

EMPOWERING INDIA: WOMEN'S SELF-HELP GROUPS SHAPING VIKSIT BHARAT 2047

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Abstract

On August 15, 2023, Prime Minister Narendra Modi delivered a speech outlining his vision to transform India into a developed nation by 2047, urging every citizen to actively participate in this ambitious journey. This paper seeks to examine the role of women's Self-Help Groups (SHGs) in achieving this vision. It argues that women's empowerment through SHGs has played a pivotal role in advancing the nation's development. By promoting financial inclusion, SHGs have economically empowered women, which, in turn, has catalyzed their empowerment across various dimensions, including social, cultural, and political spheres. These empowered women have emerged as agents of development and transformation, contributing significantly to the nation's progress.

Keywords: Self-Help Groups, Amrit Kal, Financial Inclusion, Empowerment, Viksit Bharat@2047.

Introduction

Every nation aspires to achieve the status of a developed country, and India is no exception. Striving to become a "Viksit Bharat" (Developed India) by 2047, the year marking 100 years of its independence, the country has set its sights on this ambitious goal. Prime Minister Narendra Modi has urged every Indian to actively participate in this mission, emphasizing that every moment and every citizen plays a crucial role in shaping India's future. While the vision of Viksit Bharat@2047 largely hinges on the energy and potential of the youth, addressing the nation's complex challenges will require unified and collective efforts from all sections of society.

Self-help groups, established as part of the Indian Government's Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM), have proven to be a transformative approach to addressing various developmental challenges in India. They now play a vital role in empowering women, enhancing rural livelihoods, and fostering overall development. As highlighted by Prakash et al. (2022), these groups, driven by women who are trained, motivated, and guided in small collectives, are spearheading the mission to make India self-reliant. Recognizing their potential, the Prime Minister of India remarked, "This strength of women's self-help groups is today committed to playing a critical role in the making of developed India, a self-reliant India in the Amrit Kaal of Independence." Their substantial contributions have become integral to the nation's progress.

Undoubtedly, self-help groups serve as a cornerstone for national advancement, particularly in uplifting the poor and empowering women. In the context of India's vision for a developed nation (Viksit Bharat), these groups have emerged as a vital mechanism to achieve this goal. With their impact resonating across various sectors, self-help groups are set to play a significant role in building a more inclusive society and a stronger nation.

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Viksit Bharat Meaning of Viksit Bharat@2047

Viksit Bharat@2047 translated as "developed India by 2047" is a master plan of the Indian Government that sets sight on making the country into a developed country by the time it reaches 100th Year of Independence, i.e., by the year 2047.

Key Focus

"Viksit Bharat@2047 is a comprehensive vision that encompasses various dimensions of development, including economic growth, social advancement, environmental sustainability, and effective governance."

Five Resolves to Ensure a Developed India@2047

The Prime Minister of India urged the nation to embrace five key pledges to achieve the idea of a developed country by 2047. He called on the people to move forward with greater determination, united by the resolve to realize the vision of a developed India by 2047. Hamara Sankalp: Viksit Bharat (Our Resolve: A Developed India).

We Pledge to:

- Transform India into a developed and self-reliant nation by 2047.
- Eliminate remnants of the colonial mindset.
- Honor and take pride in our rich heritage.
- Foster unity and acknowledge the sacrifices of those who safeguard the nation.
- Fulfill the accountabilities of citizenship.

These five resolutions serve as a call to action, urging individuals to act responsibly and conscientiously. As summarized by Gupta et al., India's path to becoming a developed country lies in the collective impact of its decisions and actions.

The Indian government has initiated three major projects to propel the vision of Viksit Bharat@2047. One of these is the Viksit Bharat Sankalp Yatra, a nationwide campaign aimed at increasing awareness and outreach about various government schemes. The objective is to ensure these schemes effectively reach all citizens. The Yatra commenced on November 15, 2023, coinciding with Janjatiya Gaurav Divas.

Viksit Bharat Sankalp Yatra aims at:

- Connecting with underserved individuals who qualify for various schemes but have not yet received assistance.
- Disseminating information and increasing awareness about available schemes.
- Gaining insights from the personal experiences of citizens who have benefited from government schemes.
- Registering potential recipients of government schemes based on the information collected during the Yatra.

Amrit Kaal, a term from Vedic astrology, implies an auspicious time to embark on new ventures, where greater success can be attained with the right efforts. In the context of a Viksit Bharat (developed India), Amrit Kaal refers to the golden era of India, spanning from the 75th to the 100th year of its independence.

Vimarsh Simply Means Deliberation

Amrit Kaal Vimarsh is an initiative designed to promote thoughtful discussions in educational institutions such as schools, colleges, universities, and technical schools. Its goal is to raise awareness, inspire, and reframe the imagination of youth to actively contribute to creating a development-centered ecosystem in India. The discussions focus on development research, policy formulation, and implementation. By sensitizing and motivating youth, and reshaping their imagination, the initiative aims to encourage responsible action in daily life, guiding them to support the nation's aspirations.

Mera Yuva Bharat, launched on National Unity Day (31st October 2023) at Kartavya Path, is an initiative to empower the youth of the country. It provides a platform through which young people can easily join with programs, mentors, and their local communities. This engagement will raise their awareness of local issues, encouraging them to provide innovative solutions. Mera Yuva Bharat aims to empower youth by providing resources and opportunities, transforming them into catalysts for

community change and nation-building. It serves as a Yuva Setu (Youth Bridge) connecting the Government with its citizens.

The Voice of Youth ingenuity, launched on 11th December 2023 under the theme "Viksit Bharat@2047," aims to involve the youth in the process of ideation. It seeks to gather their ideas and perspectives to harness creativity and innovation for national development projects.

Self-help Groups Meaning of Self-Help Groups

A Self-Help Group (SHG) is a voluntary association formed by individuals who share a common problem, coming together to address it through mutual efforts. Katz described SHGs as a unique form of voluntary association where members of specific populations collaborate to overcome shared challenges, offering both material and psychological support. In the Indian context, Venkatesh defined a Self-Help Group as either a registered or unregistered group of micro-entrepreneurs with similar social and economic backgrounds, who voluntarily unite to save small extents regularly. They contribute to a common fund, which is then used to meet emergency needs based on mutual assistance. Members of these groups rely on collective wisdom and peer pressure to ensure proper utilization of funds and timely repayments. While Self-Help Groups in the Western world primarily focus on psycho-social support and community issues, in India, the focus is more on addressing the economic needs of underprivileged populations.

Indian Scenario

India has long sought to enhance credit access in rural areas, and while early programs often yielded unsatisfactory results, the focus shifted toward empowering underprivileged women. This shift led to the formation of Self-Help Groups (SHGs), which aimed to economically and socially uplift women while facilitating access to bank credit. The roots of SHGs in India trace back to the creation of the Self-Employed Women's Association (SEWA) in 1972 by Ela Bhatt. However, the true emergence of SHGs as a means of delivering credit occurred in 1985 with the Mysore Resettlement and Development Agency (MYRADA).

In 1992, The SHG Bank Linkage Project initiated by the National Bank for Agriculture and Rural Development (NABARD) played a pivotal role in accelerating the growth of Self-Help Groups (SHGs) across India. Recognizing their potential, the Government of India introduced the Swar Gram Swarozgar Yojana (SGSY) on April 1, 1999. This initiative aimed to foster self-employment in rural areas by forming and enhancing the skills of Self-Help Groups (SHGs). The SHG approach was also integrated into the Ninth Five-Year Plan (1997–2002). Following recommendations from the Radhakrishna Committee, the SGSY was restructured, leading to the launch of the National Rural Livelihood Mission (NRLM) on June 3, 2011, to accelerate poverty reduction efforts in the country.

NRLM aims to ensure the widespread availability of quality financial products and services to all poor households across the country. In November 2015, the National Rural Livelihood Mission (NRLM) was renamed as Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM). The strategic incorporation of Self-Help Groups (SHGs) during the Ninth Five-Year Plan (1997-2002) and their rapid growth have played a pivotal role in the country's overall development. SHGs have emerged as a key platform for women's activism and active participation in the developmental process.

The Main aim of the Study

The main objective of the investigation is:

- To analyze the role of Self-Help Groups in shaping a Developed India by 2047.

Research Methodology

The study focuses on reviewing and analyzing secondary sources, including government websites, newspaper articles, academic journals, research papers, and reports, to gather insights into the role of Self-Help Groups in shaping *Viksit Bharat@2047*.

Using a descriptive and analytical approach, the collected data is thematically organized and qualitatively analyzed. However, as the research relies heavily on the accuracy and reliability of secondary sources, any inherent biases or limitations in the original data may influence the findings and conclusions.

Findings/Results

The Role of Self-Help Groups in Building a Developed India by 2047

Financial Inclusion

The Indian government is actively promoting financial inclusion for women through Self-Help Groups (SHGs) under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM). This initiative aims to assist 10 crore rural poor families in enhancing their livelihoods and incomes. The Reserve Bank of India (RBI) defines financial inclusion as "the provision of affordable financial services, including access to payments and remittance facilities, savings, loans, and insurance, by the formal financial system to those typically excluded."

The Self-Help Group Bank Linkage Program (SHG-BLP), launched by NABARD in 1992, has emerged as a cost-effective way to deliver financial services to poor households. According to NABARD's 2022 report, the cumulative savings of SHGs in banks reached an impressive ₹4.72 lakh crore, with 34 lakh SHGs linked to credit during 2021-2022. This data highlights the significant financial access SHG participants in India have gained, underscoring the transformative impact of SHGs in shifting women from financial exclusion to inclusion.

Joseph and Varghese (2014) argue that financial inclusion encourages rural poor populations to save, ensuring the security of their financial assets and resources through enrollment in the formal banking sector. This increased saving strengthens the resource base of financial institutions and contributes to broader economic development. Beyond individual benefits, financial inclusion also addresses collective objectives such as poverty eradication, inclusive growth promotion, and inequality reduction.

Empowerment

Empowerment is described as the ability of an individual or group to make meaningful decisions and translate those decisions into desired actions and outcomes. According to Malhotra, empowered individuals possess both the freedom to make choices and the capacity to act on them. This, in turn, enhances their ability to shape their lives and influence decisions that impact them.

Women Empowerment

"No country can flourish if it stifles the potential of its women" - Michelle Obama

"Women are the backbone of a nation's progress, and empowering them is a significant step toward building a brighter future." Sustainable livelihoods become achievable when women are empowered, contribute to family income, and actively participate in household decision-making. As Narang (2012) highlighted, when women gain greater control and involvement in decision-making, they secure better access to resources, leading to genuine empowerment. Self-help groups play a critical role in fostering this empowerment by providing education, training, and practical skills, along with access to economic resources. These enable women to make informed decisions about financial and economic activities.

Vashum (2019) further emphasized that empowered women contribute significantly to improvements in health, hygiene, nutrition, sanitation, reduced school dropout rates, timely immunizations, and overall family and community well-being. Thus, empowered women drive societal progress and national development.

Self-help groups have empowered women across three key dimensions of development.

Economic Empowerment

Economic empowerment serves as a vital catalyst for advancing and energizing other dimensions of development, including social, human, and political aspects. Economic empowerment involves enhancing capacities, fostering an enabling environment, and creating opportunities for individuals to earn and contribute to economic growth and development. Women participating in Self-Help Groups (SHGs) gain access to financial resources at low interest rates, enabling them to engage in several income-generating activities such as tailoring, handicrafts, inter-lending, pig farming, nurseries, weaving, poultry farming, fisheries, goat rearing, and more. Additionally, they venture into entrepreneurial fields such as the floral industry, green groceries, dairy farming, boutique management, food processing, and running petty shops. These endeavors not only make women economically self-reliant but also significantly contribute to national GDP growth.

Social empowerment, a challenging and long-term goal, revolves around achieving equality in opportunities, recognition, and status. It ensures that individuals feel valued, their differences are respected, and their basic needs are met, allowing them to live with dignity. Economic empowerment through SHGs has been a crucial factor in elevating women's dignity within society.

Venkatesh (2009) emphasized that SHGs aim to improve women's economic status while fostering an environment that supports their social reconstruction. These groups have altered societal perceptions of women in rural areas. Research by Choudhary & Chitra (2012) and Sarabu (2011) revealed that SHG participation enhances women's autonomy in household decision-making, reduces domestic violence, and fosters social cohesion and solidarity. Pattanaik (2016) highlighted that socially empowered women can take rational actions regarding their families' education, health, and overall well-being, thus contributing to sustainable household, societal, and national development.

Political empowerment, often limited by societal norms, is another dimension significantly impacted by SHGs. Traditionally, household heads decide voting preferences, and women are often denied autonomy in voting or overlooked for political candidacy. However, SHG participation has opened avenues for women's political empowerment in India. According to Sreeramulu & Hushenkhan (2008), women involved in SHGs in Andhra Pradesh began engaging in discussions about politics and administration. This newfound awareness, coupled with economic stability, enabled women to envision managing village, taluk, and district-level panchayat affairs. SHGs have acted as platforms for members to contest elections at the Panchayati level, with leadership training within the groups equipping some women to take up responsible roles in local governance.

Education

Education is widely recognized as a crucial driver for the progress of any nation, serving as a catalyst for various forms of empowerment. Women's education, in particular, is a powerful means to enhance their contribution to economic growth and development. Self-help groups play a significant role in supporting both the formal education of members' children and the informal education of participating women by addressing socio-economic and developmental challenges in their lives. Women in these groups often use loans or savings to finance their children's education. Additionally, self-help groups foster informal learning by raising awareness among women about social injustices and discrimination they face. This awareness helps them recognize the links between their personal struggles and broader socio-economic structures, enabling them to collaboratively seek solutions to their challenges.

Human Capital Development

According to Pattanaik (2016), human capital is a fundamental and vital resource that drives rapid economic growth and development. Defined as the abilities, knowledge, and competencies of individuals, human capital significantly enhances productivity, thereby directly contributing to the growth of a nation's economy. Self-help groups play a critical role in fostering human capital development among their members by offering training in leadership skills, financial management, entrepreneurship, skill enhancement, networking, and advocacy.

Social Progress

Society, social systems, and social practices significantly influence sustainable development. Social structures and institutions play a crucial role in shaping people's preferences, behaviors, and attitudes toward change. In India, which largely remains a patriarchal society with a deeply entrenched caste system, women often face significant challenges despite the presence of numerous constitutional provisions aimed at their empowerment. These challenges include limited access to education, employment, leadership roles, entrepreneurship opportunities, and property rights. However, Women's Self-Help Groups (SHGs) have emerged as a powerful force for women's social and economic upliftment.

Vashum (2018) observed that traditional patriarchal norms and restrictions on women in various spheres are gradually breaking down. Furthermore, SHGs have become instrumental in challenging and dismantling harmful social practices and radical traditions. For instance, Dalit women in Bundelkhand were historically subjected to the humiliating custom of removing their footwear when passing houses belonging to upper-caste individuals. In 2012, SHG women from Barora Panchayat in Jhansi took a stand against this degrading practice by openly wearing their footwear. This act of non-cooperation led to the eradication of the custom in 41 panchayats within the Babina block of Uttar Pradesh, marking a significant victory against caste-based discrimination.

Sustainable Environmental

Development is intrinsically linked to the availability of natural resources and their conservation. As Pattanaik (2017) observed, the environment can both nurture and undermine development. Consequently, conserving the environment plays a vital role in fostering a country's growth and development. Self-help groups (SHGs) have emerged as key advocates for environmental preservation

and opponents of harmful practices and products. In this context, Prime Minister Narendra Modi highlighted that SHGs fulfill a dual role: raising awareness and working on sustainable alternatives.

SHGs serve as platforms to promote environmental conservation, discourage the use of environmentally harmful products, and encourage the adoption of sustainable alternatives. These groups operate through village federations, zonal federations, and overarching bodies uniting all zonal federations, making it easier to disseminate awareness on critical issues compared to informal setups. Women, in particular, play a key role in influencing society, acting as conduits of knowledge to their families, children, and communities. SHGs can act as both arenas for raising awareness and hubs for implementing eco-friendly alternatives.

A notable example is the Keezh Nachikulam village in the Madurai district, where an activist educated SHG members about the detrimental effects of plastic usage. In response, these women began raising awareness at monthly meetings and organized walkathons, marathons, and campaigns to highlight the long-term consequences of excessive plastic use. Today, the village largely avoids using plastics unless absolutely necessary.

SHGs have also been instrumental in developing sustainable alternatives. For instance, in Thootukudi, Tamil Nadu, SHGs utilize water hyacinth—a plant that proliferates in local water bodies, altering their physical and chemical composition, obstructing fishing, blocking hydroelectric turbines, and breeding mosquitoes—to create eco-friendly products. Items such as coasters, table mats, hats, fruit and vegetable baskets, pooja baskets, water bottle covers, and pen stands are now crafted from water hyacinth, turning an environmental challenge into an opportunity.

In 1999, self-help groups (SHGs) in the cyclone-prone Puri district of Odisha launched an initiative to plant and nurture *Casuarina* saplings along the coastline. These forests now serve as natural barriers, protecting against cyclones and seawater intrusion, which previously damaged paddy fields and polluted groundwater. In recognition of their efforts, the women of Gundalba village in Puri district were honored with the prestigious UNDP India Biodiversity Award in 2012 for restoring a forest and protecting their village from coastal erosion.

These examples highlight the potential of SHGs as effective agents of environmental conservation and sustainable development.

Community Development

Women play a key role in driving socio-economic transformation in rural areas. With their ability to build effective networks and pool resources, they are uniquely positioned to understand their challenges, prioritize solutions, and implement strategies for addressing them. Through collective action, women contribute to inclusive policymaking and implementation processes that cater to their precise needs.

Self-help groups (SHGs) have begun as a vital platform for fostering community participation in the nation's development. The collaborative efforts of individuals within these groups have led to more effective and results-oriented interventions. Recognizing the transformative potential of women-led SHGs, the government has made significant investments in them, introducing various developmental schemes aimed at propelling the country forward.

Conclusion

Self-Help Groups have emerged as a powerful catalyst for empowering women in India. By fostering financial inclusion, these groups have significantly contributed to elevating women's societal status, playing a pivotal role in the country's holistic development. Empowered women have not only become active participants in society but have also transformed into agents of change.

In addressing socio-economic challenges and striving for progress, women's Self-Help Groups have proven to be ideal partners in India's journey toward development, aligning with the goal of becoming a developed nation by 2047.

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