



## THE ROLE OF WOMEN'S SELF-HELP GROUPS IN ACHIEVING SUSTAINABLE AND INCLUSIVE DEVELOPMENT UNDER VIKSIT BHARAT 2047

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### Abstract :

The vision of transforming India into a developed nation by 2047 has brought renewed attention to inclusive and sustainable development strategies. In his address on August 15, 2023, Prime Minister Narendra Modi emphasized the collective responsibility of citizens in realizing the goal of *Viksit Bharat 2047*. In this broader developmental framework, Women's Self-Help Groups (SHGs) have emerged as an important pillar of socio-economic transformation, particularly in rural India. This study examines the contribution of women-led SHGs towards achieving the objectives of inclusive growth, financial empowerment, and social development in contemporary India.

Over the past two decades, SHGs have significantly strengthened women's participation in economic activities by encouraging savings habits, improving access to institutional credit, and promoting self-employment opportunities. These groups have not only enhanced women's financial independence but have also increased their confidence, decision-making capacity, and social awareness. Through entrepreneurship, livelihood activities, and community participation, women associated with SHGs are increasingly contributing to local economic development and poverty reduction.

The study further highlights that SHGs have played a vital role in advancing financial inclusion through digital banking services, microfinance initiatives, and government welfare programmes. In recent years, many SHGs have expanded into areas such as small-scale enterprises, agro-based industries, online marketing, food processing, handicrafts, and service-oriented activities, thereby creating sustainable livelihood opportunities for rural households. Beyond economic benefits, SHGs have also encouraged women's participation in education, health awareness, local governance, and social welfare initiatives.

The paper concludes that women's empowerment through SHGs is not merely a welfare measure but a transformative development strategy capable of contributing meaningfully to the vision of *Viksit Bharat 2047*. Strengthening SHGs through policy support, skill development, digital literacy, and market linkages can further enhance their role in building an inclusive, self-reliant, and economically resilient India.

**Keywords:** Women's Self-Help Groups, Viksit Bharat 2047, Financial Inclusion, Women Empowerment, Rural Development, Sustainable Livelihoods, Inclusive Growth, Digital Economy.

### Introduction:

India's vision of becoming a developed nation by 2047, popularly known as *Viksit Bharat 2047*, emphasizes inclusive and sustainable economic growth. Achieving this goal requires the active participation of all sections of society, particularly women and rural communities. In recent years, Women's Self-Help Groups (SHGs) have emerged as an effective instrument for promoting women's empowerment, financial inclusion, and rural development across the country.

Under programmes such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), SHGs have helped rural women improve their economic conditions through savings, credit facilities, and self-employment opportunities. Many SHGs are now involved in micro-enterprises, agriculture-related activities, food



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processing, handicrafts, and digital financial services. Apart from generating income, these groups have also increased women’s participation in education, health awareness, social welfare activities, and local governance.

In the present development scenario, SHGs are playing a crucial role in reducing poverty, strengthening rural livelihoods, and promoting self-reliance among women. Their collective efforts have contributed significantly to inclusive growth and community development. Therefore, strengthening SHGs through skill development, digital literacy, financial support, and market linkages is essential for realizing the vision of a stronger, self-reliant, and developed India by 2047.

### **Viksit Bharat@2047**

*Viksit Bharat@2047* refers to the long-term vision of transforming India into a fully developed and self-reliant nation by the year 2047, marking 100 years of Independence. This vision focuses not only on achieving rapid economic growth but also on ensuring social justice, sustainable development, technological advancement, environmental protection, and effective governance. The concept highlights the importance of inclusive development where every citizen, irrespective of region or social background, participates in the nation’s progress.

The Government of India has emphasized that the success of *Viksit Bharat@2047* depends on collective efforts and responsible citizenship. In this context, the Prime Minister of India called upon the nation to adopt key resolutions such as strengthening national unity, promoting self-reliance, preserving India’s cultural heritage, eliminating colonial mindsets, and fulfilling civic responsibilities. These principles are intended to guide the country towards balanced and sustainable development. To support this vision, several initiatives have been introduced, including the *Viksit Bharat Sankalp Yatra*, launched in November 2023 to increase awareness about government welfare schemes and ensure that the benefits reach underserved and marginalized sections of society.

The concept of *Amrit Kaal* has also gained significance in the development discourse of contemporary India. It represents the transformational period between the 75th and 100th years of Independence, considered a crucial phase for building a stronger and more prosperous nation. During this period, greater emphasis is being placed on rural development, women’s empowerment, digital inclusion, employment generation, entrepreneurship, and infrastructure development. In this broader framework, community-based institutions such as Self-Help Groups (SHGs) are expected to play a vital role in promoting inclusive growth and contributing to the realization of *Viksit Bharat@2047*.

### **Amrit Kaal Vimarsh and Youth Participation in Viksit Bharat@2047**

The term *Vimarsh* generally refers to meaningful discussion, critical thinking, and constructive deliberation. In the context of contemporary India, *Amrit Kaal Vimarsh* has emerged as an important initiative aimed at encouraging intellectual dialogue and active participation among students and youth in the nation-building process. Educational institutions such as schools, colleges, universities, and technical institutes are being encouraged to organize discussions and awareness programmes focusing on development, innovation, public policy, social responsibility, and sustainable growth. The primary objective of this initiative is to motivate young people to contribute positively towards the vision of *Viksit Bharat@2047*.

In recent years, the Government of India has introduced several youth-oriented programmes to strengthen civic participation and leadership among the younger generation. One such initiative is *Mera Yuva Bharat (MY Bharat)*, launched on National Unity Day, 31 October 2023. This programme aims to connect youth with communities, mentors, institutions, and developmental activities across the country. By creating opportunities for skill development, volunteering, innovation, and community engagement, the initiative seeks to transform youth into active contributors to social and economic progress. It also serves as a bridge between the government and citizens, encouraging greater awareness of local issues and promoting practical solutions through youth participation.



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Another important initiative introduced under the broader vision of *Viksit Bharat@2047* is the *Voice of Youth* programme, launched in December 2023. This platform aims to involve young people in policy discussions and developmental planning by inviting innovative ideas, suggestions, and creative perspectives from across the country. The programme recognizes the importance of youth as drivers of innovation, entrepreneurship, digital transformation, and inclusive growth. In the present development scenario, such initiatives are playing a significant role in creating a responsible, skilled, and socially conscious generation capable of contributing to India's long-term economic and social transformation.

## Self-Help Groups

A Self-Help Group (SHG) is a voluntary association of individuals, particularly women from similar socio-economic backgrounds, who come together to address common economic and social problems through collective effort and mutual cooperation. The basic objective of SHGs is to encourage savings, provide financial support among members, and promote self-reliance at the grassroots level. These groups function on the principles of trust, mutual responsibility, and participatory decision-making. In the Indian context, SHGs have become an important mechanism for empowering economically weaker sections by improving access to credit, promoting entrepreneurship, and strengthening social solidarity within rural communities.

The growth of the SHG movement in India can be traced back to initiatives aimed at improving the livelihood conditions of poor women and marginalized households. The establishment of the Self-Employed Women's Association (SEWA) in 1972 marked an important step towards women's collective empowerment. Later, organizations such as MYRADA played a significant role in promoting the SHG model during the 1980s. A major turning point came in 1992 with the introduction of the SHG-Bank Linkage Programme by the National Bank for Agriculture and Rural Development (NABARD), which connected rural SHGs with formal banking institutions and expanded access to institutional finance. Subsequently, government programmes such as Swarnajayanti Gram Swarozgar Yojana (SGSY) and later the National Rural Livelihood Mission (NRLM), renamed as Deendayal Antyodaya Yojana-NRLM (DAY-NRLM), further strengthened the SHG movement across the country.

In recent years, Self-Help Groups have evolved beyond traditional savings and credit activities and emerged as important agents of rural transformation and inclusive development. Many SHGs are actively involved in micro-enterprises, digital financial transactions, food processing, handicrafts, agriculture-based activities, and service-oriented businesses. They have also contributed significantly to women's empowerment by improving financial independence, leadership skills, social awareness, and participation in local governance. In the present development scenario, SHGs are widely recognized as effective community institutions capable of reducing poverty, generating sustainable livelihoods, and supporting the broader vision of inclusive and self-reliant growth in India.

## Main Aim of the Study

The primary objective of the present study is to examine the contribution of Women's Self-Help Groups (SHGs) towards achieving the vision of *Viksit Bharat@2047*. The study seeks to analyze how SHGs promote women's empowerment, financial inclusion, sustainable livelihoods, and rural socio-economic development in contemporary India. It also aims to understand the role of SHGs in strengthening inclusive growth and supporting the broader goals of self-reliance and balanced national development.

## Research Methodology

The study is mainly based on secondary sources of data collected from government reports, official websites, policy documents, research articles, journals, books, and published literature related to Self-Help Groups and rural development. Information has also been gathered from newspapers, institutional publications, and recent development



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reports to understand the changing role of SHGs in the context of *Viksit Bharat@2047*. The collected data has been systematically organized and analyzed using descriptive and analytical methods to draw meaningful interpretations regarding the socio-economic contribution of SHGs.

Since the study relies largely on secondary data, the accuracy and reliability of the findings depend upon the authenticity of the available sources. Therefore, certain limitations associated with published data and existing reports may influence the scope and interpretation of the study. However, sincere efforts have been made to use updated and relevant information to ensure a balanced and meaningful analysis.

## Findings / Results

### Role of Self-Help Groups in Building a Developed India by 2047 – Financial Inclusion

Self-Help Groups (SHGs) have emerged as one of the most effective instruments for promoting financial inclusion and rural development in India. In recent years, the Government of India has given greater emphasis to strengthening women-led SHGs through programmes such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). The programme aims to improve the socio-economic conditions of rural poor households by enhancing access to credit, livelihood opportunities, skill development, and income-generating activities. Through these initiatives, millions of rural women have been connected to formal financial institutions, enabling them to participate actively in the country’s development process.

Financial inclusion refers to providing affordable and accessible financial services such as savings accounts, loans, insurance, remittance facilities, and digital banking services to economically weaker and previously excluded sections of society. In this regard, the SHG–Bank Linkage Programme introduced by NABARD has played a transformative role in expanding banking access among rural women. The programme has encouraged regular savings habits, improved credit accessibility, and reduced dependence on informal moneylenders in rural areas. Over the years, the increasing linkage between SHGs and banking institutions has significantly strengthened women’s economic participation and financial security.

The findings of the study indicate that SHGs have contributed not only to economic empowerment but also to social transformation in rural communities. Women associated with SHGs have shown greater confidence in managing household finances, participating in entrepreneurial activities, and taking independent economic decisions. In recent years, many SHGs have also adopted digital payment systems, online banking, and mobile-based financial services, reflecting the growing role of technology in rural financial inclusion. These developments have strengthened savings mobilisation, improved access to institutional finance, and enhanced livelihood opportunities for women.

The study further observes that financial inclusion through SHGs has contributed towards poverty reduction, employment generation, and inclusive growth. By creating access to formal credit and promoting collective economic activities, SHGs have improved the living standards of marginalized households and reduced socio-economic inequalities. Therefore, strengthening SHGs through continuous financial support, digital literacy, market linkages, and entrepreneurship training is essential for achieving sustainable rural development and realizing the vision of *Viksit Bharat@2047*.

### Empowerment and the Role of Self-Help Groups

Empowerment refers to the process through which individuals gain the confidence, capacity, and freedom to make meaningful decisions affecting their lives and transform those decisions into positive outcomes. It enhances the ability of people to access opportunities, utilize resources effectively, and participate actively in social, economic, and political activities. In the context of rural development, empowerment has become an essential component for achieving inclusive



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growth and sustainable progress. Among different sections of society, women's empowerment occupies a central place because the development of a nation largely depends upon the active participation and well-being of women.

Women's empowerment is closely associated with economic independence, education, decision-making ability, and social recognition. When women gain access to income-generating opportunities and participate in household and community decisions, the overall welfare of families and society improves significantly. Empowered women contribute positively towards better education, health, nutrition, sanitation, and financial stability within households. In recent years, Self-Help Groups (SHGs) have emerged as one of the most effective instruments for strengthening women's empowerment in rural India. Through collective savings, credit support, entrepreneurship training, and livelihood activities, SHGs have enabled women to improve their socio-economic conditions and become financially self-reliant.

### **Economic Empowerment**

Economic empowerment is considered the foundation for achieving broader social and developmental progress. Self-Help Groups provide women with access to affordable credit, financial services, and skill development opportunities, enabling them to engage in various income-generating activities. Women associated with SHGs participate in tailoring, handicrafts, dairy farming, food processing, poultry farming, fisheries, small retail businesses, floriculture, and other micro-enterprises. In recent years, several SHGs have also adopted digital payment systems, online marketing platforms, and e-commerce activities, expanding their economic opportunities in both rural and urban markets. These activities not only improve household incomes but also contribute to employment generation and local economic development.

Economic independence has significantly enhanced women's confidence and social status within families and communities. Women participating in SHGs are increasingly involved in financial management, savings decisions, and entrepreneurial activities. Their growing economic participation has reduced dependence on informal moneylenders and strengthened financial security among rural households. Thus, SHGs have become important institutions for promoting inclusive growth, reducing poverty, and supporting sustainable livelihood development.

### **Social Empowerment**

Social empowerment focuses on improving equality, dignity, social recognition, and participation in community life. The collective functioning of SHGs has created opportunities for women to interact, share experiences, and develop leadership qualities. Through regular meetings, awareness programmes, and community activities, women have become more informed about education, health, sanitation, nutrition, legal rights, and social welfare schemes. SHGs have also contributed to reducing social discrimination and strengthening solidarity among marginalized groups in rural areas.

Participation in SHGs has positively influenced women's role in household decision-making and community affairs. Studies have shown that women involved in SHGs display greater confidence in expressing opinions regarding family welfare, children's education, healthcare, and financial planning. In several rural regions, SHGs have also played an important role in addressing social issues such as child labour, school dropouts, alcoholism, and domestic violence. Therefore, SHGs are not merely financial institutions but also important platforms for social transformation and community development.

### **Political Empowerment**

Political empowerment refers to increasing women's participation and representation in political and governance processes. Traditionally, women in many rural areas had limited involvement in political decision-making due to social and cultural barriers. However, the emergence of SHGs has gradually changed this situation by creating awareness regarding



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leadership, rights, and local governance systems. Through group participation and leadership training, many women have developed the confidence to take part in Gram Sabha meetings, local administration, and Panchayati Raj Institutions.

In recent years, SHGs have encouraged women to contest elections at village and local body levels, thereby increasing their representation in grassroots governance. The exposure gained through SHG activities has improved women's communication skills, leadership capacity, and awareness of public policies and welfare programmes. As a result, women are increasingly participating in developmental planning and community decision-making processes. Thus, Self-Help Groups have emerged as important instruments for promoting economic, social, and political empowerment among women, contributing significantly to inclusive and sustainable national development.

### **Education and Human Capital Development**

Education is widely regarded as a fundamental factor for socio-economic development and national progress. Women's education, in particular, plays an important role in improving family welfare, economic productivity, and social awareness. Self-Help Groups (SHGs) have contributed significantly to promoting both formal and informal education among rural women and their families. Many women associated with SHGs utilize savings and credit facilities to support their children's education, especially in economically weaker households. At the same time, SHGs create awareness regarding social issues, gender discrimination, health, sanitation, and financial literacy, thereby enhancing women's knowledge and confidence in everyday life.

SHGs also contribute to human capital development by providing training programmes related to leadership, entrepreneurship, financial management, communication skills, and livelihood generation. These activities improve the capabilities and productivity of women, enabling them to participate more effectively in economic and community development. In recent years, skill development initiatives, digital literacy programmes, and entrepreneurship training under various government schemes have further strengthened the role of SHGs in improving rural human resources and promoting self-reliance.

### **Social Progress and Community Development**

Social progress is closely linked with equality, social justice, and inclusive participation in development processes. In India, despite constitutional safeguards and welfare policies, women particularly those belonging to rural and marginalized communities continue to face social and economic inequalities. In this context, SHGs have emerged as powerful community institutions promoting women's dignity, leadership, and social participation. Through collective action and mutual support, women have become more aware of their rights and increasingly active in addressing social problems such as illiteracy, discrimination, alcoholism, domestic violence, and caste-based inequalities.

SHGs have also played a significant role in community development by encouraging collective participation in local development activities. Women associated with SHGs often participate in awareness campaigns, sanitation drives, health programmes, and rural welfare initiatives. Their strong social networks and community engagement have improved cooperation among rural households and strengthened grassroots development processes. As a result, SHGs are increasingly recognized as important instruments for promoting inclusive social development and sustainable community transformation.

### **Environmental Sustainability**

Environmental sustainability has become an important component of contemporary development policy, and SHGs are contributing actively towards environmental conservation at the grassroots level. Many SHGs are involved in promoting eco-friendly practices such as reducing plastic usage, encouraging waste management, protecting natural resources, and creating awareness regarding environmental preservation. Women members often play a vital role in



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spreading environmental awareness within families and communities because of their close connection with household and community activities.

In several regions of India, SHGs have adopted innovative and sustainable livelihood practices by producing eco-friendly products from locally available resources. Some groups are engaged in recycling activities, organic farming, cloth bag production, and the preparation of biodegradable products, thereby creating both income opportunities and environmental benefits. These initiatives demonstrate that SHGs are not only contributing to economic development but are also supporting sustainable environmental practices and responsible community development in rural India.

### Conclusion:

Self-Help Groups (SHGs) have emerged as one of the most effective community-based institutions for promoting women’s empowerment and rural development in India. Through collective savings, access to institutional credit, skill development, and livelihood opportunities, SHGs have significantly improved the socio-economic conditions of women, particularly in rural and marginalized communities. These groups have strengthened financial inclusion and enabled women to participate more actively in economic activities, household decision-making, and community development processes.

Over the years, SHGs have expanded their role beyond financial support and evolved into important platforms for social awareness, leadership development, entrepreneurship, and environmental sustainability. Women associated with SHGs have demonstrated greater confidence, self-reliance, and participation in education, health, local governance, and social welfare activities. The increasing adoption of digital financial services, micro-enterprises, and sustainable livelihood practices has further enhanced the contribution of SHGs to inclusive growth and rural transformation.

In the present development scenario, SHGs are playing a vital role in supporting the vision of *Viksit Bharat@2047* by promoting equitable development, reducing poverty, and strengthening grassroots democracy. Their contribution towards women’s empowerment and community participation highlights their importance as partners in nation-building. Therefore, strengthening SHGs through policy support, digital literacy, entrepreneurship training, financial assistance, and market linkages is essential for achieving sustainable, inclusive, and self-reliant development in India.

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