-term sustainability of economic benefits(Haqpana & Tsouroufli, 2023;HOQUE, 2008). Rural women utilizes BRAC microfinance services to invest in small businesses, rearing livestock, and traditional and non-traditional trades.(Shamsuddoha, 2011). Streamlined and standardized approach of ASA's model, ensures rapid loan disbursement to women entrepreneurs who are in agriculture, trading, and small-scale manufacturing (Shamsuddoha, 2011). With the help of ASA and BRAC development programs, women entrepreneurs can now access local, regional, and international markets, reducing their dependence on intermediaries and bringing better returns (Torri & Martinez, 2014).

Beyond economic empowerment, SHGs also promote social empowerment by providing women a platform to challenge entrenched societal norms(Baruah, 2023). By joining SHGs women build strong social networks which serve as a support system against discrimination, social isolation, and gender-based violence. BRAC's emphasis on education and building skill has contributed to shift gender perception, as economically active and educated women increasingly becoming inspiring role models in their community (Baruah, 2004). For women's representation in leadership positions, ASA's diversity, equity, and inclusion initiatives are

essential in addressing these existing gaps and promoting more inclusive economic growth (Duensing, 2016).

By organizing collectively, SHGs enable women to take part in local governance structure, join decision-making bodies, and advocate for their rights. Leadership development programs by SEWA and BRAC have equipped women with organizational ability and legal knowledge, letting them to negotiate for better wages, effective legal protections, and reliable social security (Chen et al., 2005; Shamsuddoha, 2011). Through the “barefoot lawyers” program, BRAC educates rural women about property rights and helps them to handle legal issues and stand up for their rights (Nanayakkara, 2001). In addition to their economic and legal impact, SHGs also work as a safety net, especially during financial downturns and disasters. SEWA's cooperative bank, provides women emergency loans and financial literacy training, to navigate economic downturns (Khoury & Nasrallah, 2024). BRAC social enterprises help marginalized women by offering sustainable income sources for reducing vulnerability to poverty (Baruah, 2004).

Importantly, these SHGs have expanded their efforts towards digital financial inclusion, as they recognize how crucial it is to current SHG strategies. SEWA's “Manager Ni school” equip grassroots women with training in management and digital skills, preparing them to meet global market demands and engage in digital entrepreneurship (SEWA, 2023). With the integration of mobile banking and fintech tools by ASA and BRAC, women can now safely save, effectively manage their loans, and reduce dependence on intermediaries (Duensing, 2016). These advancements indicate a shift toward tech-enabled empowerment, but further study is needed to fully understand their scalability, access constraints, and long-term viability. Despite these advancements, the integration of digital tools within SHGs remains an under-researched area. As digital ecosystems continue to evolve, understanding their intersection with informal work and empowerment is becoming crucial.

While extensive research has been done on SHGs and their role in financial inclusion and women's empowerment but there are still several gaps which remain unexplored. First, most studies are context-specific and lack a comparative analysis of these SHGs across different economic and socio-political contexts. Also, most studies focused on short-term financial outcomes rather than long-term impacts such as sustained income generation, intergenerational mobility, or shifts in social norms. Existing studies highlight financial and economic interventions, but there is insufficient research on how SHGs address structural obstacles like legal exclusion, cultural patriarchy, and regulatory barriers. Also, there is limited research about how SHGs are integrating digital technology and how digital inclusion reshape women's access to financial systems and markets. Addressing these gaps is important for developing models that are scalable, inclusive, and future-ready. In this paper SEWA, ASA, and BRAC are critically analysed to bridge these existing gaps.

Methodology

Comparative case study methodology has been used for this study, which is ideal for examining various socio-economic issues in real world contexts (Flyvbjerg, 2006). This study demonstrates how SHGs function in different circumstances and what role they have in empowering women in the informal economy. Self-help groups work in different cultural, political, and institutional settings across South Asia. A comparative study of these SHGs is relevant for elucidating differences in organizational methods, outcomes, and obstacles they face. This method helps to examine common themes and unique behaviours among SHGs. It provides deeper insights into how empowerment can be achieved in different national settings.

SEWA, ASA, and BRAC were chosen for this study because of their significant impact on women's lives and their widespread presence across urban and rural areas of South Asia. People recognized these groups for helping women in the informal economy. They provide financial services, skill development, legal education, and collective bargaining strategies. These groups are ideal for studying the transformational power of SHGs due to their accomplished track records, their ability to operate in different geographical locations, and their innovativeness in microfinance (Ghore et al., 2023; Duensing, 2016; Haqpana & Tsouroufli, 2023). Each SHGs use its unique approaches to empower women: BRAC applies a "credit-plus" strategy that combines financial support with social services and legal education, ASA provides high-efficiency microfinance, and SEWA combines trade unions with cooperative development to support women workers. This diversity permits a comprehensive comparison of different strategies of empowerment. Its scope and regional representation determine the selection of these SHGs. They serve millions of women in South Asia across different social and economic environments. Their broad involvement enhances the study's significance, as their experiences offer useful insights into scaling and adaptation of SHGs to empower women across various circumstances. Studying these SHGs helps in identifying best practices and formulating policy recommendations. These recommendations seek to expand the reach and impact of SHGs efforts across South Asia to cross economic, social, and institutional borders.

The study incorporates secondary data sources that have been meticulously selected to be of high quality, relevance, and a variety of views. The data comprise peer-reviewed articles from journals, organizational reports, program assessments, and policy briefs. Reports by international organisations like the International Labour Organization (ILO), UN Women, and the World Bank are the primary sources, and they provide macro-level insights into gender dynamics and informal employment. Training guides, impact evaluations, and annual reports of BRAC, ASA, and SEWA are also used for case-specific documentation. They provide a detailed description of the program's objectives, methodology, and results. Data was analysed through thematic and content analysis techniques, which allowed for the identification of trends, strategies, challenges, and outcomes related to every SHG. Special emphasis was given on how these SHGs enable women's entrepreneurial growth, and develop their communication skills, decision making authority, and self-esteem factors that are essential to empower women to transcend poverty and dependency. This methodology enables a detailed, comparative examination of how SHGs function in different national settings to empower women. By examining a wide range of secondary sources and reflecting on them seriously, the study enhances a deeper understanding of the transformative role of SHGs and their ability to impact policy and practice in South Asia.

CASE STUDIES

"Self-Employed Women's Association" (SEWA)

"Self-Employed Women's Association" is a central trade union of poor informal sector women workers founded in 1972 by Shri Ela Bhatt in Ahmedabad, Gujrat (Nanavaty, 2018). It is one of the most prominent SHGs operating in South Asia. SEWA emerged from the recognition that women who did a variety of jobs like sewing, embroidery, rolling bidis, and vending vegetables; faced irregular incomes, lower wages, no job security, and exploitation by contractors, moneylenders, and local government authorities (World Health Organisation, 2008).

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The main aim of SEWA is to organize self-employed women for their economic and social upliftment by facilitating full employment and self-reliance to its members and providing them with new alternatives to deal with the various limitations and constraints imposed on them by the economy and society (Shivir, 2020). In addition to organizing women working in the unorganized sector to improve social and economic security, it is the only all-women's union (Hill, 2001). According to SEWA, the sustainable development for women is stronger when built on four core pillars of capacity building, organizing, capital formation, and building women's enterprises (Nanavaty, 2018).

SEWA organizes its members into cooperatives and trade organizations, provides various kinds of services, and establishes organizations to oversee and maintain its activities (Chen et al., 2005). Over the years, SEWA has established a strong network of sisterhood institutions to support women workers. SEWA Union organizes and recruits its urban and rural members, negotiates on their behalf to reduce economic, social, and political risks, and provides strong support during crises. It ensures greater security and rights for women workers by improving government services, ensuring better municipal infrastructure, reducing police harassment of street vendors, and promoting fair market space allocation (Chen et al., 2005; World Health Organisation, 2008). SEWA Cooperative Federation organizes and supports women's cooperatives by providing various services like marketing support, empowerment, business, and industry development, and creating favourable policies for them (SEWA, 2022). "Indian Academy of Self-Employed Women" (SEWA Academy) education wing of SEWA, provides training, research, and communication services to women workers to foster consciousness, awareness, and collective efficacy and to train new leaders to support the organisation at the community level (Jay et al., 2022). Through these 6,043 trainings have been delivered and 5 lakh women workers have been trained in the last 30 years. SEWA also recognized the financial discrimination faced by female employees and responded by establishing the Shree Mahila SEWA Sahakari Bank. This bank provides credit facilities, saving opportunities, and microfinance services to help women to improve their livelihoods. With 3,41,224 bank accounts and 1,34,230 members by 2024, SEWA Bank continuously contributing to empowering women economically (SEWA Bank, 2025). This effort illustrates how SEWA promotes financial autonomy among informal female workers, assisting them in diminishing dependence on high-interest lenders.

In response to the expanding opportunities and growing challenges of globalization, SEWA created the Sewa Trade Facilitation Centre in the textile sector to connect informal workers with national and international markets (SEWA, 2022). This approach expands women's access to global value chains while simultaneously promoting revenue production. However, SEWA has faced financial constraints and the risk of decentralization, which will erode member's solidarity and pose organizational challenges to SEWA's sustainability (World Health Organisation, 2008). SEWA has integrated digital inclusion into its programs in response to the digital divide. For example, SEWA's Manager Ni School gives technical and managerial skills to women at the grassroots level, empowering them to adapt to the ever-changing demands of a globalized society. This program also helps women reach their full potential as managers and business owners by offering youth needs-based skill training. However, there are still cultural and infrastructural barriers to the broader digital transformation, which requires thorough integration and ongoing assistance (Nanavaty, 2021).

For the past 15 years, SEWA has been working in South Asia to rebuild the lives of the affected women in Sri Lanka, Nepal, Afghanistan, and Myanmar (Nanavaty, 2018). In Afghanistan, where women face immense socio-economic problems due to conflict, constraining societal norms, and restricted access to education and jobs. To solve these challenges, SEWA extended

its support to empower them by creating SHGs, providing training in embroidery, tailoring, and handicrafts, and facilitating microfinance access. These initiatives have enabled women to earn independently, boosting their confidence and decision-making power (SEWA, 2022; Nanavaty, 2018).

After the ethnic civil war in Sri Lanka, many families were left grieving and dealing with trauma and economic hardship. Amidst this, SEWA established Business and community development centers and later expanded to Ampara to support women's livelihoods. However, as Sri Lanka plunged into an economic crisis, new challenges emerged with essential commodities like fuel, electricity, and agricultural supplies becoming scarce. Despite this, SEWA's sisters remained resilient, they continued training like garment training, coconut oil extraction, and food processing through Gyan Vigyan Kendras, helping women sustain their incomes (SEWA, 2022). These operations in Sri Lanka and Afghanistan demonstrate how SHG-led programs can promote socioeconomic resilience and help people reconstruct their lives in post-conflict and disaster situations (World Health Organisation, 2008).

Women who joined SEWA were able to fight against exploitation by contractors, middlemen, and employers. SEWA membership helps them in accessing raw materials at lower costs and supports product sales. Also, it provides skill development and social services, which help women to secure regular jobs and higher incomes. SEWA bank has significantly contributed to the economy by providing credits and freeing them from high-interest moneylenders. Despite these efforts, many women still struggle to get out of poverty by earning only \$1 to \$2 per day. SEWA's health insurance program, VIMOSEWA, though a valuable initiative, is limited in its reach due to high dropout rates and affordability issues. These restrictions highlight the necessity of a more comprehensive framework for health coverage, consistent financial assistance, and policy reinforcement. SEWA has implemented a number of strategies to promote empowerment, ranging from digital literacy and financial inclusion to unionization and cooperative development. Although it has an enormous impact, its efficacy hinges on resolving enduring structural issues, guaranteeing fair access to services, and bolstering organizational unity in the face of decentralization.

“Association for Social Advancement” (ASA)

In Bangladesh, rural people and women are among the worst sufferers of social inequities, with half of the women population experiencing extremely low social and economic status (Ahmmed, 2003). Without addressing ingrained structural disparities, any endeavour to improve their standing would remain restricted. Acknowledging this, ASA was established in 1978 in Bangladesh and was among the first SHGs to commence operations globally to include vulnerable groups, especially women in the process of financial development (Chimenti, 2016). After beginning as a radical grassroots organization, ASA transformed into a service provider, then a successful microcredit institution, and finally a sustainable microfinance organization offering diverse financial services (Ahmmed, 2003). ASA aims to empower women by offering easily accessible savings and credit services, serving as a financial intermediary for those lacking access to credit. ASA's unconventional microfinance strategy is based on individual liability, emphasizing simplicity, flexibility, and cost-effectiveness. It emphasizes promptly providing loans to members, by using standardized credit management systems and policies that lower administrative costs and improve outreach (Shamsuddoha, 2011).

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ASA's empowerment strategy places a strong emphasis on offering credit and savings services that are accessible to navigate and operate. Its saving programs encourage financial stability by allowing underprivileged women to manage cash flow, deal with emergencies, and become self-reliant. Microcredit and saving products are intrinsically connected, helping families to withstand financial shocks and crises. ASA's microfinance initiatives, which include income-generating activities, training, education, and basic health services, have significantly improved rural livelihoods, particularly for women (Sharma & Zeller, 1997).

In 2001, ASA became donor free and its self-sustaining model has now been adopted by numerous other MFIs (Chimenti, 2016). During 2022-23 fiscal year, ASA granted loans amounting USD 4.48 billion among 7.3 million clients and 91 percent of them were women (ASA, 2022). This accomplishment highlights the organization's broad reach and high level of operational effectiveness. To implement the ASA model internationally, ASA Bangladesh established ASA International (ASAI) in 2007 as an independent organization in collaboration with other international microfinance investors. ASA International is one of the largest SHGs in the world, which provides small, socially conscious loans to low-income women entrepreneurs across Asia. It promotes socioeconomic progress while ensuring sustainable growth and returns for shareholders by increasing financial inclusion (Chimenti, 2016). ASAI now operates in 13 countries and is performing well in all of them, having reached an overall 2.4 million customers with 2091 branches. In South Asia, it operates in three countries – India, Pakistan, and Sri Lanka reaching 0.85 million clients through 585 branches (ASA International, 2024).

ASA India is established under Indian law as a non-deposit-taking SHG with 0.19 million clients and 176 branches. To reduce poverty and women empowerment, ASA India enhances the socio-economic development of low-income enterprises by expanding financial inclusion. It uses a for-profit individual lending model, that offers small, socially responsible loans to low-income female business owners, enabling them to start or grow their businesses. These include Primary loans for women who are engaged in small businesses but face liquidity problems, financial constraints, and lack access to bank loans, Special loans are for women who are in emerging enterprises but suffer from a lack of capital and are not eligible for bank assistance, Business loan supports women and men who are in small and medium-sized enterprises but face liquidity problem and Family loan is for spouses or children of borrowers who are in small and medium scale businesses. ASA India also provides a wide range of community development programs in health, education, and disaster relief (ASA India, 2024).

ASA Pakistan's lending approach targets low-income women entrepreneurs and is focused on individual lending through client groups without joint liability. It serves 618,000 clients through 345 branches. It offers three types of loans: Small loan is only for female entrepreneurs to empower them by supporting their small business, reduce dependence on money lenders, and promote self-reliance through income generating activities, small business loan, and Micro Small and Medium Enterprise loan is provided to both female and male entrepreneurs for the expansion of their existing businesses (ASA Pakistan, 2024). Lak Jaya (ASA Sri Lanka) has 42,000 clients via 64 branches. It offers three types of loan to clients: The general loan is offered to female entrepreneur to empower them so that they can significantly contribute to the economy, Personal and SME loans are offered to both men and women entrepreneurs to support various business ventures (ASA Sri Lanka, 2024). These regional approaches demonstrate ASA's flexibility in responding to various socioeconomic environments throughout South Asia.

The ASA model's impact measurements demonstrate how effectively it reduces poverty and promotes financial inclusion. Around 70 percent of ASA's members first time accessed

financial services under financial inclusion, and 94 percent of members reported increases in their daily income and improvements in their living conditions. Another significant outcome is women empowerment, as 89 percent of women reported a greater share in family income, and 82 percent assumed leadership or decision-making roles within households or communities, showing how SHG helps low-income communities to uplift (ASA International, 2023).

Despite its successes, ASA has encountered major economic instability, regulatory hurdles, and taxation challenges in South Asia. The unresolved tax disputes and economic crisis in Sri Lanka have made it difficult to deliver affordable loan services. In Pakistan, economic instability and fluctuating regulations have created financial uncertainty and increase cost of operations. In India, strict laws and unresolved tax disputes have slowed down loan disbursement and impact cash flows. These external challenges highlight that SHGs are easily affected by macroeconomic fluctuations and emphasize the necessity of strong institutional support and stable regulations (ASA International, 2023). ASA's approach to empowerment relies on efficiency, scalability, and local financial tools. The success in expanding financial access and strengthening women's economic empowerment is considerable. Sustaining these gains in the midst of economic and regulatory uncertainty is a major problem. Additional policy actions and responsive organizational strategies are needed to make the SHG model in South Asia work even better for more people.

“Bangladesh Rural Advancement Committee” (BRAC)

“Bangladesh Rural Advancement Committee” is a global development organisation founded in 1972 in Bangladesh. It was turned into an inclusive and extensive institutions for eradicating poverty through providing access to a microcredit program (Chowdhury et al., 2006). BRAC has a cross-disciplinary approach towards development that unifies economic empowerment and social protection, and ecosystem development to help young women their objectives (BRAC, 2024). For more than forty years, BRAC has grown to be the largest financial service provider, giving millions of the underprivileged with the funds they needed to improve their lives. BRAC's operational model relies on specific “credit-plus” approach that entails both financial and non-financial services. These provides microcredit loans for poverty alleviating, providing skill training to the workers and borrowers, empowering women through social development, and promoting the legal rights of its members. The organization addresses the requirements of various targeted populations including rural women, young and adolescent girls, small-scale entrepreneurs, and migrant workers. (David Hilton, 2016). Through this holistic strategy, BRAC attempts to address systemic problems that perpetuate inequality in addition to short-term financial requirements.

In 2023, 26 million individuals received support from BRAC, providing financial services and awareness programs to 11 million people, providing education to 230,000 children (mostly girls), and enhancing the financial literacy of 5 million women. Additionally, BRAC improved the financial resilience of 6.8 million people by making insurance services more accessible to them (BRAC, 2023). The above figures illustrate BRAC's comprehensive approach to development, which is based on efficacy and reach. After decades of experience and understanding in delivering financial services to Bangladesh's impoverished communities, BRAC extended its operations internationally in 2002 and now it operates across fifteen countries of Africa and Asia, implementing multiple interventions that work together to address the intricate problems of inequality and poverty. Together these entities serve nearly 8 million people globally, 96 percent of whom are women (BRAC International, 2023). While addressing

local challenges, its international initiatives uphold the fundamental principles of inclusive development.

In Afghanistan, BRAC has implemented programs that address access to education, infrastructure development, quality of education, and mobilizing communities. It elevates girl's education by hiring female teachers, scheduling classes at convenient times of the day, locating schools near their homes, and educating and engaging communities about the importance of girl's education. As a result, 25,800 learners (90% of them are girls) are provided with educational materials and support (BRAC, 2021). BRAC's health program aims to reduce morbidity and mortality among children, care for pregnant women, provide immunizations, and promote health care by providing a wide variety of basic health products in remote difficult-to-reach places. In Afghanistan, it has significantly contributed to the country's development by delivering preventive, promotive, and curative basic health services to women and promoting gender equity. Its humanitarian programs have supported 30,728 women by providing blankets and tarpaulins to cope with the severe winter (BRAC International, 2023).

BRAC microfinance aims to offer a variety of financial services to those who are at the bottom of the pyramid. Its services mainly target women living in remote and underserved regions. The institution provides group-based microloans and small enterprise loans to empower women economically, foster self-employment opportunities, strengthen financial resilience, and encourage their entrepreneurial spirit. It provides easily accessible and convenient loan and saving products, that are ideal for the needs of the local community (BRAC International, 2021). After joining BRAC 94 percent of microfinance clients improved their quality of life and financial management, while 80 percent increased spending more on children's education, signaling broader household-level empowerment (BRAC International, 2023). BRAC is unique in its emphasis on data-driven innovation, which continuously tests and improves its interventions to optimize their efficacy. Its extensive community involvement ensures that initiatives are developed in collaboration with communities, ensuring responsiveness to local needs. This participatory approach strengthens trust and ownership among beneficiaries. Furthermore, BRAC prioritizes sustainability by applying a social enterprise model to recover costs and scale impact (BRAC, 2024).

Despite its wide-ranging success, there are several challenges that BRAC encountered in its efforts to empower women in different countries of South Asia. In conflict prone areas like Afghanistan, operational effectiveness has been impacted by political restrictions, security risks and restrictions on women's mobility and participation. These restrictions on women by the Taliban, have forced BRAC to modify their operational strategies and reduce certain field-level operations. Furthermore, BRAC's dependence on donor funding to maintain its social development projects like the Ultra Poor Graduation initiatives, exposes it to financial vulnerability. This erratic nature of donor commitments poses risks to the long-term sustainability of its programs (BRAC International, 2022). BRAC's credit-plus model is an outstanding instance of a comprehensive strategy for women's empowerment since it combines microfinance with health, education and legal assistance to combat poverty from several perspectives. It stands out in the SHG ecosystem because of its capacity for large scale operations, cultural context adaptation, and community-level transformation. To ensure the continuation of its mission driven development initiatives throughout South Asia, political unpredictability and reliance on donors must be resolved.

Common Themes:

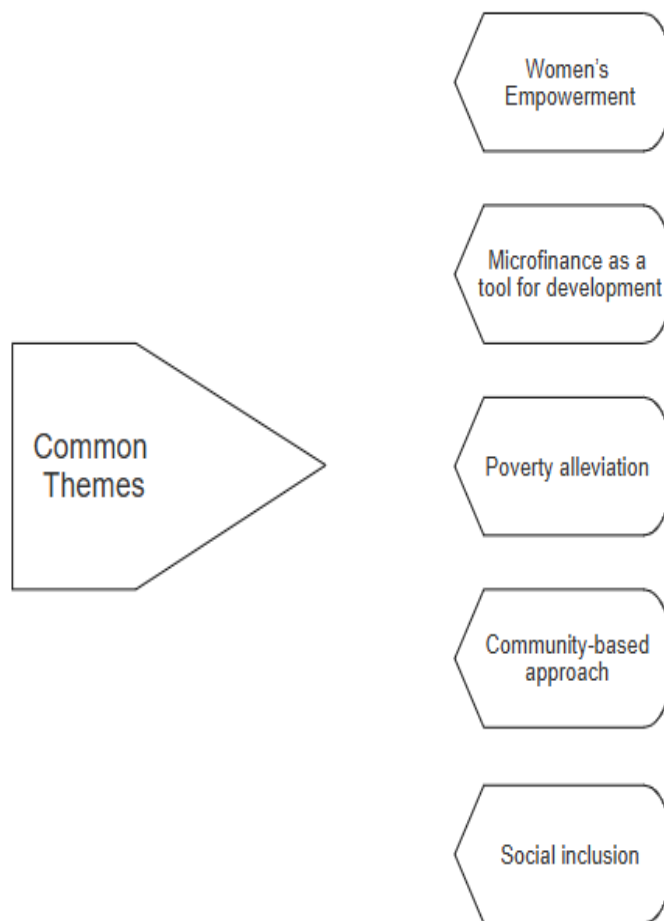


Fig 1: Common Themes

SEWA, BRAC and ASA have several common themes, as they all aim to create sustainable economic and social empowerment. They all laid equal stress on improving the living of marginalized communities, particularly women in the informal sector by offering financial and social assistance. Women empowerment is particularly emphasized as a main priority by all three SHGs. Though, they do so in different ways: SEWA focuses on trade unionism and collective bargaining, BRAC has a holistic approach that includes legal aid, healthcare, and education, ASA emphasises economic independence through microfinance. Despite these differences, all these SHGs recognize that financial independence is the key to attaining economic and social equity among women. They also equip women with the appropriate financial tools and enable them to develop their decision-making power in households and communities. Credits are not readily available to marginalized women and therefore these SHGs utilize microfinance as a main strategy to bridge this gap. They use microfinance as a tool for development to promote new enterprises and provide instruments to rebound from adversity. SEWA's cooperative bank highly values autonomy and solidarity, group-based lending of BRAC is part of comprehensive development initiatives, and ASA's high-efficiency lending approach provides quick and low-cost access to finance. All these models show that inclusively planned microfinance programs and social support systems, insurance and training can catalyse major structural changes. One of the main goals is to reduce poverty by employing

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sustainable livelihood methods. They reach out to underprivileged women with financial help and other services to create sustainable economic security. These approaches go beyond generating revenue to tackle education, access to healthcare, and food security. Importantly, they reject the idea that poverty can be addressed only as an economic challenge and perceive it instead as a complex problem in need of structural changes.

Additionally, to ensure sustainable development, they all take a community-based approach. By working in close proximity with grassroots communities, SHGs ensures that its programs are strongly embedded within local communities. It can be best described by the SEWA's decentralized cooperatives, BRAC's schools and health programs at the grassroots level, and ASA's organisations at the local level. These SHGS increase accountability, promote collective efficacy, and develop trust by including community people in the planning, implementation, and evaluation processes. They all emphasize social inclusion, striving to incorporate marginalized groups, mainly women who are excluded based on caste, religion, location, or economic status into the mainstream of the economy. By encouraging equality, representation, and dignity, these practices combat social fragmentation. While each of them has its strengths and challenges, together they offer valuable insights into sustainable social and financial inclusion to improve the livelihoods of women. Together, these groups offer flexible, scalable, adaptable, and replicable lessons for SHG-based empowerment not only in South Asia but across the Global South.

Comparative analysis

	SEWA	ASA	BRAC
Founded in	1972	1978	1972
Mission	Holistic empowerment of poor self-employed women, within collectives and cooperatives.	Enhance socioeconomic progress of low-income women entrepreneurs	Empower women who are impacted by poverty, social injustice and illiteracy through extensive economic and social initiatives.
Target Beneficiaries	Women workers of informal sector	Low-income individuals, mainly women	Households living in extreme poverty
Population Covered	3.2 million	2.4 million	8 million
Strengths	Grassroot mobilization, robust labour right advocacy and financial inclusion for informal workers	Low cost, highly effective and scalable microfinance model with self-sustaining financial operations	Broad, integrated development approach and diverse funding sources with worldwide reach
Challenges	Reliance on local policies, regulatory obstacles and cooperative structure limits scalability	economic instability, regulatory hurdles and taxation challenges	Multi sectoral programs results in high operational costs, maintaining efficiency at scale is challenging

Barriers	Financial sustainability, bureaucratic obstacles and rejection for collective efforts	Reliance on microfinance alone limit long term impact	Reliance on external funding sources
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Table1: Comparative analysis between SHGs.

Despite having the same aim of reducing poverty and empowering women, SEWA, BRAC and ASA are quite different in their organizational structures, approaches, strategies for implementation, and methods of operation. The distinct historical, sociopolitical, and economic environments in which each organization was founded, together with their institutional beliefs, are reflected in these variances. SEWA adopts a union and cooperative-inspired approach to collectively empower informal women workers through financial services and skill development (Bali, 2016). ASA is a very effective and economically efficient organization that prioritizes scalability and financial sustainability with no dependency on external funding (Chimenti, 2016). To create long lasting impact, BRAC uses a holistic development approach by combining microfinance with education and livelihood programs (Chowdhury et al., 2006). However, each organization faces unique challenges due to its cooperative structure, SEWA finds difficulty in scalability, and ASA's only concentration on microfinance restricts its ability to address social development and BRAC multi-sectoral initiatives resulting in high operational costs. Despite these differences, they substantially contribute to women's empowerment, community-based economic growth, and financial inclusion. Their models highlight the fact that there isn't a single, universal strategy for SHG-led development. Rather, context-appropriate strategies that strike a balance between social depth and financial efficiency are essential for success. Together, they demonstrate how SHGs can serve as a vehicle for revolutionary change throughout South Asia, providing insightful guidance for future policy design and cross-regional adaptation.

Countries Collaboration:

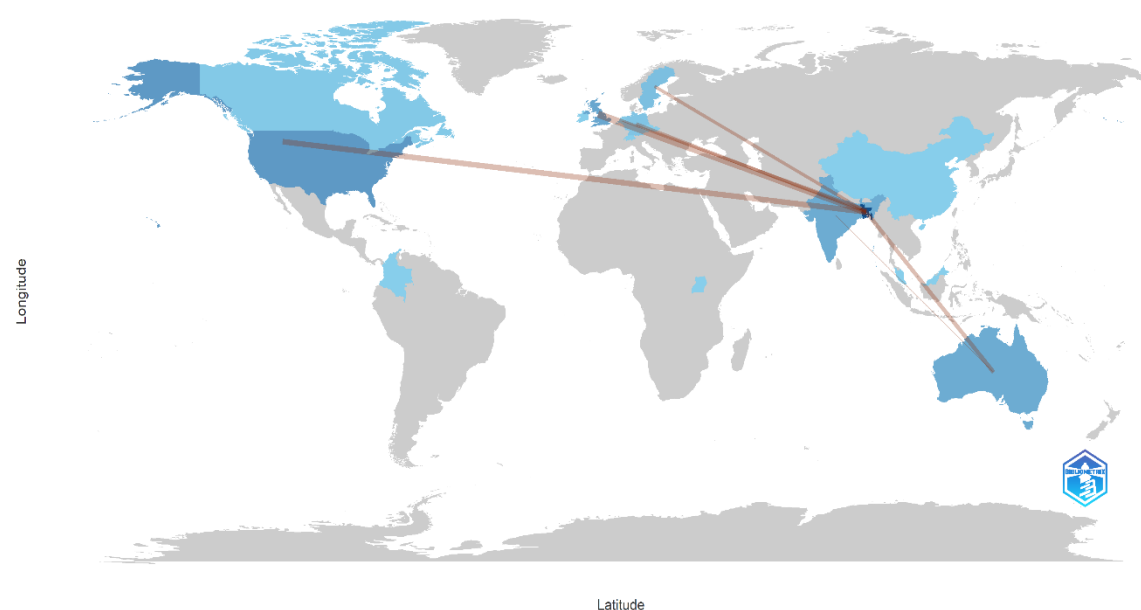


Fig 2: Countries Collaboration Chart.

This chart illustrates the global partnership that supports the expansion and impact of self-help groups, with special emphasis on improving women's livelihoods. The visualization provides an overview of the global distribution of co-authored studies and illustrates the research connection between countries. It represents the degree of international collaboration in research, with darker shades of blue representing a higher level of collaboration and light blue shades indicating modest collaboration (Nita, 2019). The level of a country's collaborations with another country is represented by the thickness of the lines between them (Aria & Cuccurullo, 2017). This map depicts Bangladesh's relationship with major collaborating countries like India, the United States, The United Kingdom, Australia, India, and some European and Asian countries, indicating extensive diversity in cross-border collaborations in term of assisting SHG-based projects. India and Bangladesh are also reputed to collaborate most among South Asian countries, which is a reflection of their growing importance at the global level. These connections show that the world is working to advance capacity building programs, microfinance initiatives, and policy tools that encourage women's empowerment. The lines between countries represent the cross-border sharing of resources and knowledge, and helping to strengthen SHGs as a powerful platform for women's economic empowerment and financial inclusion (Beg et al., 2024). By collaborating with international institutions and development agencies, SHGs improve women's livelihoods and also promotes wider socio-economic development objectives.

Emerging Development:

Self-Help group's cross-border collaboration is significantly impacted by the geopolitical events in South Asia. To improve the resilience and impact of SHGs in improving women's livelihoods, requires an understanding of these dynamics and formulate strategies that can adapt to them. India and Pakistan's erratic diplomatic relations significantly effects cross-border projects, like SHG's operations. Since 2019 bilateral trade between these countries has effectively ceased, diplomatic relations have downgraded, and people-to-people interactions have drastically reduced (Siddiqi & Siddiqi, 2024). This directly impacts SHGs involved in trade, restricting their market access and economic opportunities. The halted trade made it challenging for women-led SHGs that produced handicrafts, textiles, and regional foods to access markets. Due to the closure of cross-border markets, these groups felt forced to switch to local markets which increased competition and strained their economic sustainability. Amid conflicts Aaghaz-e-dosti and Aman ki Asha have evolved as grassroots diplomacy initiatives to promote economic and social collaboration (Peace insight, 2019). SHGs explore nontrade collaborations like skill development and knowledge sharing initiatives by using these platforms. Despite physical constraints, digital platforms help SHGs to stay in contact, exchange business strategies, and collaborate on online workshops related to sustainable farming, financial literacy, and women's empowerment (Sharma, 2024).

SHGs focused on women's empowerment have been significantly impacted by the dynamic political landscape in Afghanistan after the Taliban retook control in August 2021 (Sharma, 2025). The Taliban have limited SHG scope by restricting women's engagement in economic and public areas. Women's SHGs engaged in tailoring, handicrafts, and agriculture have faced several operational challenges limited access to resources, and safety risks. SHGs of India and Pakistan have indirectly supported Afghan SHGs by offering market access and skill training despite the Taliban's restriction (Biswas, 2025).

Over the last decade, Bangladesh's economy has grown remarkably and is seen as a benchmark for economic resilience. However, ongoing political unrest has impacted the economic activities of Bangladesh and is likely to impact its bilateral trade relations with other nations

(The Economic Times, 2024). SHG operations face challenges due to this disruption, particularly those engaged in microfinance, social development, and small-scale entrepreneurship. SHGs in every sector are hampered by supply chain instability and rising raw material costs caused by ongoing political unrest. The safety and functioning of SHGs in these communities have come under scrutiny due to the political transition (Krishan, 2025). The outbreak of the crisis has also impacted cross-border collaborations between neighbouring nations (Palit, 2024). Restricted travel and growing security concerns impede the mobility and collaboration required for SHG initiatives. SHGs can endure the crisis and come out stronger in the long run by eliminating trade constraints, enhancing access to affordable credit, and expanding skill-sharing initiatives.

The economic crisis that Sri Lanka has gone through has caused an enormous amount of difficulty for everyone. There are no such industries that are not affected by the economic transformation, including those that keep the economy going such as farming, fishing, gas, electricity, etc (Rafi, 2025). Sri Lanka's economic crisis has also tested the resilience of SHGs, which are essential in sustaining local economies (SEWA, 2022). Inflation and resource constraints due to the crisis have a direct impact on SHG operations. Despite all these difficulties, SHG morale did not waver. SHGs responded to the crisis by diversifying income sources and fortifying local networks. These strategies of SHGs demonstrate their potential in supporting economic recovery and resilience at the grassroots level.

Implications:

Based on the findings, the study indicates several actions to be adopted by SHGs, policymakers, researchers, and government bodies. Despite progress, informal women workers still face significant barriers in obtaining access, opportunity, and representation in society. To promote better economic development it is essential to effectively recognize as well as address these challenges (Moral et al., 2024). To remove the barriers on women, policymakers can actively address and mitigate these challenges. Their promotion can be realised by conducting targeted institutional as well as legislative changes to eliminate sociocultural and structural barriers. Policymakers should support SHGs as vital agents of change and make policies that encourage gender equality in entrepreneurship. The study proved that assistance from family, easy loan availability, training, and entrepreneurial education are crucial contributors to the lives of marginalized women. These findings provide useful information for policymakers to consider while formulating and executing policies. Regulations by policymakers should promote SHGs to work across national boundaries to improve their chances of access to resources and to share knowledge. Transnational collaboration can strengthen SHG's collective bargaining and resistance stronger. SHGs need to be prepared to use digital technologies for marketing, outreach, and capacity development in a more digitalized world. Digital platforms can be used to establish global networks and linkages to empower women entrepreneurs worldwide.

As the number of women involved in the informal economy increases, this phenomenon requires more serious attention (Mehtap et al., 2019). Therefore, an in-depth examination of the relationship between informality and productivity is necessary. The government should invest in research utilizing disaggregated data to monitor the economic mobility of informal women workers. The legal and regulatory systems should be made stronger so that informal women workers are well secured and get social security. All layers of society should be provided with entrepreneurship training, and support through aggressive public awareness campaigns to cover marginalized communities (Nayak et al., 2020). Government can promote a diversified and inclusive corporate culture, to promote gender equality in entrepreneurship and also beneficial to society. NGOs play a critical role in improving SHGs performance. They

can help SHGs in their branding strategies and identify a target market for their services and products. With the support of NGOs, SHG members gain access to digital technologies and new marketing techniques. Through digital platforms, SHGs strengthen global connections beyond borders to enhance joint bargaining power.

Researchers need to further explore how digitization improves SHGs sustainability and effectiveness. This includes exploring mobile banking, digital financial instruments, and the impact of technology on external collaborations and internal administration. The findings establish the need for a coordinated, multi-stakeholder effort to strengthen SHGs as platforms for equity, empowerment, and inclusive development. The findings from SEWA, ASA, and BRAC, provides a valuable roadmap for wider adaptation in many global situations, with transformative potential of SHGs.

Conclusion:

This paper aimed to analyse the contribution of SHGs towards changing women's livelihoods in South Asia, using SEWA, ASA, and BRAC. These organizations have played a significant role in helping women to overcome economic, social, and institutional barriers. One important conclusion from this comparative analysis is that having financial independence is highly depends on microfinance, while sustainable empowerment needs to be a wholesome strategy, one that combines financial services, with leadership development, education, and healthcare (Lamichhane, 2020). SHGs significantly contributed to women's empowerment by assisting them to become financially independent and encouraging saving and investment behaviour. Also, it facilitates loan policies, awareness campaigns, and other initiatives that enhance women's decision-making power within families and society. Collectively these components strengthen the sustained economic stability and gender equity. However, the case studies also highlighted shared obstacles like financial sustainability, legal restrictions, and the issue of expanding their operations effectively (Neha Soni, 2016). For policymakers, this research highlights the importance of creating a supportive ecosystem around SHGs. This includes skill development programs, financial inclusion, and legal frameworks to protect informal women workers. The government must create policies that facilitate SHG integration into official monetary systems, and targeted investments in capacity building programs. Financial institutions should create innovative lending models that are appropriate to SHGs to lower administrative hurdles and ensure greater accessibility.

Despite offering valuable information, this study has many limitations. Because the study mainly relies on secondary data, it might not be able to fully capture localized nuances and dynamics in real time within SHG operations. The ability to evaluate the long-term socioeconomic effects of SHGs on individual members and their families is further limited by a lack of longitudinal primary data. Especially in diverse sociopolitical contexts, research ought to concentrate on mixed-method and longitudinal studies that examine both immediate and long-term effects. Furthermore, the results have wider applicability even though they are based on the South Asian context. The diverse models of SEWA, ASA and BRAC offer important insights for policymakers, practitioners, and researchers in other emerging and transitional economies. SHG's function as a flexible, locally based platform provides a replicable framework for inclusive development and women's empowerment as the informal economy grows around the world.

In the future, the intersection between microfinance and technology offers a promising avenue for investigation. Future studies should examine how fintech platforms and digital financial services improve SHG operations, especially by increasing access to capital and market connections. Designing more effective intervention models will also require a greater

understanding of the long-term economic effects of SHGs on their members and communities. While demonstrating the transformative effects of SHGs, the case studies of SEWA, BRAC and ASA also draw attention to the necessity of continuous innovation and adaptation. By addressing current issues and seizing new opportunities, SHGs continue to be effective facilitators for social change and gender inclusive economic advancement across South Asia and beyond.

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