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# Empowering Women Through Self Help Groups: A Pathway For Economic Independence Of Viksit Bharat 2047

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**Abstract- Self Help Groups (SHGs) play an important role in empowering rural women in India. As India Dream to become a developed nation by 2047 under the vision of Viksit Bharat, the inclusion and economic independence of women becomes essential. This research paper explores the role of the SHGs in promoting women's empowerment inSarupathar region of Assam and identifies the challenges faced by members along with the strategies to overcome them. Through both primary ( questionnaire-based responses) from the SHG women and secondary data ( literature review and government reports), the study highlights how SHGs help in promoting financial inclusion, skill development, leadership ,and mobility The analysis shows, many womenHave improved mobility and confidence, many of them engaged in income-generatingActivities and receiving vocational training through SHGs. Despite the benefits, the Women are facing several challenges, like lack of training, community resistance, lack of funds, and lack of mentorship, lack of leadership development, and lack of market opportunities. The paper offers practical strategies such as vocational capacity building, training for leadership development, schemes of the government through which funding Can be reached, collaboration with the market to avail the opportunities, solving proble of language barrier, training for the practical skills and digital tool adoption. By focusing on SHG development in the Sarupathar Region, this study provides a micro level lens to understand how SHGs can serve as key agents of change towards achieving the goals of Viksit Bharat 2047.**

**Keywords- women empowerment, SHGs, Rural development, Viksit Bharat 2047, Economic Independence.**

## I. Introduction

Women's empowerment is central to the inclusive and sustainable development of any society. In India, where a large proportion of the female population resides in rural and semi-rural areas, economic empowerment through community-based institutions becomes vital. Self Help Groups (SHGs), started in the early 1980s and institutionalized in the 1990s, have played a pivotal role in financial inclusion, gender justice, and grassroots entrepreneurship. India's vision of Viksit Bharat 2047 emphasizes equitable participation of women in the economy, politics, and decision-making processes. In this context, SHGs offer an organic model to build community solidarity and create opportunities for women to become economically independent and socially empowered. This study focuses on SHGs in the Sarupathar region of Assam, where socio-economic marginalization is compounded by geographic isolation. Despite challenges, many women have joined SHGs and shown remarkable resilience in building livelihoods. The paper explores their journey; barriers faced, and how SHGs could be strengthened further to contribute to Viksit Bharat 2047

## II. Literature Review

According to Kabeer, empowerment is the process by which people who have been denied the ability to make important life choices gain that ability. Self-help groups (SHGs) help promote collective action and resource sharing. NABARD reported in 2022 that SHGs have benefitted over 14 crore rural women, mainly through microcredit, savings, and social mobilization. Sinha and Choudhury noted in 2021 that participation in SHGs increased women's confidence, mobility, and decision-making roles in 68% of the rural households studied. However, Tripathy mentioned in 2020 that SHGs in Northeastern India face unique challenges, including limited market access, poor banking connections, and social conservatism. Bora and Das observed in 2019 that while SHGs in Assam are growing in number, they often lack proper training. Less than 40% of these groups are linked to viable income-generating businesses. There is a strong need for tailored training, digital resources, and integration with government programs. Overall, the literature indicates that while SHGs have great potential, their success relies on specific regional factors and focused capacity-building efforts.

## III. Objectives of the Study

- To assess how SHGs promote economic independence among women in Sarupathar.
- To study the challenges SHG women face in maintaining their activities.
- To evaluate the social issues or family restrictions that women in SHG are facing.
- To identify key strategies SHGs use to overcome obstacles.
- To examine the impact of SHG membership on women's confidence and mobility.
- To evaluate awareness and access to government schemes.
- To review the training and support received by SHG members.
- To document how SHGs contribute to the vision of Viksit Bharat 2047.
- To study the socio-economic background of SHG members.

- To explore the decision-making roles of women after participating in SHGs.
- To recommend policies that can improve SHG functioning.

## IV. Sample Design

Study Area: Sarupathar, located in Golaghat district of Assam, is mainly agricultural with low access to financial institutions and limited digital infrastructure.
Sample Size: 102 women from 20 self-help groups were chosen purposefully.
Data Collection Tool: A structured questionnaire covering 20 Key questions:

1. Age.

2. Education,

3. Location—rural or urban.

4. Name of self-help group.

5. Duration of membership in the self-help group.

6. How did you learn about the self-help group?

7. What motivated you to join the self-help group?

8. What activities does your self-help group engage in?

9. How has being part of the self-help group improved your financial independence?

10. Do you face any social or family restrictions while participating in self-help group activities?

11. What are the biggest challenges your self-help group faces?

12. What challenges have you faced?

13. Have you received any training for entrepreneurship or vocational skills through the self-help group?

14. Do you find the training sufficient or useful for generating income?

15. Does your self-help group receive support from an external agency?

16. What role do you play in decision-making within the self-help group?

17. Has your confidence and mobility increased after joining the self-help group?

18. What strategies do you think can help self-help groups grow stronger in your area?

19. Have you inspired or encouraged other women to join self-help groups? If yes, how many?

20. in your opinion, how can self-help groups contribute to the vision of Viksit Bharat by 2047?

## V. Methodology

Primary Sources:
- Direct responses from 102 SHG women (via questionnaire)
- Group discussion with SHG leaders

Secondary Sources:
- Reports from NABARD, NRLM
- Academic journals, government publications, local NGO documents

Tools Used:
- Pie Charts, Bar Graphs, Descriptive Statistics

## VI. Data Collection

Data was collected from SHG members of Sarupathar through field visits, structured interviews, and questionnaires. Participants were informed about the study's objective, and we obtained their consent. We then compiled the data into response sheets and sorted it by qualitative and quantitative indicators.

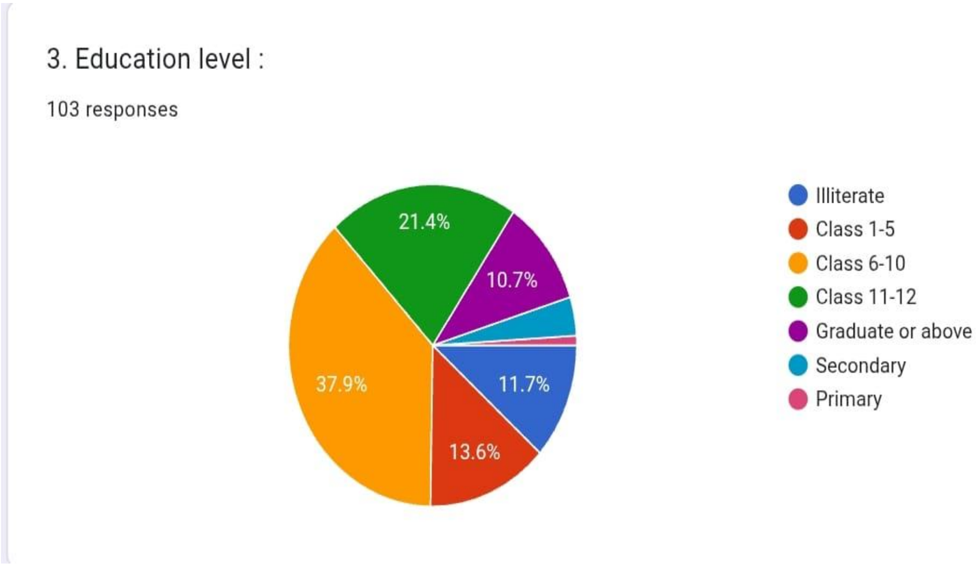
## VII. Data Analysis, Findings and Interpretations

- Based on the data collected from a survey of women participating in Self-Help Groups (SHGs), the following insights have been derived:

Educational Background of SHG Members

- Primary Education (Classes 6–10): 37.9%
- Higher Secondary (Classes 11–12): 21.4%
- Graduates and Above: 10.7%
- Illiterate: 11.7%
- Other Educational Levels (e.g., Classes 1–5): 13.6%

This distribution indicates that a significant portion of SHG members have attained at least a secondary level of education, with a notable percentage having pursued higher education.

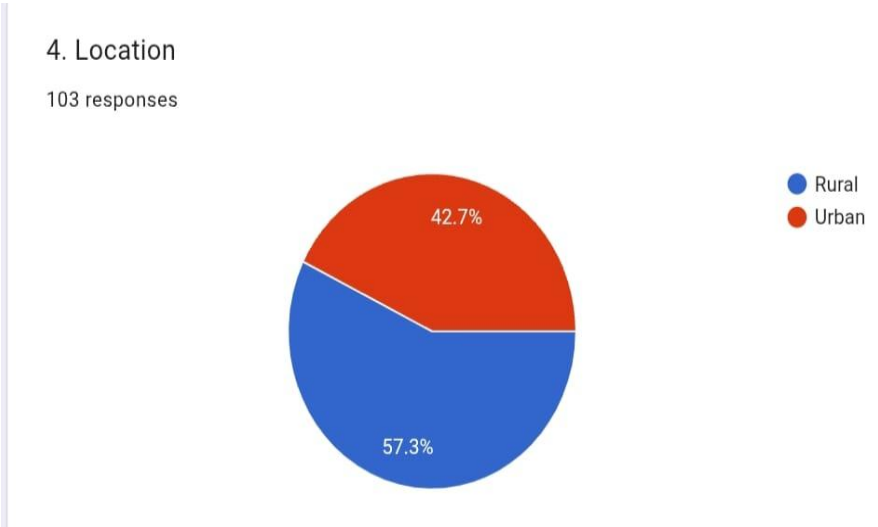



- Geographic Distribution

  Urban Areas: 42.7%

  Rural Areas: 57.3%

  The fact that most SHG members are from rural areas emphasizes how important these groups are to women's empowerment in less urbanized areas.




- The name of the 20 Sarupathar women's self-help group
  - Sarupathar Mahila Shakti SHG
  - Pragati Women SHG
  - Jyoti Laxmi SHG
  - Nari Uday SHG
  - Rupjyoti SHG
  - Subha Mahila SHG
  - Asha Jyoti SHG
  - Pragya SHG
  - Sadhana SHG
  - Swarnajyoti SHG
  - Shanti Mahila SHG
  - Deepa Jyoti SHG
  - Samriddhi SHG
  - Lakshmi Mahila SHG
  - Unnati SHG
  - Sneha SHG
  - Jagriti Mahila SHG
  - Vandana SHG
  - Ananya SHG
  - Ujjwala SHG

International Journal for Research Trends in Social Science & Humanities
Volume 3, Issue 4
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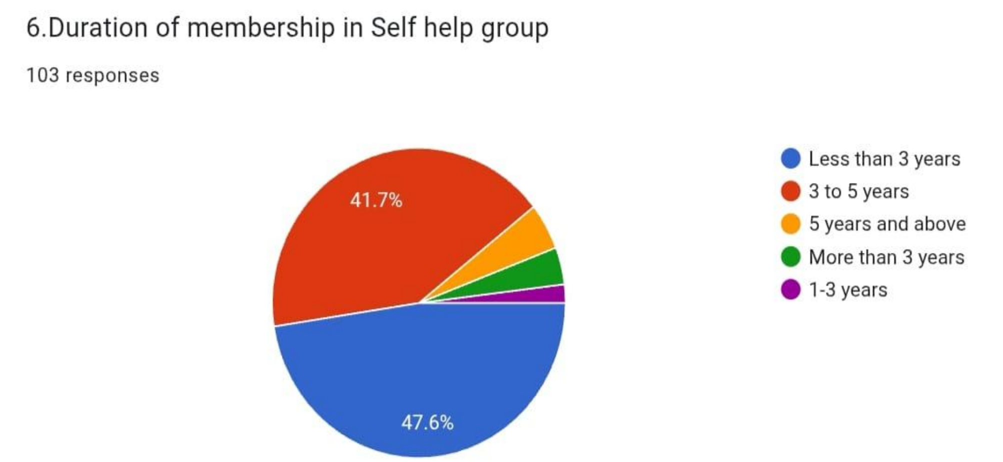
Less than three years of SHG membership duration: 47.6%
3–5 Years: 41.7%
Over Five Years: Remaining proportion
Numerous women appear to have joined SHGs recently, according to the data, suggesting that there is a growing interest in and confidence in these organizations as channels for both individual and group growth.




- The following responses are derived from the question of how the women learned about SHG.

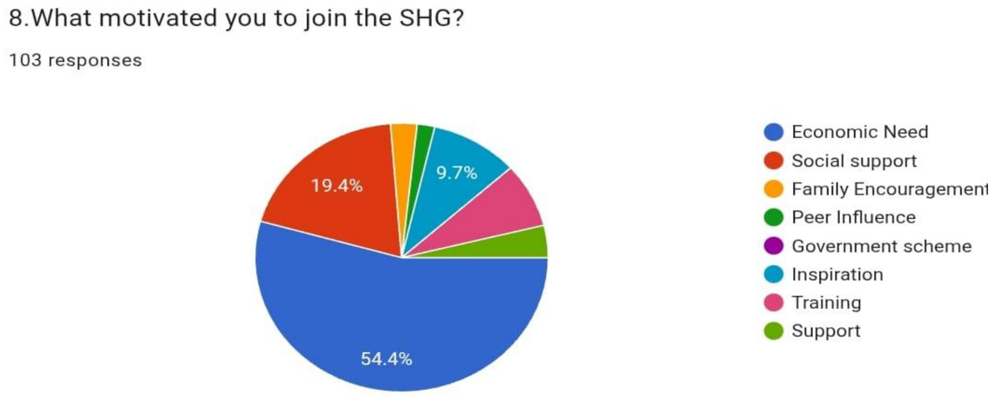
Through a variety of community-based sources, many Sarupathar women learned about self-help groups (SHGs). Family members, friends, or neighbors who were already SHG members introduced them to the organization. Others were informed at village meetings or events hosted by the local non-governmental organizations, the Block Office, or the Panchayat. In a number of cases, community gatherings like health camps or livelihood workshops, training sessions, and awareness campaigns provided forums where the idea of SHGs was
Outlined. Furthermore, some women were made aware of SHGs by social workers or government outreach programs that promoted women's empowerment. Raising awareness was also aided by posters, pamphlets, and word-of-mouth. Many were inspired to join SHGs after witnessing the positive effects these organizations had on the lives of other women in their community.

International Journal for Research Trends in Social Science & Humanities
Volume 3, Issue 4
Jul-Aug 2025, PP 1-5

- The survey of women from Self-Help Groups (SHGs) in Sarupathar reveals a range of motivations,

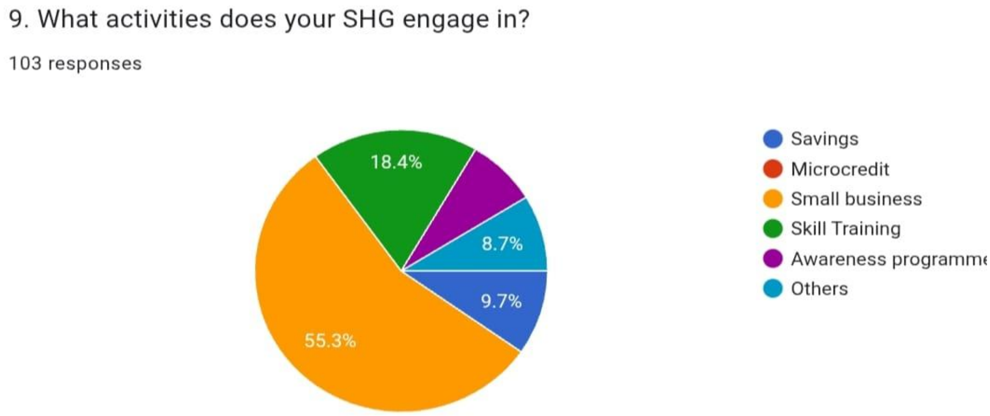
  Reasons to Join a Self-Help Group

  54.4% of respondents stated that economic need was the main reason women joined SHGs, suggesting that generating a living and achieving financial independence are important motivators. 19.4% joined in order to receive social support, underscoring the significance of camaraderie and helping one another. Peer influence plays a significant role in encouraging SHG membership, as evidenced by the lower percentages (9.7%) who were motivated by the accomplishments of others.




- Activities SHGs engage in

although SHGs do a variety of things, 55.3% of them work in small businesses like petty trade, tailoring, or handicrafts. 9.7% participate in thrift and savings activities, while 18.4% concentrate on skill development to improve employability. An additional 8.7% take part in other activities like awareness campaigns or community gatherings.



International Journal for Research Trends in Social Science & Humanities
Volume 3, Issue 4
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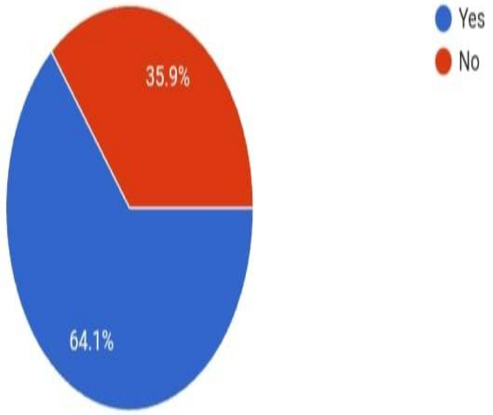
- Social and Family Limitations

When engaging in SHG activities, a noteworthy 64.1% of women reported encountering social or familial constraints, which may include restrictions on their ability to move around, make decisions, or manage their finances. However, 35.9% reported no such limitations, indicating that women's economic participation has gradually been accepted by society.

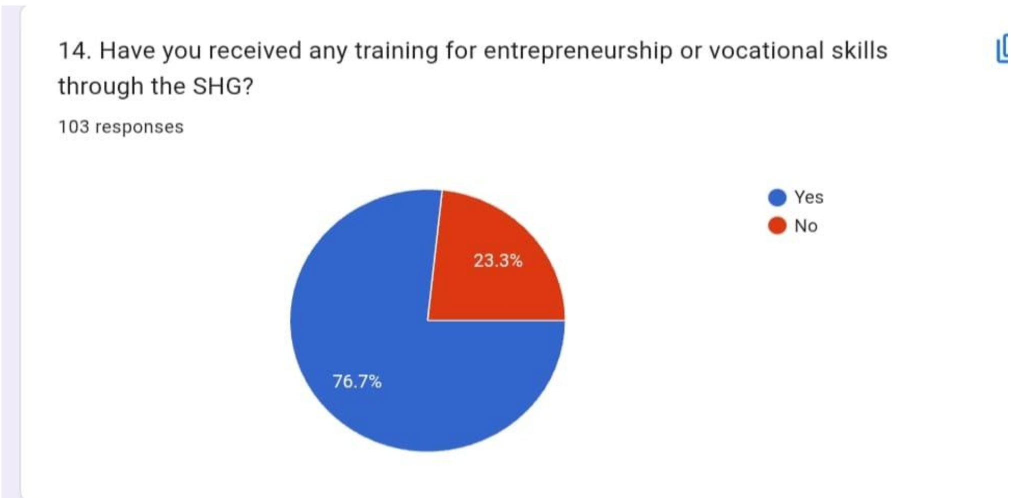


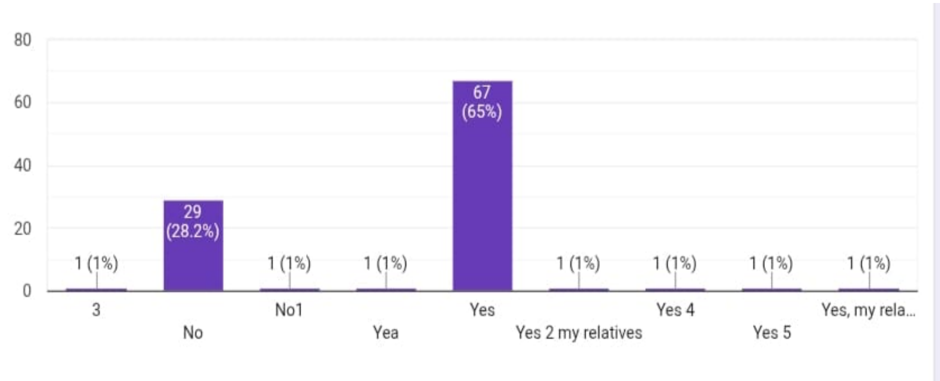

- Significant Obstacles SHGs Face

Lack of funding was found to be the most urgent issue (39.8%), which has a direct effect on group operations and expansion. 31.1% said they lacked training, which hindered their capacity to successfully grow their business. Progress is also hampered by problems with community resistance (6.8%) and inadequate leadership (6.8%). A shortage of raw materials was mentioned by 1.9% as a major obstacle, while other issues include trouble accessing markets (5.8%) and acquiring raw materials (7.8%).


- Education and the Development of Skills

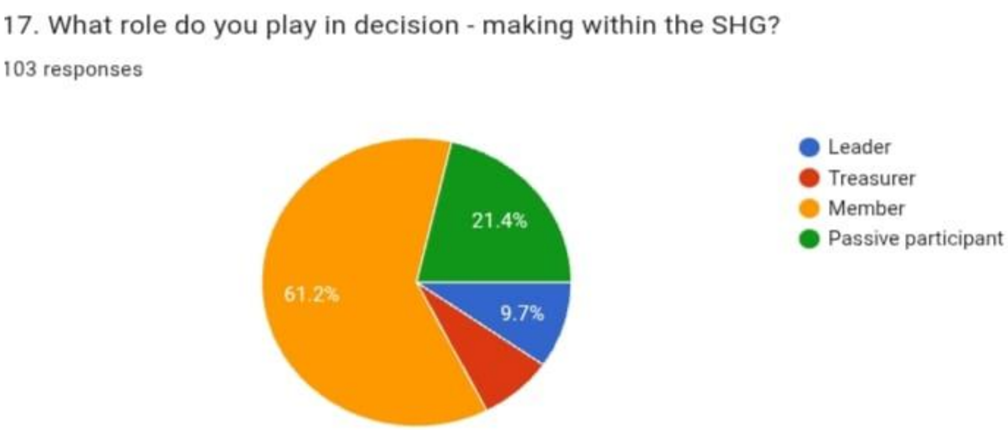
While 23.3% of respondents have not yet taken advantage of these opportunities, a promising 76.7% of respondents have received vocational training or entrepreneurship through their SHG. More thorough and useful skill-building programs are needed, as evidenced by the fact that while 27.2% of those who received training thought it was insufficient, 67% thought it was sufficient.





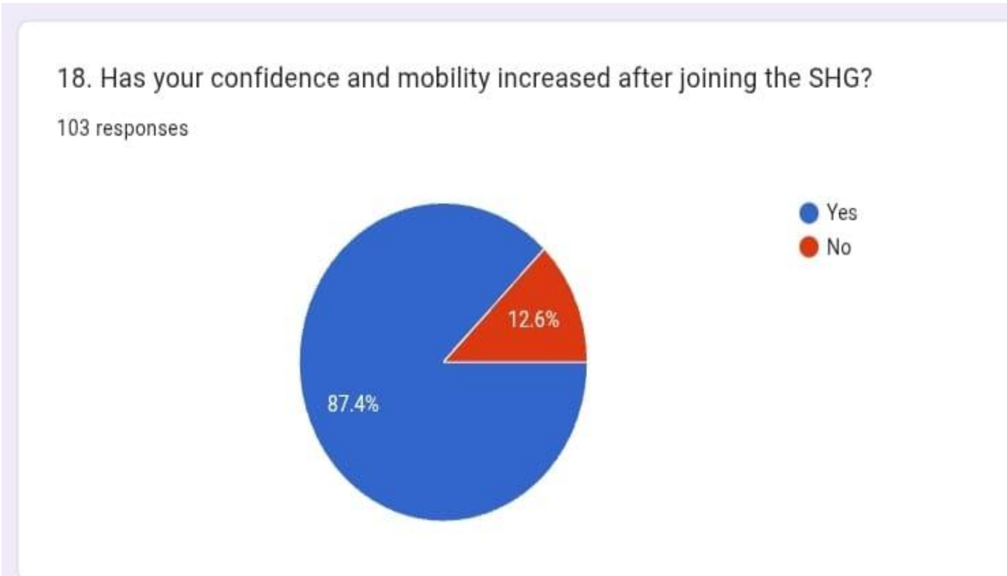

- Roles in Making Decisions

61.2% of women actively participate in decision-making within their Self-Help Groups (SHGs), whereas 21.4% only participate passively, perhaps as a result of social pressures or a lack of confidence. The fact that only 9.7% of women are in leadership roles indicates that, despite high participation, there is still room for improvement in women's leadership development.




- Effect on Mobility and Confidence

The transformative potential of SHGs in boosting women's independence and self-esteem is demonstrated by the encouraging 87.4% of women who reported increased mobility and confidence after joining.




- Motivating Other Females

Current members serve as role models and change agents in their communities, as evidenced by the noteworthy 65% of members who have inspired or encouraged other women to join SHGs. Nevertheless, 28.2% have not participated in this kind of outreach, presumably because of opportunities or personal constraints.

Many women's financial independence has increased dramatically since joining a self-help group (SHG). Members have started small businesses, managed household expenses more confidently, and supported their families through consistent savings, microcredit access, and income-generating activities. However, women also face several challenges, such as limited market access, lack of advanced skills or training, and occasional delays in financial assistance. When asked about external support, some SHGs reported receiving help from government schemes, NGOs, or banks, while others stated they function independently without such aid. They believe that by empowering women at the grassroots level, encouraging entrepreneurship, and bolstering local economies, SHGs are essential to achieving the goal of Viksit Bharat by 2047. Local experiences strongly imply that SHGs are important forces behind inclusive development, even though comprehensive national data from other researchers may still be scarce or out of date.

## VIII. Obstacles Women Face in Sarupathar Self-Help Groups (SHGs)

Women involved in SHGs in Sarupathar, Assam, continue to face multiple socio-economic and operational challenges despite the positive impacts of the SHG movement. One of the primary difficulties is limited access to formal financial institutions, where procedural delays and lack of awareness restrict access to bank loans and credit facilities. Additionally, low levels of literacy and digital illiteracy hinder women's ability to maintain records, apply for schemes, or access online financial tools. Market linkage issues also persist, with many women struggling to sell their products beyond local markets due to poor infrastructure and lack of packaging or branding assistance. Many SHGs are less effective due to internal group conflicts, sporadic attendance, and a lack of advanced skill training. When some women attempt to participate in decision-making or entrepreneurship, they may also encounter stigma at the community level or patriarchal opposition at home.

## IX. Techniques for Overcoming Obstacles

Sarupathar SHGs have implemented a number of tactics to overcome these obstacles. Bookkeeping, digital payments, and entrepreneurship skills have all improved thanks to capacity-building workshops hosted by NGOs and local government organizations. Access to government programs and group mobilization have been made easier through collaborations with organizations such as the Assam State Rural Livelihoods Mission (ASRLM). In an effort to gain collective bargaining power and access to wider markets, women have started to organize into SHG federations. Increased accountability and broader participation have resulted from the introduction of rotating leadership models within SHGs. financial transactions have also been made easier by connecting SHGs with self-service kiosks and banking correspondents. Campaigns to raise awareness about gender discrimination and promote family support have been carried out with the assistance of Anganwadi workers and ASHA volunteers.

## X. In conclusion

Sarupathar women's self-help groups are progressively evolving into forces for social and economic empowerment in spite of major challenges. Women now feel more confident and financially independent thanks to the collective model of savings, credit, and livelihood activities. To maintain and increase their impact, however, ongoing institutional and community-level support is required. With proper training, market access, and digital inclusion, these groups can become more resilient and productive.

## XI. Suggestions for the Future

Digital Literacy Drives: Provide SHG women with organized online instruction on UPI transactions, e-commerce, and mobile banking.
Improved Market Links: To increase the reach of SHG products, encourage collaborations with urban markets and internet platforms.
Diversification of Skills: Offer instruction in more complex skills such as eco-friendly packaging, food processing, handicrafts, and tailoring.

Mental Health & Social Support: Incorporate social workers and community counselors to assist women who are facing domestic difficulties or social stigma.
Real-time Monitoring Tools: Create Smartphone applications for tracking SHGs, evaluating their performance, and gaining access to schemes.
Incentive Plans: Offer rewards to Self-Help Groups (SHGs) that mentor new groups and embrace sustainable practices.

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(Note: Below references are indicative and based on general studies. Field-specific references can be added when local research or government reports are accessed.)

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