

Critical Factors Affecting Participation of Women in NRLM Self-Help Groups

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Abstract:- India, the world's most populous country, is grappling with the significant challenge of a majority of its population residing in rural areas. To tackle this issue, the Ministry of Rural Development, Government of India has implemented the National Rural Livelihood Mission (NRLM). This paper is an attempt to surface critical challenges faced by SHGs, possible solutions, and government efforts to address these challenges. Direct interaction with women of SHGs is done with the focused group method in the Ghaziabad district of Uttar Pradesh, further solutions for these critical difficulties are developed with the interaction of Government officials and other experts. We have clustered the critical factors affecting women's participation. Experts' solutions and governmental action to take care of these issues are also identified and reported in the paper. The research is unique as it not only identifies the problems but suggests possible solutions for the issue. Research implications are wide, it can be taken as an ignition to a series of such researches, and more important is to develop solution strategies in advance.

Keywords:- Self Help Groups, NRLM, critical factors, women, Government, women empowerment.

I. INTRODUCTION

India is facing the challenge of having the majority of its population living in rural areas. To address this issue, the Government of India's Ministry of Rural Development has introduced the National Rural Livelihood Mission (NRLM), a poverty alleviation program that focuses on promoting self-employment among the rural poor through Self Help Groups (SHGs). NRLM was launched in 2011 with a budget of \$5.1 billion and is considered one of the Ministry's flagship initiatives, evolving from the Swarnajayanti Grameen Swarojgar Yojana (SGSY) program established in 1999. The NRLM aims to empower the rural poor, especially women, to become self-reliant by utilizing their potential and available resources to combat poverty. The program's primary objective is to reach out to all rural poor families (BPL families) and connect them with sustainable livelihood opportunities. The formation of SHGs has been especially advantageous for women as it provides them with a platform to work collectively and address their livelihood concerns. Women's empowerment is the most significant outcome of this program, making it the most outstanding scheme of the Rural Development Ministry and one of its kind in the world.

Several studies have been conducted to find out the implication of NRLM in different parts of the country. Heavy expenditure is made to create an administrative and support ecosystem for NRLM. Several Non-Government Organizations and social entrepreneurs are working to support the initiative. Still, there are many challenges to overcome for the effective implementation of this scheme at ground level. Making a SHG is an easier part of this system but making it successful is difficult, as difficult as running a business among big industrial giants. Their life is full of challenges, how to manage family and work together, how to keep learning and growing their business, and many more. This paper is an attempt to surface critical challenges faced by SHGs, possible solutions, and government efforts to address these challenges. Direct interaction with women of SHGs is done with the focused group method in the Ghaziabad district of Uttar Pradesh, further solutions for these critical difficulties are developed with the interaction of Government officials and other experts. The research includes interaction with multiple groups at the block Development office or village. We have interacted with more than 100 SHGs (more than 1000 women), and all the government officials associated with the scheme in the district of Ghaziabad. The study is based on more than 8 months of rigorous fieldwork. To keep the paper simple, we are representing factor-based findings. Before discussing critical factors, let us review some of the findings on NRLM by other researchers:

II. REVIEW OF SOME STUDIES ON NRLM

Ashok et. al. (2020) did an empirical study entitled, "Role of the National Rural Livelihood Mission Self-Help Groups on Economic Empowerment in the Jammu Region" was undertaken. The study was conducted purposively in selected Jammu and Samba districts in the Jammu region of the state of Jammu and Kashmir. The results of the study revealed that the monthly income of the households increased, there was also a significant difference in the possession of cows and poultry birds by the SHG, thirteen percent of the SHG respondents had taken up the activity of cattle rearing and 12% had changed their source of income from laborers to other occupations after joining the SHGs, there was a significant change in the source of credit as almost 100% change in their credit source from money lenders, relatives, neighbors, and banks to SHG accounts, it was also found that 18% of the SHG households had changed their houses from kaccha to pucca after joining the SHGs.

George J. and Priya S. (2021), describe Self-help Groups (SHGs) are informal associations of people who come together to find ways to improve their living conditions. They are generally self-governed and peer-controlled. People of similar economic and social backgrounds associate themselves with the help of NGOs or Government agencies and try to resolve their problems and work towards improving their living conditions. The research paper focuses on understanding the functioning of Women SHGs and related progress in Meethukumal village. The collected data reveals that self-help groups have been life savers and have been the supporting system for them to thrive during difficult times.

Singh et al.(2021) analyze the entrepreneurial behavior of the Self-Help Group in the Banda district of Uttar Pradesh. Khan's (2019) purpose of the paper is to understand the conceptual framework of the National Rural Livelihood Mission and how it is working in the state of Jammu and Kashmir with a special focus on block LAR, district Ganderbal. The study is purely qualitative; the data for this purpose has been collected from both primary and secondary sources through observation and interviews with different beneficiaries. The results of the study displayed the conceptual framework of NRLM in Kashmir as; mass mobilization, creation of SHGs, access to credit, financial, technical, and marketing services, capacity building, and up gradation of social and economic support services delivery networks. The findings also revealed that NRLM has brought hope for the poor people as it's giving them dignity, identity, wider livelihood opportunities, increased savings, access to different institutions, unity, oneness, and above all empowerment. However, the researcher also found that there are certain gaps in the program that needs to be filled and addressed through a proper mechanism.

Patil (2021) concluded that through this scheme every woman is also getting ideas about starting any livelihood activity and also enhancing her entrepreneurial ability. So it is a great opportunity to develop socially and economically. Yadav P. (2020), highlighted in his study the role of SHGs in financial inclusion. Thus SHGs help the deprived section of people to enter into the formal financial sector and through that social and economic empowerment. Alom (2018) analyzed the effect of NRLM on empowering rural women in the Chhamaria Development Block under the Kamrup District of Assam. The study concluded that NRLM has played a major role in empowering rural women, especially in generating a livelihood as well as uplifting the socio-economic position of women in society. Gupta and Roy (2017) in their paper, an attempt has been framed to enumerate the literature on the issues like poverty, livelihood promotion of vulnerable sections of society, different promotional schemes including the National Rural Livelihood Mission, and their roles in promoting the said sections towards sustainable livelihood promotion.

III. OBSERVATION & FINDINGS

The following critical factors are identified which affect the participation of SHGs, expert suggestions, and Governmental efforts are also discussed along with the factors.

A. Access to Finance:

Limited access to credit and financial resources is a significant barrier for women workers in NRLM Self-Help Groups. Without adequate financing, women are not being able to invest in their businesses and improve their livelihoods.

➤ Experts' Suggestions:

The economic conditions of women workers in SHGs can be improved by providing them the facility of easy access to credit facilities and financial resources. Here are some suggestions as per experts' opinions:

- Bank Loans: SHGs can access bank loans on low-interest rates to expand their businesses or start new ones. These loans can be secured or unsecured, depending on the group's creditworthiness.
- Microfinance Institutions: Microfinance institutions (MFIs) can provide small loans and other financial services to low-income individuals and groups, including SHGs. MFIs can offer tailored credit facilities to meet the specific needs of the SHG.
- Government-Sponsored Schemes: Governments can offer credit facilities and financial resources to SHGs through various schemes. For example, the National Rural Livelihood Mission (NRLM) provides revolving funds to SHGs for their credit needs.
- Savings and Credit Linkages: SHGs can form linkages with other SHGs or financial institutions to access credit facilities and other financial resources. These linkages allow SHGs to pool their savings and borrow larger amounts at lower interest rates.
- Insurance Services: SHGs can also access insurance services to protect against financial risks, such as crop failure, death, or disability.
- Grant Programs: Grant programs can provide SHGs with a one-time infusion of funds for specific activities, such as starting a new business or purchasing equipment.
- Equity Financing: SHGs can raise equity financing by issuing shares to investors. This approach can help SHGs raise capital without taking on debt.

By providing access to these credit facilities and financial resources, policymakers can help SHGs achieve their economic and social objectives and improve the livelihoods of their members.

➤ *Steps taken by the Government:*

The Government of India provides various financial support schemes for Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM). Here are some of the key schemes:

- **Revolving Fund:** The NRLM provides a revolving fund to SHGs, which they can use as internal lending for their members. The fund is meant to meet the credit needs of SHGs and encourage savings and thrift.
- **Community Investment Fund (CIF):** CIF is a corpus of funds created by SHGs for their collective investment needs. NRLM provides seed capital for CIF, which can be used by SHGs to invest in income-generating activities.
- **Interest Subvention Scheme:** The Interest Subvention Scheme is aimed at reducing the cost of credit for SHGs. Under the scheme, the government provides interest subsidies on bank loans taken by SHGs. The interest subsidy reduces the cost of credit and makes it more affordable for SHGs.
- **National Urban Livelihoods Mission (NULM):** The NULM provides financial support to SHGs in urban areas. The program offers interest subsidies on bank loans taken by SHGs and provides seed capital for the formation of new SHGs.
- **Pradhan Mantri Mudra Yojana (PMMY):** PMMY provides collateral-free loans to micro-enterprises and small businesses, including those owned by women. The scheme offers loans up to Rs. 10 lacks to micro and small enterprises and aims to promote entrepreneurship and self-employment.
- **Stand-Up India Scheme:** Stand-Up India is a scheme aimed at promoting entrepreneurship among women and SC/ST entrepreneurs. The scheme provides bank loans between Rs. 10 lacks and Rs. 1 crore for setting up greenfield enterprises in manufacturing, services, or trading sectors.

These schemes provide financial support to SHGs and encourage entrepreneurship and self-employment. By promoting financial inclusion and sustainable livelihoods, these programs contribute to poverty reduction and promote inclusive economic growth in rural and urban areas.

B. Gender discrimination and family issues:

Gender norms and biases can limit women's participation in NRLM Self-Help Groups. Societal expectations prevent women from participating in income-generating activities or taking on leadership roles.

➤ *Experts' Suggestions:*

Sometimes women can't participate in SHGs-related activities because of Gender issues, as they are not free to take their decisions, especially in villages. To protect women from gender bias in self-help groups (SHGs), here are a few suggestions:

- **Family counseling:** Family counseling can be a highly recommended method to increase the participation of women in SHGs.

- **Provide Equal Opportunities:** Ensure that women have access to equal opportunities in terms of training, skill development, decision-making, and leadership roles.
- **Address Stereotypes:** Challenge gender stereotypes and promote the value of women's contributions. This can be done through awareness-raising campaigns and training programs.
- **Implement Gender-Sensitive Policies:** Develop gender-sensitive policies that promote equality, non-discrimination, and respect for women workers. Policies should be in line with national laws and regulations.
- **Establish Complaint Mechanisms:** Set up a system for women workers to report incidents of discrimination or harassment. Ensure that the system is easily accessible, confidential, and responsive to their needs.
- **Encourage Male Engagement:** Encourage male members to actively support and participate in gender equality initiatives. This can help to create a more inclusive and supportive environment for women workers.
- **Monitor and Evaluate Progress:** Monitor and evaluate progress in addressing gender bias regularly.

➤ *Steps taken by the Government:*

Here are some schemes launched by the government to protect women workers in NRLM from gender discrimination:

- **Mahila E-Haat:** The Ministry of Women and Child Development has launched this online platform to provide a market for women entrepreneurs to sell their products. The platform enables women to sell their products without any middleman, thus increasing their income.
- **STEP Scheme:** The Support to Training and Employment Program for Women (STEP) is a scheme launched by the Ministry of Women and Child Development to provide skill training to women. The program aims to enhance the employability of women by providing training in non-traditional trades.
- **Working Women Hostels:** The Ministry of Women and Child Development has launched this scheme to provide safe and affordable accommodation for working women. The scheme aims to enable women to work away from their homes and families.
- **Ujjawala Scheme:** The Ministry of Women and Child Development has launched this scheme to prevent trafficking and provide rehabilitation and reintegration services to victims. The scheme aims to empower women and girls by providing them with education, skill development, and other support services.
- **Pradhan Mantri Mudra Yojana:** This scheme launched by the Ministry of Finance provides financial assistance to micro and small enterprises. The scheme provides credit facilities to women entrepreneurs, enabling them to start or expand their businesses.

These schemes have been launched to protect women workers in NRLM from gender discrimination and to promote gender equality.

C. Form Lack of Education and Training

Women workers in NRLM Self-Help Groups may not have access to education and training as per their needs, which limits their skills and knowledge needed to grow their businesses successfully.

➤ *Experts' Suggestions:*

- **Develop a Training Needs Assessment:** Conduct a training needs assessment to identify the skills and knowledge gaps of women workers. This assessment can help design training programs that are tailored to their specific needs.
- **Provide Regular Training:** Provide regular training programs for women workers on topics such as financial literacy, business management, marketing, leadership, and communication skills. The training should be interactive and participatory to ensure maximum engagement.
- **Encourage Peer Learning:** Encourage peer learning by facilitating the sharing of experiences and knowledge between women workers. This can be done through regular meetings, workshops, and study tours.
- **Use Technology:** Use technology to provide training and knowledge-sharing opportunities to women workers. For example, online training programs, webinars, and e-learning modules can be used to reach a wider audience.
- **Involve Experts:** Involve experts from various fields to provide specialized training to women workers. This can include professionals from finance, marketing, and business management, among others.
- **Provide Mentoring and Coaching:** Provide mentoring and coaching to women workers to help them develop their skills and overcome any challenges they face. This can be done by pairing women with experienced mentors or coaches who can provide guidance and support.
- **Organize Exposure Visits:** Organize exposure visits to successful businesses and enterprises to help women workers learn from best practices and gain inspiration. These visits can also help women expand their networks and connect with potential partners and customers.
- **Entrepreneurship Development Programs:** Entrepreneurship Development Programs can provide women workers with the necessary knowledge and skills to start and manage their businesses. These programs can cover topics such as business planning, financial management, marketing, and legal compliance.
- **Skill Development Programs:** Skill Development Programs can provide women workers with training in various trades and industries, enabling them to improve their employability and income-generating potential. These programs can include vocational training, apprenticeships, and on-the-job training.
- **Financial Literacy Programs:** Financial literacy programs can help women workers in managing their finances effectively. These programs can cover topics such as budgeting, savings, investment, and banking.
- **Market Linkages Programs:** Market Linkages Programs can help women workers to access markets and increase

their incomes. These programs can provide training on product development, packaging, branding, and marketing, as well as facilitate linkages with buyers and distributors.

- **Gender Sensitization Programs:** Gender sensitization programs can create awareness among women workers about gender issues and promote gender equality. These programs can cover topics such as gender roles, stereotypes, and discrimination, as well as provide training on gender-sensitive communication and decision-making.
- **Scholarship Schemes:** Scholarship schemes can provide financial assistance to women workers who want to pursue higher education or professional courses. These schemes can help women to improve their skills and knowledge, leading to better job opportunities and higher income levels.
- **Health and Sanitation Programs:** Health and Sanitation Programs can provide training on hygiene, nutrition, and healthcare to women workers. These programs can also promote the use of clean energy, safe water, and sanitation facilities, leading to better health outcomes and improved productivity.

By implementing these educational and training programs and schemes, women workers in NRLM can acquire the necessary skills and knowledge to improve their livelihoods and become empowered entrepreneurs and leaders in their communities.

➤ *Steps taken by the government:*

The Government of India has taken several steps to promote knowledge and training programs for women workers in NRLM. Here are some examples:

- **National Rural Livelihoods Mission (NRLM):** Under NRLM training programs and support are provided to women in various trades and industries, including agriculture, handicrafts, and services.
- **Mahila Kisan Sashaktikaran Pariyojana (MKSP):** MKSP is a sub-scheme of NRLM that aims to empower women farmers by providing them with training and support in agriculture-related activities. The program provides training on farm management, organic farming, seed production, and livestock rearing, among others.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):** DDU-GKY is a skill development program for rural youth, including women workers. The program provides training in various trades and industries, including retail, hospitality, and healthcare, among others.
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** PMKVY is a flagship program of the Ministry of Skill Development and Entrepreneurship that aims to provide skill training to youth, including women workers. The program provides training in various sectors, including construction, beauty and wellness, and electronics, among others.
- **Jan Shikshan Sansthan (JSS):** JSS is a program of the Ministry of Skill Development and Entrepreneurship that aims to provide vocational training to women

workers in rural and semi-urban areas. The program provides training in various trades and industries, including tailoring, embroidery, and handicrafts, among others.

- Women Entrepreneurship Platform (WEP): WEP is an initiative launched by NITI Aayog to promote and support women entrepreneurs. The platform provides training, mentoring, and networking opportunities to women entrepreneurs, enabling them to start and grow their businesses.

These initiatives have been launched to promote knowledge and training programs for women workers in NRLM, enabling them to acquire the necessary skills and knowledge to improve their livelihoods and become successful entrepreneurs and leaders in their communities.

D. Inadequate Infrastructure:

Inadequate infrastructure, such as poor road networks, lack of transportation, and limited access to technology, can limit women's access to markets, information, and other resources.

➤ Experts' Suggestions:

- Access to Basic Amenities: Women workers require access to basic amenities such as clean drinking water, sanitation facilities, and electricity. Providing these amenities can improve the living conditions of women workers, enabling them to work more efficiently and effectively.
- Transport Facilities: Many women workers in NRLM come from remote and rural areas and may face difficulties in accessing transportation. Providing transport facilities such as buses or vehicles can help women workers to commute to work easily and safely.
- Skill Development Centres: Setting up skill development centers in rural areas can provide women workers with access to training and skill-building opportunities. These centers can provide training in various trades and industries, enabling women workers to improve their employability and income-generating potential.
- Technology and Digital Infrastructure: Access to technology and digital infrastructure such as computers, internet connectivity, and mobile phones can enable women workers to access information, communicate with others, and conduct business more efficiently. Providing these facilities can help women workers to overcome geographical barriers and increase their opportunities.
- Marketplaces and Trading Hubs: Setting up marketplaces and trading hubs can help women workers to sell their products and services directly to customers. These facilities can also provide a platform for women workers to network and collaborate with other entrepreneurs, leading to improved market linkages and increased income levels.
- Childcare Facilities: Many women workers in NRLM are also responsible for childcare. Providing childcare facilities can enable women workers to work without worrying about the safety and well-being of their children.

By implementing these infrastructural enhancements, women workers in NRLM can work more efficiently and effectively, enabling them to improve their livelihoods and become empowered entrepreneurs and leaders in their communities.

➤ Steps taken by the government:

The Government of India has taken several steps to enhance infrastructure facilities for women workers in NRLM. Here are some examples:

- National Rural Livelihoods Mission (NRLM): NRLM has been instrumental in providing infrastructure facilities such as community halls, common service centers, and skill development centers to women workers. These facilities have enabled women workers to access training, marketing, and networking opportunities, thereby improving their income-generating potential.
- Mahila Kisan Sashaktikaran Pariyojana (MKSP): Under MKSP, the government has set up infrastructure facilities such as water harvesting structures, irrigation systems, and farm mechanization equipment, which have benefited women farmers. These facilities have improved the productivity and profitability of women farmers, leading to an increase in their income levels.
- Digital India: The Digital India initiative has been launched to provide digital infrastructure facilities such as internet connectivity, computer literacy, and mobile phones to all citizens, including women workers. These facilities have enabled women workers to access information, communicate with others, and conduct business more efficiently.
- Pradhan Mantri Gram Sadak Yojana (PMGSY): PMGSY is a flagship program of the government that aims to provide all-weather road connectivity to unconnected rural habitations. The program has benefited women workers by providing them with easy access to markets, healthcare facilities, and other services.
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Under DDU-GKY, the government has set up infrastructure facilities such as training centers, hostel facilities, and placement cells, which have benefited women workers. These facilities have enabled women workers to acquire the necessary skills and knowledge to improve their employability and income-generating potential.
- National Rural Infrastructure Development Agency (NRIDA): NRIDA has been set up to promote rural infrastructure development, including the construction of community infrastructure such as schools, health centers, and community halls. These facilities have benefited women workers by providing them with access to education, healthcare, and other services.

These initiatives have been launched to enhance infrastructure facilities for women workers in NRLM, enabling them to work more efficiently and effectively, and improving their livelihoods.

E. Lack of Market Linkages:

Lack of access to markets can make it difficult for women to sell their products and generate income. Without proper market linkages, women may struggle to grow their businesses and improve their livelihoods.

➤ Experts' Suggestions:

Establishing market linkage for Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) can help them in getting better prices for their products, access to new markets, and overall improved incomes. Here are some suggestive measures to establish market linkages for SHGs under NRLM:

- Identify potential markets: Conduct a market survey to identify potential markets for SHG products. Analyze the demand, supply, and competition in the market to understand the market dynamics.
- Build partnerships: Establish partnerships with local traders, wholesalers, and retailers who can help in selling SHG products. This can be done by organizing meetings and interactions between SHGs and potential buyers.
- Promote the brand: Create a brand identity for the SHG products to differentiate them from other products in the market. This can be done by creating a logo, packaging, and labels.
- Provide market information: Provide market information to SHGs on prices, demand, and supply of their products. This can help them in making informed decisions about production and pricing.
- Enhance product quality: Ensure that SHG products meet quality standards and are of consistent quality. This can be achieved through training and capacity building of SHG members on quality control measures.
- Facilitate market access: Provide SHGs with access to markets by organizing exhibitions, trade fairs, and other marketing events. This can help in showcasing their products and attracting potential buyers.
- Provide financial support: Provide financial support to SHGs to help them in meeting the production and marketing costs. This can be done through loans, grants, or subsidies.
- Build a network: Build a network of SHGs and other stakeholders in the market to share information, resources, and best practices. This can help in creating a supportive environment for SHGs and promoting their products in the market.

➤ Steps taken by the government:

The Government of India has taken several steps to establish market linkages for Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM). Here are some of the key steps taken by the government in this regard:

- Promotion of Producer Companies: The government has promoted the formation of Producer Companies by SHGs to help them access markets and get better prices for their products. The Producer Companies are registered under the Companies Act and can undertake various activities related to the production, marketing, and sale of goods and services.

- Formation of Value Chain Clusters: The government has also promoted the formation of Value Chain Clusters (VCCs) to provide support to SHGs in marketing their products. VCCs bring together different stakeholders in the value chain, including SHGs, producers, buyers, and service providers, to facilitate market linkages.
- Market Linkage Programs: The government has launched several programs to facilitate market linkages for SHGs. For example, the National Rural Livelihoods Project (NRLP) has a specific component for promoting market linkages, which includes providing technical support, training, and exposure visits to SHGs.
- Capacity Building: The government has provided training and capacity-building support to SHGs to help them improve the quality of their products, adopt better production practices, and market their products effectively. This has been done through various programs, including the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM).
- Market Intelligence: The government has also set up Market Intelligence Cells at the district level to provide market information to SHGs. These cells collect and disseminate information on market demand, prices, and trends to help SHGs make informed decisions about production and marketing.
- Promotion of E-Marketing: The government has promoted e-marketing platforms like e-Haat and e-Marketplace to provide a digital platform for SHGs to sell their products online. These platforms help SHGs access a wider customer base and get better prices for their products.

Overall, the government has taken several measures to establish market linkages for SHGs under NRLM. These initiatives have helped SHGs access new markets, get better prices for their products, and improve their livelihoods.

F. Limited Representation in decision-making power:

Women may not have adequate representation in decision-making processes within the group, which can limit their ability to voice their concerns and shape the direction of the program.

➤ Experts' Suggestions:

Empowering women workers in Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) is crucial for enhancing their decision-making power and ensuring their active participation in the group's activities. Here are some suggestions to increase the decision-making power of women workers in SHGs under NRLM:

- Leadership training: Provide leadership training to women workers in SHGs to help them develop skills in decision-making, communication, and problem-solving. This can help them take active roles in decision-making processes and contribute to the group's overall functioning.
- Capacity building: Provide capacity-building support to women workers in SHGs to help them develop technical and entrepreneurial skills. This can help them participate in income-generating activities and

contribute to the group's overall economic empowerment.

- **Access to information:** Ensure that women workers in SHGs have access to information about the group's activities, financial transactions, and decision-making processes. This can help them make informed decisions and hold other members accountable for their actions.
- **Gender sensitivity training:** Provide gender sensitivity training to all members of SHGs to promote gender equality and women's empowerment. This can help create a supportive environment for women workers to participate in decision-making processes and contribute to the group's overall functioning.
- **Incentives for women's participation:** Provide incentives for women's participation in SHGs, such as priority access to credit, training programs, and leadership positions. This can help encourage more women to join SHGs and participate in decision-making processes.
- **Networking:** Facilitate networking opportunities for women workers in SHGs to connect with other women's groups and organizations. This can help them access new information, resources, and opportunities and increase their decision-making power within the group.

Overall, these suggestions can help increase the decision-making power of women workers in SHGs under NRLM and contribute to their overall empowerment and economic development.

➤ *Steps taken by the government*

The Government of India has taken several steps to increase the decision-making power of women workers in Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM). Here are some of the key steps taken by the government in this regard:

- **Women's Empowerment Policy:** The government has formulated a Women's Empowerment Policy to promote gender equality and women's empowerment. This policy includes measures to increase women's decision-making power, such as providing leadership training, capacity building, and networking opportunities.
- **Gender Mainstreaming:** The government has also mainstreamed gender into its policies and programs, including NRLM. This means that gender is considered in all aspects of program design and implementation to ensure that women's empowerment is a key objective.
- **Targeted Interventions:** The government has implemented targeted interventions to increase women's decision-making power, such as setting quotas for women's representation in SHG leadership positions and providing incentives for women's participation.
- **Capacity Building:** The government has provided capacity-building support to women workers in SHGs to help them develop skills in decision-making, communication, and problem-solving. This has been done through various programs, including the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM).
- **Access to Information:** The government has ensured that women workers in SHGs have access to information about the group's activities, financial

transactions, and decision-making processes. This has been done through measures such as providing financial literacy training and transparency in group transactions.

- **Networking:** The government has facilitated networking opportunities for women workers in SHGs to connect with other women's groups and organizations. This has been done through various initiatives, including the formation of women's federations and linkages with government and non-governmental organizations.

Overall, the Government of India has taken several steps to increase the decision-making power of women workers in SHGs under NRLM. These initiatives have helped promote gender equality, women's empowerment, and overall development in rural areas.

G. Access to Information:

Lack of awareness and information about the benefits and opportunities provided by NRLM Self-Help Groups can also be a significant barrier to women's participation. Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) can benefit greatly from awareness and information about the various opportunities available to them. Here are some suggestions to help them access this information:

➤ *Experts' Suggestions:*

- **Organize Training Programs:** Organize training programs on various topics such as financial management, marketing, product development, and other relevant topics. These programs can be organized at the district or block level and can be facilitated by experts in the field.
- **Use social media:** Use social media platforms like Facebook, Twitter, and WhatsApp to disseminate information about new schemes, policies, and opportunities for SHGs. Create a group or page specifically for SHGs to share information and updates.
- **Partner with NGOs:** Partner with NGOs that work with SHGs and have experience in organizing training programs and providing information about various opportunities. These organizations can help reach out to more SHGs and provide them with the necessary information.
- **Collaborate with Government Agencies:** Collaborate with government agencies such as NABARD, SIDBI, and MSMEs to organize training programs and disseminate information about schemes and policies that benefit SHGs.
- **Create Information Booklets:** Create information booklets that detail the benefits and opportunities available to SHGs under NRLM. These booklets can be distributed to SHGs during training programs or through other means.
- **Conduct Field Visits:** Conduct field visits to SHGs to understand their needs and requirements. This can help in customizing training programs and providing information that is relevant to their specific needs.

By implementing these suggestions, SHGs under NRLM can be made aware of the various opportunities available to them and benefit from them.

➤ *Steps taken by the Government:*

The Indian government has taken several steps to create awareness and provide information about opportunities and benefits available to Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM). Here are some of the key steps taken:

- **Formation of Dedicated Portal:** The government has set up a dedicated portal called Aajeevika Grameen Express Yojana (AGEY) to provide information about various NRLM schemes and benefits available to SHGs. The portal also provides online registration facilities for SHGs to avail of these benefits.
- **Establishment of Resource Centres:** The NRLM has established Resource Centres at the district and block levels to provide information and training to SHGs. These centers also offer support for the establishment of new SHGs and capacity building of existing ones.
- **Awareness Camps:** The government has organized several awareness camps and workshops across the country to educate SHGs about the various schemes and benefits available under NRLM. These camps also provide training and guidance on various aspects of entrepreneurship and self-employment.
- **Collaboration with NGOs:** The government has collaborated with NGOs and other organizations to create awareness about NRLM schemes and benefits available to SHGs. These collaborations have helped in reaching out to more SHGs and providing them with the necessary information.
- **Financial Inclusion:** The government has taken steps to promote financial inclusion among SHGs by providing access to formal financial institutions like banks and microfinance institutions. This has enabled SHGs to access credit and other financial services and has helped them to grow their businesses.

These are some of the steps taken by the government to create awareness and provide information about opportunities and benefits available to SHGs under NRLM.

IV. CONCLUSION

NRLM is a great visionary initiative of the Government to empower women in rural India with self-help groups. There are always two sides to every coin, however, our Top of Form research presented here provides three perspectives on each critical factor-Women perceive is the critical factor itself as it is given by women of SHGs in focused group discussion, government action to solve a critical factor is perceptible from implementing government machinery, whereas suggestion to address the critical issue is experts' perceptible. The solution to most of the critical issues lies in aligning government schemes with experts' advice with feedback and involvement of SHGs in fields. This is a very simple theory of making NRLM effective by learning from the field, taking experts' opinions, improve policies and strategies. We expect the valuable input from our findings can be of great importance for policymakers to upgrade their efforts for the highly successful deployment of NRLM. Similar studies from other study areas are desired to

create local area-specific solutions. This is a great scheme however success needs more involvement of researchers and experts to get real feedback and dynamic strategic decision by government officials. Bottom of Form Top of Form

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