

Self-Help Groups in Afghanistan: A Social Work, NGO and Volunteer Perspective on Collective Resilience under Constraint

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Abstract

Self-help groups (SHGs) small, voluntary, peer-governed associations that pool savings, knowledge, emotional support and collective action have become a prominent community-based strategy in development and humanitarian practice. In Afghanistan, where four decades of conflict, recurrent disasters, economic collapse and, since 2021, severe restrictions on women's education, employment and public participation have eroded formal welfare structures, SHGs and related savings and solidarity groups operate at the intersection of social work practice, non-governmental organisation (NGO) programming and volunteerism. This article presents a critical narrative review and conceptual analysis that integrates literature on mutual aid, empowerment, social capital, social development and humanitarian localization with Afghan-specific scholarship and programmed evidence. It makes three contributions. First, it maps the social work functions of SHGs across micro, mezzo and macro levels, including psychosocial support, group work, community organizing, protection and referral. Second, it analyses the NGO perspective, covering delivery models, donor dependency, accountability, Do No Harm obligations and negotiation of access under restrictive operating conditions. Third, it examines volunteers peer facilitators, community mobilisers and religiously motivated helpers as the human infrastructure of SHGs, together with the risks of exploitation, burnout and insecurity. The article proposes an integrative framework, the Ecological Solidarity-Support-Sustainability (ES3) model, and derives eight testable propositions for future empirical research. It concludes that SHGs are best understood not as a substitute for rights-based public services but as a context-sensitive platform for resilience, whose benefits depend on culturally grounded facilitation, professional supervision of volunteers, safeguarding, and donor flexibility.

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1. Introduction

Afghanistan presents one of the most demanding contexts in the world for social work and community development. Decades of armed conflict, displacement, recurrent drought and earthquakes, and entrenched poverty have been compounded since August 2021 by the collapse of international development financing, economic contraction and a sweeping set of restrictions on women and girls. The decree of 24 December 2022 barring women from working in national and international NGOs, issued alongside bans on women's university education, was condemned by United Nations agencies as a violation of women's rights and of humanitarian principles (UN Women, 2022). Millions of Afghans depend on humanitarian

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assistance, while the formal social protection and social welfare system is fragmented and thinly resourced.

In such settings, people have always relied on informal solidarity: extended family, neighborhood networks, mosque-based charity, collective labor and local councils. Self-help groups (SHGs) formalize and extend this logic. They are small, usually peer-selected groups whose members meet regularly to save, lend, learn, support one another and, in many models, act together on shared problems. Evidence from South Asia and sub-Saharan Africa suggests that such groups can improve savings, consumption smoothing, women's mobility and decision-making, and social cohesion, although effects are uneven and depend on design and context (Brody et al., 2015; Deininger & Liu, 2013; Karlan et al., 2017; Swain & Wallentin, 2009).

Despite this global literature, SHGs in Afghanistan remain under-theorized. Existing documentation is dominated by programmed reports, donor evaluations and community-driven development studies, with limited engagement from social work scholarship. Three gaps stand out. First, social work has rarely been used as an organizing lens, even though SHGs are, at their core, a form of mutual aid group work and community practice. Second, the NGO perspective is usually reduced to implementation modalities, with insufficient analysis of power, accountability and the ethics of working under de facto authorities. Third, volunteers, who supply much of the facilitation, mobilization and informal care that makes SHGs function, are largely invisible in the literature.

This article addresses those gaps. It asks: (1) What social work functions do SHGs perform in Afghanistan, and at which levels of practice? (2) How do NGOs conceive, design, fund and protect SHGs, and what tensions arise? (3) What roles do volunteers play, and what safeguards are needed to make volunteering ethical and sustainable? (4) What integrative framework can guide practice, policy and research? The article is conceptual and analytical. It does not report new primary data; rather, it synthesizes theory and evidence and sets out a research agenda that can be tested empirically.

2. Conceptual and Theoretical Framework

2.1 *Defining self-help groups and related forms*

Self-help or mutual aid groups are voluntary associations of people who share a condition, need or goal and who provide one another with experiential knowledge and support (Katz & Bender, 1976; Borkman, 1999). In development practice, the term SHG usually denotes a group of roughly 10 to 20 members, most often women, that combines regular savings, internal lending, and social or livelihood activities, often linked later to formal finance or markets. Closely related models include village savings and loan associations (VSLAs), rotating savings and credit associations and community savings groups (Allen & Panetta, 2010). This article uses "SHG" as an umbrella term for peer-governed groups with a savings, support or collective-action purpose, and it distinguishes between economic SHGs, psychosocial or peer-support groups, and hybrid or integrated groups.

In Afghan contexts, SHGs build on pre-existing institutions: collective labor traditions (commonly referred to as *Ashar* or *hashar*), community councils (*shura* and *jirga*), benevolent

lending (*qarz-e-hasana*), charitable giving (*zakat* and *sadaqa*) and endowment (*waqf*). Recognising this continuity matters. It counters the assumption that SHGs are an external import and clarifies why groups framed in culturally and religiously legitimate terms are more likely to be accepted by families and local authorities.

2.2 Theoretical foundations

Four bodies of theory underpin the analysis. *Empowerment theory* conceptualizes empowerment as a process through which people gain control over their lives, comprising intrapersonal, interactional and behavioral components (Rappaport, 1987; Zimmerman, 1995). Kabeer's (1999) framework of resources, agency and achievements is particularly useful for SHGs because it differentiates access to resources from the capacity to make strategic choices, and it cautions that financial inclusion alone does not guarantee empowerment (Kabeer, 2001, 2005). *Social capital theory* highlights bonding ties within groups, bridging ties across groups and linking ties to institutions (Putnam, 1993; Woolcock & Narayan, 2000), and reminds us of the strength of weak ties for information and opportunity (Granovetter, 1973). *The helper-therapy principle* and experiential knowledge explain why giving support benefits the giver and why peers can be credible sources of help (Riessman, 1965; Humphreys & Rappaport, 1994). Finally, *social development and strengths-based perspectives* position social work as an agent of community capacity building, asset development and structural change, rather than only remedial casework (Midgley, 1995; Saleebey, 1996).

These are complemented by an ecological view (Bronfenbrenner, 1979), which situates group processes within family, community, institutional and political systems, and by the participatory-development tradition associated with Freire (1970) and Chambers (1983), alongside its critique that participation can become a technocratic ritual that conceals power relations (Cooke & Kothari, 2001; Mansuri & Rao, 2004).

2.3 Social work, NGOs and volunteers as interlocking actors

The global definition of social work commits the profession to social change, social cohesion, empowerment and the liberation of people, underpinned by social justice, human rights, collective responsibility and respect for diversity, and it explicitly recognizes indigenous knowledge (IFSW & IASSW, 2014). This definition resonates with SHG practice. NGOs are typically the organizational vehicle through which SHGs are introduced, financed and supported, while volunteers are the interface between organizations and communities. The three actors are therefore interdependent, and the quality of SHGs depends on how well they are aligned. This interdependence structures the analysis that follows.

3. Methodological Approach

The study adopts a critical narrative review design combined with conceptual analysis, an approach appropriate when a field is fragmented across disciplines, when primary studies are heterogeneous, and when the aim is theory-building rather than effect estimation. Sources were drawn from four streams: (a) peer-reviewed literature on SHGs, savings groups, mutual aid and empowerment; (b) scholarship on Afghanistan covering gender, conflict, mental

health and aid; (c) literature on NGOs, localization and volunteerism; and (d) institutional documents from United Nations bodies and humanitarian guidelines. Selection was purposive and prioritized conceptual relevance, methodological quality and contextual fit. Analysis proceeded through thematic synthesis, with themes organized by level of social work practice and by actor (NGO or volunteer), and findings were then abstracted into a framework and propositions.

Because the narrative review is not a systematic review, it carries a risk of selection bias, and the Afghan evidence base is skewed toward grey literature produced by implementing agencies and toward the period before August 2021. Researchers wishing to extend this work should register a formal protocol and conduct a systematic search of Scopus, Web of Science and regional databases, supplemented by Dari and Pashto sources. The paper is also transparent that conditions in Afghanistan are changing quickly, and statements about the current regulatory environment should be verified at the time of reading.

4. The Afghan Context

4.1 Conflict, poverty and psychosocial burden

Afghans have experienced prolonged exposure to violence, loss and displacement. Population-based research documents high levels of psychological distress and shows that daily stressors, such as poverty and insecurity, interact with war exposure to shape mental health outcomes (Miller & Rasmussen, 2010; Panter-Brick et al., 2009). At the same time, qualitative work highlights culturally embedded resilience, expressed through faith, family obligation, hope and mutual support, although these resources can be exhausted under prolonged adversity (Eggerman & Panter-Brick, 2010). SHGs are therefore not only economic tools. They are social spaces in which stress can be shared and normalized, which is consistent with international guidance on community-based mental health and psychosocial support (IASC, 2007).

4.2 Gender, aid and the politics of intervention

Gender has been the most contested dimension of Afghan development. Scholars have criticized both the instrumental use of "women's rights" in external interventions and the neglect of local gender politics, noting that reconstruction-era programming often produced symbolic gains with fragile institutional foundations (Abirafeh, 2009; Barakat & Wardell, 2002; Kandiyoti, 2007). Group-based programming offers an instructive precedent. A large field experiment of the National Solidarity Programmed found that mandated women's participation in community development councils increased women's engagement in local governance and economic activity, but with modest effects on deeper gender norms (Beath et al., 2013). The finding suggests that structured group spaces can expand women's participation in the short term while leaving underlying norms comparatively stable.

4.3 The post-2021 operating environment

Since 2021, the de facto authorities have imposed restrictions on girls' secondary and higher education, women's movement, employment and public presence. The December 2022 NGO decree prompted several international organizations to suspend operations and intensified

warnings that women's exclusion from aid delivery would block access for women and children (UN Women, 2022). At the same time, reductions in international funding since 2025 have placed additional strain on women-led and community-based organizations. For SHG practice, three consequences follow: (i) women's groups must often operate with lower visibility and in private or semi-private spaces; (ii) female facilitators, who are the most credible channel to women members, face legal, security and reputational risks; and (iii) organizations must negotiate access repeatedly while upholding humanitarian principles. Practitioners should treat these conditions as dynamic and should monitor current guidance from the United Nations and humanitarian coordination bodies.

4.4 Group-based models in Afghan programming

Programmed documentation from government-led rural development initiatives, microfinance institutions and NGOs describes several group-based models: community development councils created under the National Solidarity Programmed and its successors; savings and enterprise groups linked to livelihood or microfinance programmed; and peer-support or women's circles attached to health, protection and education projects. These models differ in purpose and sponsorship, but share features: women-only or gender-segregated meeting arrangements, reliance on a trusted local facilitator, and linkages to a sponsoring organization. Authors and practitioners should consult specific programmed evaluations when documenting individual models, because the literature on Afghan SHGs is uneven in rigor and public availability.

5. Social Work Dimensions of Self-Help Groups

Social work provides a coherent practice logic for SHGs because group work, community organization and social action are among its foundational methods. In Afghanistan, social work as a distinct profession remains at an early stage of development, with limited formal education pathways, licensing and public recognition. Much social-work-like practice is delivered by NGO staff trained in related disciplines such as community development, health, education or psychology. This article therefore treats social work as both a profession and a set of functions that can be performed by differently trained actors, provided they adhere to professional ethics. Table 1 summarizes the principal functions across levels of practice.

Table 1. Social work functions of SHGs across practice levels

Level	Functions of SHGs	Social work roles and competencies
Micro (individual and family)	Emotional support and reduced isolation; coping with stress and bereavement; savings discipline and household financial planning; confidence and self-efficacy; early identification of domestic violence, child protection and mental health risks.	Strengths-based assessment; psychological first aid; supportive counselling; safe disclosure and confidential referral; financial capability coaching; case management linkage.
Mezzo (group and community)	Mutual aid; peer learning; shared savings and emergency funds; norm-setting and conflict mediation; livelihood collaboration; collective care of widows, elders and persons with disabilities.	Group formation and facilitation; stages-of-group-development awareness; conflict transformation; inclusion of marginalized members; cultural brokerage with families and elders.

Level	Functions of SHGs	Social work roles and competencies
Macro (institutions and policy)	Federating groups into networks; engagement with community councils, service providers and markets; documenting needs; evidence for advocacy; resilient informal safety nets when formal systems fail.	Community organizing; participatory assessment; advocacy within permissible space; coalition building; policy-practice and ethical risk analysis.

Source: author's synthesis based on Borkman (1999), Midgley (1995), Kabeer (1999) and IFSW & IASSW (2014).

5.1 Group work and mutual aid

Group work scholarship identifies mutual aid, universalization, instillation of hope and altruism as therapeutic mechanisms. SHGs activate these mechanisms in everyday forms: a member explains how she negotiated a loan with her family, another shares coping strategies after displacement, and the group collectively responds to a medical emergency. The helper-therapy principle suggests that the giver also benefits from helping, which can strengthen self-worth among women whose public roles are otherwise constrained (Riessman, 1965). Effective facilitation therefore emphasizes participation and shared leadership over directive teaching, recognizing that group cohesion and trust are central assets.

5.2 Empowerment, agency and the limits of microfinance logic

Evidence on SHG-based empowerment is promising but conditional. Systematic review evidence on economic self-help group programmed finds positive effects on economic outcomes and some indicators of women's empowerment, while emphasizing heterogeneity and the need for caution about causal claims (Brody et al., 2015). Studies from India report improvements in household welfare and women's decision-making, alongside variation by group maturity and programmed design (Deininger & Liu, 2013; Swain & Wallentin, 2009). A multi-country randomized evaluation of savings groups reports gains in savings and in some measures of welfare, though effects on poverty were modest (Karlan et al., 2017). Kabeer (2001) cautions that access to credit can intensify burdens and even conflict within households if women function as conduits for male borrowing. In Afghanistan, where women's control over resources and mobility is socially and legally constrained, social workers should evaluate empowerment through agency indicators (for example, participation in household decisions, voice in the group, and freedom to attend meetings), rather than only through loan repayment or savings volumes.

5.3 Psychosocial support and protection

A defining advantage of SHGs is the capacity to combine economic and psychosocial functions. Groups can host structured sessions on stress management, parenting, health and rights, and can act as a trusted entry point for referral to specialized services. International guidance advises layered support, from basic services and security to community and family supports, to focused non-specialized and specialised care (IASC, 2007). SHGs naturally occupy the community and family support layer. Social workers must nevertheless manage clear boundaries: peer facilitators should not attempt clinical interventions, confidentiality must be explained and respected, and referral pathways, including to female health workers where available, should be mapped before discussing sensitive issues. Protection risks,

especially domestic violence and child marriage, require safeguarding protocols that priorities the safety of the person disclosing and the safety of the group itself.

5.4 Community organization and social action

Beyond service and support, social work encourages groups to analyse the causes of shared problems and to act collectively. Under current restrictions, advocacy must be approached with realism. Visible protest or public rights-based campaigning may expose members to serious harm. Permissible forms of social action may include collective negotiation with local elders for access to water or health services, community-managed emergency funds, and quiet knowledge-sharing networks. The social work principle of self-determination, together with the ethical obligation to avoid harm, implies that groups, not outsiders, should determine the level of risk they are willing to accept (Ife, 2012).

5.5 Ethics and cultural competence

Ethical practice requires informed consent, confidentiality, non-discrimination and respect for dignity, applied in culturally legitimate ways. Practitioners should consult community and religious leaders to ensure that group aims are understood and not perceived as contrary to local values. Cultural humility also means recognizing the diversity of Afghan communities across ethnicity, language, rural and urban settings, and displacement status, and avoiding generalizations. Social workers should challenge the tendency to treat "Afghan women" as a homogeneous category, as this obscures the specific vulnerabilities of widows, women-headed households, returnees and women with disabilities (Abirafeh, 2009; Kandiyoti, 2007).

6. The NGO Perspective

6.1 Roles and delivery models

NGOs perform at least five roles in relation to SHGs: initiators (mobilizing and forming groups), capacity builders (training in group governance, record keeping and literacy), financiers (seed funds, revolving funds or matching grants), linkage brokers (to banks, markets, health services and government), and protectors (safeguarding, risk management, and advocacy). Models range from a short-term facilitation approach, in which groups are formed and left to continue autonomously, to a longer-term graduation approach that sequences consumption support, savings, skills and enterprise. Both approaches face the dilemma of how to build self-reliance while delivering results within short project cycles.

6.2 Strategic tensions

The NGO literature warns that dependence on official aid can distort accountability, steering organizations toward donor priorities and reporting requirements at the expense of downward accountability to communities (Banks et al., 2015; Edwards & Hulme, 1996). Table 2 outlines the tensions most pertinent to SHG programming in Afghanistan.

Table 2. Key NGO tensions in SHG programming and possible responses

Tension	Manifestation in Afghan SHG programming	Promising response
Speed versus sustainability	Short grants require rapid group formation; groups may disband after funding ends.	Multi-year funding; phased exit; local federations; ownership of rules by members.
Targets versus empowerment	Counting groups, members and loan volumes over agency and well-being outcomes.	Mixed indicators including agency and cohesion; participatory monitoring; learning-oriented reporting.
Standardization versus context	Imported manuals that ignore local finance norms, literacy and religious considerations.	Co-design with community members and religious scholars; adaptation of financial products (for example, interest-free or profit-sharing structures).
Access versus principles	Negotiating with authorities and adapting activities to remain operational while upholding humanitarian principles and women's participation.	Principled negotiation; collective action among agencies; clear red lines; contingency plans; remote and community-led modalities.
Visibility versus safety	Reporting and publicity can expose members and female staff to risk.	Data minimization; secure records; consent for images and stories; low-profile outreach.
Professional standards versus volunteer reliance	Dependence on unpaid or low-paid mobilisers without training, supervision or protection.	Tiered training, supervision, stipends, insurance and psychosocial care for volunteers.

Source: author's synthesis informed by Anderson (1999), Banks et al. (2015), Edwards & Hulme (1996) and IASC (2007).

6.3 Localization, partnership and Do No Harm

Localization debates urge international actors to shift resources and decision-making to national and community organizations. For SHGs, localization can imply that Afghan NGOs and women-led organizations design and manage programmed, with international partners providing funding, technical support and protection. However, localization without adequate overhead, risk-sharing and institutional support can transfer risk to local actors who are the most exposed to coercion and retaliation. The Do No Harm principle (Anderson, 1999) requires analysis of how programmed interact with conflict dynamics, including how targeting decisions can generate resentment, how benefits can be captured by powerful actors, and how women's participation may provoke backlash within households.

6.4 Accountability, monitoring and learning

Monitoring and evaluation in restrictive environments must balance rigor with safety. Participatory methods, such as group reflection sessions and community scorecards, can provide feedback without intrusive surveillance. Feedback and complaint mechanisms should be accessible to women, including through female staff or trusted intermediaries. Importantly, NGOs should avoid over-reliance on financial indicators and should capture mutual support, trust and perceived dignity, which members themselves often value highly. Learning should be documented and shared across agencies, as fragmented knowledge impedes cumulative improvement.

6.5 Sustainability and linkage

Sustainability may be pursued at three levels: group sustainability (the group continues to meet and manage funds), network sustainability (federations or clusters provide peer support and shared services), and system sustainability (linkages to financial institutions, public services and markets). In the current context, system-level linkages are constrained, which places greater emphasis on group and network sustainability. Well-designed internal governance (transparent record keeping, rules for loans, conflict resolution and leadership rotation) reduces dependence on external supervision. NGOs should also plan responsibly for contingencies such as the withdrawal or reduction of funding, and should avoid creating expectations that cannot be met.

7. The Volunteer Dimension

7.1 Volunteers as the human infrastructure of SHGs

Volunteerism is central to SHG practice. Members volunteer time as group officers and treasurers; community volunteers act as mobilisers and peer facilitators; religious leaders and respected elders lend legitimacy; and volunteers of national societies and local charities support emergency responses. Scholarship on volunteering shows that participation is shaped by social background, networks and institutional opportunity structures (Musick & Wilson, 2008; Wilson, 2000), and that volunteers are driven by multiple motivations: values, understanding, social connection, career and protective or enhancement functions (Clary et al., 1998). Volunteering styles may be collective, emphasizing solidarity and tradition, or reflexive, emphasizing personal fulfilment and flexible commitment (Hustinx & Lamberty, 2003). In Afghanistan, collective and faith-based motivations are likely to be prominent, grounded in concepts of service (*khidmat*), charity and community obligation, while economic hardship makes some "volunteering" a quasi-employment arrangement in which small stipends matter greatly.

7.2 Roles and requirements

Table 3. Volunteer roles in SHG programming and recommended safeguards

Role	Typical tasks	Safeguards and support
Group officer or treasurer (member volunteer)	Record keeping; safekeeping of funds; convening meetings; mediating small disputes.	Simple, transparent tools; dual-key or multi-person custody of funds; rotation of leadership; training in conflict handling.
Peer facilitator or community mobiliser	Forming groups; delivering sessions on savings, health and rights; connecting members to services.	Initial and refresher training; ethical code; clear scope limits; regular supervision from a trained social worker or equivalent; fair stipend and expense coverage.
Community and religious leader as ally	Providing legitimacy; mediating with families; supporting dispute resolution.	Orientation on group aims; agreed non-interference on membership decisions; mechanisms to prevent elite capture.
Emergency or humanitarian volunteer	Distribution support; first-line assessment; reporting of needs.	Insurance; safety briefings; psychological first aid training; debriefing; risk-based deployment.

Role	Typical tasks	Safeguards and support
External or diaspora volunteer	Technical advice; remote mentoring; fundraising.	Cultural orientation; remote-first modality where travel is unsafe; accountability to national partners.

Source: author's synthesis informed by Clary et al. (1998), Musick & Wilson (2008) and IASC (2007).

7.3 Ethical and wellbeing considerations

Volunteers are exposed to risks that are frequently overlooked. They may hear disclosures of violence or trauma without adequate training, face retaliation or social stigma for working with women's groups, and experience vicarious distress and burnout. Where volunteering is unpaid, organizations risk exploiting goodwill and reproducing inequalities, because only those with spare time or family support can serve. Ethical volunteer management therefore involves selection that does not privilege the already powerful, training that is relevant and ongoing, supervision that provides both accountability and care, fair compensation for expenses, and explicit protection protocols. Female volunteers deserve specific attention given the restrictions on women's work and movement. Organizations should work with families and communities to secure acceptable arrangements, and should never place volunteers in situations in which the only available option is to take serious personal risk.

7.4 Volunteers, professionalization and the helper principle

Professionalization and volunteerism are complementary rather than antagonistic. Trained social workers or equivalent professionals are best placed to design programmes, supervise volunteers and handle complex cases, while volunteers supply contextual knowledge, trust and scale. A supervised-volunteer model, in which peer facilitators operate within a clear scope of practice and have access to professional back-up, can extend reach without compromising safety. It also builds a pipeline of local talent for the future development of social work in Afghanistan.

8. An Integrative Framework: The ES3 Model

To synthesize the preceding analysis, the article proposes the Ecological Solidarity–Support–Sustainability (ES3) model. The model holds that the contribution of SHGs to collective resilience depends on the alignment of three dimensions across four ecological levels.

- *Solidarity* refers to the quality of group relationships: trust, reciprocity, inclusion and shared leadership. It reflects the mutual aid and social capital mechanisms described in Section 2.
- *Support* refers to the resources available to the group: professional social work guidance, NGO funding and technical assistance, supervised volunteer facilitation, and access to referral services.
- *Sustainability* refers to the group's capacity to persist and adapt: sound governance, local ownership, flexible funding, federation and contingency planning.

- The four ecological levels are the individual member, the group, the community (family, elders and local authorities), and the institutional and policy environment, including donors and de facto authorities.

The model leads to several implications. First, solidarity is a necessary but insufficient condition: strong groups without external support may lack protection and referral capacity, while supported groups without solidarity become service-delivery channels with fragile ownership. Second, support from NGOs and volunteers must be organized to strengthen, not substitute, group agency. Third, sustainability cannot be assumed from group longevity alone; it must be assessed in relation to the risk environment. Fourth, the institutional level currently acts largely as a constraint, which shifts the focus of practice to protective, low-visibility strategies while preserving the longer-term vision of rights-based change.

8.1 Research propositions

Table 4. Propositions derived from the ES3 model

No.	Proposition	Suggested design
P1	SHGs with higher perceived solidarity show stronger psychosocial wellbeing among members than groups with equal savings but lower solidarity.	Cross-sectional survey with validated scales; multilevel models.
P2	Women's agency (not savings volume) is the strongest predictor of perceived empowerment in Afghan SHGs.	Mixed methods; agency index plus in-depth interviews.
P3	Groups supported by supervised peer facilitators report fewer unaddressed protection concerns than groups supported by unsupervised facilitators.	Quasi-experimental comparison; case file review with consent.
P4	Culturally adapted financial arrangements (for example, interest-free or profit-sharing structures) increase participation of religiously conservative households.	Comparative case study; discrete-choice experiment.
P5	Multi-year, flexible funding is associated with higher group survival after the external facilitator withdraws.	Longitudinal tracking; survival analysis.
P6	Volunteer burnout and attrition are inversely related to supervision quality and fair compensation.	Panel survey; qualitative exit interviews.
P7	Federated SHG networks demonstrate greater resilience to shocks than isolated groups.	Comparative case study; network analysis.
P8	Low-visibility group modalities reduce reported security incidents without reducing outcomes on savings and wellbeing.	Participatory action research with careful ethics oversight.

Note: Propositions are hypotheses for testing, not established findings.

9. Discussion

9.1 SHGs as resilience platforms, not substitutes for rights

The analysis suggests that SHGs are valuable precisely because they work through, rather than around, the strengths of Afghan social life. At the same time, enthusiasm should be tempered. When formal services collapse, there is a danger that governments and donors treat community self-help as a low-cost substitute for public provision, shifting responsibility onto

the poor and especially onto women. Critical scholars have long noted that participation and self-reliance narratives can be depoliticizing (Cooke & Kothari, 2001; Mansuri & Rao, 2004). A social work perspective keeps both commitments in view: supporting community resilience today while maintaining the normative claim that access to education, health, work and protection is a right.

9.2 Implications for practice

- Embed psychosocial and protection components in economic SHGs, with clear referral maps and confidentiality rules.
- Use trained female facilitators and mentors where permitted, and prepare alternatives (such as community-based women facilitators and remote support) where it is not, always guided by the risk assessments and preferences of the women concerned.
- Adopt participatory, low-visibility monitoring that includes agency, trust and wellbeing indicators.
- Establish volunteer policies that include training, supervision, fair expense coverage, insurance and wellbeing support.
- Co-design financial and educational content with local communities and religious scholars to ensure legitimacy.

9.3 Implications for policy and funding

Donors can enable better practice by providing multi-year, flexible funding that recognizes the time required to build solidarity and sustainability; by funding the core costs of national and women-led organizations; by accepting risk-sensitive reporting; and by supporting collective negotiation platforms among NGOs. Coordination bodies can promote shared standards on safeguarding, data protection and volunteer welfare, reducing the burden on individual organizations.

9.4 Implications for social work education

The development of Afghan social work depends on accessible education and training. Where formal programmes are constrained, short courses, online and blended learning, peer supervision networks and the diaspora and international social work community can help sustain professional knowledge. Curricula should integrate group work, community practice, trauma-informed approaches, ethics in conflict settings and volunteer management, drawing on international frameworks while valuing indigenous knowledge (Healy, 2008; IFSW & IASSW, 2014).

10. Limitations

This article has limitations. It is a narrative and conceptual synthesis rather than a systematic review and does not present primary data. The evidence on Afghan SHGs specifically is limited, with much of it in grey literature and relating to the pre-2021 period, so some inferences draw on evidence from other contexts, which may not transfer. Rapidly changing conditions mean that statements about regulations and funding should be updated. Finally, the author team's positionality and the absence of direct community voice in this paper are

important constraints; future work should be co-produced with Afghan practitioners and group members, with rigorous ethical safeguards.

11. Conclusion

Self-help groups in Afghanistan embody a convergence of social work values, NGO programming and volunteer action. They offer a way for people, especially women, to share burdens, build assets, access information and sustain hope when formal institutions are weak or restrictive. Their promise lies in solidarity, but solidarity alone is not enough: it must be supported by ethically grounded professional guidance, accountable and flexible NGO practice, and well-supported volunteers, and it must be sustained through governance, federation and realistic risk management. The ES3 model and its propositions offer a basis for theory-informed practice and empirical testing. As conditions evolve, the challenge for social workers, NGOs and volunteers is to preserve space for dignity and collective agency, while continuing to advocate, in safe and principled ways, for the rights on which lasting wellbeing depends.

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Ethics statement. This conceptual review did not involve human participants or primary data collection. Empirical follow-up studies should obtain ethical approval and prioritise participant safety, particularly for women and for volunteers.

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