

Women Self-Help Groups and Sustainable Development Goals: A Case Study Approach

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DOI: <https://doi.org/10.51583/IJLTEMAS.2025.1411000043>

Received: 10 November 2025; Accepted: 20 November 2025; Published: 06 December 2025

ABSTRACT

Self-help groups have evolved as effective grassroots tools for fostering social and economic development, particularly among marginalised groups. Poverty, financial illiteracy, a lack of education, and women's disempowerment continue to be difficulties for rural women. Microfinance has been shown to be a transforming force in the fight against poverty, driving economic development. In India, self-help groups are at the forefront of these initiatives, as a crucial tool for empowerment and long-term change. Using a case study approach, this paper investigates the important role of SHGs in accomplishing the Sustainable Development Goals. The study examines real-world examples to demonstrate how SHGs help alleviate poverty, promote gender equality, increase financial inclusion, and empower women. This study employs a robust mixed-methods approach, combining an extensive literature review with rich qualitative insights gathered through focus group discussions and in-depth interviews. The research engages directly with women SHG leaders across six talukas of Navsari district, providing a comprehensive understanding of their experiences and the transformative impact of SHGs. The study concludes that Self-Help Groups have effectively contributed to the achievement of several Sustainable Development Goals, including SDG 1 (No Poverty), SDG 3 (Good Health and Well-Being), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced inequality) and, SDG 12 (Responsible Consumption & Production). It highlights the pivotal role of SHGs as key drivers of inclusive growth, emphasizing their significance in fostering a more equitable and sustainable future.

Keywords: Rural Women, Self-Help Groups, Sustainable Development Goals, Impact of SHG Membership

JEL Code: O12, I32, I38, Q01

INTRODUCTION

Rural women are important in defining their communities social and economic conditions. They frequently confront obstacles such as poverty, restricted access to education, financial constraints, and disempowerment. Addressing these concerns is critical for promoting equitable growth and meeting the sustainable development goals, in this environment, self-help groups have arisen as transformative platforms, particularly in developing nations such as India, where they are used for empowerment, poverty reduction, and long-term development. SHGs are small, community-based organizations that allow members, primarily women, to pool resources, obtain microfinance, and develop social and economic resilience.

The National Rural Livelihoods Mission (NRLM) is a flagship program of the Ministry of Rural Development, Government of India, aimed at reducing rural poverty by promoting sustainable livelihood options. The founding and strengthening of Self-Help Groups, particularly among women, is an important component of NRLM since it promotes financial inclusion, skill development, and entrepreneurship. In Gujarat's Navsari area, NRLM has played an important role in mobilizing rural women into SHGs, enabling collective action for economic and social empowerment. These organizations provide a forum for members to save regularly, access finance, and engage in income-generating activities. The NRLM's engagement with institutions such as the National Bank for Agriculture and Rural Development (NABARD) has improved the SHG ecosystem. A Memorandum of Understanding (MoU) between NABARD and NRLM aims to integrate efforts to promote women-led

development in rural regions by harnessing both bodies distinct strengths. The total number of SHGs in Navsari district is 11,336 with 1,12,927 members. NRLM's work in the Navsari district has been crucial in promoting the formation of SHGs, so contributing to the broader aims of poverty reduction, women's empowerment, and sustainable rural development.

The success of self-help groups in empowering women and encouraging economic growth has made them a crucial method for achieving several of the sustainable development goals. SHGs have proven to be a strong instrument in solving some of the most serious global concerns, particularly those connected to poverty, gender inequality, economic growth, and health, by taking a comprehensive strategy that combines financial empowerment, skill development, and community participation. The experiences of presented SHG eloquently highlight how these grassroots initiatives are not only changing the lives of individual women but also contributing to a greater vision of sustainable development.

LITERATURE REVIEW

This part includes a detailed overview of the literature relevant to the study's key concerns, with an emphasis on self-help groups, the effects of SHG membership, and their contributions to reaching sustainable development goals. It explores previous studies to lay the groundwork for understanding the role of SHGs in promoting economic, social, and gender empowerment while harmonizing with global development goals. according to the NABARD, self-help groups are "small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per group decision." self-help groups play an important role in reaching the sustainable development goals by promoting economic empowerment, social cohesion, and gender equality. these organizations, notably in India, have emerged as powerful tools for poverty reduction and community development, with a direct influence on different SDGs. the following sections explain SHG's important contributions to sustainable development.

The participation of women in self-help groups has a transforming impact on women's empowerment and socioeconomic growth. SHGs are grassroots organizations that promote collective action, skill development, and financial independence, hence increasing women's autonomy and community leadership. SHG involvement has been connected to improved income and savings, with studies demonstrating that women who participate in SHGs have stronger economic stability. TP, Jisha., M., Sumathy. (2024) SHG membership increases women's decision-making power inside the group, which is associated with their overall empowerment. Minaxi, Bariya. (2022) A research in Amreli district discovered that 40% of SHG members expressed medium levels of empowerment, compared to only 36.67% of non-SHG members. The comparison research found significant disparities in communication abilities and social status between SHG and non-SHG members, emphasizing the component of social empowerment. Linlin, Gong. (2023) SHGs facilitate financial inclusion by mobilizing savings and providing finance, allowing women to establish microenterprises. Jyoti., Rinki, Bharti. (2024) Participation in training programs conducted by SHGs is critical for improving women's skills and decision-making capabilities.

Self-help groups play an important role in attaining the SDGs by promoting economic empowerment, social capital, and gender equality. These groups, particularly in rural India, have played an important role in improving their members livelihoods, contributing to a variety of SDGs such as poverty alleviation, gender equality, and economic growth. This parts follow into greater detail about how SHGs contribute to sustainable development. Sripal, Srivastava., Jaideep, Sharma., Sandeep, Kumar, Gupta. (2024) SHGs provide microfinance, allowing members to begin income-generating businesses, resulting in higher household incomes and financial independence. Seema, Ghosh., Mousumi, Mahapatra., Neelam, Tandon., Deepak, Tandon. (2023) Studies reveal a positive association between SHG interventions and women's economic empowerment, demonstrating SHGs success in improving economic situations. Priyanka, Verma., Sandeep, Raghuwanshi., Ekta, Mishra., Apoorwa, Mishra., V., Khare. (2024) SHGs promote social cohesiveness and collective action, which are critical for community development and fulfilling the SDGs related to social inclusion. Nikita, Arora., Rashmi, A., Chawla. (2023) The development of women's self-help groups has greatly increased women's confidence and engagement in economic activities, contributing to larger societal improvements. Shalini, Aggarwal., Mohd, Salman, Shamsi. (2022) SHGs play an important role in achieving gender equality by empowering women

socially, economically, and politically, thereby addressing SDG 5. Evidence suggests that women who participate in SHGs have gained more authority and decision-making power in their households and communities. Paul, Anand., Swati, Saxena., Rolando, Gonzales, Martínez., Hai-Anh, H., Dang. (2020), Raj, M., Desai., Shareen, Joshi. (2013) SHGs encourage microsavings and give access to financing, allowing members to participate in small businesses and agriculture. Evidence from India suggests that membership in SHGs has resulted in increased involvement in non-agricultural labor, increasing women's income-generating prospects. Members frequently report improved participation in home and community decision-making processes, which promotes gender equality and empowerment (SDG 5). Health and nutrition education is frequently included in SHG-related programs, which has a direct impact on SDG 3. B., Venkatraja. (2019). SHGs improve social cohesion by fostering collective action and community development, which is vital for meeting SDG 10 (Reduced Inequalities). Tom, Henfrey., Giuseppe, Feola., Gil, Penha-Lopes., Filka, Sekulova., Ana, Margarida, Esteves. (2022) Educational activities inside SHGs boost members competencies, leading to a better quality of life and sustainable practices. Self-help groups are effective accelerators for attaining sustainable development goals, connecting grassroots initiatives with global aspirations to promote inclusive, egalitarian, and sustainable societies.

RESEARCH METHODOLOGY

this study employs a mixed-methods research methodology to completely assess the role of self-help groups in accomplishing the sustainable development goals in Gujarat's Navsari district. the study uses a case study approach, concentrating on SHG programs in six talukas of Navsari district to investigate their impact on rural development, women's empowerment, and economic inclusion.

Primary data collection was holding focus group discussions with SHG members to document collective experiences, problems, and success stories. In-depth interviews were also conducted with around 25 SHG leaders and other stakeholders, including local leaders and facilitators, to acquire a thorough understanding of how SHG activities work, the obstacles they face, and the benefits they produce. Secondary data sources consisted of a thorough assessment of current literature, policy documents, and reports from organizations such as NABARD and the National Rural Livelihoods Mission. These sources provide background and assist the examination of SHG operations and their connection with the SDGs. Purposive sampling was used to identify participants from various socioeconomic backgrounds, ensuring that the study represented a diverse spectrum of opinions and experiences within the SHG ecosystem. For qualitative findings, thematic analysis was used to discover recurring patterns and themes.

Ethical considerations were central to the study process. All participants provided informed consent, ensuring their voluntary involvement and the confidentiality of the information given. The study followed ethical requirements for conducting human subjects research. The findings provide important insights into SHGs transformative impact in furthering SDGs. The methodology not only identifies SHG accomplishments and challenges but also provides policymakers and practitioners with concrete recommendations for improving their efficacy and scalability.

RESULTS AND DISCUSSION

The outcomes of this study highlight the transforming impact of Self-Help Groups on women's lives, resulting in a significant increase in their economic independence, social status, and decision-making ability. Women who participate in SHGs have not only broken-down financial barriers, but have also emerged as change agents in their communities, propelling progress toward gender equality, poverty alleviation, and long-term development. This section digs into the outcomes, demonstrating SHGs far-reaching impact on altering lives and cultivating a culture of empowerment and resilience.

In a small town, a group of women came together with a common goal, to lift their families, break free from financial reliance, and provide a brighter future for their children. These ladies, who were earlier confined to their houses, knew little about financial management or the world outside their hamlet. They had no access to

official credit, were not involved in any economic activities, and had significant difficulties in managing their households. But all changed when they joined a self-help group.

Baa Masala Vara

64-year-old women, began a revolutionary path of empowerment and community development using the self-help group methodology. Her narrative demonstrates how SHGs may promote financial independence, leadership, and community advancement. her journey began with a simple visit to the Navsari Nagarpalika to resolve a water issue, when she met the SHG leadership team. inspired by their description of SHGs and the government's role in promoting such initiatives, she resolved to take a courageous move toward financial independence and communal development. Baa formed her SHG with 20 members, concentrating on group savings and income development. under her diligent leadership, the group quickly expanded to 120 members in 4 years. The SHG, known as "Baa Masala Vara," specializes in the production of culinary masalas. Baa's thorough team management, financial planning, and banking transactions helped the group build a strong operating structure.

Gujarat Gramin Bank of Baroda's cooperation was extremely beneficial to the SHG. From the cashier to the manager, bank officials were helpful, offering advice on beneficial programs and scheduling regular monthly meetings to safeguard the SHG's financial health. The organization secured a loan of ₹40 lakh and received a subsidy, enhancing their activities. They save ₹200 monthly on an individual basis. This constant financial development enabled the SHG to open its masala shop, marking an important milestone in its journey. The SHG pointed out skill development and Baa-trained members.

Navsari Nagarpalika also played an important role in scheduling additional training sessions. The SHG established a collaborative atmosphere, with communal decision-making and no member conflicts. Regular meetings with the bank and Nagarpalika strengthened the SHG's operational foundation and created a platform for continued growth. Women in the group achieved financial independence, significantly improving their quality of life, and they celebrated milestones together, such as organizing a farewell program for a retiring bank manager, demonstrating their unity and gratitude. While acknowledging the government for its assistance, Baa also stated about requirements, such as sewing machines and baj dariya-making machines, to diversify their revenue streams. With continuous support and creativity, the SHG is set to reach new heights and serve as a model for community-led development.

Women from Zupadpatti

A 35-year-old woman from a deprived community in the Zupadpatti area demonstrates perseverance and determination. Ben, who married at the age of 15 and now has three children, endured tremendous problems in her early life. Her determination to provide a better future for her daughter, together with her membership in the Self-Help Group, transformed her life, enabling her to gain financial independence, confidence, and communal recognition. The journey began with government officials visiting the Zupadpatti area and encouraging women to create SHGs. Ben and a group of ladies formed Ekta Sakhi Mandal with their help and direction. Ben had only completed fourth grade, but she welcomed the opportunity to learn and grow. The officials helped them open bank accounts and provided instruction in financial management and entrepreneurship, creating the groundwork for the group's success. The group began with a monthly savings of ₹100 per member, which has since climbed to ₹500. Ben takes part in seasonal activities, like as selling handmade rakhis at festivals like Raksha Bandhan and Bhaidooj. In the off-season, she offers masalas like haldi, dhana jiru, and small packets of dry fruits. Despite early losses in her work, Ben persisted, learning from her mistakes and building confidence in navigating the turbulent market. Her husband also contributes by selling things in villages, demonstrating the family's collaborative efforts to achieve financial stability. Despite what she has achieved, Ben continues to confront hurdles. Catering to high-profile consumers, who frequently seek personalized products such as photo rakhis, is problematic due to her poor technological skills. She also stated that she needed a permanent selling space to expand her business. Her determination and gratitude for the government's assistance, including low-interest loans and subsidies, keep her motivated. Ben's journey with Ekta Sakhi Mandal has converted her from a homemaker with no income to a self-sufficient and confident entrepreneur. She has mastered financial systems,

honed her mathematical abilities, and earned the respect of her community as a leader. Her tale encourages other women in similar situations to take control of their lives and seize possibilities for advancement.

Journey of Papadvala Ben

A 55-year-old lady known as Papadvala Ben symbolizes women's empowerment and financial independence. She was educated up to the seventh grade and has been running a thriving papad-making business for over two decades. Aside from her entrepreneurial achievements, she is a corporator in her community, using her influence to inspire and empower other women. Her story shows the transforming power of women-led efforts to promote economic growth and communal development. Inspired by her idea of empowering women, Papadvala Ben founded a self-help group with 40 members. Her goal was to build a platform where women could collaborate, exchange resources, and attain financial independence. Recognizing papad-making's potential as a sustainable industry, she trained the group members to manufacture high-quality papads. Each member contributes ₹100 to the group's monthly savings, promoting financial discipline and support. Papadvala Ben's effort not only supplied cash to SHG members, but it also had a community-wide impact. By using her established ties with local sellers, she maintained a stable market for the group's papads. This removed the burden of seeking consumers, allowing the women to concentrate on production and quality. The cash created by this activity has allowed members to support their families, invest in their children's education, and raise their living conditions. As the SHG's leader, Papadvala Ben oversees all bank transactions to ensure openness and accountability. Her leadership extends beyond finance; she is a mentor and motivator, encouraging women to seize new possibilities for advancement. She fully supports the government's efforts to promote women's growth and is actively trying to increase the group's operations. Her idea involves implementing training programs in tailoring and cosmetic services to diversify income-generating alternatives for women in the community. The road has been enjoyable, but it has not been without hardships. Convincing women to join the SHG and commit to regular savings took perseverance and trust-building.

A Mother's Journey to Her Children's Success

A woman from a modest upbringing who lives in a remote location with limited financial means and prospects. Despite the obstacles, she hoped to provide a brighter future for her family, particularly her son, who showed remarkable academic promise and planned to be a doctor. However, the high price of medical education seemed prohibitive. In her search for financial security, the woman joined a local SHG established under a government program aimed at empowering women and promoting communal development. She was able to acquire access to low-interest loans, financial literacy training, and a supportive network of women who faced comparable struggles and objectives. Recognizing the SHG's potential as a lifeline, the woman sought a loan to support her son's medical studies. She used the loan to pay her tuition, buy textbooks, and cover other necessary expenses. This financial assistance not only secured her son's enrolment in medical school but also relieved the family's immediate financial hardship. After years of dedication and perseverance, her son graduated from medical school and became a doctor. This success constituted a watershed moment for the family, improving their social and economic standing. The mother's choice to join the SHG and use its resources not only achieved her son's desire but also gave the family pride and distinction in their community. The woman credits her family's success to the government's SHG project, which enabled her to overcome financial constraints and accomplish what previously appeared impossible. She expresses her heartfelt appreciation for the program, emphasizing its role in changing her life and inspiring others in her community to dream big and take courageous steps toward their goals. This case study demonstrates SHGs transforming impact on individual lives and communities. SHGs help women break free from poverty, invest in their families futures, and contribute to the wider sustainable development goal by offering financial resources, skills, and a support network. This mother's path from financial instability to seeing her child become a doctor exemplifies the power of collective action and the far-reaching advantages of well-designed government programs.

SHG Member to Bank Sakhi

The main character of this narrative is a woman from a rural town with limited access to formal banking services and poor female financial knowledge. She joined a SHG founded under a government program to empower

women via collective action and financial independence. Initially, she hoped to improve her family's financial situation by engaging in the group's savings and lending activities. As a SHG member, the woman actively engaged in group meetings, savings efforts, and skill development courses. She mastered financial management, bookkeeping, and the fundamentals of entrepreneurship. Her participation in the program not only helped her comprehend financial processes, but it also increased her confidence and communication skills. Through her SHG activities, the woman gained a thorough awareness of financial transactions and the role of banking services in rural development. Her job in handling the group's accounts and simplifying internal loan processes provided her with practical expertise in financial operations. Her SHG group's support and encouragement inspired her to go beyond the organization for new chances. Recognizing her abilities and perseverance, she earns a job in a bank to become a Bank Sakhi. This function entailed working as a liaison between the bank and rural villages, assisting people in obtaining financial services such as account opening, savings, loans, and government schemes. She received training to better comprehend digital banking systems, customer service, and financial literacy programs. As a Bank Sakhi, she established herself as a trustworthy banking consultant in her community, empowering others by providing easy access to banking services. Her journey from SHG member to Bank Sakhi demonstrates the importance of providing women with opportunities, training, and a supportive network to help them reach their full potential and make meaningful changes in their communities.

Saving to Secure

A group of women in a small rural village formed a SHG as part of a government-supported effort. The majority of these women came from low-income homes, making even tiny savings appear impossible. They were used to living hand-to-mouth, with little or no savings for emergencies. When the concept of communal savings was introduced, many members were hesitant. Setting away even a few rupees each week seemed difficult, given that they were already trying to make ends meet. However, with ongoing encouragement from SHG facilitators and mutual support among members, they decided to give it a try. As time passed, the ladies began to make little contributions to the SHG's community savings pool. Initially, the quantities were small, but the discipline of regular saving quickly became a habit. The SHG's savings account increased gradually, instilling a sense of collective accomplishment and pride in the members. The breakthrough moment occurred when the savings account began to serve as a lifeline during emergencies. One member utilized the pooled cash to pay for her child's medical treatment, and another was able to cover her children's school costs. The savings pool became a safety net, allowing for instant access to funds without the hefty interest rates charged by local moneylenders.

Aside from savings, the SHG established a system of low-interest loans. Members might borrow from the community fund for a variety of reasons, including launching small activity, purchasing agricultural inputs, and dealing with emergencies. These loans enabled women to manage their financial issues on their own. For example, one member borrowed a small cash to launch a tailoring business. She used the profits to not only repay the loan but also contribute more to the savings pool. Her success encouraged other members to pursue income-generating enterprises, resulting in a ripple effect of economic empowerment inside the group.

The community experienced a tremendous transformation as it moved away from reliance on predatory moneylenders and toward self-sufficiency through savings and loans. The SHG became a role model for financial inclusion, demonstrating how collective action may give stability and security. The women's newfound financial freedom also increased their decision-making power within their families and communities. This case study demonstrates the significant impact of introducing the notion of savings to a SHG. What started as a simple step toward financial discipline has grown into a strong system of support and empowerment.

Training to Triumph

A young woman from a small town had always wanted to contribute to her family's income but lacked the resources and guidance to do so. Her life began to improve when she joined a self-help group in her neighborhood. She was introduced to a variety of skill-building possibilities through the SHG, including a beauty and wellness-focused training program. She eagerly participated in the program, acquiring key skills such as hairstyling, skincare, and makeup application. The SHG also offered her mentorship and advice on running a small business. With these talents and a newfound sense of confidence, women decided to take a risk. She used

the tiny money she received from the SHG to open a modest beauty business in her hamlet. Initially, she struggled to acquire consumers, but her perseverance and exceptional services quickly earned her a loyal clientele. As her business expanded, so did her financial independence. She began contributing significantly to her home expenses, ensuring that her children had a better education and her family's living situation improved. Her accomplishment not only improved her financial circumstances but also increased her self-esteem and social status. Her path demonstrates the potential of SHGs in giving women with the tools, training, and financial support they require to attain self-sufficiency and success.

Cattle to Cash

Many women in the village area have improved their financial status with the help of the SHG. One of the most notable success stories concerns numerous women who, after joining the SHG, took out loans to purchase livestock. With the group's financial aid, they were able to purchase cows and begin supplying milk to local dairies. The consistent income from selling milk enabled these women to become financially independent, improving their families' living situations. The additional revenue allowed them to pay basic needs such as education, healthcare, and home bills, pulling their families out of financial hardship. As these women witnessed the good impact of their new work, they encouraged others in the community to follow the same. The SHG has caused a ripple effect, with more women investing in cattle ranching, launching small enterprises, and contributing to the local economy. This collective success story demonstrates how SHGs may help women achieve economic independence and develop sustainable livelihoods for themselves and their families.

Independent, Confident, and Self-Sufficient

The women in the SHG underwent a remarkable financial and personal change. Many were initially apprehensive about visiting banks or speaking with bank employees. They were bewildered by the economic system and ignorant of how to manage their money. However, after obtaining instruction in banking activities, these women were confident to manage their accounts, fill out papers, and even ask for loans. This improved financial understanding enabled them to gain control of their finances. They began making informed decisions, managing their savings, and investing for the future. Their confidence in handling financial concerns extended beyond the bank. These women began to see themselves differently, no longer relying on their husbands or families for financial support. Instead, they embraced their newfound independence and self-sufficiency.

As their confidence increased, they began to move out of their homes and participate in community activities. Many started selling their wares at local fairs and shows, engaging with people from various walks of life. These encounters introduced them to new ideas, extended their perspectives, and helped them gain confidence in their talents. These women's improvements extended beyond financial freedom. They gained self-esteem, worth, and a revitalized sense of purpose. As they overcame obstacles and succeeded in their endeavors, they became role models for other women in their communities. Their tales motivated many people to join the SHG movement, believing that with the correct help, they, too, could attain independence and make meaningful contributions to their families and society.

Integration with the Sustainable Development Goals

This section discusses how SHGs help to achieve key SDGs by empowering women, increasing financial inclusion, and supporting sustainable economic growth. SHGs are strongly aligned with SDG objectives such as SDG 1 (no poverty), SDG 2 (zero hunger) SDG 3 (good health and well-being), SDG 4 (quality education), SDG 5 (gender equality), SDG 8 (decent work and economic growth), SDG 10 (reduced inequality) and, SDG 12 (responsible consumption & production) since they promote financial literacy, entrepreneurship, and equality of genders.

The baa group's masala production business has achieved tremendous success, contributing to economic growth (SDG 8). Each member gets ₹12,500 at year-end from pooled savings. They received a ₹40 lakh loan with a subsidy, enabling them to launch their shop and improve their economic security. Following gender equality (SDG 5), the group has trained women in financial planning, banking, and masala production, promoting a culture of collaborative decision-making and conflict-free operations. Additionally, the group worked with

Gujarat Gramin Bank and Navsari Nagarpalika to build strong relationships for financial and skill development support, contributing to relationships for the goals (SDG 17). These measures have empowered women, allowing them to attain sustained progress.

The group from zupadpatti accomplished SDG 8 (decent work and economic growth), starting with ₹100 saved per member and growing to ₹500. The organization promotes seasonal activities like rakhi and masala selling, and despite initial losses, they have gained financial stability after a certain period. Ben has also contributed significantly to reducing inequalities (SDG 10) by supporting women from underprivileged areas to achieve financial stability and providing justice by prioritizing actual needs within the community. The group has contributed to sustainable communities (SDG 11) with the help of Nagarpalika by providing stalls and spaces for product sales, encouraging local businesses, and instilling a feeling of self-reliance in the community.

Papadvala Ben, a 55-year-old entrepreneur, utilized her papad-making abilities to form a self-help group that has empowered 40 women in her town. Her efforts have helped to achieve zero hunger (SDG 2) by providing a sustained income through papad-making, enabling food security for households. In addition, she has promoted quality education (SDG 4) by teaching women papad-making and financial literacy, with plans to expand to include tailoring and cosmetic services. Her initiatives have also contributed to decent work and economic growth (SDG 8) by allowing members to earn consistent earnings, raise their living standards, and support their families.

A rural lady joined a SHG to pay for her son's medical school, which ultimately changed her family's future. She got a low-interest loan through the SHG to fund her son's studies, allowing him to pursue his dream of becoming a doctor and contributing to quality education (SDG 4). The SHG's assistance also reduced her family's financial obligations, helping to raise them out of poverty and contributing to no poverty (SDG 1). She also demonstrated the critical role that women play in influencing the futures of their families and communities, thereby fostering gender equality (SDG 5).

A rural woman advanced from SHG member to bank sakhi, a financial advisor, and a community leader. In her new post, she improved villagers banking access, allowing them to benefit from government schemes and contribute to decent work and economic growth (SDG 8). Her financial security and success encouraged others to follow similar careers. She also challenged gender norms, garnering respect in her community and increasing women's participation in financial decision-making, fostering gender equality (SDG 5). She also bridged the gap between rural communities and conventional financial systems, promoting partnerships for goals (SDG 17).

In a community, women used SHG loans to develop dairy enterprises, earning financial independence and changing their families' destinies. They increased family incomes through consistent milk sales, allowing access to education, healthcare, and better living circumstances, contributing to no poverty (SDG 1). The women developed a sustainable livelihood model that encouraged others in the community and promoted decent work and economic growth (SDG 8). Their collaborative efforts boosted the local economy and promoted sustainable communities (SDG 11).

The transformation of these women is consistent with multiple SDGs, including gender equality (SDG 5), as they earned financial independence, broke traditional gender roles, and became self-sufficient. Their ability to manage funds and engage in entrepreneurial activities helped to achieve decent work and economic growth (SDG 8), resulting in sustainable livelihoods. They also contributed to the reduction of inequalities (SDG 10) by serving as role models for other women interested in joining the self-help groups. Their participation in local markets and community activities contributed to sustainable communities (SDG 11), which aimed to enhance local economies and promote inclusion. Through these changes, women's empowerment revealed the transforming power of financial literacy and independence.

CONCLUSION

The incorporation of self-help groups into sustainable development goals emphasizes the critical role of grassroots efforts in tackling global issues. SHGs have proven to be an effective tool for reaching various SDGs, particularly those relating to poverty reduction, gender equality, and economic growth. The experiences of

surveyed SHG demonstrate how these groups may improve the lives of women and communities while also contributing to a greater vision of sustainable development. To summarize, SHGs are effective platforms that not only economically empower women but also promote unity and social advancement. SHGs immediately contribute to SDG 1 (No Poverty) by facilitating access to financial resources and supporting businesses, assisting women in lifting their families out of poverty. They also contribute to SDG 5 (Gender Equality) by empowering women to challenge gender conventions, take in leadership roles, and achieve financial independence. Furthermore, SHGs contribute to SDG 8 (Decent Work and Economic Growth) by establishing sustainable livelihoods and supporting local economies. SHGs support SDG 12 (Responsible Consumption and Production) by encouraging eco-friendly products and sustainable business practices.

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