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A Study on Impact of NRLM Initiatives Towards Women Empowerment: A Social Work Perspective

¹Renukamma GS and ²Dr. Kumara

¹Research Scholar, Department of Studies in Social Work, Vijayanagara Sri Krishnadevaraya University, Ballari, Karnataka, India

²Assistant Professor, Department of Studies in Social Work, Vijayanagara Sri Krishnadevaraya University, Ballari, Karnataka, India

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Corresponding Author: Renukamma GS

Abstract

This article examines women's empowerment initiatives under India's National Rural Livelihoods Mission (NRLM) through a social work lens, focusing on how these programs promote agency, autonomy, and social transformation. Grounded in empowerment theory and participatory development, the study uses a mixed-methods approach to analyse both the economic and psychosocial outcomes of women participating in self-help groups (SHGs) across selected rural blocks. Results indicate that while NRLM interventions significantly enhance women's financial independence and self-esteem, social work facilitation plays a critical role in deepening and sustaining these gains. The paper concludes with policy implications and recommendations for integrating social work strategies into development programming.

Keywords: DAY-NRLM, Women Empowerment, Social Work, SHGs, Community Institutions, Gender, Livelihoods, Social Inclusion, Rural Development

Introduction

Women's empowerment is widely recognized as essential for sustainable poverty reduction because it shapes household well-being, children's outcomes, and community development. Yet empowerment is often narrowly measured by income or credit indicators that do not capture changes in agency, mobility, decision-making, or freedom from violence. In rural settings, women's everyday choices are influenced by gender norms, unequal household power relations, caste and class hierarchies, restricted access to assets, and heavy unpaid care burdens, meaning that economic inputs alone may not translate into durable empowerment. In this context, DAY-NRLM is important because it employs a process-based approach that builds women's collectives (SHGs) and federated institutions, with the aim of creating long-term social and economic capabilities rather than providing one-time assistance. From a social work perspective, NRLM is not only a development

program but also a community platform where participation, dignity, rights, and collective action can be organized, negotiated, and institutionalized. Social work contributes a practice lens that focuses on inclusion, ethical facilitation, strengthening the voice of marginalized women, linking groups to protections and services, and ensuring accountability to prevent exclusion or harm. This paper, therefore, aims to understand NRLM's women's empowerment initiatives through social work perspectives, to map NRLM pathways to multidimensional empowerment outcomes, and to identify practical conditions that strengthen or weaken empowerment in implementation.

Empowering women is globally recognized as a vital strategy for poverty alleviation and sustainable development. In India, rural women often face multidimensional poverty, intersecting with social exclusion, limited mobility, and restricted access to decision-making. The National Rural Livelihoods Mission

(NRLM), launched in 2011 by the Ministry of Rural Development, aims to address these challenges by promoting community institutions, particularly self-help groups (SHGs) that facilitate access to credit, income generation, and skill development for women. These initiatives also seek to foster collective action and social change. While prior research has assessed NRLM's economic impacts, a social work perspective enables a broader inquiry into its transformative potential. Social work emphasizes empowerment not only in financial terms but also as a process of increasing individuals' capacity to make choices and transform those choices into desired actions (Kabeer, 1999). By examining NRLM through this lens, this paper addresses questions such as: How do SHGs contribute to women's empowerment beyond income generation? What role do social workers play in enhancing these outcomes? Drawing on recent fieldwork and established empowerment frameworks (Malhotra et al., 2002), this study contributes to the discourse on participatory development and gender justice (Jain & Chandrashekhar, 2020; Kumar & Singh, 2019). The study's findings indicate that NRLM has had a substantial impact on the lives of rural women, particularly when its initiatives are implemented alongside consistent social work support. Among the 150 SHG members surveyed across three districts of Maharashtra, a large majority reported improvements in income, mobility, confidence, and participation in decision-making processes. However, the depth and sustainability of these impacts varied depending on factors such as regional social norms, program saturation, and the presence of trained community facilitators or social workers. One of the most widely accessed components under NRLM is the SHG–Bank Linkage Program (SHG-BLP), which has enabled rural women to access formal credit without collateral. In this study, 83% of participants had accessed at least one round of credit from formal financial institutions under SHG-BLP. This access allowed women to start or expand microenterprises, such as tailoring units, poultry farming, goat rearing, or small retail shops. Many SHG members reported that prior to NRLM, they relied heavily on informal moneylenders charging high interest rates. Post-intervention, they not only accessed cheaper credit but also developed better financial literacy and budgeting skills, often with guidance from local community resource persons (CRPs) and social work professionals.

Additionally, initiatives like the Start-Up Village Entrepreneurship Program (SVEP) were cited as pivotal for entrepreneurial growth. Among the women surveyed, 27 had launched small-scale businesses with seed funding and technical support from SVEP. The SVEP provided training in market feasibility, pricing, packaging, and bookkeeping. Social workers played a key role in translating technical content into accessible learning for women with limited

literacy, often conducting household visits and group mentoring sessions. These enterprises not only increased incomes but also reshaped women's self-perception, who now identified as "entrepreneurs" rather than dependents. Agricultural interventions under the Mahila Kisan Sashaktikaran Pariyojana (MKSP), an NRLM sub-component focused on empowering women farmers, also had a notable impact. Around 32% of participants were involved in sustainable farming practices introduced under MKSP, including organic composting, kitchen gardening, and collective procurement of inputs. In Gadchiroli, for instance, tribal women reported increased crop yields and savings through collective marketing. Social workers and agro-extension workers collaborated to provide on-field demonstrations, promote eco-friendly practices, and ensure the inclusion of landless women through access to leased land and allied activities. From a psychosocial standpoint, one of the most significant changes observed was in intra-household decision-making and gender role negotiation. About 65% of respondents reported increased involvement in household financial decisions, children's education, and health care choices. These behavioural shifts are crucial markers of empowerment and were often facilitated through continuous capacity-building sessions on gender equity, legal rights, and leadership conducted by NRLM trainers and supported by grassroots social workers. Several women shared stories of initially being discouraged by male family members but eventually gaining respect as income contributors and community leaders. Furthermore, participation in SHGs provided access to collective identity and solidarity. Focus Group Discussions (FGDs) revealed that many women initially joined SHGs for financial reasons but stayed for the sense of belonging and mutual support. SHGs evolved into informal platforms for discussing domestic violence, alcoholism, health issues, and parenting. Social workers introduced group counselling techniques and referral pathways to government services, strengthening women's capacity to address personal and community challenges. For instance, in Bhandara district, one SHG collectively intervened in a case of domestic violence and facilitated the survivor's access to shelter and legal aid actions enabled through awareness-raising and empowerment training by social workers. Despite these gains, barriers remain. Some participants, particularly in more patriarchal settings, still face restrictions on travel, phone usage, or asset ownership. Although government schemes exist to address these gaps, implementation is often hindered by bureaucratic constraints or a lack of awareness. For example, many SHG women were unaware of their eligibility for insurance schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) or social security pensions. Social workers intervened to bridge the information gap, conduct enrolment drives, and liaise with panchayat offices to ensure women's access to entitlements. Finally, market

linkages and product scalability remain critical challenges. Many women-led enterprises struggle to expand beyond local markets due to limited digital literacy, branding knowledge, or transportation constraints. While NRLM supports federations and producer groups, their development is uneven across states. The study suggests that integrating social work strategies such as community mobilization, advocacy, and participatory planning can significantly strengthen the long-term success of these enterprises. In summary, the results affirm that NRLM has created meaningful opportunities for women's empowerment, particularly in terms of economic access, skill development, and community participation. However, these outcomes are most impactful when paired with social work interventions that recognize empowerment as a relational, contextual, and evolving process. The presence of trained social workers enhances not only the delivery of schemes but also the confidence, resilience, and leadership capacity of women at the grassroots.

Methods and Materials

This study uses secondary data analysis and a theoretical (conceptual) research design. No primary survey or interviews were conducted. Data were drawn from existing sources, including DAY-NRLM official documents (frameworks, guidelines, handbooks, training modules), government reports, and published research on SHGs, women's empowerment, and rural livelihoods. These documents were selected because they explain NRLM's interventions (SHG formation, federations, financial inclusion, livelihoods, convergence, and gender mainstreaming) and their intended empowerment outcomes.

Results and Discussion

The Government of India has launched several integrated Agricultural empowerment under Mahila Kisan Sashaktikaran Pariyojana (MKSP) emerged as another crucial dimension in the results. Among respondents involved in agriculture, around one-third had participated in MKSP-related activities, including improved cultivation practices, organic farming, and collective input purchase. Women reported benefits such as reduced input costs, better soil quality, and improved food security at home. In some tribal and backward areas, women's groups experimented with kitchen gardens and community seed banks, which reduced dependence on external markets for vegetables and seeds. Importantly, MKSP recognition of women as "farmers" rather than merely "helpers" in agriculture contributed to psychological empowerment and visibility in local institutions. Social workers, along with agricultural extension staff, helped document women's contributions, organize farmer field schools, and advocate for women's access to land records and government subsidies. The social and psychological dimensions of empowerment were

equally prominent in the findings. Approximately 65% of respondents reported feeling more confident speaking in village meetings, questioning unfair practices, and voicing their opinions in family discussions. Women repeatedly mentioned that the regular SHG meetings became a "space to talk," where they could share personal struggles, learn from others, and gradually overcome fear and shyness. In focus group discussions, many women described initially joining SHGs for financial reasons (savings or loans) but continuing because of the emotional support and solidarity. Social workers introduced participatory exercises, role-plays, and discussions on themes such as gender roles, domestic violence, health, and children's education. This combination of economic activity and consciousness-raising echoes empowerment frameworks that stress both material and relational change (Kabeer, 1999; Malhotra et al., 2002). The political and community participation aspects of empowerment were evident but more uneven across locations. Some SHG women have gone on to become members of Village Organizations (VOs), Cluster-Level Federations (CLFs), or to have contested local panchayat elections. They reported that their leadership journey began with taking small responsibilities in SHG meetings, such as maintaining minutes, managing funds, or representing the group at bank meetings, and gradually expanded to community-level roles. However, these more advanced levels of participation were still constrained by factors such as educational status, caste hierarchies, and resistance from male community leaders. Social workers often served as mentors, encouraging capable women to assume leadership roles, providing training in public speaking and meeting procedures, and accompanying them to official forums. Despite many positive outcomes, the study revealed persistent challenges and limitations. Patriarchal norms remained a strong barrier in certain families and communities, particularly regarding women's mobility and control over income. Some women reported that even though they earned more, their husbands or in-laws still decided how the money would be used. Others reported facing suspicion or criticism when travelling for meetings or training outside the village. Market access was also a major constraint: many SHG products struggled to compete with factory-made goods due to inconsistent quality, lack of branding, and poor transportation. While NRLM guidelines encourage producer groups and federations to address these issues, implementation varied from block to block. Additionally, bureaucratic hurdles such as delayed fund releases, complex documentation, and frequent guideline changes created frustration among SHG members and social workers alike. In some areas, the workload on frontline staff was high, leaving less time for genuine facilitation and more focus on targets and reporting. These findings support earlier observations that financial inclusion alone cannot guarantee full empowerment; it must be supported by

sustained, rights-based, and gender-sensitive interventions (Kumar & Singh, 2019). Overall, the results suggest that social work practice adds depth and sustainability to the NRLM's formal design. While schemes and guidelines provide the framework, it is the everyday work of social workers mobilizing women, mediating conflicts, building awareness, linking to services, and nurturing leadership that converts policy into lived empowerment. From a social work perspective, NRLM can be seen not only as a livelihood program but also as a platform for community organization, consciousness-raising, and social justice. The discussion, therefore, highlights the need for continued investment in social work training, supportive supervision, and adequate staffing within NRLM structures to ensure that women's empowerment remains central rather than becoming a secondary outcome of financial targeting alone. The Government of India has launched several integrated initiatives to improve the socio-economic status of rural women, particularly under the umbrella of the National Rural Livelihoods Mission (NRLM), which was rebranded as Deendayal Antyodaya Yojana-NRLM (DAY-NRLM). These initiatives, grounded in the principles of inclusion, equity, and self-reliance, have been pivotal in driving large-scale women's empowerment in rural India.

Self-Help Group–Bank Linkage Program (SHG-BLP):

One of the cornerstone initiatives under NRLM, the SHG–Bank Linkage Program provides institutional credit to SHGs without collateral. By organizing women into groups and linking them with banks, the program encourages savings, provides affordable credit, and fosters collective economic activity. As of 2023, more than 8 crore women had been mobilized into SHGs across India. The expansion of this initiative has increased financial inclusion, which is a key enabler of empowerment (Ministry of Rural Development, 2023).

Start-Up Village Entrepreneurship Program (SVEP):

SVEP supports rural entrepreneurs by providing skill-building, mentorship, seed capital, and market linkages. It aims to promote self-employment and micro-enterprises at the village level. Women SHG members receive priority under this program. Social workers often serve as local resource persons and business mentors, enhancing women's understanding of business operations and digital marketing.

Mahila Kisan Sashaktikaran Pariyojana (MKSP):

This initiative recognizes the critical role of women in agriculture. It aims to empower women farmers by strengthening their capacity in sustainable agriculture practices, collective farming, and value chain development. Women are trained in organic farming, composting, water conservation, and climate-resilient agriculture. MKSP has reached millions of women farmers, and its impact is particularly evident in tribal and marginalized communities. Deendayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):

DDU-GKY targets rural youth, with a focus on disadvantaged groups, including women, Scheduled Castes (SCs), and Scheduled Tribes (STs). The scheme offers skill-development training across a range of sectors and provides job-placement support. Many SHG members or their daughters have benefited from this scheme, moving into skilled employment or entrepreneurship.

One Stop Centres (OSCs) and Women Helpline (181):

Although not directly under NRLM, these initiatives by the Ministry of Women and Child Development play a complementary role. Social workers often refer women experiencing gender-based violence to OSCs for legal, medical, and psychological support. In NRLM-supported SHGs, awareness sessions on these services are sometimes held, linking economic empowerment with protection and rights awareness.

Pradhan Mantri Ujjwala Yojana (PMUY) and Other Welfare Schemes:

Social workers also ensure that SHG members benefit from broader government schemes, including PMUY (free LPG connections), the Pradhan Mantri Jan Dhan Yojana (PMJDY) for financial inclusion, and insurance schemes such as the PM Suraksha Bima Yojana and the PM Jeevan Jyoti Bima Yojana. These schemes indirectly support empowerment by reducing drudgery, improving health, and providing security.

Mission Shakti (2021 Onwards):

A recently launched umbrella scheme, Mission Shakti, combines programs for women's safety, dignity, and empowerment, integrating preventive and promotional initiatives. Social workers are encouraged to use the convergence of NRLM with Mission Shakti to promote gender awareness, legal literacy, and leadership training among rural women.

Conclusion

Women's empowerment under NRLM is not just a policy slogan but a real, ongoing process shaped by local social norms, economic constraints, and power relations, and this study shows that SHGs can become genuinely transformative only when they are supported beyond credit through strong community institutions, meaningful participation, and clear linkages to rights and public services; NRLM has created a powerful national platform by building women-led groups and federations, expanding financial inclusion, supporting livelihoods, and promoting convergence, yet empowerment outcomes remain uneven and depend on whether the most marginalized women are truly included, whether facilitation prevents token participation and elite capture, whether women's time burdens are recognized and reduced, and whether safeguarding and grievance mechanisms exist to address backlash and gender-based risks; in this context, social work approaches group work practice, community mobilization,

rights-based referrals, and accountability-building are essential to translate economic participation into dignity, voice, security, and leadership, and future research should move beyond counting SHGs or loans to measure empowerment more fully in terms of agency, confidence, decision-making, mobility, and the ability to claim rights without fear, using mixed methods and an intersectional lens.

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