



Women-Led Rural Development: The Contribution of Self-Help Groups to Viksit Bharat 2047

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Abstract: Self-Help Groups (SHGs) are prominent community-based institutions in India's rural development framework. This study describes the geographical distribution of women mobilised into SHGs under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), and discusses the implications for women-led rural development within the Viksit Bharat 2047 vision. The study uses official Ministry of Rural Development statistics as of 28 February 2025 for 34 states and Union Territories. IBM SPSS Statistics 20 was used for descriptive statistics, quartiles and rank-based four-group classification. Membership averaged 2,956,588.12 women (SD = 3,626,639.70), with a median of 713,449.50; the recorded range was 4,363 to 12,713,428. The difference between mean and median and the wide interquartile range indicate a markedly unequal distribution of absolute mobilisation totals. These statistics describe programme reach, not changes in household income or individual agency. Drawing on established empirical literature, the paper discusses how credit access, productive skills, market connections and institutional strengthening can translate SHG participation into more sustainable rural development. It recommends complementing membership monitoring with outcome indicators relevant to women-led development. Index Terms—Self-Help Groups; women-led development; DAY-NRLM; rural livelihoods; financial inclusion; Viksit Bharat 2047.

I. INTRODUCTION

Women-led development concerns women's effective participation in economic decisions, livelihood opportunities and public institutions, rather than merely their inclusion as recipients of programmes. Within rural India, this distinction is especially relevant because access to formal finance, markets, skills and productive assets is uneven. For that reason, community-based institutions are important to discussions of inclusive development and India's longer-term aspiration of Viksit Bharat 2047.

Self-Help Groups (SHGs) are collective institutions that commonly combine regular savings, internal lending and mutual support. Their role has expanded through linkages with formal financial institutions, community federations and government-supported livelihood programmes. DAY-NRLM is a central institutional framework for mobilising rural women into SHGs and supporting financial inclusion and livelihood activities (Ministry of Rural Development, 2025).

The Ministry of Rural Development reported 100,523,996 women mobilised into SHGs across the 34 states and Union Territories covered by its parliamentary data as of 28 February 2025 (Ministry of Rural Development, 2025). The scale is important, but a larger membership total is not necessarily proof of stronger economic agency or improved household welfare. Absolute totals can reflect population size, programme duration and administrative coverage, among other factors.



The present paper offers a transparent descriptive assessment of interstate and inter-Union-Territory differences in SHG mobilisation. It uses official secondary data, reports the results of actual SPSS analysis, and interprets programme coverage alongside findings from peer-reviewed research. Its central argument is that SHG mobilisation represents an institutional opportunity for women-led development, while sustained benefits require productive credit, skills, enterprise viability and evidence-based monitoring of outcomes.

II. REVIEW OF LITERATURE

Deininger and Liu (2013a) assessed an innovative SHG-related model in Andhra Pradesh and reported gains in female empowerment and nutritional intake, but not comparable short-run improvements in income or asset formation. Their findings are important because they distinguish beneficial social outcomes from broader claims of immediate material gains.

Deininger and Liu (2013b), in a separate evaluation of more mature self-help groups, examined longer-term programme effects and showed why duration and institutional maturity matter when assessing household welfare. Findings from mature programmes should not automatically be transferred to every state or every SHG without attention to context.

Kumar et al. (2021) used data from 1,470 rural women in five Indian states to study empowerment associated with SHG membership. They reported positive effects on aggregate women's empowerment indices, driven particularly by control over income, credit decisions and active group involvement. However, effects on some deeper gender norms were limited. This evidence cautions against treating any single indicator, especially membership alone, as a complete empowerment measure.

Collectively, this literature supports the institutional relevance of SHGs while showing that outcomes vary by setting, programme maturity and measurement. The present study does not attempt to identify a causal effect. Its more limited contribution is to document distributional differences in official mobilisation totals and discuss how the 2047 development agenda might translate programme reach into durable outcomes.

III. OBJECTIVES OF THE STUDY

1. To describe the state-wise and Union-Territory-wise distribution of women mobilised into SHGs under DAY-NRLM.
2. To assess the extent of variation in absolute SHG membership using mean, standard deviation, median, quartiles and rank-based classification.
3. To examine the possible policy relevance of SHGs for women-led rural development under the Viksit Bharat 2047 vision.
4. To identify limitations of membership-based monitoring and suggest complementary livelihood and empowerment indicators.

IV. RESEARCH METHODOLOGY

A. Design, source and coverage

This is a descriptive secondary-data study. The numerical dataset consists of state-wise and Union-Territory-wise numbers of women mobilised into SHGs under DAY-NRLM as of 28 February 2025, reproduced in Annexure II to the reply to Lok Sabha Unstarred Question No. 1986, answered on 11 March 2025 (Ministry of Rural Development, 2025). The unit of analysis is the state or Union Territory, not an individual respondent. The file contains 34 valid geographical observations and no missing observations for the mobilisation variable.

B. Statistical procedures

The numerical variable SHG_Women was analysed using IBM SPSS Statistics 20. Descriptive measures included the mean, standard deviation, minimum and maximum, followed by the median and the 25th and 75th percentiles. The SPSS Rank Cases procedure generated a rank variable and four percentile-based groups. These groups were created but their individual state membership was not tabulated in the supplied output; no group-specific counts or rankings are therefore inferred here. No correlation, regression, hypothesis test or impact evaluation was conducted.



C. Interpretation limits

Raw SHG counts cannot measure the proportion of eligible rural women covered, because they have not been divided by a corresponding eligible-population denominator. Nor can these counts establish the effects of participation on income, labour-force engagement, empowerment or poverty. The analysis consequently concerns geographical programme reach only; literature and policy discussion are kept distinct from statistical findings.

V. RESULTS AND INTERPRETATION

Table 1. Descriptive statistics of women mobilised into SHGs

Measure	Value
Valid N	34
Missing	0
Minimum	4,363
Maximum	12,713,428
Mean	2,956,588.12
Standard deviation	3,626,639.70

Source: Authors' calculation in IBM SPSS Statistics 20, from Ministry of Rural Development data (28 February 2025).

Table 1 shows a mean of approximately 29.57 lakh women per reporting administrative unit, against a standard deviation of approximately 36.27 lakh. The relatively large spread and range point to pronounced differences in absolute numbers mobilised. They do not, by themselves, indicate that higher-count states are more successful in improving women's lives.

Table 2. Median and percentiles of SHG membership

Measure	Women mobilised
25th percentile (Q1)	91,464.50
Median (Q2)	713,449.50
75th percentile (Q3)	4,360,673.75
Interquartile range (Q3 – Q1)	4,269,209.25

Source: Authors' SPSS Frequencies output; interquartile range computed from the reported quartiles.

Table 2 indicates that the median of approximately 7.13 lakh is much lower than the mean of approximately 29.57 lakh, consistent with a distribution containing several particularly large observations. The middle half of the reported state/Union-Territory totals spans approximately 42.69 lakh women. This does not indicate a difference in the likelihood that an eligible rural woman belongs to an SHG, since no eligible-population rates are calculated.

Table 3. Illustrative state totals from the official government dataset

State	Women mobilised
Bihar	12,713,428
West Bengal	12,251,533
Uttar Pradesh	9,509,884
Andhra Pradesh	9,075,289
Maharashtra	6,525,549
Odisha	5,775,035
Jharkhand	3,589,607

Source: Ministry of Rural Development (2025), Annexure II. This table shows selected states and is not the complete 34-unit dataset.

The selected examples in Table 3 show the scale of mobilisation in some populous states. It is inappropriate to interpret the ordering as a ranking of empowerment, service quality or rural development achievement. The SPSS quartile-group procedure categorised administrative units by raw membership counts only. The analysis gives a distributional picture, not a state-level impact assessment.



VI. CONTRIBUTION OF SHGs TO WOMEN-LED RURAL DEVELOPMENT

A. Financial inclusion

Regular savings, group lending and access to formal credit can offer women an institutional point of entry into financial services. Organised SHGs may also reduce transaction barriers by creating collective records and relationships with banks. Nevertheless, credit volume and membership totals should be evaluated alongside loan use, repayment sustainability, financial autonomy and enterprise returns, rather than assumed to represent empowerment automatically.

B. Entrepreneurship and livelihood opportunities

A durable contribution to rural development depends upon women's ability to convert financial participation into viable activities. Enterprise skills, input access, local value addition, market information and reliable buyers are therefore central to an SHG-centred livelihood strategy. Livelihood gains may be uneven across agricultural, non-farm and household-based enterprises, making sector-specific support important.

C. Agency and collective organisation

Collective institutions can provide opportunities for participation, leadership and discussion of community priorities. Kumar et al. (2021) found improvements in several empowerment dimensions, particularly control over income and credit-related decisions. Yet their research also reported limitations concerning deeper gender norms. These mixed outcomes imply that group formation must be paired with interventions that address social and institutional barriers.

VII. SHGs AND VIKSIT BHARAT 2047

For a long-term women-led development agenda, the principal policy question is not merely how many women join SHGs, but whether their participation supports sustained capabilities and livelihood security. SHGs may act as local institutional channels for financial inclusion, productive work, entrepreneurship and the participation of women in collective economic decisions.

Three complementary shifts are relevant. First, mobilisation-based monitoring should be extended to outcomes such as income change, enterprise survival and independent decision-making. Second, support should extend from credit access to skills, product quality, value chains and digital participation. Third, programmes should address uneven coverage through appropriately denominated indicators and attention to underserved localities. These proposals are policy interpretations of the evidence, not causal conclusions from the present dataset.

VIII. POLICY IMPLICATIONS

1. Measure coverage appropriately. Publish rates using clearly defined eligible rural female or household denominators alongside absolute enrolment counts.
2. Track economic outcomes. Report enterprise continuity, net earnings, diversification of livelihoods, productive asset use and financial resilience with clear definitions and consistent dates.
3. Support market participation. Complement institutional finance with business training, product standardisation, logistics, collective marketing and reliable buyer relationships.
4. Strengthen meaningful agency. Evaluate women's control over credit, use of income and participation in household and group decisions, while recognising structural constraints.
5. Improve comparability. Publish machine-readable state-wise data, clear metadata and consistent reporting periods to enable more rigorous future research.

IX. CONCLUSION

The available government data document substantial, but geographically uneven, mobilisation of women into SHGs under DAY-NRLM. In the 34 reporting states and Union Territories, the mean membership was approximately 29.57 lakh, the median approximately 7.13 lakh, and the standard deviation approximately 36.27 lakh. The difference between the median and mean, together with the quartiles, demonstrates a wide distribution of absolute state-level counts.

These findings support the value of transparent descriptive monitoring, but do not establish that SHG membership has caused improvements in income, empowerment or rural development. Prior empirical research nevertheless



indicates that carefully implemented SHG programmes can improve particular dimensions of women's agency and welfare, with effects that vary across outcomes and settings (Deininger & Liu, 2013a, 2013b; Kumar et al., 2021).

In the context of Viksit Bharat 2047, SHGs can be understood as potential grassroots institutions of women-led development. To realise that potential, policy must focus not only on the scale of mobilisation, but also on the financial, productive, social and institutional conditions that permit sustained gains. Subsequent studies should merge appropriately comparable government indicators to examine the association between SHG participation rates and observable livelihood outcomes.

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