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Collective Entrepreneurship through Tribal SHGs: A Pathway to Sustainable Livelihoods

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Abstract

Purpose – This paper examines tribal Self-Help Groups (SHGs) as ecosystems integrating financial inclusion, social capital formation and enterprise development, and assesses their capacity to generate sustainable livelihoods in regions marked by poverty, geographical isolation and weak institutional access.

Design/methodology/approach – Adopting a qualitative theoretical design grounded in the Sustainable Livelihood Framework, Social Capital Theory and Collective Entrepreneurship Theory, the study analyzes secondary data on documented tribal enterprises, including the Araku Coffee cooperative (Andhra Pradesh) and Mission Shakti SHGs (Odisha).

Findings – Collective enterprise enhances income stability, women's empowerment, social cohesion and community resilience. SHGs operate as hybrid socio-economic institutions, not merely microfinance units, embedding economic activity in social relations and indigenous knowledge systems. Limited infrastructure, weak branding and restricted market access constrain scalability, and financial inclusion alone is insufficient without institutional support, skill development and market integration.

Research limitations/implications – Reliance on documented secondary cases limits generalizability; field-based comparative studies are needed to validate the ecosystem perspective.

Practical implications – The findings call for long-term capacity building, digital inclusion, branding assistance and strategic partnerships with NGOs and government agencies.

Social implications – Strengthened SHG ecosystems can sustain cultural identity and ecological balance while advancing grassroots entrepreneurship aligned with the Sustainable Development Goals.

Originality/value – By integrating three theoretical lenses, the paper reconceptualizes tribal SHGs as community enterprise ecosystems and positions them as viable models for transforming tribal economies into resilient community enterprise networks.

Keywords: Collective entrepreneurship, tribal SHGs, sustainable livelihoods, social capital, rural development

Paper type: Conceptual paper

1. Introduction

Ensuring a reliable source of livelihood remains a major challenge in tribal areas, where poverty, geographical remoteness and lack of access to institutional support systems cause persistent economic insecurity. India's Scheduled Tribes number about 10.42 crore people, or 8.6% of the national population, and account for 11.3% of the rural population (National Commission for Scheduled Tribes, n.d.). Tribal people are often engaged in subsistence-based occupations, many of which are sensitive to environmental changes and market instability, making income security exceptionally challenging. These structural conditions underline the importance of locally based, socially inclusive and economically sustainable development models.

Community-based economic organizations provide key instruments for local development. Self-help groups (SHGs) are increasingly recognized as a promising means of financial inclusion, social empowerment, and capacity building for the underprivileged (Maity, 2023; Swain & Wallentin, 2009). Initially designed as savings and microcredit collectives, SHGs in tribal regions have evolved into

institutional platforms of collective enterprise, in which communities pool resources, expertise, and knowledge to form income-generating businesses.

Collective enterprise within tribal SHGs offers an alternative to individualistic, competitive economic models. Members work together on the principles of common ownership, joint decision-making, and shared risk. By aggregating financial capital, local knowledge, and labor, tribal SHGs give members better market access and greater bargaining power while reducing individual risk. Beyond economic outcomes, SHGs build social capital, in the form of trust and solidarity, and strengthen women's agency and leadership (Basak & Roy Chowdhury, 2024; Mahato & Jha, 2024). They create institutional spaces that promote participation, accountability, and empowerment, thereby strengthening resilience over the longer term.

Tribal SHGs also support livelihood sustainability by engaging in multiple economic activities, adding value to locally produced goods, and adopting eco-friendly practices grounded in indigenous knowledge systems. Support from government programs and NGOs, through training, credit linkages, and market access, has further enhanced the potential of SHGs. However, scalability remains limited by structural constraints such as poor infrastructure, branding challenges, and institutional gaps.

With these possibilities and limitations in mind, it is necessary to understand tribal SHGs not merely as welfare institutions but as collective entrepreneurship ecosystems capable of creating sustainable livelihoods. This paper examines how tribal SHGs serve as community-based enterprise models for inclusive growth, social empowerment, and sustained economic resilience.

Existing studies of SHGs in India have concentrated largely on microfinance outcomes, such as credit access, savings, and women's empowerment (Basak & Roy Chowdhury, 2024; Maity, 2023; Swain & Wallentin, 2009). Fewer studies examine tribal SHGs as enterprise ecosystems in which financial inclusion, social capital, and

collective entrepreneurship operate together, and research focused specifically on tribal women remains limited (Mahato & Jha, 2024). This paper addresses that gap by integrating the Sustainable Livelihood Framework, Social Capital Theory, and Collective Entrepreneurship Theory and applying them to documented tribal enterprises in Andhra Pradesh and Odisha. Section 2 reviews the theoretical and empirical literature; Sections 3 to 5 set out the objectives, methodology, and conceptual framework; Section 6 presents the case findings; and Sections 7 to 10 cover the discussion, policy implications, conclusions, and limitations.

2. Theoretical Background and Literature Review

This study draws on an interdisciplinary approach that combines the Sustainable Livelihood Framework, Social Capital Theory, and Collective Entrepreneurship Theory to explain how tribal SHGs function as engines of sustainable livelihoods. Together, these perspectives present SHGs as social and economic institutions that produce both economic value and social capital in poor communities.

2.1 Sustainable Livelihood Framework: A livelihood comprises the capabilities, assets, and activities required for a means of living, and it is sustainable when it can cope with and recover from stresses and shocks while maintaining or enhancing its capabilities and assets (Chambers & Conway, 1992). Scoones (1998) turned this idea into an analytical framework linking livelihood resources, institutional processes, and livelihood strategies to outcomes. Bebbington (1999) argued that rural livelihoods depend on access to, and the combination of, five forms of capital: produced, human, natural, social, and cultural. The framework suits tribal SHGs, which pool assets that members would otherwise hold in small and fragmented amounts.

2.2 Social Capital Theory: Social capital refers to the norms and networks that enable people to act collectively (Woolcock & Narayan, 2000). Woolcock and Narayan (2000) distinguish bonding ties within close-knit groups from bridging ties that connect groups to outside actors, and they argue that development outcomes

depend on how these combine with the wider institutional environment. In SHGs, regular meetings, joint savings, and peer monitoring build bonding social capital, while links with banks, NGOs, and government agencies provide bridging social capital.

2.3 Collective Entrepreneurship Theory: Reich (1987) challenged the image of the lone entrepreneur and argued that economic success increasingly depends on collective entrepreneurship, in which teams combine their skills and knowledge to create value. Ribeiro-Soriano and Urbano (2009) distinguish collective entrepreneurship, based on collaboration within an organization, from collaborative entrepreneurship among organizations, and they identify a shared common project, flexible structures, and trust as its key dimensions. For tribal communities with small landholdings and limited capital, collective entrepreneurship offers a route to the scale, bargaining power, and market access that individual producers cannot reach alone.

2.4 Empirical studies on SHGs and collective enterprise: Empirical research has examined microfinance, empowerment, and livelihoods in disadvantaged communities. Recent work increasingly frames SHGs not merely as financial tools but as socio-economic ecosystems that create multidimensional value.

Maity (2023) uses propensity score matching on data from central Assam to show that participation in the SHG–Bank Linkage Programme improves access to formal financial services and considerably reduces social exclusion. This dual effect suggests that SHGs serve as platforms for both economic advancement and social inclusion, strengthening the theoretical link between financial inclusion and social capital.

Further, Basak and Roy Chowdhury (2024), surveying 400 SHG members in Cooch Behar district, West Bengal, report significant improvements in women's savings, enterprise activity, self-confidence, mobility, and participation in household and community decisions after joining SHGs. These results are consistent with earlier

research by Swain and Wallentin (2009), who found that SHG members in India became significantly more empowered on average, while a control group showed no significant change.

Deshmukh et al. (2024) highlight the sustainability dimension of community-based production in their SWOT analysis of Dhokra artisans in Kondagaon district, Chhattisgarh. They identify the availability of natural resources, artisans' skills, and low investment needs as strengths, but they also find inadequate infrastructure, outdated techniques, declining interest among young people, and the dominance of middlemen threatening the craft's continuity. Their findings show both the potential and the fragility of livelihoods built on traditional knowledge.

From a theoretical perspective, Dean and McMullen (2007) argue that environmentally relevant market failures create opportunities for entrepreneurs, and that sustainable entrepreneurship can reduce environmental degradation while generating economic value. This view supports the idea that enterprises grounded in local ecological knowledge, such as tribal SHGs engaged in organic farming or forest-based products, can align income generation with environmental stewardship.

The importance of social capital in enterprise success is further underscored by Daskalopoulou et al. (2023), whose review of 79 studies identifies social capital as an impact-generating mechanism in social entrepreneurship, operating through three pathways: productivity, community resilience, and institutional development. Maertens and Swinnen (2009), however, show that integration into high-standard global value chains can change who benefits: in Senegal's horticultural export sector, tighter standards shifted production from smallholder contract farming to integrated estates, so poor households gained mainly through wage employment rather than as producers. This suggests that collective organization may matter for small producers seeking to retain a stake in higher-value markets.

Bhatt and Tang (2001) discuss the controversies and policy debates surrounding the delivery of microfinance in developing countries. These debates point to the need for

governance structures and capacity-building mechanisms if collective entrepreneurship is to be scaled sustainably.

Collectively, these studies suggest that SHGs are not only microfinance organizations but also collective entrepreneurship systems that create economic, social, and ecological value. By embedding enterprise in community relations, SHGs promote resilience and inclusive development. The literature also indicates, however, that institutional support, market access, and skill development determine long-term viability. Few studies bring these strands together for tribal SHGs specifically, which is the gap this paper addresses.

3. Research Objectives

1. To examine the role of tribal Self-Help Groups (SHGs) as collective entrepreneurship models in promoting sustainable livelihoods.
2. To explore how social capital and financial inclusion shape the performance and resilience of SHG-based enterprises.
3. To identify structural challenges faced by tribal SHGs and propose a sustainability framework for strengthening community-led enterprises.

4. Methodology

The study employs a qualitative theoretical research design based on secondary case analysis. As no primary field survey was conducted, the study draws on cases documented in official reports and peer-reviewed literature to analyze tribal SHGs as models of collective entrepreneurship.

Cases were selected purposively against three criteria:

(1) community-led enterprise activity;

(2) documented livelihood impact; and

(3) availability of reports from government or development agencies.

Two cases met these criteria: the Araku Coffee tribal farmers' cooperative in Andhra Pradesh and tribal women's SHGs under Mission Shakti in Odisha. Although the Araku enterprise is organized as a cooperative rather than a registered SHG, it was

included because it shares the defining features of SHG-based collective enterprise: member ownership, pooled resources, and collective decision-making.

Sources of data: Official documents of the Government of Odisha's Mission Shakti, the Geographical Indications Registry, published material from the Araku Coffee enterprise, and peer-reviewed studies were analyzed. A qualitative thematic analysis was conducted, allowing patterns in livelihood diversification, social empowerment, and business sustainability to emerge. Comparative case analysis enabled a contextual comparison of structural hurdles. Ethical standards were maintained by representing public data accurately and citing all sources.

5. Conceptual Framework

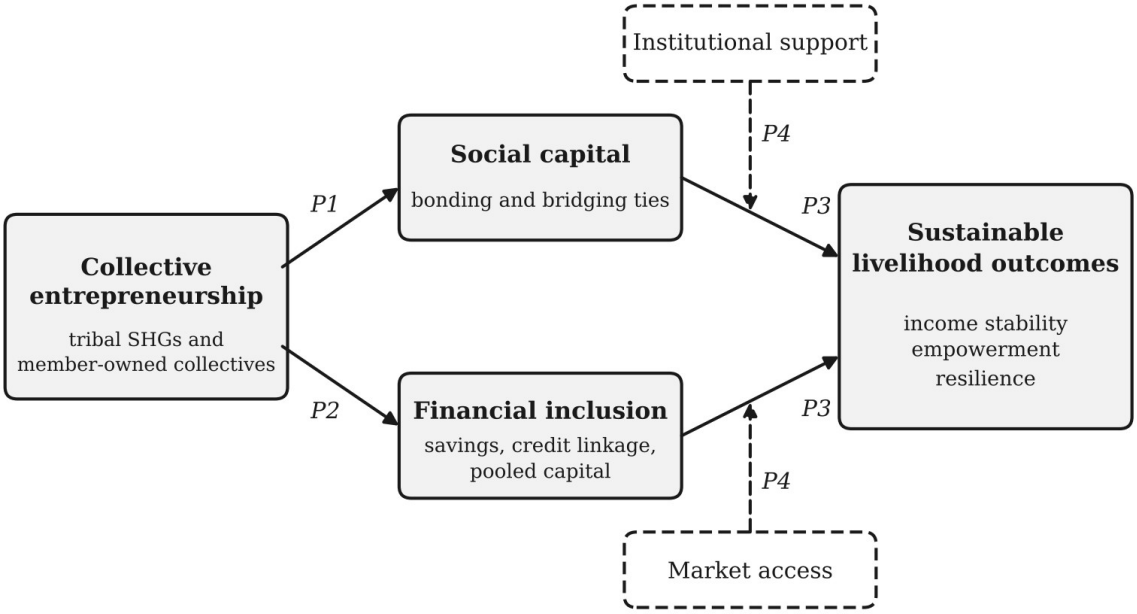
The conceptual framework illustrates how collective entrepreneurship through SHGs acts as a foundational mechanism for strengthening social capital and financial inclusion. These two elements function as interconnected drivers that enhance access to resources, trust networks, and economic participation. Together, they contribute to sustainable livelihood outcomes in the form of income stability, empowerment, and resilience among participants. The framework also proposes that institutional support and market access moderate the link between these mechanisms and livelihood outcomes, determining the extent to which collective entrepreneurship translates into long-term socio-economic sustainability. Drawing on the three theoretical lenses, the framework yields four propositions:

P1: Collective entrepreneurship through tribal SHGs strengthens members' social capital, both bonding ties within the group and bridging ties to banks, NGOs, and government agencies.

P2: Collective entrepreneurship through tribal SHGs widens members' financial inclusion through group savings, credit linkage, and pooled capital.

P3: Social capital and financial inclusion jointly carry the effect of collective entrepreneurship on sustainable livelihood outcomes (income stability, empowerment, and resilience); neither is sufficient on its own.

P4: Institutional support and market access moderate the link between these mechanisms and livelihood outcomes, so that the link is stronger where training, credit, branding, and market linkages are available.



Solid arrows: proposed relationships (P1–P3). Dashed arrows: moderating effects (P4).

Figure 1. Conceptual framework of collective entrepreneurship and sustainable livelihood outcomes. Source: Authors' elaboration based on the Sustainable Livelihood Framework, Social Capital Theory and Collective Entrepreneurship Theory.

6. Case Study Findings

Case Study 1: Araku Coffee Tribal Cooperative – Andhra Pradesh

The Araku Coffee model illustrates a tribal collective enterprise linked to international ethical markets. Tribal smallholders in Andhra Pradesh's Araku Valley grow Arabica coffee and are organized in a farmer-owned cooperative, the Small and Marginal Tribal Farmers Mutually Aided Cooperative Society (SAMTFMACS),

with facilitation from the Naandi Foundation. According to the enterprise, the cooperative works with more than 10,000 farming families in 524 villages, and its coffee is organic and Fairtrade certified (Araku Coffee, n.d.). Araku Valley Arabica Coffee also received Geographical Indication (GI) registration in 2019 (Geographical Indications Registry, n.d.). In a mixed-methods study of 180 coffee farmers in six villages, Lalu et al. (2025) found that the Naandi Foundation was the most influential institutional actor and that villages with stronger institutional linkages reported gains in income, skills, gender empowerment, and market access. These findings also point to a structural vulnerability: outcomes depend heavily on continued external institutional support.

Case Study 2: Odisha Mission Shakti Tribal SHGs

Mission Shakti was launched by the Government of Odisha on 8 March 2001 to organize women into self-help groups. By the government's count, it now covers 602,013 women's SHGs with about 7 million members, supported through bank credit linkage, seed money, revolving funds, and interest subvention (Department of Mission Shakti, n.d.). The program was institutionalized through a Directorate of Mission Shakti in 2017 and a separate Department of Mission Shakti in 2021 (Dash et al., 2025). Tribal women's SHGs in Odisha participate under the program in agro-processing, handicrafts, and local food businesses, and group savings and microcredit support small businesses and household financial coping. In a survey of 363 members in Khordha and Angul districts, Dash and Das (2025) found a significant positive relationship between Mission Shakti entrepreneurship and rural poverty alleviation, with sociocultural capabilities having a stronger effect on enterprise growth than education or economic background. The case reflects strong development of social capital and gender empowerment, with women gaining a greater say in household and community decisions. Obstacles remain in supply chain efficiency, access to digital marketing, and professional training.

Cross-Case Insights

Across both cases, tribal collective enterprises exhibit:

- Diversified livelihood generation
- Enhanced financial resilience
- Strong social cohesion
- Women's economic empowerment
- Community-based enterprise governance

Yet, persistent limitations include poor brand development capacity, inadequate institutional training support, and limited access to wider markets. In both cases, sustained performance depends on external facilitation through government programs or NGO networks.

7. Discussion

The findings indicate that SHGs act as community entrepreneurship ecosystems. Their strength lies in collective action and the social trust that accompanies it. Unlike private enterprises, which prioritize profit maximization, SHGs prioritize the collective welfare of their members and are guided by the principles of sustainable development. The findings are consistent with theories positing a relationship between social capital and economic resilience (Daskalopoulou et al., 2023; Woolcock & Narayan, 2000).

The evidence from the cases shows that collective entrepreneurship reduces economic risk by spreading it across members and promotes group resource mobilization. This cooperative arrangement improves adaptive capacity, especially in tribal areas where income is volatile and dependence on the environment is high, in line with the Sustainable Livelihood Framework's emphasis on coping with stresses and shocks (Chambers & Conway, 1992; Scoones, 1998). The roots of SHGs in local customary systems and practices strengthen participation and accountability, which can make them more sustainable than top-down development models. Women's empowerment and leadership within SHGs, documented in earlier

studies (Basak & Roy Chowdhury, 2024; Swain & Wallentin, 2009), appear to be key enablers of household stability and welfare.

Furthermore, the findings show that financial inclusion is insufficient without the support of social capital and institutional facilitation. SHGs thrive when trustworthy governance is complemented by access to training, markets, and an enabling policy environment. The two cases indicate that collaborations with government agencies and NGOs are important mechanisms for scaling community enterprises (Lalu et al., 2025), provided they do not erode local autonomy. However, persistent hurdles, including weak branding, gaps in infrastructure, and low levels of digital integration, highlight the fragility of grassroots entrepreneurship ecosystems.

In sum, the discussion suggests that SHGs are hybrid institutions in which economic activity is not separated from social relations. Their sustainability, however, depends both on their capacity to generate income and on their ability to sustain a collective identity, shared norms, and community resilience.

8. Policy Implications

Capacity-building for tribal entrepreneurs

Long-term training is needed to help tribal SHG members build technological, financial, and organizational skills. Rather than relying on one-off training programs, policy should provide longer-term mentoring, enterprise incubation, and leadership development to professionalize community enterprises.

Digital marketing platforms for SHGs

Digital inclusion can open wider markets for tribal products by linking SHGs to urban and global customers. Government-supported e-commerce platforms, combined with mobile marketing and digital literacy training, can reduce dependence on intermediaries and raise producers' revenues.

Microcredit and financial literacy programs

Affordable credit alone is not enough; it must be accompanied by financial literacy so that credit is used responsibly. Structured savings platforms, credit planning, and accounting skills enable SHGs to take calculated risks and reinvest gains in growth-oriented activities.

Institutional partnerships with NGOs

Partnerships between SHGs, NGOs, and development organizations can offer technical assistance, access to supply chains, and knowledge of market opportunities. These partnerships also serve as bridging organizations that support the scaling of tribal enterprises while sustaining local governance and culture.

Branding and certification support

Brand building, GI tagging, and quality certification can make tribal products competitive in formal markets, as the GI registration of Araku Valley Arabica Coffee illustrates. Certification mechanisms also build consumer confidence and position tribal businesses within ethical and sustainable consumption markets.

Infrastructure investment in tribal markets

Better transportation, storage, and local processing centers are essential for minimizing post-harvest losses and improving market entry. Strategic investment in infrastructure will build robust rural enterprise ecosystems and support the long-term sustainability of SHG-owned enterprises.

9. Conclusion

Community-based SHGs are a powerful model of collective entrepreneurship for sustainable livelihoods. As community-owned enterprises, they promote resilience, empowerment, and economic inclusion. The theoretical analysis and documented cases examined in this paper indicate that a collective enterprise model grounded in social capital can produce multidimensional value, extending beyond income to dignity, agency, and social solidarity.

The paper suggests that SHGs are not merely financial institutions but institutional sites where economic activity is embedded in cultural and social life. Closely tied to

the subsistence strategies of marginalized communities, tribal SHGs have become a distinct mode of development compatible with inclusive growth and sustainability. With enabling policy, institutional support, and market integration, tribal economies can evolve into robust community enterprise networks. The findings contribute to discussions on grassroots entrepreneurship by showing that collective action is a credible approach to sustainable development in disadvantaged regions.

10. Limitations and Future Research

The findings may not be generalizable because the study draws on two cases from two Indian states. It is a theoretical, secondary case-based study and contains neither primary survey data nor quantitative measurements of livelihood outcomes. The documents analyzed may also reflect the reporting priorities of the agencies that produced them. Future studies would benefit from mixed-method empirical designs, such as large multi-tribe surveys and longitudinal studies, to assess the utility of the framework across different tribal contexts.

Comparative cross-state and cross-country analysis would be another way to enrich our understanding of the institutional logic of SHGs. More research is needed on digital transformation, climate resilience, and youth engagement in tribal entrepreneurial ecosystems. Increased empirical research in these areas will contribute to more refined policy formulations and further develop the theoretical basis for collective entrepreneurship.

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