



## **NRLM – Government Initiative For Women's Economic Empowerment (A study with reference to village Karanjvel of Vyara taluka of Tapi district)**

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**Abstract:** *Inequality is a major challenge to the development of any country. Inequality has many forms like income inequality, wealth inequality, resource inequality, gender inequality etc. Inclusive development is essential to overcome this disparity. From a global perspective, women constitute about 50 percent of the total population today. So how can these 50 percents be excluded from the development process? And if these women are not included in the development process, can it be said that development is true? History is enough to witness the fact that women have come a long way to reach this situation with respect and equality with which they live in a society today. The Government of India has made several efforts to improve the status of women in the country and to develop women. Such as IRDP, TRYSEM, DWACRA, ICDS, Step, Kalpabriksh, Vatsalya, Ayushmati, etc. In view of the flaws in the schemes implemented over time, the government merged the schemes like IRDP, TRYSEM, and DWACRA in 1999 and started the SGSY. This was a centralized scheme that had been in force for many years. National Rural Livelihood Mission was launched in the year 2010 by reconstituting SGSY by the Ministry of Rural Development, Government of India on the basis of the Radhakrishna Committee. The present research paper tries to know the role of NRLM in economic empowerment of women. Primary and secondary data are used in the present study. Primary data has been collected through FGDs while secondary data has been collected from websites. 42,55,707 groups have been formed under this mission in India in the year 2022-2023. Out of these 33,265 groups have been formed in Gujarat and 2,680 groups have been formed in Tapi. This mission provides economic independence to women. It also develops saving habits among women and empowers women financially by meeting their micro credit needs.*

**Key Words:** *Women Empowerment, NRLM, SHG, FGD.*

### **1. INTRODUCTION :**

Inequality is a major challenge to the development of any country. Inequality has many forms like income inequality, wealth inequality, resource inequality, gender inequality etc. Inclusive development is essential to overcome this disparity. From a global perspective, women constitute about 50 percent of the total population today. (worldbank, 2021) In India too, the proportion of women is around 50 percent. (Dr Muniraju & Attri) (worldbank, 2021) So how can these 50 percents be excluded from the development process? And if these women are not included in the development process, can it be said that development is true? History is enough to witness the fact that women have come a long way to reach this situation with respect and equality with which they live in a society today. Women in India have to suffer a lot due to strict social policies and practices. Women have suffered a lot to achieve equality with men in India today.

The Constitution of India has several provisions that specifically focus on women's empowerment and prevent discrimination against women in society. Article 14 talks about equality before the law. Article 15 enables the State to make special provisions for women. Since the progress of humanity is incomplete without women, successive governments have launched several schemes for the empowerment of women in male-dominated societies. Beti Bachao Beti Padhao Andolan, Working Women Hostel, Mudra Yojana, Maternity Benefit (Amendment) Act 2017, ICDS, Pradhan Mantri Matru Vandana Yojana (PMMVY), One Stop Centre, NRLM, etc. Thus, many efforts have been undertaken for the development of women in India since independence to the present, one of which is the National Rural Livelihood Mission. (Dr Muniraju & Attri), (Vadia, 2015), (wcd) NRLM is the only mission for women's economic empowerment by providing a platform for women to save on the one hand and also encouraging them to become entrepreneurs by satisfying their micro-credit needs on the other hand. In this way, this mission makes an important contribution to the overall development of the country by promoting the development of women. This mission in India



was started in the year 2011 by reconstituting SGSY. From the year 2016, the word DAY has been added to this mission and now the mission is known as DAY-NRLM. 42,89,447 Self Help Groups have been formed under this mission in India in the year 2021-2022. (*Handbook on SHG.Pdf*, 2017), (*NRLM\_Guidelines\_English.Pdf*), (*Reserve Bank of India - Notifications*, 2020)

## 2. Review of Literature :

The researcher has written a research article using primary and secondary data for the purpose of analyzing the impact of NRLM on the empowerment of rural women in the Chhamaria Development Block under the Kamrup district of Assam. Selection of 5 self-help groups from each village, selection of 4 members from each self-help group in the third stage, thus 120 respondents are selected as a sample. The researcher has collected the data using the questionnaire method. The researcher used indicators like age, gender, educational level, marital status, caste, income category, and income-generating activity. The researcher states that NRLM has played a major role in empowering rural women in the study area. Before joining SHGs the socioeconomic status of the members was not good but after joining SHGs the livelihood of women members improved. Most of the members of SHGs are from the low to middle-income category. As the economic status of women has improved, their roles in the family and society have changed for the better. Hence the researcher states that NRLM has empowered rural women, especially in the study area. Further, the researcher states that three major barriers against self-help groups were found in the study area. 1. Absence of members during group meetings which affects the decision-making process in the group. 2. Groups are not getting loans from banks on a regular basis thus delaying starting new ventures to generate income. 3. Question of the market as well as the sale of manufactured products. The researcher suggests that proper training on SHG management should be given to the officers concerned with NRLM, also the bank should give loans to efficient SHGs in due time and the officers concerned with NRLM should explore new markets and resolve the market-related issues of the groups. (Alom, 2018)

Microfinance plays an important role in raising the income level of the poor and improving their living standards of the poor. Microfinance and self-help groups aim at income generation, the development of saving habits, self-employment, and rural sector empowerment. Past experiences have proven that microfinance can significantly improve the livelihoods of poor and low-income people. Microfinance plays an important role not only in eradicating poverty but also in providing a regular source of livelihood. (Venkatesh, 2009)

The status of women's empowerment in India is discussed in the present article. Researchers have used secondary data in the study. The researcher has used information from National Family Health Survey 1998-1999 in the article. (Data was collected on issues related to women empowerment in NFHS-2, 90,303 married women aged 15-49 from 26 states of India were collected through the questionnaire method. The researcher used this data in his research work. The researcher asked the respondents of the survey. Classified into three categories (15 to 29 years, 30 to 39 years, and 40 to 49 years) the researcher used four indicators to know the status of women empowerment in India. 1. Household Autonomy Index 2. Mobility Index 3. Gender Attitude Index 4. Index related to domestic violence. Social, economic, cultural, and spatial disparities existing in India are analyzed using this index. Furthermore, the researcher states that nationally 43 percent of women have high household autonomy, 23 percent of women have high autonomy to go outside their home. And 43 percent of women oppose domestic violence. The level of women's empowerment increases positively with education. Women who are 5-9 years younger than their husbands have relatively higher household autonomy, greater mobility, and more equal gender preferences. Furthermore, the researcher states that women who are the same age as their husbands or 5 years younger than their husbands do not justify domestic violence, and educational differences between husbands and wives have a significant impact on empowerment indicators. (Gupta & Yesudian, 2006)

An attempt has been made in the article to find out how women are targeted under the urban poverty alleviation project launched under the National Rural Support Program in Pakistan and how the project affects women. The researcher has selected 444 families from Rawalpindi and Islamabad area as sample for the study using the snowball method. Furthermore, the researcher states that women in low-income households are more likely to live in poverty than men. Women spend a large part of their income on children and household welfare. Priority to women in microfinance is expected to result in positive results in lifting the household out of poverty. Further, the researcher states that if women contribute all their income without empowering themselves, this is tantamount to the exploitation of women. (Mumtaz, 2000)

microfinance plays an important role in women's empowerment. Accessing credit through microfinance has increased women's self-confidence and income, which has resulted in increased participation of women in the decision-making process at home, as well as women's independence in using money. Women who have received credit through microfinance have also increased their skills and ability to defend themselves against domestic violence. Leadership



qualities are also developed among women associated with microfinance. Thus microfinance plays an important role in women's empowerment. (Mayoux, 1998)

### 3. Research Question :

Does the NRLM implement with the aim of poverty alleviation and women empowerment can contribute to women's economic empowerment?

### 4. Objective of the research :

- Objective To know about the efforts made by the government for women's empowerment in India
- Objective To know the role of NRLM in the economic empowerment of women.

### 5. Research Methodology :

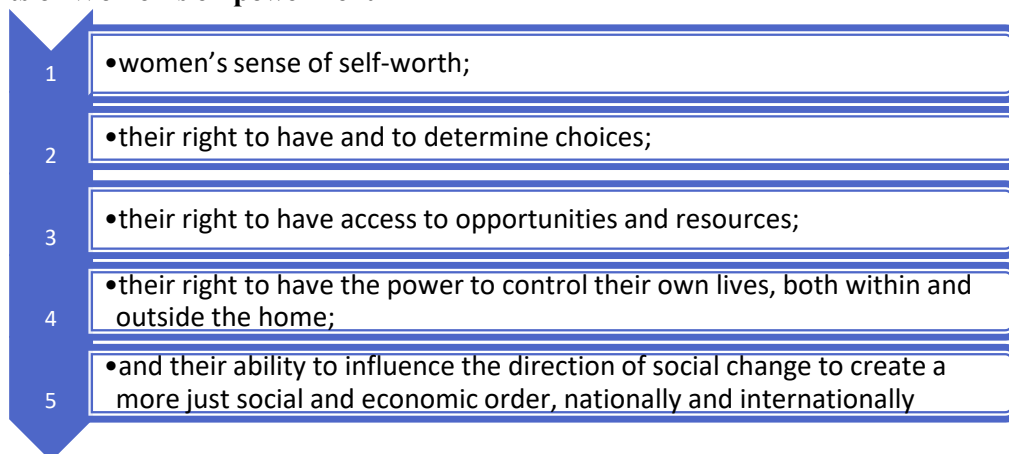
- Present research uses descriptive and exploratory research design.
- Both primary and secondary forms of data have been used in the present study.
- Secondary data is taken from published research papers and the website of NRLM. Also, primary data is obtained through focus group discussions.
- In the present study probability sampling method was used for the group selected for FGD.
- 1 group is randomly selected from the list of groups associated with economic activity in Vyara taluk.

(Note - A list of groups involved in economic activity in Vyara taluka was obtained from the Taluka Livelihood Manager. A total of 28 such groups were found in Vyara taluka.) Name of selected SHGs for FGD – HETVI SAKHI MANDAL (vyara taluka, karanjvel village)

### Women's empowerment

Empowerment is the primary condition for self development. Empowerment means becoming fully capable. Over the past two decades, a lot of emphasis has been placed on women empowerment. Women empowerment means empowering women to develop themselves. Process by which women gain power and control over their own lives and acquire the ability to make strategic choices. Five components of Women's empowerment (EIGE) :

### Five components of Women's empowerment



### Principles of Women's Empowerment

1. Establish high-level corporate leadership for gender equality.
2. Treat all women and men fairly at work – respect and support human rights and nondiscrimination.
3. Ensure the health, safety and well-being of all women and men workers.
4. Promote education, training and professional development for women.
5. Implement enterprise development, supply chain and marketing practices that empower women.
6. Promote equality through community initiatives and advocacy.
7. Measure and publicly report on progress to achieve gender equality. (*Women's Empowerment Principles.Pdf*)

According to World Bank data, the world's total population in the year 2021 is 7.89 billion, in which the proportion of women is 49.7 percent. Looking at the context of India, according to data from the World Bank in India, the proportion of the population in 2021 is 48.4 percent, of which the proportion of women is 48.4 percent. (worldbank, 2021) means females represent half of the world's population and therefore also half of its potential. But, even today



gender inequality persists everywhere in some form or another other which stalls social progress. Women continue to be underrepresented at all levels of political leadership. All over the world, women and girls disproportionately perform unpaid domestic work. Inequalities faced by girls can begin at birth and follow them throughout their lives. In some countries, girls are denied access to health care or proper nutrition, leading to increased mortality. (5\_Why-It-Matters-2020.Pdf) At present, women in India enjoy equal status with men as per the constitutional and legal provisions. But Indian women have had to travel a long way to achieve this position.

### Government initiative for women empowerment

**The Government of India has made several efforts for women's empowerment which can be seen as follows.**

(PIB),(wcd), (Vadia, 2015)

- IRDP- Integrated Rural Development Program.
- TRYSEM- Training of Rural Youth Self Employment
- DWACRA- Development of Women and Children in Rural Areas.
- ICDS- Integrated Child Development Scheme
- Rehabilitation Program for Widows, Destitute, divorced, Deserted & Scavenging Women.
- STEP- Support for Employment Program for Women.
- Women's Development Finance Corporation.
- Rural–urban development programs: SGSY (1999)now restructured as NRLM (2011), Pradhan Mantri Awas Yojana (Urban & Rural), the National Social Assistance Programme (NSAP), The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (mandates that at least one-third of the jobs generated under the scheme should be given to women)
- The government offers training to female employees through a network of Women's Industrial Training Institutes, National Vocational Training Institutes, and Regional Vocational Training Institutes in order to increase their employability. The government has also launched the Skill India Mission to guarantee women's economic independence through skill development and vocational training. In order to increase women's involvement and boost economic productivity, the National Skill Development Policy places a strong emphasis on inclusive skill development.
- Prime Minister Kaushal Vikas Kendras places a strong focus on developing additional infrastructure for women's apprenticeships and training;
- Pradhan Mantri Mudra Yojana and Stand Up India, Prime Minister's Employment Generation Programme (PMEGP), for helping women to set up their own enterprises.
- Labour Codes viz. the Code on Wages, 2019, the Industrial Relations Code, 2020, the Occupational Safety, Health, and Working Conditions Code, 2020 and the Code on Social Security, 2020 for creating a congenial work environment for women workers.
- the initiatives taken by the MWCD for the empowerment of women and girls in India during the last five years include the following: POSHAN Abhiyaan, Anganwadi Services Scheme, Pradhan Mantri Matru Vandana Yojana (PMMVY), Beti Bachao Beti Padhao (BBBP) Scheme, One Stop Centre (OSC), Universalisation of Women Helpline, Child Protection Services Scheme, Scheme for Adolescent Girls (SAG), Swadhar Greh Scheme, Ujjawala Scheme, Working Women Hostel. ( now the name of these schemes is Mission Shakti, Mission Saksham Anganwadi & Poshan 2.0, and Mission Vatsalya)
- Samagra Shiksha, Scheme of National Overseas Scholarship, Babu Jagjivan Ram Chhatrawas Yojna, Swacch Vidyalaya Mission
- the National Education Policy (NEP), 2020 prioritizes gender equity and envisions ensuring equitable access to quality education for all students, with a special emphasis on SEDGs. (Socially and Economically Disadvantaged Groups)
- Nirbhaya Fund, POCSO Act, Anti Human Trafficking Units (AHTUs), Women Help Desks (WHDs), A National Database of Sexual Offenders (NDSO)
- National Institute of Mental Health and Neuro Sciences (NIMHANS) - project 'Stree Manoraksha'

### NRLM

The Government of India has made several efforts to improve the status of women in the country and to develop women. Such as IRDP, Trysem, Dwacra, ICDS, Step, Kalpabriksh, Vatsalya, Ayushmati, etc. In view of the flaws in the schemes implemented over time, the government merged the schemes like IRDP, TrySem, and Dwacra in 1999 and started the SGSY. This was a centralized scheme that had been in force for many years. National Rural Livelihood





Mission was launched in the year 2010 by reconstituting SGSY by the Ministry of Rural Development, Government of India on the basis of the Radhakrishna Committee. In the initial phase, the mission was launched on 3rd June 2011 in Banswada district of Rajasthan. The term Deendayal Antyodaya Yojana has been added to this mission by notification of the Ministry of Rural Development, Government of India on 26 February 2016. Now this mission is known as DAY-NRLM.(Chatterjee, 2016) Affinity-based women's Self Help Groups are encouraged by DAY-NRLM (SHGs). However, DAY-NRLM may allow both men and women in the Self-Help Groups only in the case of groups that will be established with people who have disabilities and other special categories, such as elders and transgender people. Under DAY-NRLM, there are 10 to 20 participants in each women's SHG. This number may be a minimum of 5 members in the case of special SHGs, such as groups established in remote tribal areas, groups with disabled members, and groups living in challenging environments. Self-Help Group Federations established at the village, gram panchayat, cluster, or higher levels may be registered in accordance with the relevant Acts in effect in their various states.

### Objective of the mission

Aimed at poverty alleviation and women's empowerment. There was also a decision to achieve the MDGs by 2015.

- promote sustainable livelihoods for the poor such that they come out of poverty.
- The institutions of the poor are intended to facilitate (i) access to formal credit; (ii) support for diversification and strengthening of livelihoods, and (iii) access to entitlements and public services.

### Key features of NRLM

- One person (preferably a woman) from each rural poor family would be added to the Self Help Group (SHG) network, which is one of the Scheme's main features and components. Bank connections would be made with women's SHG organizations. SHGs would be federated at the village level and upper levels in order to provide space, a voice, and resources while lowering reliance on outside organizations. The Mission is divided into four sections: (i) social mobilization; (ii) financial inclusion; (iii) livelihood development; and (iv) convergence. To recognize and rank all households according to vulnerability, a participatory social assessment would be organized. The ranking would take into account the poorest of the impoverished, single women, families with a woman as the only adult, disabled people, landless people, and migrant workers.
- Developing the skills of the poor, especially in connection to managing institutions, livelihoods, credit acceptance, and creditworthiness. The Mission additionally supports rural youth in developing their skills and finding work, training, and self-employment through RSETIs, innovations, infrastructure development, and market support. Revolving Funds are made available to SHGs as a way of helping them improve their business and financial management capabilities and establish a solid credit history. Provision of Community Investment Support Fund (CIF) in intensive blocks to SHGs via Federations for loan advances and/or common/collective socioeconomic activities. the introduction of a financial inclusion model, bank loans, collaboration with banking and financial organizations, and insurance against loss of life, illness, etc. To cover the gap between bank lending rates and 7%, interest subsidies are offered on loans taken out by SHGs.
- convergence with different ministries and organizations working to reduce rural poverty. Extremely decentralized planning; States will be free to create their own action plans for reducing poverty. At the local level, NRLM should have appropriate connections to Panchayat Raj Institutions and District Rural Development Agencies (DRDAs) (PRIs). (National Rural Livelihood Mission.Pdf, 2017), (NRLM\_Guidelines\_English.Pdf)

INDIA	Year Wise Total SHGs				
	2013-14	2014-15	2015-16	2016-17	2017-18
	10,09,443	11,59,341	12,86,451	16,22,445	27,52,936
INDIA	Year Wise AMOUNT DISTRIBUTE TO SHGS				
	2013-14	2014-15	2015-16	2016-17	2017-18
Amount Rupees in Lakhs	22,94,416.58	23,95,319.15	30,44,003.35	42,58,645.50	44,25,608.77
	2018-19	2019-20	2020-21	2021-22	2022-23
	31,44,221	34,21,516	47,78,388	42,89,447	42,55,707
	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)



	Year Wise Total SHGs				
	2013-14	2014-15	2015-16	2016-17	2017-18
<b>GUJARAT</b>	12774	16307	14306	15714	31,973
	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
	29,508	26,322	32,840	31,657	33,265
GUJARAT Amount Rupees in Lakhs	Year Wise AMOUT DISTRIBUTE TO SHGS				
	2013-14	2014-15	2015-16	2016-17	2017-18
	10,674.13	15,248.27	14,687.23	16,482.29	23,825.29
	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
	22,812.54	22,322.76	22,696.92	30,931.25	39,821.03

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

	Year Wise Total SHGs				
	2013-14	2014-15	2015-16	2016-17	2017-18
<b>TAPI</b>	12774	16307	14306	15714	31,973
	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
	1,724	1,563	2,016	2,426	2,680
TAPI Amount Rupees in Lakhs	Year Wise AMOUT DISTRIBUTE TO SHGS				
	2013-14	2014-15	2015-16	2016-17	2017-18
	71.15	480.67	350.99	768.04	1,301.68
	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
	1,264.64	1,138.28	1,170.31	2,684.05	3,620.78

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

### Focus group discussion

#### Hetavi Sakhi Mandal

- Group Name – Hetvi Sakhi Mandal (Vyara Taluk and Karanjvel Village)
- Year of Group Formation – 2020
- Number of members in the group – 10
- Bank Name – BGGB
- Revolving Fund and Case Credit – Yes
- Monthly savings per member – 100
- Category of Group Members – All ST
- Group Activity or Individual Activity – Group Activity (Near Vanashree Restaurant, Vyara Panwadi)



(Photographs by Yash Rana and mali sheetal (at Vyara, Dist –Tapi, Gujarat ) )



Hetvi Sakhi Mandal has been formed in the year 2020 in Karanjvel village of Vyara taluk. This Sakhi Mandal runs Vanashree Restaurant in Vyara. The Mandal has started this activity with the help of DLM, TLM, and CC (Cluster Coordinator) of the area soon after the formation of the group. The group members have received training from RSETI for the dishes served in this restaurant. Savings funds and revolving funds are used by group members for internal financing. Members of the group also borrowed 50,000 from VO (*Village Organization*) for the purpose of a restaurant at 1% interest, which was repaid with interest.

- Education of group members –

Rank	Education level	Number of members
1	Illiterate	1
2	2 standard pass	1
3	6th standard pass	1
4	7th standard pass	1
5	10 failed	2
6	11 Pass	1
7	12 Passes	1
8	12 Fail	1

- **Status of group members before joining the group**

Members of the group say that their financial condition was very poor before joining the group. The members say that they have very little cultivable land and there was no irrigation facility, so they used to get income from their farming only during monsoons, during non-monsoons they used to go to work for big farmers who have irrigation facilities. Also, every member of the group was also connected with the animal husbandry business. The members said that the income they got from these businesses was very meager/limited so they had to struggle a lot to meet/fulfill their needs. Most of the members stated that farming and animal husbandry were their family occupations. Further, the group members state that they were not even entitled to the income they were earning through labor. The wages had to be given to the husband or the head of the house. Group members state that they did not save in any form before joining the group. Furthermore, members state that they did not even have bank accounts before joining the group. The members of the group say that they had no economic identity in the village before joining the group. Also their participation in the decision making process at home was very little/nil. Group members also reported that they were aware of domestic violence but were afraid to protest. Group members report that they had very low self-confidence before joining the group.

- **Status of group members after joining the group**

Group members state that saving is the first condition after joining the group, so all members are saving. Before joining the group, the members did not have bank accounts. After joining the group, each member opened his own personal account under Jan Dhan Yojana and also opened his own group account in the bank in the name of Hetvi Sakhi Mandal. Group members report that their small credit needs are met by the group so they do not need to borrow money from other sources at high-interest rates. Each member of the group works in his own restaurant, the members together have fixed a daily compensation of 400 rupees so each member of the group receives a monthly income of 10000 to 12000 per month. Members report that they get withdrawals from their group savings in case of an emergency. So now they don't have to face financial struggle. Group members report that their financial situation has improved after joining the group, and they are now independent in terms of income and expenditure.

Group members report that joining the group has provided them with a source of livelihood, and their income has also increased as a result of the economic activities associated with the group. Group members report that they use a large portion of their earnings for their family and children and are now able to save a small amount for themselves. they say that since he joined the income generation work, they have gained a new identity in the village, and everyone in the village now gives them respect. Also in their own family, they now bear the financial burden so their prestige in the family has also increased. Members say they now play an important role in the decision-making process in their families. Group members say that due to some socio-economic reasons, their education has been left incomplete, so now they want their daughters to study hard and become economically viable. Group members report that joining the group, and doing economic activities has also changed their thinking in a positive way.

Group members report that joining the group has boosted their confidence so they now speak out against domestic violence. Opposes domestic violence.( All the members of the group say that they are against domestic violence and any injustice done to women in their neighborhood or even in the village is an issue for them.) Members





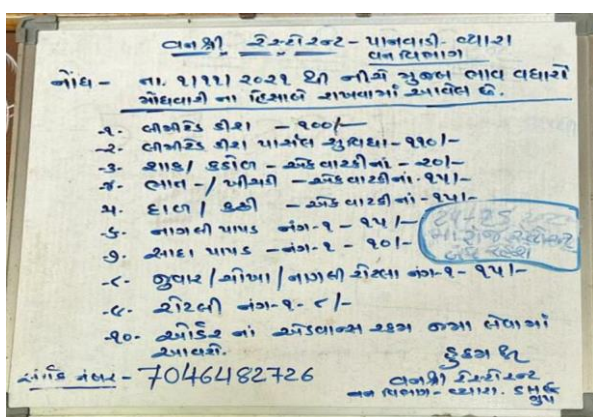
also donate from their earnings. (All the members are Hindu Christians so they also donate 1000 to the church once a month.)



(Photographs by Yash Rana and mali sheetal (at Vyara, Dist –Tapi, Gujarat ) )

### About Vanashree Restaurant.

- Under the purview of Forest Department
- The members of the group give 10 percent of the revenue generated by the restaurant to the forest department as rent.
- Restaurant opening hours – 9 am to 10 pm
- Dishes to be served in the restaurant



(Photographs by Yash Rana and mali sheetal (at Vyara, Dist –Tapi, Gujarat ) )

### 6. Conclusion :

From independence to the present time, many efforts have been undertaken for the development of women in India, one of which is the National Rural Livelihood Mission. NRLM is the only mission for women's economic empowerment by providing a platform for women to save on the one hand and also encouraging them to become entrepreneurs by satisfying their micro-credit needs on the other hand. In this way, this mission makes an important contribution to the overall development of the country by promoting the development of women.

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