

National Rural Livelihood Mission - As a Tool For Poverty Alleviation In India

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Abstract:

Eradication of poverty can be said to be the first step towards economic development. Many efforts are being made at every level of the world to eradicate poverty. There have been several efforts to eradicate poverty in India, one of which is the National Rural Livelihood Mission. In the year 2010, the National Rural Livelihood Mission was launched by restructuring the Suvarna Jayanti Gram Swarojgar Yojana. In this article, an attempt has been made to find out about the National Rural Livelihood Mission, as well as how many self-help groups have been formed in the country under this mission, and how much financial support has been given to them by the government. The present article is based on secondary data. This secondary information is taken from national and international level publications and mission related websites. There are a total of 84,28,952 self-help groups in the country at present, out of which 55,68,017 groups are formed under this mission and the remaining groups are from before the inception of this mission and some groups which were closed due to some reasons have been restarted. About 9,10,89,747 people of the total population of the country are covered under Self Help Groups. (As per information on 29/12 2023)

Introduction:

There are numerous challenges hindering economic development, among which poverty stands out as a significant one. Poverty consumes the fruits of economic development. Any country's economic development is conditional upon the eradication of poverty. Poverty is described by Gandhi as a complex phenomenon of violence. Various efforts have been made at multiple levels to alleviate poverty. Globally, numerous efforts have been made to eradicate poverty, such as MDG, SDG, WB, IMF, etc. It is said that women are the most affected by poverty, as they lack resources.

In India, countless efforts have been made to eradicate poverty. Among these efforts, the National Rural Livelihood Mission stands out. Launched in 2010 by the Ministry of Rural Development, Government of India, this mission has been operational since 2011. Empowering women to rise above poverty is a key focus of the central government's largest effort. In 1999, under the leadership of Radhakrishnan, a committee was organized to evaluate various aspects of the implementation of SGSY and based on the recommendations of this committee, the re-establishment of SGSY was initiated in 2010, marking the beginning of the National Rural Livelihood Mission. Currently, this mission is recognized under the name 'Day-NRLM'. (Chatterjee, 2016a)

Literature Review

Poverty poses a significant challenge to development. India, as one of the world's largest democracies, is also confronting this issue. Even 70 years after independence, a significant portion of the Indian population remains below the poverty line. This situation is more alarming in rural India, hence it is imperative to pay special attention to alleviate poverty. In this context, the National Rural Livelihood Mission, implemented by the Indian government, has emerged as one of the world's largest poverty alleviation schemes. A meticulous evaluation of the National Rural Livelihood Mission at the grassroots level encourages livelihoods, influencing the levels of poverty positively. (dasgupta & Roy, 2015)

Based on the recommendations of Prof. Radhakrishna Committee, the Ministry of Rural Development of the Government of India reconstituted SGSY to initiate NRLM. After the reconstitution of SGSY, this program has been implemented in all 29 states of the country since April 1, 2013. The mission began in the Banswara district of Rajasthan on June 3, 2011. On February 26, 2016, the Ministry of Rural Development, Government of India, through its directive, incorporated the term Deen Dayal Antyodaya Yojana into this mission. In DAY-NRLM, one of the most significant issues is the discontinuation of self-help groups' subsidy. Another important aspect is that DAY-NRLM has shifted from demand-driven structuring to supply-driven structuring and allows states the autonomy to develop their own plans. Until September 2016, out of 26.3 lakh self-help groups, 4.33 lakh self-help groups have been provided access to CIF. This indicates that DAY-NRLM is yet to be fully operational. To touch upon the tech-off stage, it requires a long way to go. (Chatterjee, 2016b)

NRLM plays a positive role in improving the livelihood security of rural poor in India. It contributes significantly to improving the lives of the poor. NRLM provides financial assistance and self-employment training, and it plays a significant role in reducing poverty by enhancing economic, educational, and food security. Empowering rural poor with the right to income is crucial. Furthermore, NRLM has led to a significant improvement in the self-confidence of members due to the provision of training in various areas and the development of micro-enterprises by most members, even when integrated into NRLM due to various reasons. This program stands out as an effective program that empowers rural women to improve their economic strength. (Mishra, 2018)

Present study aims to gather information about the National Rural Livelihood Mission being implemented in India. The descriptive research method is used. All secondary information available on mission-related articles and mission-related websites has been included in the present study.

National Rural Livelihood Mission

The National Rural Livelihood Mission (NRLM) is a poverty alleviation program. It is implemented by the Ministry of Rural Development of the Government of India. Over the years, the Indian government has implemented several schemes such as IRDP, TRYSEM, DWACRA, GKY, SITARA, and RMK. Taking note of the shortcomings in all these schemes, the government initiated the Swarnajayanti Gram Swarozgar Yojana in 1999 to replace them. The Swarnajayanti Gram Swarozgar Yojana was a centrally sponsored scheme aimed at providing livelihood opportunities to rural BPL families. (Vadia, 2015)

Under the leadership of Prof. Radhakrishnan, the Ministry of Rural Development of the Government of India constituted a committee to examine various aspects of the implementation of SGSY. Based on the recommendations of this committee, the Ministry of Rural Development of the Government of India restructured SGSY and initiated the National Rural Livelihood Mission in 2010. The mission was approved on December 9, 2010, by the Government of India, and it has been implemented since June 3, 2011. The implementation of the mission began in the Banswara district of Rajasthan initially. The technical support for this mission started in 2013 with the establishment of the National Rural Livelihood Promotion Society. The mission was officially launched across all regions of the country from April 1, 2013. On February 26, 2016, the Ministry of Rural Development of the Government of India renamed this mission as the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM). (Sheetal, 2023), (Varma, 2019)

The objective of NRLM is to organize poor women into self-help groups (SHGs), enhance their capacities, fulfill financial needs, and ensure sustainable livelihood options by providing assistance to local communities. By reaching out to all poor and marginalized families, including those in remote and hilly areas, the mission aims to uplift them by providing sustainable livelihood opportunities. The main beneficiaries of this mission are women. (SHG Report) Since 50% of the total population consists of women, their development will lead to overall socioeconomic development in society. Therefore, the mission focuses primarily on empowering women. The main premise of this mission is the strong desire among the poor to break free from poverty and the inherent capabilities they possess. By placing rural poor in the center, the mission aims to promote employment opportunities. It aims to identify rural poor through the process of social mobilization. Under this mission, self-help groups are formed, with each group comprising members from one poor rural family. It is essential for each group to have a minimum of 5 to 20 members, especially in remote and hilly areas where population density is low. The mission mandates adherence to five principles within these groups: regular

meetings, regular savings, regular internal loans, repayment of internal loans, and handling crises. These groups are linked with banks under the mission. After 12 fortnights of group formation, they become eligible to receive additional funds from the government.

To economically empower the SHGs formed under this mission, various types of training are organized, such as RSETI, DDU-GKY, and NGOs, to provide skill-building training. The focus is on skill development for self-employment. The groups formed under this mission are provided with various types of training to ensure the proper management of the groups, followed by training for economic self-sufficiency for group members. (Analytical Report-NRLM egov Application-Government of India), (SHG Report)

Financial assistance provided to SHGs under this mission includes:

1. Additional funds
2. Community development fund
3. Easy access to bank loans
4. Skill and capacity-building training (e.g., RSETI)
5. Interest subsidy
6. Loan without interest (during the COVID-19 pandemic)
7. Linkage with high-level federations and financial assistance (e.g., village unions, cluster-level unions, taluka-level unions)
8. Employment opportunities (through various training programs such as digital literacy, meter reading, and bank correspondents)
9. Self-employment opportunities (such as mushroom cultivation, canteens, animal husbandry)
10. Market linkages (such as good fairs)

From the year 2022-23 onwards, the goal of this mission was to impact the livelihoods of nearly 10 crore rural poor families. There are currently a total of 84,28,952 self-help groups operating in the country, of which 55,68,017 groups have been formed under this mission, while the remaining groups are newly formed under this mission and some groups that were disbanded for various reasons are being re-established. A total population of 9,10,89,747 is covered under the self-help group. (Information as per 29/12/2023)

- **Statistical data regarding SHGs formed under the National Rural Livelihood Mission and financial assistance given to these SHGs (year 2013-14 to 2022-23)**

Table – 1

Sr. No.	Year	Self-help groups count	The amount disbursed to these self-help groups (Amount Rupees in Lakhs)
1.	2013-14	10,09,443	22,94,416.58
2.	2014-15	11,59,341	23,95,319.15
3.	2015-16	12,86,451	30,44,003.35
4.	2016-17	16,22,445	42,58,645.50
5.	2017-18	27,52,936	44,25,608.77
6.	2018-19	31,44,221	61,45,697.42
7.	2019-20	34,21,516	70,90,324.61
8.	2020-21	47,78,388	84,62,882.93
9.	2021-22	42,89,447	1,20,34,580.89
10.	2022-23	42,55,707	1,20,31,554.11
Total		2,77,19,895	6,21,83,033

(source - <https://daynrlmbl.aajeevika.gov.in/> (20/2/2023))

The above table shows the number of self-help groups formed under the National Rural Livelihood Mission in the country, and the amount of financial assistance provided to these self-help groups by the government. It is evident from the table that in the year 2013-14, when this mission was implemented nationwide, a total of 10,09,443 self-help groups were formed in the country, and they were provided with a total of Rs. 22,94,416.58 lakh in financial assistance. In the years following 2013-14, both the number of self-help groups formed under this mission and the amount of financial assistance provided to them have increased. However, during the period after 2020-21, the number of self-help groups formed under this mission decreased, which can be attributed to the spread of the coronavirus in the country. The impact of the second wave of COVID-19 in March 2020 and in the years 2021 and 2022 resulted in villages not being able to recover. One possible reason for this is that in the years following 2020-21, the amount of financial assistance provided by the government decreased. During this period, the government decided not to provide interest-free loans to self-help groups.

- **In the context of states and union territories of India, information related to the number of groups formed under NRLM is relevant.**

State/UT	Self-help groups count									
	Year									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Andaman And, Nicobar islands	25	29	9	64	76	90	87	93	34	41
Andhra Pradesh	3,00,019	1,89,019	3,04,202	3,40,377	6,06,359	6,27,280	6,93,019	9,98,371	7,39,334	6,26,657
Arunachal Pradesh	259	14	29	37	53	23	51	386	648	531
Assam	6,250	11,126	12,992	14,401	19,615	19,794	32,710	76,089	1,06,057	1,14,411
Bihar	22,333	35,096	64,154	1,28,494	3,51,887	4,11,326	4,41,616	5,31,550	5,65,214	6,27,708
Chhattisgarh	9,175	9,273	19,006	23,417	30,975	44,973	48,056	67,055	77,647	77,564
Dadra And Nagar Haveli	3	140	107	97	175	149	17	109	83	74
Daman And Diu	Nil	0	0	0	04	0	0	Nil	Nil	Nil

Goa	491	487	439	382	482	752	915	701	712	945
Gujarat	12,748	16,281	14,280	15,796	31,973	29,508	26,322	32,840	31,657	33,265
Haryana	1,440	996	1,799	2,094	4,316	5,764	7,754	13,042	18,263	17,332
Himachal Pradesh	1,263	1,456	1,674	1,810	4,466	4,322	5,453	5,843	6,564	4,668
Jammu And Kashmir	261	1,831	1,717	3,396	6,009	7,678	9,074	11,283	16,888	15,570
Jharkhand	1,634	3,355	7,346	12,206	39,936	48,237	76,652	1,08,648	1,46,959	1,56,978
Karnataka	1,40,504	2,29,294	1,60,696	2,07,052	3,98,809	4,93,757	5,34,410	6,12,799	6,49,094	6,00,988
Kerala	39,627	62,189	56,961	71,910	79,214	88,967	81,753	1,71,172	71,794	66,386
Lakshadweep	1	0	0	0	0	0	05	03	94	30
Madhya Pradesh	20,367	17,836	14,743	14,165	32,335	33,957	44,091	67,101	1,00,692	1,18,432
Maharashtra	38,466	51,973	60,789	63,732	80,810	1,02,009	1,15,683	1,36,049	1,93,229	1,94,442
Manipur	150	84	68	53	166	393	1,069	758	833	1,271
Meghalaya	90	4	5	65	409	1,862	2,694	3,547	5,666	3,638
Mizoram	7	4	5	1	231	828	1,455	2,229	807	106
Nagaland	249	556	609	75	619	785	809	925	810	614
Odisha	32,710	44,195	46,402	64,265	1,24,074	1,67,035	2,16,157	2,65,341	2,76,895	2,74,451
Puducherry	1,459	2,316	1,787	1,541	4,406	4,406	2,288	3,665	2,230	1,726
Punjab	663	323	397	446	3,228	3,366	3,552	5,369	8,016	8,371
Rajasthan	10,957	13,925	14,659	27,384	34,663	42,563	51,506	60,877	65,161	71,714
Sikkim	112	58	115	181	820	1,269	930	959	1,069	1,040
Tamil Nadu	1,02,739	1,69,620	1,55,574	1,45,036	1,46,400	1,52,394	1,58,802	2,10,264	1,62,426	1,67,455
Telangana	1,85,598	1,36,504	1,35,673	2,15,107	3,32,239	3,39,063	2,69,830	4,37,862	3,11,714	2,46,775
Tripura	382	912	656	102	941	4,142	7,978	8,759	15,942	19,822
Uttarakhand	1,772	632	1,339	1,140	2,589	3,309	5,367	7,236	11,027	15,343
Uttar Pradesh	13,269	5,803	7,017	10,587	26,872	22,168	32,193	48,251	56,259	85,035
West Bengal	64,419	1,38,435	1,77,108	2,33,557	3,85,585	4,78,985	5,44,272	8,76,106	6,44,498	6,96,732
Ladakh	Nil	0	0	0	Nil	Nil	Nil	48	05	03
Delhi	1	0	0	0	27,52,936	31,44,221	34,21,516	47,78,388	42,89,447	42,55,707
Chandigarh	Nil	0	0	0	Nil	Nil	Nil	Nil	Nil	Nil
Dadra And Nagar Haveli And Daman Diu	Nil	0	0	0	Nil	Nil	Nil	Nil	Nil	Nil
UNMATCHED SHGS	Nil	15,575	24,094	23,475	2,200	3,067	4,946	13,058	1,126	5,589
Total	10,09,443	11,59,341	12,86,451	16,22,445	27,52,936	31,44,221	34,21,516	47,78,388	42,89,447	42,55,707

NIL - Information was not available on the web site.

(States with the highest number of self-help groups), (States with least number of self-help groups)

(Union Territories that have formed the least self-help groups)

(source - <https://daynrlmbl.aajeevika.gov.in/> (20/2/2023))

In the states and union territories of India, the information regarding the number of self-help groups formed under NRLM is shown in the above table. When looking at the table, it is clear that the highest number of self-help groups has been formed in Andhra Pradesh, Karnataka, Telangana, Tamil Nadu, and West Bengal states during the time period from 2013-14 to 2022-23. Conversely, the fewest self-help groups have been formed in Andaman and Nicobar Islands, Dadra and Nagar Haveli and Daman and Diu, Lakshadweep, Ladakh (union territories), Arunachal Pradesh, Manipur, Meghalaya, Mizoram, and Nagaland (states). From the table, it can be clearly stated that Andhra Pradesh has formed the most self-help groups compared to all other states. Conversely, Arunachal Pradesh has formed the fewest self-help groups compared to other states. When considering the union territories, the highest number of self-help groups has been formed in Delhi compared to other union territories, while the fewest self-help groups have been formed in Lakshadweep compared to other union territories.

- In the context of the states and centrally administered territories of India, the amount of funds disbursed to the groups formed under NRLM is shown.

Amount disbursed/financial assistance to SHGs Amount Rupees in Lakhs										
State/UT	year									
	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Andaman And Nicobar islands	24.01	27.85	9.37	120.20	222.43	327.17	310.68	231.07	28.13	103.86
Andhra Pradesh	9,01,687.13	5,99,050.06	10,30,839.35	12,87,224.13	13,13,185.55	18,24,502.66	20,39,735.04	25,64,872.63	39,38,841.85	35,96,471.11
Arunachal prdesh	104.36	29.55	56.34	28.12	34.72	22.80	96.75	405.69	771.77	989.01
Assam	7,589.05	9,332.90	9,515.36	15,940.26	16,655.99	17,045.59	35,811.09	82,381.46	1,86,996.83	2,68,379.59
Bihar	14,683.21	24,658.07	52,925.45	1,32,831.05	2,74,331.60	3,01,826.33	3,73,062.27	3,50,400.92	5,94,581.01	7,22,134.35
Chhattisgarh	11,044.23	11,374.39	18,806.48	28,073.86	22,110.36	37,767.56	46,842.21	63,946.44	92,472.85	99,705.16
Dadra And nagar haveli	2.04	134.50	106.25	97.00	66.20	128.75	16.35	43.81	74.65	58.38
Daman And diu	Nil	0.00	0.00	0.00	8.75	0.00	0.00	Nil	Nil	Nil
Goa	1,061.26	1,577.27	1,302.57	1,326.81	1,031.78	2,019.89	2,590.57	2,028.68	2,666.15	4,404.48
Gujarat	10,674.13	15,248.27	14,687.23	16,959.59	23,825.29	22,812.54	22,322.76	22,696.92	30,931.25	39,821.03
Haryana	2,864.71	1,127.07	1,949.56	2,350.64	2,914.88	4,953.58	7,998.01	13,592.41	23,404.17	26,603.83
Himachal Pradesh	2,303.35	2,558.53	2,688.31	3,498.90	5,963.05	5,883.02	8,644.13	9,751.36	12,584.43	9,421.69
Jammu And Kashmir	268.55	1,320.48	1,754.01	2,885.15	5,415.61	12,300.92	16,733.99	18,562.69	33,252.53	35,910.63
Jharkhand	2,632.60	3,626.98	6,329.41	8,843.90	23,848.23	25,251.48	54,471.46	90,501.94	1,75,270.30	1,90,809.63
Karnataka	3,08,552.76	4,21,286.40	3,77,020.44	6,18,090.53	7,58,778.08	11,25,272.88	12,84,387.70	14,50,024.79	18,75,398.80	14,72,914.14
Kerala	90,356.39	1,36,909.37	1,80,295.05	2,38,578.72	2,38,466.75	3,15,473.83	2,98,259.56	3,90,483.35	4,11,895.95	4,38,705.81
Lakshadweep	0.30	0.00	0.00	0.00	0.00	0.00	9.50	1.90	152.45	31.31
Madhya Pradesh	16,380.64	17,999.20	16,327.77	16,697.86	27,638.58	18,465.24	30,285.29	51,000.75	1,40,758.03	1,92,174.20
Maharashtra	50,995.82	72,681.55	82,233.33	96,340.55	1,14,884.06	1,54,095.91	1,82,302.54	2,02,642.67	3,70,497.16	4,55,229.81
Manipur	110.99	78.57	90.55	73.99	108.00	341.95	1,072.52	792.62	1,155.21	1,969.98
Meghalaya	63.16	5.30	7.90	65.76	250.90	1,201.45	2,290.45	3,700.53	6,161.29	3,901.55
Mizoram	19.27	9.25	2.50	1.00	232.04	1,099.38	1,912.38	3,424.25	1,993.61	164.68
Nagaland	327.93	904.80	1,003.21	107.64	1,201.30	1,457.73	1,457.63	1,655.29	1,603.40	1,270.21
Odisha	38,636.68	52,219.85	59,935.08	92,246.57	1,31,270.93	1,83,989.68	2,54,077.46	3,20,098.02	5,31,787.15	6,45,902.22
Puducherry	3,684.44	5,831.17	5,255.94	5,286.67	12,789.53	13,526.65	8,459.75	9,032.54	10,273.66	8,852.47
Punjab	835.52	519.63	1,671.58	535.73	1,382.32	1,346.08	1,862.49	2,821.62	6,718.03	7,641.79
Rajasthan	12,514.23	14,023.19	17,593.93	28,715.33	29,289.04	43,197.92	61,055.55	62,387.64	95,801.15	1,10,350.85
Sikkim	110.22	26.80	89.99	192.39	696.68	1,182.31	1,260.94	1,451.54	2,003.28	2,484.00
Tamil Nadu	2,58,319.44	4,40,520.72	4,54,231.35	4,62,756.83	4,45,292.06	5,30,079.16	5,67,703.66	5,70,379.87	7,42,540.37	8,81,526.10
Telangana	4,81,345.03	3,93,822.82	4,47,065.23	7,88,154.95	5,73,867.92	7,71,062.73	8,20,408.81	10,15,040.55	13,38,928.17	12,06,329.89
Tripura	196.99	469.25	532.53	78.14	495.84	2,791.29	8,220.56	10,858.92	21,402.25	28,557.18
Uttarakhand	1,530.84	554.31	880.42	1,069.77	1,151.97	1,799.69	3,573.41	5,107.67	8,998.56	14,015.92
Uttar prdesh	12,810.77	9,022.88	11,169.59	9,524.88	11,333.67	9,926.73	16,176.39	22,250.06	58,336.39	97,338.99

West Bengal	62,685.93	1,23,380.16	2,01,200.15	3,41,655.40	3,83,990.04	7,08,881.15	9,27,556.43	11,00,148.14	13,13,529.98	14,49,087.60
Ladakh	Nil	34,988.01	46,427.12	58,293.18	2,874.62	5,663.37	9,356.28	20,020.19	2,755.08	18,285.66
Delhi	Nil	0.00	0.00	0.00	Nil	Nil	Nil	144.00	15.00	7.00
Chandigarh	0.60	0.00	0.00	0.00	44,25,608.77	61,45,697.42	70,90,324.61	84,62,882.93	1,20,34,580.89	1,20,31,554.11
Dadra And nagar haveli And Daman And diu	Nil	0.00	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Unmatched shgs	Nil	0.00	0.00	0.00	Nil	Nil	Nil	Nil	Nil	Nil
Total	22,94,416.58	23,95,319.15	30,44,003.35	42,58,645.50	44,25,608.77	61,45,697.42	70,90,324.61	84,62,882.93	1,20,34,580.89	1,20,31,554.11

(source - [https://daynrlmbl.aajeevika.gov.in/\(20/2/2023\)](https://daynrlmbl.aajeevika.gov.in/(20/2/2023)))

The above table shows the details of the funds disbursed to self-help groups in India from the fiscal year 2013-14 to 2022-23. When we look at the table, it becomes evident that the states and centrally administered territories in India where the most self-help groups were formed under NRLM also received the highest financial assistance.

Conclusion:

The National Rural Livelihood Mission plays a crucial role in empowering women economically. It aims to eradicate poverty and ensure the dignity of the poor in society. By fulfilling the basic needs of the poor, this mission underscores its significance. Additionally, the launch of the Livelihood Express scheme under this mission in 2018 further highlights its importance. Women empowerment is a pivotal aspect of this mission, focusing on promoting savings among women, connecting them with banks, and addressing their basic needs, thereby encouraging their participation in the development process.

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