




# Women-Led Rural Livelihoods in Kashmir: A Thematic Analytical Review of Linkages to SDG 5 & SDG 8

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## Abstract

Self-Help Group (SHG) structures facilitated by Jammu & Kashmir Rural Livelihoods Mission (JKRLM) have seen a huge growth of rural livelihood initiatives in Kashmir which are led women. However, despite extensive documentation of the improvements in financial participation and community engagement brought about by SHGs across India the evidence in terms of a systematic synthesis directly associating these livelihood interventions to SDG indicators specifically for Kashmir region lacks.

Based on a structured thematic review of 13 documents, including peer-reviewed journal articles, government reports, development publications, and regional institution-specific materials from across Asia and the Pacific published between 2015 and 2025. Findings are mapped onto SDG indicators 5, using qualitative thematic analysis. a.1 (access to economic resources), 5.5.1 (women's participation in decision-making) b.1 (enabling technology), 8.3.1 (enterprise), 8.5.2 (productive employment) and 8.10.2 (financial inclusion).

They find a quantifiable increase in financial access, visibility of leadership, and digital involvement. Yet structural barriers such as market constraints, uneven digital infrastructure and persistent gender norms remain a moderating force on transformational outcomes. Thus, this study provides an integrated SDG-mapping framework as well as a context-sensitive analytical model for understanding women-led livelihoods in conflict-affected rural economies.

## Introduction

Rural women have been vital contributors to agricultural production, handicrafts, dairy processing, horticulture and informal micro-enterprises in Kashmir. A lot of this work has historically been poorly captured in formal economic systems. In the last ten years, institutional interventions like the Jammu & Kashmir Rural Livelihoods Mission (JKRLM) have formalised the participation of rural women through Self-Help Groups (SHGs), making socio-economic constructs visible in microfinance, collective entrepreneurship, digital inclusion and community-level grassroots organisation.

The regional documentation shows rapid institutional growth. According to Kashmir Life (2025) over 94,000 SHGs have been established in Jammu & Kashmir with the active participation of over seven lakh women. Official documents (JKDIRINF, 2023) summarizing the reports of various schemes reveal



greater diversification into non-agricultural enterprises such as food processing, dairy, tailoring, beekeeping and digital financial services under initiatives like Digi-Pay Sakhi (Kashmir Horizon, 2025; Kashmir Monitor, 2024).

Notwithstanding this widening, three major research gaps continue to show up quite clearly in the literature that is already available. One, there is still a mix of evidence in different sources such as journals, development reports and institutional papers, and it has not been done systematically in the form of themes. Second, although studies like Kumar et al. (2021), Pandhare et al. (2024), Mohile (2024), and Raghunathan (2023) look at SHGs at the country level, very little is done in terms of SDG, based mapping. Third, there is either less or no Kashmir-specific studies that talk about properly channelised sustainability hindrances as far as empowerment is concerned.

This research makes an attempt to fill these voids through a systematic thematic review of women, led rural livelihood initiatives in Kashmir and the analytical mapping of findings to SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth) indicators.

## Conceptual Framework

The conceptual foundation of the study is a combination of four theoretical strands identified in the literature. First, the Sustainable Livelihood viewpoints (Rathinam, 2006) refer to the accumulation of assets such as human, social, financial, and physical capital as the essential basis of livelihood sustainability. Second, empowerment authors (Kumar et al., 2021; Mohile, 2024) explain decision-making autonomy and economic participation as two dimensions of gender equality that can be measured. Third, organisational sustainability theories (Raghunathan, 2023) highlight the need to maintain a structured coherence and coordination and patterned resilience when it comes to uplifting the SHG agendas. Fourth, according to Pal & De (2021), e, inclusion theory highlights a double-sided effect of ICT initiatives where they have the potential either to decrease or to widen gender inequalities based on whether suitable contextual support structures are available or not.

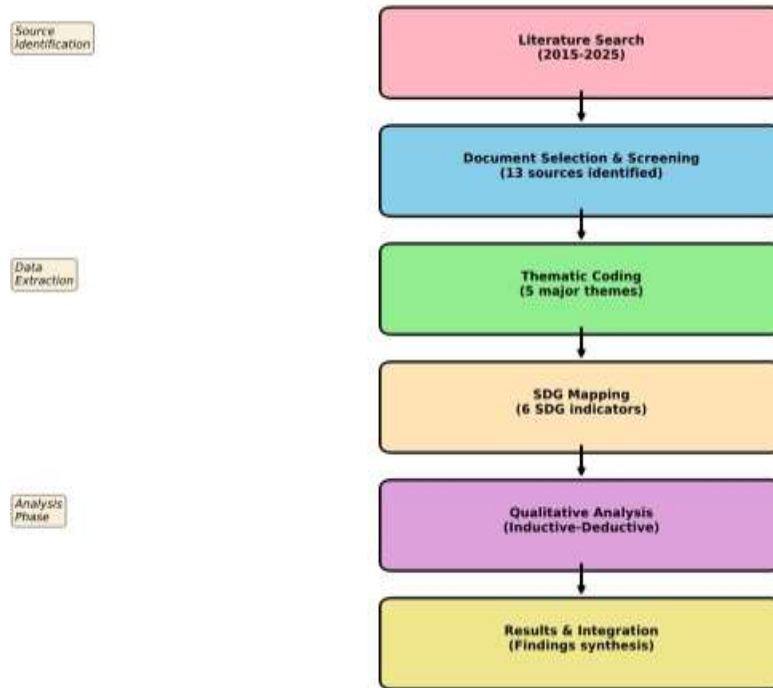
## Methodology

### Research Design

This is a qualitative study which analytically reviews the work of others. Instead of a more typical large, scale systematic review research, this work goes only to a focused thematic synthesis of selected academic, policy, and institutional sources that directly speak to women, led rural livelihood initiatives in Kashmir.

The aim is not to count the global evidence but to weigh the key documented research findings and appraise their conformity with Sustainable Development Goal (SDG) 5 and SDG 8 indicators.

### Qualitative Analytical Review Design Flow



### Selection of Sources

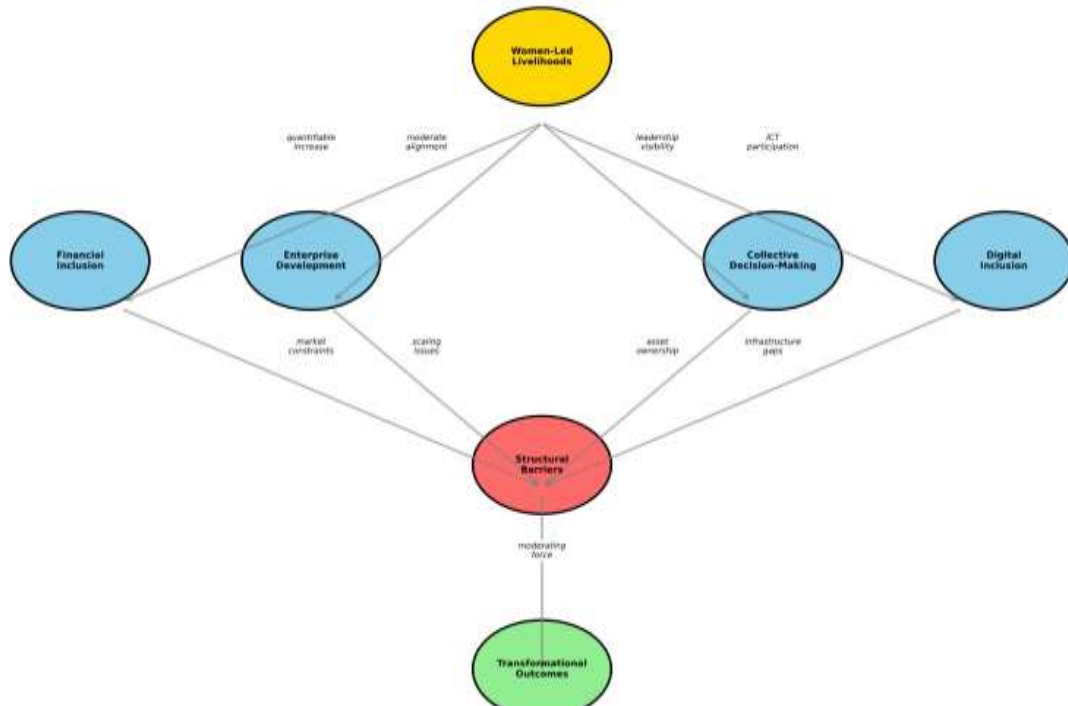
The review comprised 13 sources that were published between 2016 and 2025. They included:

1. Peer-reviewed journal articles related to the SHGs and women's empowerment in India.
2. Government and institutional reports related to the Jammu & Kashmir Rural Livelihoods Mission (JKRLM).
3. Development publications addressing enterprise sustainability and digital inclusion.
4. Credible regional documentation reporting on implementation outcomes. Sources were chosen based on the following requirements:

Directly relevant to women, led rural livelihoods in the first place. Includes SHGs, microfinance, entrepreneurship, or digital livelihood models. Kashmir context or national SHG frameworks applicable to the region. Presence of empirical, analytical, or documented evidence rather than opinion, based commentary. Each text was thoroughly studied; key findings were extracted and placed in a well, ordered analytical matrix under the following themes:

- ✓ Financial inclusion and access to credit
- ✓ Enterprise development and income generation
- ✓ Collective decision, making and leadership
- ✓ Digital inclusion and ICT participation
- ✓ Structural and institutional constraints

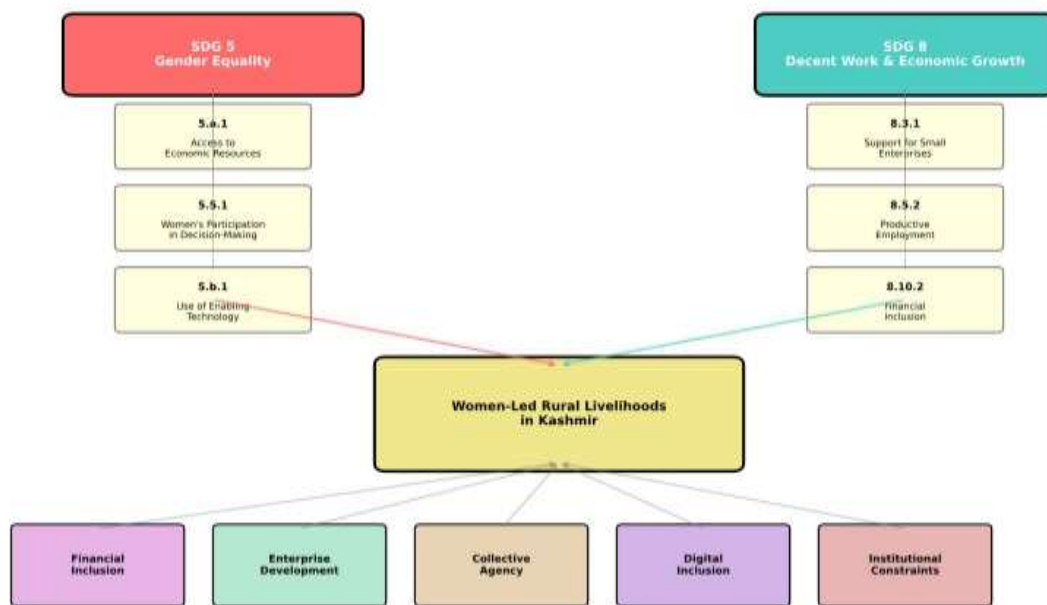
### Research Findings Network Diagram



The insights that had been extracted were manually coded and divided into thematic groups by applying an inductive, deductive approach. The themes, once created, were analytically aligned with certain SDG indicators, such as:

- ✓ SDG 5.a.1 (womens access to economic resources)
- ✓ SDG 5.5.1 (womens participation in decision, making)
- ✓ SDG 5.b.1 (use of enabling technology)
- ✓ SDG 8.3.1 (support for small, scale enterprises)
- ✓ SDG 8.5.2 (productive employment)
- ✓ SDG 8.10.2 (financial inclusion)

### SDG Indicators Mapping Framework



This mapping helped to gradually evaluate the documented livelihoods outcomes' alignment with the global development goals.

Because the review is limited to 13 chosen sources, the results have to be seen as a structured analytical synthesis and not as a full systematic review. Further research that includes primary field data or larger review samples might provide a more solid empirical verification.

## Results

### Financial Inclusion and Economic Resource Access

(SDG 5.a.1; SDG 8.10.2)

Financial inclusion was a major focus in most of the reported outcomes. The study by Kumar et al. (2021) suggests a significant rise in women's empowerment in terms of income control and financial decision, making due to the SHG framework. JIER (2024) reports the enhancement of banking and credit facilities along with the deepening of savings habits at the national level.

Besides that, Pandhare et al. (2024) associate deepening of microfinance with entrepreneurial activities. Regional articles on Kashmir (Kashmir Monitor, 2024; JKDIRINF, 2023) reveal that bank, linked SHGs have grown under the JKRLM facilitation. On the contrary, Raghunathan (2023) argues that the total viability in the long run revolves around the soundness of the credit system and the fit with the institution.

Conceptually, the changes documented suggest that, although there has been a rise in the usage of



savings and credit facilities, very few cases have been reported regarding asset ownership and wealth increase. It seems that people's financial involvement is at a higher level than the structural distribution of resource productivity.

### **Collective Agency and Decision-Making**

(SDG 5.5.1)

Working together as a collective through SHGs increases the exposure and leadership opportunities of the members. For instance, Qasba et al. (2016) reveal that instituting community, based organizations makes the economic voices of women louder. Kumar et al. (2021) found that there was an increase in financial freedom within the households. Mohile (2024) also links participation in SHGs with higher socio, economic confidence. On the other hand, Gupta (2025) indicates that even with the progress made, women still face challenges regarding ownership of land and having a say in agricultural activities.

The topic of discussion points to the group, level leadership being extended; however, the power structures relating to households or assets have not changed significantly.

### **Digital Inclusion and Technology-Enabled Livelihoods**

(SDG 5.b.1; SDG 8.3.1)

One of the unique ways of livelihood diversification that has been explored is digital participation especially through the Digi, Pay Sakhi initiatives documented in Kashmir Observer (2022) and JKDIRINF (2023). Through these women as digital financial intermediaries not only empower themselves but also they help others by providing them facilitation of financial services in rural areas. They get commission for the same.

Pal & De (2021) warn that for ICT, powered empowerment, social settings must be supportive; if not, digital initiatives may end up perpetuating inequalities.

The findings indicate that digital livelihood models do offer supplementary income sources but at the same time, they are still reliant on the availability of good infrastructure and the extent of digital literacy.

### **Enterprise Development and Productivity**

(SDG 8.3.1; SDG 8.5.2)

Enterprise generation covers various activities from dairy, horticulture processing, tailoring, food production to handicrafts. Pandhare and others (2024) argue that joining an SHG is a way to increase one's entrepreneurial confidence and thus also income diversification.

CEEW (2023) points out that there are productivity gains as a result of the use of clean, energy, based tools. The regional reports (Kashmir Horizon, 2025) reveal that there is an increase in enterprise clusters.

Despite that, the scaling of the businesses is still limited due to the packaging, branding, and market

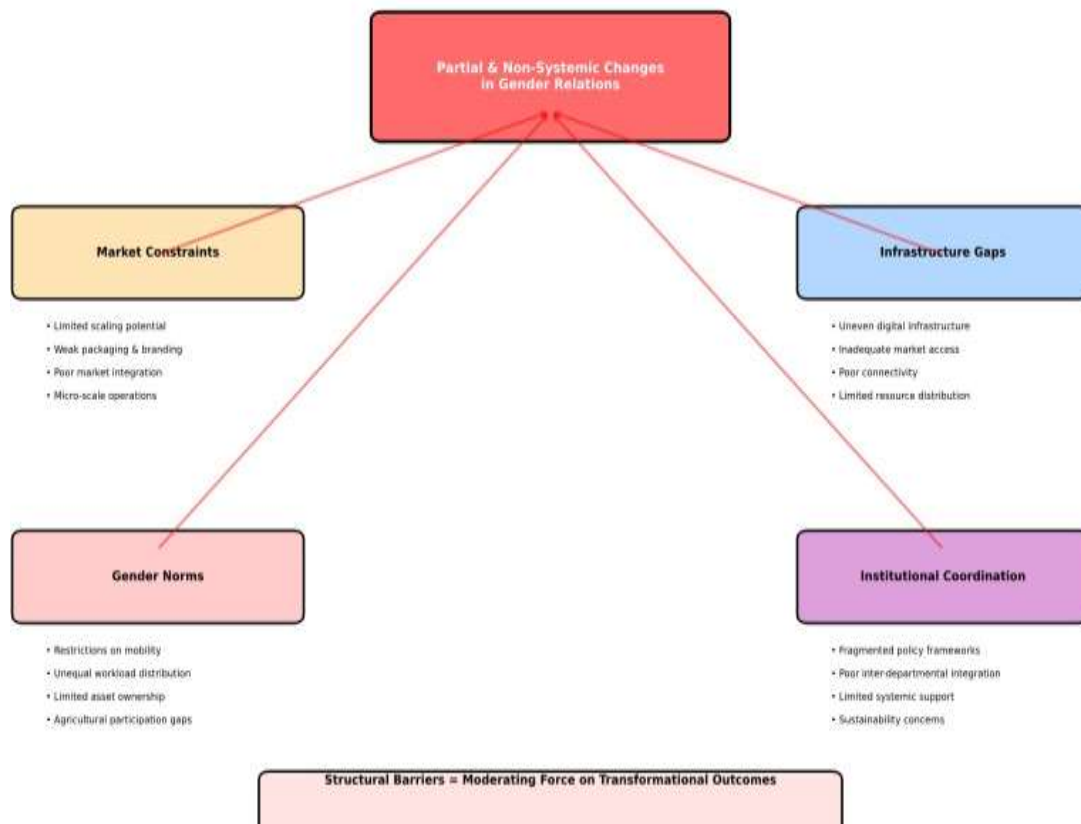
integration issues.

Theme analysis suggests that there is an increase in the enterprise activity but it continues to be mainly at micro, scale and locally embedded levels.

### Structural and Institutional Constraints

Gupta (2025) observes that gender norms limit women's mobility and workload distribution. Raghunathan (2023) argues that institutional frameworks at different levels should be integrated. Local reports mention that inadequate infrastructure is one of the reasons for poor market access.

**Structural & Institutional Barriers to Transformation**



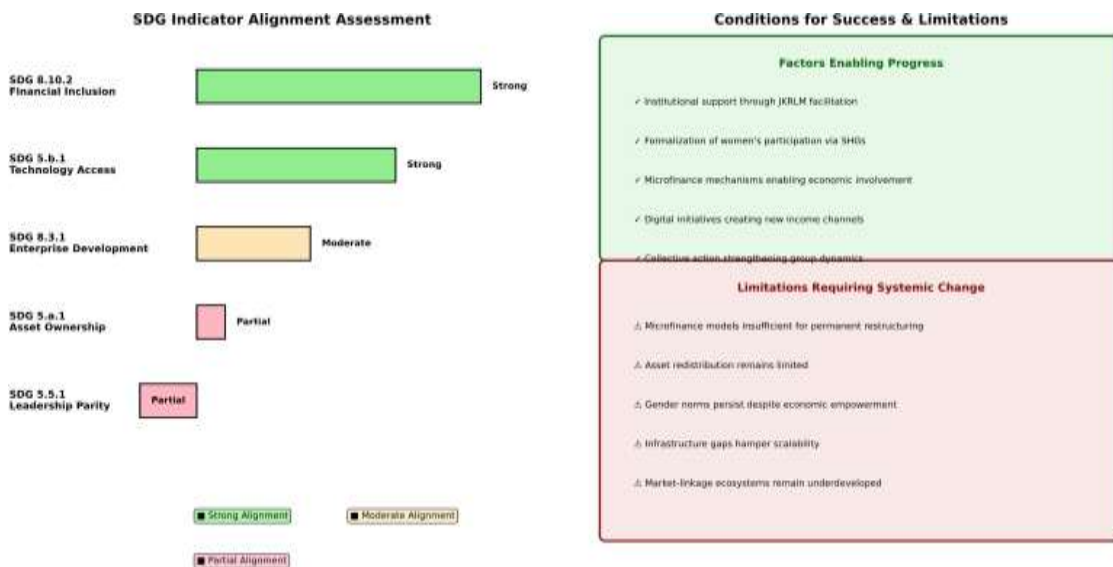


On the one hand, structural constraints control the degree to which women can be empowered through SHG participation, on the other hand, these were an indication of only partial and non, systemic changes in gender relations.

### Discussion

The results reveal that women, led SHGs (Self Help Groups) in Kashmir play a significant role in achieving the Sustainable Development Goals (SDGs) in quantifiable terms, especially in areas of financial access and community, level leadership. On the other hand, structural changes are still only at a gradual level. The closest match is seen with SDG 8.10.2 (financial inclusion) and SDG 5.b.1 (technology access). Besides that, the alignment with SDG 8.3.1 (enterprise development) has been moderate. Indicators at the structural level, such as asset ownership and leadership parity (SDG 5.a.1 and 5.5.1), show some progress but not much redistribution. This means that microfinance institutional models succeed in getting women economically involved but they still need to be a part of the larger systemic policy for creating a permanent gender restructuring.

### Policy Implications



- ✧ Integrate branding, packaging, and market, linkage ecosystems.
- ✧ Expand digital literacy training alongside financial infrastructure.
- ✧ Strengthen coordination between livelihood, agriculture and MSME departments.
- ✧ Encourage asset, based financial reforms within SHG frameworks.



### Study Conclusions & Recommended Actions

Quantifiable Progress
<ul style="list-style-type: none"><li>✓ Financial inclusion demonstrated (SDG 8.10.2)</li><li>✓ Leadership visibility and collective agency strengthened</li><li>✓ Digital involvement expanding (SDG 5.b.1)</li><li>✓ Enterprise activity increasing in microfinance context</li></ul>
Structural Limitations
<ul style="list-style-type: none"><li>△ Asset ownership and wealth redistribution limited</li><li>△ Systemic gender relations remain unchanged</li><li>△ Infrastructure gaps persist across regions</li><li>△ Market-linkage ecosystems underdeveloped</li></ul>
Strategic Recommendations for Systemic Change
<ul style="list-style-type: none"><li>→ Integrate branding, packaging, and market-linkage ecosystems</li><li>→ Expand digital literacy training alongside financial infrastructure investment</li><li>→ Strengthen coordination between livelihood, agriculture, and MSME departments</li><li>→ Encourage asset-based financial reforms within SHG frameworks</li></ul>
<ul style="list-style-type: none"><li>→ Develop context-sensitive policy frameworks for conflict-affected regions <i>Women-led SHGs achieve quantifiable progress in financial inclusion and leadership but require larger systemic reforms for deep structural gender equality in conflict-affected rural economies</i></li></ul>



## Conclusion

Women, led rural livelihood projects in Kashmir have been able to demonstrate quantifiable progress towards SDG 5 and SDG 8 through financial inclusion, collective agency, and enterprise participation. Nevertheless, the maintaining and deep structural equality were still issues mainly due to the lack of infrastructure and socio, cultural elements. This paper, through a systematic literature review, application of regional and national data and mapping of results onto SDG indicators, proposes a rigorous analytical framework that is appropriate for studying women, led livelihoods in conflict, sensitive rural settings.

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## Competing Interests:

The author declares that he has no competing interests, whether financial or non, financial, that could have biased the work reported in this paper.

## Data Availability Statement:

All the data analyzed during this research is included in this article.

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