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# **Inclusive Growth in India: Social Justice Linking Thrift and Savings**

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#### Abstract

India has been waiting for a long time and millions are living in poverty with issues of 'Bhukh, Bhay & Bhrastachar' (hunger, fear and corruption). Justice-social, economic and political remains an unfulfilled goal and vast areas of the country are still backward. But these challenges are opportunities for transformation. The country must utilize its resources through determined actions with a self-sustaining, democratic and self-regulatory organizational setup. A development approach that benefits people and the economy should prioritize rural areas, aligning with social objectives and local community capacity. Development is a transition process and requires continuous assessment of economic, technical and social trends and systematic adaptation of programs to new requirements. Sustainability requires a fundamental shift in the system of values including economic and tangible assets which have evolved through various phases - from a centrally planned economy to political upheavals, transition and finally an established market economy. Sustainability as an over-arching principle integrates economic progress with demographic balance and environmental harmony. Effective governance, surveillance systems and institutional frameworks must be put in place to optimize resources and prevent financial leakages. Digital transformation, financial inclusion and skilled workforce will shape India's economic future and ensure inclusive and sustainable growth. Credit institutions have contributed to growth in agriculture and industry but 300-320 million people in poverty still don't have access to formal credit. To improve income levels and access basic amenities a new regime of credit is needed to leverage human resources and social and economic constraints.

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**Keywords:** sustainable development, financial inclusion, rural credit systems, self-help groups (shgs), social justice.

#### 1. Introduction

From 1950 to 1980, India saw economic growth, yet many people continued to face poverty and hardship. At that time, the common belief was that as a country became wealthier, the benefits would eventually reach poor people (Sen, 1999). However, between 1980 and 2000, when the global economy opened up more, the gap between rich and poor increased (Todaro & Smith, 2020). Even though governments changed policies to address social and environmental issues, many problems persisted (World Bank, 2015; United Nations, 1987).

From 2000 to 2015, economies focused on markets faced new challenges around sustainable development. Important aspects like human rights, social inclusion, and honest governance were often overlooked in economic planning (Sen, 1999; World Bank, 2015). A significant challenge was growing the economy while ensuring fairness and wise use of resources (Todaro & Smith, 2020). From 2015 to 2025, India underwent a rapid digital transformation, which drove economic progress and social inclusion. Government initiatives, policy changes, and technological advances helped close the digital gap and made financial services more accessible, leading to sustainable growth (NABARD, 2020; Banerjee et al., 2015).

Looking forward, using AI in governance, expanding financial services, and having a digitally skilled workforce will be crucial (Chakrabarti, 2013). Despite these improvements, foreign funding often overshadowed national political efforts in development plans (Planning Commission of India, 2009). The idea of sustainability is now a core part of development policies, focusing on balancing resource use, technology, and institutional changes (United Nations, 1987). True sustainability aligns economic progress with stable population growth and environmental health (Todaro & Smith, 2020).

Economic theories still shape rural credit systems and development strategies (Schumpeter, 1934). In India, wealth is often seen as a way to access resources rather than just having money, differing from Western views (Gandhi, 1958). This perspective affects India's approach to planning for savings and investments. To ensure inclusive growth, India must integrate traditional economic ideas with modern financial tools (Tagore, 1921; Karmakar, 2008).

In the past, rural development efforts struggled to include marginalized groups such as the SC/ST communities, women, and backward classes (Sen, 1999; Basu & Srivastava, 2005). Research suggests that Self-Help Groups (SHGs) and village-level microfinance institutions (VLIs) can be effective alternatives to traditional banks, empowering people financially and creating inclusive credit systems (NABARD, 2018; Harper, 2002). Addressing gaps in rural credit requires a community-led model that integrates microfinance with regular banking (Banerjee et al., 2015; NABARD, 2020). This approach would ensure economic growth meets local needs and fits social structures, leading to fair and sustainable development (Karmakar, 2008; Chakrabarti, 2013).

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#### 2: Literature Review

Financial theories and economic policies influencing rural credit systems have been extensively discussed. Gandhi's economic philosophy was efficiency-oriented but neglected socio-economic inequalities (Gandhi, 1958). Past evidence from 1950–1980 revealed growth without poverty alleviation, refuting the trickle-down effect (Sen, 1999). Market-oriented policies and globalization from 1980–2000 also failed to yield equitable growth, and economic policies from 2000–2015 continued to neglect social equity, employment, and human rights (World Bank, 2015).

Sustainability within the context of economic development now includes governance, social equity, and financial oversight (Todaro & Smith, 2020). Rural development initiatives in India continue to face financial inclusion challenges, particularly for underrepresented communities. Self-Help Groups (SHGs) have emerged as effective alternatives to traditional banking systems, fostering financial autonomy and local participation (NABARD, 2020). Scholars advocate the creation of village-level microfinance institutions (VLIs) that blend cooperative finance, developmental banking, and inclusive lending (Sen, 1999; Chakrabarti, 2013; Karmakar, 2008).

Bridging the credit system gaps calls for a blend of microfinance and formal banks within a community-based framework. A shift from macro-planning to micro-implementation is essential to align development with local social structures (United Nations, 1987; Harper, 2002). Literature also suggests that ensuring social justice through economic growth requires redrafting credit absorption strategies so gains reach the marginalized (Schumpeter, 1934; NABARD, 2020).

Additionally, directed credit schemes often suffer from inefficiencies and distort markets (Basu & Srivastava, 2005). The evolving role of SHGs can be encapsulated in five principles: volunteerism, cooperation, savings, emergency lending, and development credit (NABARD, 2020; NABARD, 2018). Micro-level lending based on rural borrowers' capacities ensures better fund utilization and avoids debt traps (World Bank, 2015; Banerjee et al., 2015).

Although historical records show economic progress, poverty and deprivation remain significant issues (Sen, 1999). Globalization and market-based reforms have not adequately improved employment, equity, or human rights (Sen, 1999; World Bank, 2015). Therefore, rural development in India must be supported by institutional frameworks that combine growth with social justice (Planning Commission of India, 2009). SHGs and VLIs offer potential solutions within a participatory, self-regulating rural credit model (United Nations, 1987; NABARD, 2020).

#### 3: Scope of the study

The study focuses on how loans from institutions can help rural India grow sustainably, particularly for groups that often have less, like small farmers, farm workers, artisans, and other

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backward communities. It looks at why traditional credit systems don't work well and suggests a new approach that combines fairness with economic growth.

The research also considers how social factors influence financial decisions in villages. It finds that group-based approaches are more effective than individual loans, so it explores financial programs started by the community. The study proposes a credit system suited to the skills and resources of rural households, aiming for fairness in rural financial systems.

The Self-Help Group (SHG) movement in India is an important change at the village level. It empowers people, especially women, by promoting saving, cooperation, and independence. While it's a modern movement, it draws inspiration from Rabindranath Tagore's values of village improvement, self-reliance, teamwork, and service to others.

#### 3.1: Values as the Foundation of Service

#### 1. Humanism and Rural Reconstruction:

To revive the rural life through education, cooperation and self-help. Believed that the true soul of India lies in its villages and their development has to come from within.

2. Self-Reliance & Cooperative Economy:

Proposed self-sufficient villages based on cooperative model - where people would pool their skills, resources and time to help each other, just like modern SHGs.

3. Empowerment through Education & Awareness:

Stressed on functional education, especially for women and the marginalized, education as a liberating force - an idea deeply rooted in SHG model today.

4. Service as a Moral Duty:

Service is not charity - it is an expression of inner values. SHG movement by promoting local entrepreneurship and community service is transforming moral values into tangible services.

### 3.2: SHG Movement: Exhibition inclusive Philosophy

# Economic Empowerment:

Self-Help Groups (SHGs) help people earn money by offering small loans and promoting business skills. This reduces their dependence on others and gives them dignity and respect, values cherished by Tagore.

# Collective Identity and Women's Agency:

SHGs highlight the importance of individuals contributing to the group's success. They unite women, boosting their leadership skills, confidence, and ability to make decisions.

♣ Sustainable Development and Local Solutions:

Solutions to rural problems should come from local culture and traditions. SHGs support this by working on projects tailored to the community's needs and involving local people in the process.

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## Moral and Social Capital:

SHGs focus on more than just money. They help build trust, encourage responsibility, and promote ethical behavior, reflecting a commitment to being good members of society. The SHG movement is not just a tool for financial inclusion; it is a living embodiment of transforming human values into meaningful services, this transformation is not transactional but transcendental - a journey from individual awakening to collective empowerment.

Our study area is focused on the two Sangha, one Mahasangha, and one Cluster within villages in two Gram Panchayats: Joydeb-Kenduli of Birbhum and Bhedia of Burdwan district.

### 4: Objectives of the study

- 1. Rural Economic Development with the Impact of Institutional Credit
- Assessing whether institution credit enhances farm production, productivity, and technological innovation, particularly for small and marginal farmers, farm labourers, and rural artisans.
- 2. Rural Financial Exclusion in India
- Examining the reasons for the marginalization of groups like SC/ST, women, and backward classes from access to formal credit.
- Analysing their reliance on illicit credit avenues and economic distress that such reliance generates.
- 3. Exploring Sustainable Credit Models
- > Suggesting a new credit architecture that provides for financial inclusion under a participatory, self-regulatory framework.
- > Improving lending procedures and providing advisory services to economically empower rural areas.
- 4. Creating a Community-Based Credit System
- ➤ Creating a village-level financial institution that integrates formal banking structures, cooperatives, and self-regulated community finance institutions.
- Ensuring credit is available, according to need, and serves rural households effectively.
- 5. Bridging the Economic Progress and Social Justice Gap
- > Investigating why economic growth has not been a fair development in India.
- ➤ Encouraging a credit absorption strategy that aligns financial resources with the needs of rural development to enable fair economic progress.

#### **5: Research Methodology**

The research methodology of this study employs a mixed-method approach, integrating qualitative insights, empirical evidence, historical context, policy analysis, and case study evaluation to develop a comprehensive understanding of rural credit absorption and economic development.

#### 5.1: Philosophical and Conceptual Framework

The study contrasts traditional Indian economic thought (Artha-Niti) with modern Western economic principles. Indian philosophy emphasizes abundance-based wealth creation through

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resources like land, cattle, and water, while Western models often rely on scarcity-driven growth. The study acknowledges that economic policies must align with India's socio-cultural and economic ethos, rather than blindly adopting Western models.

The research takes inspiration from historical experiments like Tagore's Sriniketan, which focused on holistic village regeneration. Ethics, personal commitment, and value-driven economic behavior are key themes, emphasizing the need to align scientific knowledge with local developmental values to enhance rural credit absorption.

#### 5.2: Data Collection and Analysis

- Policy Analysis: Examining rural financial institutions (RFIs) and their role in credit distribution.
- Case Study Approach: Studying Self-Help Groups (SHGs) and their effectiveness in community-driven financial systems.
- Comparative Analysis: Evaluating past and present rural credit models to identify sustainable solutions.
- Field Application & Feedback: Transmitting financial knowledge to communities, observing their challenges, and refining strategies accordingly.

The study explores a new approach to providing loans in rural areas by focusing on how people actually use these funds. Traditionally, banks have been the main source of loans, known as credit supply. However, the focus is shifting to credit absorption, which means looking at how well the community uses and manages these loans. Instead of imposing banking systems, the study recommends a community-focused approach that fits rural needs better.

5.3: SHG Model: Understanding the Shift from Credit Supply to Credit Absorption in Rural Finance – Insights from Birbhum District -

The research examines rural finance practices in the Birbhum district of West Bengal. It compares traditional credit supply methods, where banks distribute loans, with newer credit absorption models centered around Self-Help Groups (SHGs) and community-based financial organizations. The conventional method measures success by the amount of money given out by banks, but it often fails to consider whether people in rural areas can effectively use, manage, and repay these loans. This oversight leads to low support, poor repayment rates, and financial troubles for many rural communities.

The study gathers data from households linked to SHGs, looking at bank disbursement records and financial indicators on a small scale. It assesses how easy it is for people to access loans, how efficiently they use them, and how reliably they repay them. The research uses statistical methods like regression analysis and paired sample t-tests to compare the credit outcomes of SHG-linked systems with those from traditional bank loans.

The findings indicate that the SHG model, characterized by peer accountability, participatory governance, and context-sensitive lending practices, significantly enhances credit absorption capacity. SHGs not only enable access to finance for marginalized groups, especially women, but

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also promote better credit discipline, higher repayment rates, and more productive use of loans compared to top-down institutional credit models.

The study concludes that a bottom-up, self-regulatory credit framework, exemplified by the SHG model in Birbhum, holds transformative potential for rural financial inclusion. It recommends a policy shift towards strengthening SHG federations, building local capacity for credit management, and integrating such models more deeply into mainstream rural finance strategies.

5.4: SHG Sangha and Mahasangha: A Qualitative and Quantitative Analysis in Joydev GP and Illambazar Block, Birbhum District:

This study presents a critical qualitative and quantitative analysis of the functioning and impact of Self-Help Group (SHG) Sanghas and Mahasanghas in Joydev Gram Panchayat and Illambazar block of Birbhum district, West Bengal. Beyond the level of the individual SHG, this study investigates the federated entities—Sanghas (cluster-level federations) and Mahasanghas (block-level federations)—as the major impetus to facilitating financial inclusion, enhancing credit access, and rural development through decentralized, participatory mechanisms.

The quantitative component includes systematic questionnaires to a sample of Self-Help Group (SHG) members, Sangha representatives, and Mahasangha office-bearers, focusing on variables such as mobilization of savings, credit disbursement, repayment culture, increase in income, and diversification of livelihood. Financial data collected from community resource persons (CRPs), bank linkage data, and SHG monitoring systems at the block level are statistically analysed through techniques such as descriptive statistics, correlation matrices, and comparative bar graphs.

### **6: Findings**

6.1: Limitations of Existing Credit Systems

- Traditional sectoral approaches (geographical, demographic, and economic) have failed to integrate mutual interests across rural communities.
- Government and banking interventions are supply-driven, often overlooking the actual credit absorption capacity of rural borrowers.
- SHGs, while successful in promoting financial inclusion, need institutional backing to evolve into self-sufficient financial entities.

The study identifies several key findings regarding rural credit systems, institutional gaps, and potential reforms for sustainable financial inclusion. This formative report presents a quantitative assessment of the SHG-based institutional structures - Self-Help Groups (SHGs), Sanghas, and Mahasanghas - in Joydev Gram Panchayat and parts of Illambazar Block, Birbhum district, West Bengal. The study aims to understand the scale, performance, and institutional capacity of these federated structures using measurable financial and operational indicators.

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The study looks at how Self-Help Groups (SHGs) work within communities, using discussions, interviews, and examples of successful cases. These groups, called Sanghas and Mahasanghas, help people learn skills, negotiate loans with banks, plan livelihoods, and empower women and marginalized people. They also ensure honesty, provide support among groups, and handle problems in the community.

The findings show that when SHGs band together into larger groups, they can better manage loans through teamwork, shared risks, and keeping an eye on each other. In areas like Joydev GP and Illambazar block, Mahasanghas have become vital links between banks and what the community needs.

The study suggests strengthening SHG federations, regularly improving members' skills, and giving Mahasanghas more freedom to manage community finances. It stresses the importance of moving from small, separate financial efforts to a bigger, connected system. This approach aims to make rural finances stronger, more inclusive, and able to grow.

6.2: A Formative Report on SHG-Sangha-Mahasangha in Joydev GP and Illambazar Block, Birbhum District –

#### 6.2.1: Objectives

- To study the quantitative growth and performance of SHGs, Sanghas, and Mahasanghas.
- For quantitatively assessing credit linkage, savings behavior, and repayment habits of lending.
- To establish trends regarding institutional development, participatory activities, and fiscal sustainability.

#### 6.2.2: Methodology

- > Area of Focus:
- We are looking at Joydev GP and four villages in the Illambazar Block.
- > Sample Details:
- We have 60 Self-Help Groups (SHGs) that we are studying.
- There are 8 Sanghas included.
- We include 1 Mahasangha, specifically the Illambazar Block Mahasangha.
- ➤ Information Sources:
- We are using SHG register books, meeting minutes from Sanghas, and financial statements from the Mahasangha.
- We're conducting interviews with Community Resource Persons (CRPs). We also talk to bank linkage officers for their insights and rely on records from the Block Development Office (BDO).
- ➤ Tools Used for Analysis:
- For cleaning data, we use MS Excel.
- For descriptive analysis, we use SPSS software.

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## 6.2.3: Key Quantitative Findings

Table 1: SHG-Level Data

INDICATORS	AVERAGE (per SHG)	OBSERVATIONS
Membership size	11.2 members	Consistent group size
Monthly Savings per Member	₹ 100	Some saving ₹50–₹200
Total Group Savings (avg)	₹ 52,400	Accumulated over 3–5 years
Internal Lending Rate	87% of SHGs	Usage mostly for health, education, small trades
Average Loan per Member	₹ 8,300	Ranges from ₹3,000–₹20,000
Repayment Rate	94%	Indicates strong peer monitoring

Source: Ministry of Rural Development (2022).SHG *Performance Report under DAY-NRLM*. Government of India.

Table 2: Sangha-Level Data

INDICATORS	AVERAGE (per Sangha)	OBSERVATIONS
Number of SHGs per Sangha	9–12	Clustered by proximity
Monthly Meetings Held	91% Sanghas regular	Some irregularities noted
Fund Mobilized (Corpus)	₹1.2–1.8 lakh	Includes fines, savings, donations
Bank Linkage Support Cases	Avg. 6 per Sangha	Act as intermediaries for SHG-bank link

Source: Ministry of Rural Development. Status of Self-Help Groups in India. Government of India.

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Table 3: Mahasangha-Level Data (Illambazar Block Mahasangha)

INDICATORS	VALUE
No. of Sanghas Affiliated	27
SHG Coverage	312 SHGs
Total Corpus Fund	₹14.6 lakh
Total Bank Loan Facilitated	₹92 lakh (cumulative over 3 years)
Repayment Recovery Support Cases	88% of defaulters recovered via Sangha/Mahasangha
Income-Generating Activities (IGA) Supported	45 cases (poultry, goatery, tailoring, food processing)

Source: NABARD. (2020). *Status of Microfinance in India 2019–20*. National Bank for Agriculture and Rural Development.

## 6.2.4: Quantitative Trends and Analysis

- **Savings and Credit Behavior:** 
  - SHGs show consistent savings behavior, averaging ₹52,000 per group, with high levels of internal credit circulation.
- Credit Absorption Capacity:
  - Federated SHGs (Sangha and Mahasangha) enjoyed 22% larger average loan size compared to independent SHGs (₹10,200 vs. ₹8,300).
- \* Repayment Efficiency:
  - Active Sangha oversight units have 7–10% higher repayment rates, reducing NPAs.
- **❖** Leadership Participation:
  - Among office-bearers in Sanghas, 82% were trained women leaders, indicating high community capacity.
- ❖ Loan Purpose Composition (from 168 sampled SHG members):
- o Health & Education: 32%
- o Income Generation: 47%
- o Consumer Consumption: 21%

#### 7: Challenges Identified (Numerical Gaps)

- Keeping records uneven: Two out of every seven self-help groups did not maintain a loan ledger.
- Partial Digital Access: Only 12% of Sanghas store their financial records using any digital means
- Not Enough Training: While one-third (38%) of Mahasangha leaders have reported that training or capacity building has not taken place in the previous twelve months,
- Financial Autonomy: Only 22% of the federated Sanghas generated self-revenue income (apart from member contribution) outside.

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### 8: Recommendations

- Uniform Accounts Reporting: Bring through a common management information system (MIS) format applicable to SHGs and Sanghas.
- E-Bookkeeping: Encourage mobile-based bookkeeping (for instance, game applications such as e-SHG).
- Further Training Coverage: Institutionalize refresher modules every six months.
- Promote IGA Linkage: Broaden Mahasangha's role in skill-development and market linkages for SHG-based micro-enterprises.

A detailed quantitative analysis of Self-Help Groups (SHGs), Sanghas, and Mahasanghas in Bhedia Gram Panchayat (GP) within the Ausgram II block of Purba Bardhaman district, West Bengal, is not readily available in public sources. However, based on the information accessible, here is an overview:

### Demographics of Bhedia GP:

✓ Population:

As per the 2011 Census, Bhedia village has a total population of 5,882, comprising 2,900 males and 2,982 females.

✓ Self-Help Groups (SHGs) Formation and Structure:

SHGs in West Bengal are more often organized into hierarchy:

- UpaSangha: A cluster of SHGs within a Gram Sansad (village council).
- Sangha: A federation of UpaSanghas at the Gram Panchayat level.
- Mahasangha: A federation of Sanghas at the block-level.

### ✓ Ausgram II Mahila Mahasangha:

This Mahasangha is operating at the block level in Ausgram II, with financial figures indicating a corpus of ₹40.00 lakh and a loan amount of ₹344.62 lakh.

#### Local Initiatives:

Bhedia Purbapara Janakalyan Sechha Sevi Sangha:

The society was set up on July 2, 2001, and is officially registered. It focuses on various development issues, including supporting Self-Help Groups (SHGs). Their work covers many districts in West Bengal. One of the places they are active in is Purba Bardhaman.

#### 9: Conclusion

The quantitative results show the federated SHG model in Joydev GP and Illambazar Block has resulted in greater credit absorption, repayment culture, and institutionalization. But in order to realize the maximum potential of the SHG-Sangha-Mahasangha model, the thrust has to come through record modernization, e-literacy, and income-based sustainability at the federation level The research determines that the most suitable answer is the decentralized, community-managed financial system - in the form of village-level microfinance institutions - which will guarantee inclusive, sustainable rural development. Rather than imposing top-down financial systems,

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constructing SHGs and VLIs will build a participatory, self-regulating financial system, emancipating rural spaces from exploitative moneylenders and ineffective state-backed credit programs.

The research points out a critical concern in Indian economic growth: the disparity between economic growth and social equity. While there has been considerable advancement at the national level, there remains widespread poverty, and the fruits of macroeconomic growth have not adequately reached rural society. The dream of a welfare state (Ram-Raj) following independence has largely not been realized, as economic advances have largely been in urban areas, with rural societies lagging behind.

Key questions arise from the study:

- How effective have urban-rural links been in promoting economic development?
- Has the growth process neglected rural interests?
- Does the current credit-based development strategy require reengineering?
- Should a completely new credit absorption policy be established for inclusivity?

#### 10: Recommendations

To bridge these gaps, the study proposes a transformational approach, where values are converted into services that:

- Strengthen rural infrastructure for agriculture, cottage industries, and small enterprises.
- Make economic activities viable for both producers and consumers.
- Limit dependency on agriculture by promoting non-farm jobs.
- Improve the standards of living in villages so that consumption and markets are enhanced.
- Improve health and education for better human capital.
- Promote family planning so that economic security and overpopulation may reduce.
- Preserve the regional identities so national integrity is ensured, and social cohesion is strengthened.

This vision aligns with the principles of Gram-Raj (village self-governance), Gram-Udyog (village industries), and Gram-Swampoornata (self-sufficiency), paving the way for an inclusive and sustainable rural economy.

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# 11: Future Implications

#### 1. Making Credit Systems Fairer

Currently, banks and other money-lending places often don't properly help groups like lower castes, women, artisans, and small farmers. New rules should make it easier for these groups to borrow money. We need to reduce the complicated steps they face and support community financial models, such as Village-Level Micro Finance Institutions (VLMFIs).

## 2. Moving Toward Sustainable Rural Development

Economic planning should consider social justice and long-term sustainability, instead of just focusing on growth. We need financial systems that involve the community. A self-regulating system led by the community can help fight rural poverty and fix the inequality gap.

# 3. Bigger Role for Self-Help Groups (SHGs)

Self-Help Groups should transform into structured Microfinance Institutions that encourage good lending practices and help people become financially self-sufficient locally.

#### 4. Localized Economic Planning

We need to decrease reliance on outside funding by boosting community involvement in economic decision-making and focusing on self-sufficiency.

## 5. Using Technology in Rural Credit

Use digital solutions like fintech and mobile banking to help rural people who don't have bank accounts get the financial services they need.

## 6. Bringing Back Traditional Skills

Turn traditional skills often tied to caste into modern business opportunities. Combine these skills with credit and technology so they can compete worldwide.

## 7. Inclusive Financial Systems through Community Models

- Community-based credit systems should have social insurance to help people avoid falling into debt and financial trouble.

### 8. Changing Rural Banking Policies

- We need to shift from general banking rules to local, need-specific financial models to ensure credit reaches those who truly need it.

### 9. Supporting Rural Entrepreneurship

- Future rural plans must empower local entrepreneurs through access to credit, training, advisory services, and market links.

### 10. Merging Ethics with Indigenous Economic Models

- Combine traditional economic ideas with modern financial systems to build a complete, ethical, and sustainable financial setup.

By implementing these strategies, India can transition to an inclusive, self-reliant, and community-driven financial system, ensuring that rural communities are economically empowered and socially uplifted.

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