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ARTICLE

Role of the National Rural Livelihoods Mission in Socio-Economic Empowerment of Minority Women of Self-Help Groups (SHGs)

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Abstract

The purpose of the research article is to analyse the role of the National Rural Livelihoods Mission (NRLM) in the socio-economic empowerment of minority women in the Lawkhowa Community Development Block in the Nagaon district of Assam. *Methodology:* The study visited 210 minority women members of Self-Help Groups (SHGs) using a predeveloped interview schedule. After deducting incomplete responses, the set of 200 respondents' views were considered for analysis. Data analysis is carried out with the help of SPSS. The ANOVA test and percentage are utilised to interpret the data. *Findings:* The findings reveal that NRLM does not significantly contribute to the socio-economic progression of minority women in the study area. *Limitations:* The period of the study is limited to only 6 months. *Implications:* The implications of the research suggest that NRLM has little positive impact on the socio-economic empowerment of minority women in rural areas, particularly in the Lawkhowa Community Development Block. *Originality:* The originality lies in the focus on analyzing the specific impact of NRLM on minority women in a particular geographical area, offering insights into the effectiveness of the program in addressing socio-economic challenges among these women.

Keywords: Rural Women, Minority, Empowerment, Self-Help Group, National Rural Livelihoods Mission.

1 Introduction

Empowerment of rural women is preserved as one of the dominant disciplines in the present era. Rural Women in India constitute 77.00 percent of the female population and perform ample activities inside and outside the house. Even then, they are economically and socially lagging behind (Gupta. et al, 2013). Women are partly primitive in important areas of life like education, income, participation in the decision-making process, community activities, access to information, leadership in society, etc., compared to their male counterparts (Jagedeeswari, 2015). Many women's work is not recognized and is not paid (Nath, 2020). The socio-economic empowerment of women is essential for the development of a nation. Empowerment ensures equality of women to men in every aspect of life with dignity and self-sufficiency. By empowering women, the social, economic, and political integrity between men and women can be achieved (Bora, 2023).

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Self-Help Groups are treated as one of the powerful weapons to uplift the socio-economic status of women and acknowledge their social and financial issues (Soni and Sarangdevot, 2018). In rural areas, SHGs are formed by 10 to 12 poor women members on a mutual affinity basis. Most of the government initiatives resort to the SHG approach to outstretch the poverty-stricken and render services for their socio-economic progression (Ghimire, 2020). Most of the SHGs are linked to the Bank with ease to ensure financial access. Several government schemes provide funding assistance to strengthen the financial base of SHGs. In this regard, the centrally sponsored program National Rural Livelihoods Mission (NRLM), launched in the year 2011, now called Deendayal Antyodoya Yojna - National Rural Livelihoods Mission (DAY-NRLM), has been continually working towards the upgradation of the lives of rural poor women by associating them with SHGs since its inception. This is a centrally sponsored program where the central and state governments jointly fund the projects. The fund-sharing ratio between central and state governments is 60:40, but the ratio is 90:10 in the case of the North-Eastern States. The mission grants economic assistance and training support to the women for skill development and for their empowerment. The scheme came into force in different states of the country through the respective State Rural Livelihoods Mission. In the States, the State Mission Management Unit (SMMU) is set up to frame policies and guidelines for the implementation of the mission. SMMU implements it with the help of the District Mission Management Unit (DMMU) and Block Project Mission Management Unit (BMMU).

Assam is one of the poor states of India, where approx 86 percent of people live in villages in rural areas. In Assam, the Assam State Rural Livelihoods Mission (ASRLM) under the Panchayat and Rural Development Department of the Government of Assam executes the DAY-NRLM. Since its inception, the mission has provided hand-holding support to the poor SHG members to escape from abject poverty. It grants the provision of finance of Revolving Fund (R.F.), Community Investment Fund (C.I.F.), One-time assistance under the Assam government scheme Kanaklata Mahila Sabalikaran Achoni (KAMS), Loan from SHG federation, and helps SHGs have easy access to bank loans. This effort is made to encourage women to move forward with their self-reliant activity and put them in a better position in society socially as well as economically. Since the implementation of ASRLM in the state of Assam, the cumulative progress as of 31st January 2024 records that the total number of SHGs under the NRLM fold is 340,969, a total of 3,805,566 households have been mobilised into SHGs, Revolving fund, and KAMS provided to a total of 329,285 SHGs, 191,803 SHGs have received community investment fund and 425,900 SHGs have been provided with bank linkages.

2 Review of Literature

Semasinghe and Rathiranee (2015) investigated the penetration of microfinance services in rural areas in Kilinochchi district, Sri Lanka and its effects on advancing rural women. The study uses surveys and interviews with the women accessing the microfinance services from the microfinance institutions operating in their areas and started entrepreneurial tasks. The outcome of the study established that microfinance is one of the key enablers for women's empowerment in terms of their decision making, family support and social mobility of rural women. Dworkin et al. (2015) searched the women's participation in SHG and their empowerment in low and middle-income countries as defined by the World Bank. The study was based on secondary sources of data and recommendations received from key personnel. By using an integrated mixed method for systematic review of data, the study found that participation in SHG brings social, economic and political empowerment of women. Capacity of handling money, autonomy in making financial decisions, social networks, feeling of unity, recognition in family and society and significantly empowered them psychologically. Rodrigues and Naik (2017) in a study interviewing with women SHG members in North and South Goa districts, revealed that SHG has a positive impact on the lives of women as it enriched their income, raised savings and social status and confidence. The role of women in the selected areas is also extended to social transformation and welfare activities. Alom (2018) studied the impact of NRLM on women's empowerment as one of the research objectives. Based on the primary data collected and analysed, the researcher found that the implementation of the National Rural Livelihood Mission expanded and enriched livelihood options for its beneficiaries in the Chhamaria development block, Kamrup, Assam. Women's economic activities expand to agriculture and allied activities like poultry farming, cow rearing, small shops, etc. The study concludes that NRLM is instrumental in empowering rural women in the study area. Islam et al. (2018) surveyed the women's participation in SHGs and the development seems among them in the Sylhet district of Bangladesh. The research underscores that SHG is a significant approach for rural women's empowerment in Bangladesh.

In the past, rural women had a much lower level of empowerment, which limited their role in every sphere of life in Bangladesh. Loan or credit availability through the SHG network brings changes in the lives of rural women. Credit availability empowers women to undertake entrepreneurial tasks and change their outlook on life. The study concluded that SHG developed a positive self-perception, self-sufficiency, self-confidence and independence in the rural women. Ruben, Kempen and Alemu (2018) conducted the study in the Chencha district of Southern Ethiopia and evaluated the effectiveness of SHG on women. The study used a cross-sectional survey between members and non-members and traced the impact by using propensity score matching. The major findings of this study are that participation in SHG positively empowers women and provides a platform for women to share information and increase awareness about their rights. Singel (2018) observed that microcredit is the root of entrepreneurial tasks and economic independence for rural women. Jain and Hussain (2019) studied the impact of DAY-NRLM through interviews with focus groups. The study demonstrated that women in the study area – Bajiagaon community development block, Nagaon, Assam have improved in the areas

of self-respect, confidence building, decision-making ability in important spheres, and social advancement. The study concludes that the NRLM has been successful in the study area in creating work opportunities and the development of the common people. Ghimire (2020) analyzed SHGs promoted under DAY-NRLM and highlighted that most of the government benefits are transferred to the poor through the SHGs. SHG members got engaged in livelihood activities, and they regularly maintained savings and regularly availed internal funds from the SHG fund. It is inferred that post-membership in SHG forms a saving habit of the respondents and builds confidence in taking loans. Ullah (2020) analysed the impact of microfinance on women in some selected districts in Afghanistan. The study was based on field-level interviews and analysed the extent to which microfinance had impact on women's empowerment. The study hypothetically tested and found that microfinance positively influenced the social development and empowerment of women. It enables them to make decisions independently, build confidence to deal with situations, increase participation in social and cultural activities, increase mobility and give a path to a flexible life. Paraganiha and Khare (2021) in their study attempt to disclose the members' productive activities and income level after joining Self-help groups. The study on 120 beneficiaries reveals that SHG members got financial, technical, skill training, and marketing assistance under their respective State Rural Livelihoods Mission, which helped them to take on various entrepreneurial activities. All these have a good impact on their income.

It is inferred that the NRLM builds entrepreneurial traits among the respondents and helps their economic development in the area of study,i.e., the Rajnandgaon district of Chhattisgarh. Patil (2021), in his study, examines the economic impact of the National Rural Livelihoods Mission on rural women. The study found that women after associating with SHG under the NRLM prospect on the economic and social side. Women agreed on the creation of employment opportunities, enhancement of their protest ability against social evils, communication skills, literacy level, recognition in society, and the value of assets holding increased. It also comes to light from the study that with an increase in income and savings; expenditure limit of women is also expanded. It is admitted that the decision-making capacity of women increased as a result of membership in SHG promoted under NRLM in Latur district, Maharashtra. Swain (2021), in his study at Kalahandi district, Odisha, disclosed that Self-Help Group members get skill development training and financial aid under the National Rural Livelihoods Mission. After training, they move towards initiating various economic activities that include vegetable farming, nursery, fishery, Mushroom growing, Phenyl making, etc. These economic activities generate income for them and help their economic progression. It is inferred that the NRLM has a significant impact on the respondents living in the study area. Boruah et al. (2022) analyzed the role of the Assam State Rural Livelihoods Mission (ASRLM). The study was based on case studies of a few successful self-help group members by ASRLM in Assam. The study revealed that the inclusion of women in self-help groups improved their annual income. Moreover, financial support and skill training increased their livelihood status. The members move from the low-income category to the medium and high-income groups. It is inferred that the NRLM promotes individual as well as group activities among its beneficiaries. Singh et al. (2023), in a study aimed to find the socio-economic empowerment of women through the Nagaland State Rural Livelihoods Mission in the Dimapur district of Nagaland. The study conducted on 120 sample respondents revealed that the intervention of SRLM upgrades the economic and social status of women. The study also reveals that other skills like marketing and technical skills, are also imparted to women for their overall development. It is concluded that the NRLM is fruitful in women's empowerment in the study area. Soti (2023) analysed the impact and key dimensions that contribute to women's socio-economic empowerment through NRLM. The study used in-depth interviews and a focused group discussion with selected women to collect the requisite data. The study finds that NRLM significantly contributes to rural women in their social and economic progress. It helps them to diversify livelihood options for sustainability, promote entrepreneurship, earn income, and bring them under the ambit of financial inclusion.

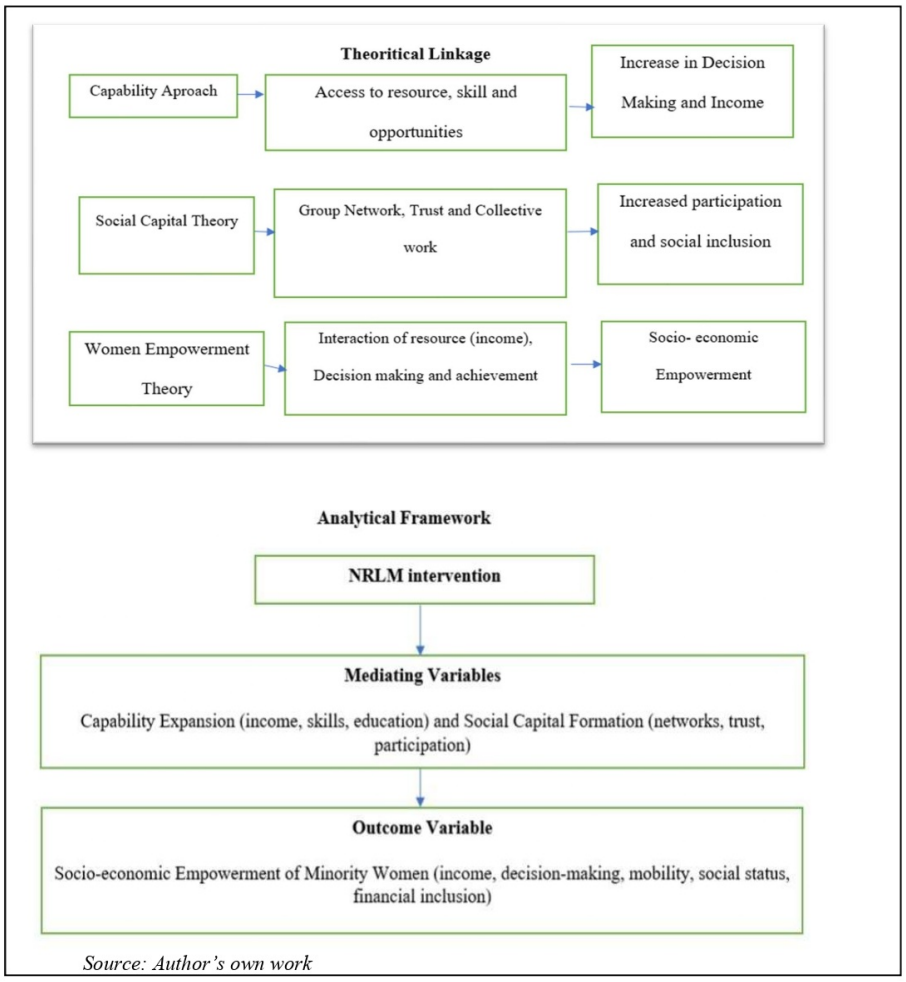
The study concluded that the NRLM intervention has a positive impact on beneficiaries. Sondhi (2023) in the study at Panipat city, Haryana, found that women in the area lacked earning opportunities. The study covers both rural and urban women. The response from these women revealed that microfinance from various schemes has a tremendous impact on them. It works positively in enhancing their decision-making ability, living standard, confidence and status in society. Santhipriya and Vijayalaksmi (2025) searched the fruitfulness of SHGs towards nurturing rural women in some specific districts of Andhra Pradesh. By using the quantitative research method, the study revealed that women are empowered after joining SHGs. SHGs are key to them to avail themselves of finance and other financial services, means for training to develop skills and a path to solve the problems unitedly. Inculcating leadership traits, self-confidence, decision-making ability, social mobility, and enhancing courage, etc., are positive outcomes. Kariuki, Kiiru and Masara's (2025) study in Suna West constituency, Migori county, on leaders' traits towards the effectiveness of SHG activities. The study found that training is essential for the leaders. Training helps the leaders to build a clear vision, perform tasks efficiently, and bring innovativeness to the SHGs. This will enhance the performance of SHGs.

3 Theoretical Framework

Women's empowerment is enhancing women's ability to make life choices in contexts where they were previously denied. It includes economic independence, social participation, decision-making power, and psychological make-up. According to development literature, empowerment involves three interrelated components: resources (income, credit, skills); agency (decision-making power, autonomy) and achievements (improved well-being and social status). NRLM promotes SHGs to provide access to finance, skill development, and institutional support, enabling women to participate actively in

socio-economic processes (Pradhan et al., 2023 and Aiswarya & Sangeetha, 2022).

Another theory, the Capability Approach, provides the normative foundation for analyzing empowerment. It focuses on expanding individuals' capabilities (freedoms) to achieve valued functionings. Its key propositions are Development (expansion of freedoms and choices); Empowerment (ability to convert resources into valued outcomes), and focus on agency, autonomy and well-being. SHGs enhance economic capabilities through access to credit and income-generating activities, and participation in SHGs improves social and political capabilities, such as decision-making and leadership. NRLM strengthens human capabilities via training, skill-building, and institutional linkages. Empirical evidence shows that SHG membership significantly improves women's autonomy and participation in household decision-making, validating the capacity approach in the Indian context (Chaitra & Indira, 2024). In addition, microfinance interventions under SHGs enhance income, self-confidence, and bargaining power, which are central to capacity expansion (Pandhare et al., 2024). Social capital refers to networks, trust, norms, and social relationships that help coordination and cooperation. The three dimensions of it are: bonding social capital (within SHGs); bridging social capital (linkages with institutions, banks); and linking social capital (connections with government programs like NRLM). SHGs are in association with common people based on mutual trust, unity and a support mechanism for each members. It acts as a treasure and lends to the members, which minimises risk and builds credit discipline. It provides them with a platform for open discussions on every aspect related to the life and livelihoods of the members. Research reveals that social capital is one of the prominent criteria of women's empowerment. It impacts the mobility, decision-making, and emancipation of women in economic endeavours (Ikhar et al., 2022). SHGs nourished under NRLM reinforce the social capital through unity, mutual aid, and support systems provided by community-based institutions. This offers a positive impact on social and economic spheres of life (Kakati, 2021).



Source: Author's own work

3.1 Research Gap

The Contribution of rural women is paramount for advancing India. Concerning this, many studies have witnessed the impact assessment of the National Rural Livelihoods Mission on women's empowerment. Former studies brought the

facts like participation of women in economic activities, income earning, and their financial inclusion. However, any study focusing on the empowerment of minority women was undiscovered. The Minority (Muslim) women constitute a significant portion of vulnerable groups. Keeping this fact into consideration, the current study attempts to examine the empowerment of these women after association with SHGs, promoted under NRLM.

3.2 Objectives of The Study

The study analyses the role of the National Rural Livelihoods Mission in the socio-economic empowerment of the minority rural women SHG members in the Lawkhowa community development block in the Nagaon district of Assam.

4 Research Methodology

The present study is analytical and exploratory. For the study, the Lawkhowa Community Development Block in the Nagaon district of Assam has been selected. The district, Nagaon, records the highest number of rural people (Census 2011). The Lawkhowa Community Development is characterised by belonginess of a major portion of peoples low socio-economic profile compared to other blocks (Ghimire, 2020). The Lawkhowa Block has eleven Gaon Panchayats. The Panchayats where SHGs are solely formed by minority women were taken purposively. The GPs, having SHGs by minority women are Kawaimari, Magurmari and Sinigimari. 443 SHGs were formed and constituted the catchment area of the study. Sample SHGs fixed at 210 by following the Krejcie and Morgan table. From each SHG, the President was selected for an interview. Hence, the sample respondents of the study are 210, and SHGs were selected randomly. Primary data were gathered using a predeveloped interview schedule on a sample size of 210 women SHG members, and in-depth interactions with the target groups were also conducted. Out of 210 respondents, incomplete information was obtained from 10 respondents. Therefore, 200 respondents' responses are considered for the analysis of data. Rensis Likert's five-point scale (1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree) was used to measure the qualitative aspects of the data collected. The reliability of the questionnaire was tested through Cronbach's alpha test. The test shows the high reliability of the questionnaire by showing a score of 0.894. To analyze the data frequency, percentage, and the ANOVA test were applied. Statistical Package for Social Science (SPSS) is used for analyzing data. In this study, seven areas have been confined: access to source of finance, income-generating activity, income, savings, acquisition of assets and social development.

Limitation of The Study

The National Rural Livelihoods Mission is a comprehensive scheme of the government of India. The present study is confined to only a single community development block in the Nagaon district of Assam. Only 200 sample respondents were selected randomly for the study.

5 Data Analysis and Interpretation

The collected data from field visits through a schedule are presented below:

Age of the respondent	**Frequency**	**Percent (%)**
18 to 25 years	11	5.5
26 to 33 years	135	67.5
34 to 41 years	33	16.5
42 Above	21	10.5
Total	200	100.0
Level of Education	**Frequency**	**Percent (%)**
Up to 9^{th} standard	181	90.5
10^{th} passed	15	7.5
Higher Secondary	4	2.0
Total	200	100.0
Marital Status of Respondents	**Frequency**	**Percent (%)**
Married	174	87.0
Unmarried	19	9.5
Widow	7	3.5
Total	200	100.0
BPL card holder	**Frequency**	**Percent (%)**
Yes	148	74.0
No	52	26.0
Total	200	100.0

Table 1: Demographic profile of respondents
Source: Primary Data and authors' own work

Table 1 shows the respondents' demographic characteristics. About 5.5% of respondents are in the age group of 18 to 25, 67.5% are in the age group of 26 to 33, 16.5% are in the age group of 34 to 41 and 10.5% are above the age of 42 years. Most of the respondents represent the group of 26 to 33 years. 90.5% of the respondents have the educational qualification of up to 9^{th} standard, 7.5% of the respondents have the educational qualification of 10^{th} passed and 2% have a higher secondary educational qualification. The majority of the respondents' level of education is low. Regarding marital status, 87% of the women are married, 9.5% of the respondents are unmarried, and 3.5% of the respondents are widows. 74% of respondents are from the holders of the BPL category.

Statement	**Frequency/Percent (%) (N = 200)**		**Valid Percent**	
	Yes	**No**		
Has your group received R.F.?	197 (98.5)	3 (1.5)	100	
Has your group received C.I.F.?	144 (72.0)	56 (28.0)		
Has your group received K.M.S.A.?	138 (69.0)	62 (31.0)		
Has your group taken a loan from a Bank?	184 (92.0)	16 (8.0)		
Bank Loan Amount (Doses)	**Dose 1** Frequency (%)	**Dose 2** Frequency (%)	**Dose 3** Frequency (%)	**Dose 4** Frequency (%)
Rs. 50,000	108 (54.0)	15 (7.5)	0 (0.0)	0 (0.0)
Rs. 50,000–1 Lakh	63 (31.5)	64 (32.0)	12 (6.0)	0 (0.0)
Rs. 1 Lakh–1.5 Lakh	21 (10.5)	66 (33.0)	10 (5.0)	8 (4.0)
Rs. 1.5 Lakh–2 Lakh	0 (0.0)	39 (19.5)	48 (24.0)	25 (12.5)
Above Rs. 2 Lakh	0 (0.0)	8 (4.0)	50 (25.0)	44 (22.0)
Not Taken	8 (4.0)	8 (4.0)	80 (40.0)	123 (61.5)
Total	**200 (100)**	**200 (100)**	**200 (100)**	**200 (100)**

Table 2: Finance assistance access by SHGs and the number of times Bank loans were taken by SHGs
Source: Primary Data and authors' own work

Table 2 discloses the financial assistance availed by SHGs. 98.5% of respondents agreed that their SHG received a Revolving Fund (R.F), 72% of respondents agreed that their SHG received a Community Investment Fund (CIF), 69% of respondents agreed that their SHG received assistance under Kanaklata Mahila Sabalikaran Asoni (KAMS) and 92% of respondents agreed that their SHG took a loan from a bank.

Table 2 also shows the different loan amounts accessed by SHGs. In dose 1, 54% of respondents agreed that their SHG had taken a Rs. 50,000 bank loan, 31.5% have taken a bank loan between Rs. 50,000 to 1 Lakh, and 10.5% have taken a loan amount of Rs. 1 lakh to 1,50,000. In dose 2, 7.5% of respondents agreed that their SHG had taken Rs. 50,000 bank loan, 32% have taken a bank credit between Rs. 50,000 to 1 Lakh, 33% have taken a loan amount of Rs.1 lakhs to 1,50,000, 19.5% have taken loan amount between Rs.1,50,000 to 2 lakh and 4% had taken loan amount Rs above 2 lakh. In dose 3, 6% have taken a bank loan between Rs. 50,000 to 1 Lakh, 5% have taken a loan amount of Rs. 1 lakh to 1,50,000, 24% have taken a loan amount of Rs. 1,50,000 to 2 lakh, 25 % have taken above Rs. 2 lakh, and 40 have not taken 3^{rd} dose of loan amount. In dose 4, 4% of respondents agreed that their SHG had taken a loan of Rs. 1 lakh to 1,50,000, 12.5% have taken a loan of Rs. 1,50,000 to 2 lakh, 22% of respondents have taken a loan of Rs. 2 lakh above and 61.5% of members agreed that their SHG had not taken 4^{th} dose of loan amount.

Income-generating activity started after joining the SHG				
		Frequency	**Valid Percent (%)**	**Cumulative Percent (%)**
Valid	Yes	192	96.0	96.0
	No	8	4.0	100.0
	Total	200	100.0	
Types of Income-generating activities started by SHG members after joining the SHG				
		Frequency	**Valid Percent (%)**	**Cumulative Percent (%)**
Valid	Poultry	24	12.0	12.0
	Livestock	32	16.0	28.0
	Pisciculture	16	8.0	36.0
	Tailoring	34	17.0	53.0
	Grocery shop	30	15.0	68.0
	Stationery shop	12	6.0	74.0
	Handloom	8	4.0	78.0
	Handicraft	12	6.0	84.0
	Water Hyacinth	18	9.0	93.0
	None	14	7.0	100.0
	Total	200	100.0	
Annual Income earned from the livelihood activities by SHG members				
		Frequency	**Valid Percent (%)**	**Cumulative Percent (%)**
Valid	Up to 10,000	27	13.5	13.5
	10,000 to 30,000	4	2.0	15.5
	30,000 to 50,000	16	8.0	23.5
	50,000 to 70,000	8	4.0	27.5
	Above 70,000	129	64.5	92.0
	None	16	8.0	100.0
	Total	200	100.0	

Table 3: Income-generating opportunity after joining SHG *Source: Primary Data and authors' own work*

Table 3 reveals the percentage of women beneficiaries who started the livelihood activities after joining SHG promoted under NRLM. Except for 4% of respondent women, 96% of women beneficiaries had started livelihood activities in the study area. Table 3 also discloses the livelihood activities initiated by SHG members after joining SHG. 12% of respondents have started poultry as an income-generating activity, 16% of respondents have started livestock, 8% of respondents have started pisciculture, 17% of respondents have started Tailoring, 15% of respondents have started Grocery shops, 6% of respondents have started Stationery shops, 4% of respondents have started Handloom, 6% of respondents have started Handicrafts, 9% of respondents have started Water Hyacinth and 7% of respondents have not started any livelihood activities.

From Table 3, it is also reflected that 13.5% of respondents have generated up to Rs. 10,000 p.a., followed by 2% of respondents who earned Rs. 10,000 to 30,000, 8% of respondents generated Rs. 30,000 to 50,000, 4% of respondents earned up to Rs. 50,000 to 70,000 and 64.5% of respondents generated above Rs. 70,000. It is to be said that most of the respondents' annual income is above Rs. 70,000.

Table 4 disclosed the ANOVA results, which tested whether C.I.F and taking a loan from bank enriched the socio-economic status among SHG members, on the basis of the p-value criterion ($p < 0.05$ indicating significance). It is revealed from the table that CIF has beneficial effect in the spectrums of increase savings ($F = 4.222$, $p = 0.041$), access to better health services ($F = 4.222$, $p = 0.041$), ability to support families during financial crises ($F = 4.222$, $p = 0.041$), reduction in gender discrimination ($F = 4.271$, $p = 0.040$), and participation in community activities ($F = 8.015$, $p = 0.005$). On the other hand, CIF has no noticeable impact on the spectrums of income generation, acquisition of assets and diversification of income-generating activities as the p-value is higher than the threshold limit. Similarly, no positive impact was seen in enhancement of literacy and communication skills, leadership, decision-making capacity, social recognition, and awareness of sustainable livelihoods (all $p > 0.05$).

Concerning access to a bank loan by SHG individuals, the application of statistic ANOVA examined whether it has influenced the women's social and economic empowerment. The table shows that, by analysing all of the statements, the p-values are greater than 0.05 ($p<0.05$). It brings to light that bank loans have no remarkable effect on SHG members. Moreover, the bank loan has not affected the members' economic aspects, such as enhancement of income ($p = 0.953$), savings ($p = 0.492$), asset acquisition ($p = 0.953$), diversification of income ($p = 0.953$), and ability to support during financial crises ($p = 0.492$). Furthermore, the aspects that undermine social development, like increasing literacy ($p = 0.421$), communication skills ($p = 0.631$), and a reduction in gender discrimination ($p = 0.715$), show no remarkable change. No significant changes are witnessed in other variables like community participation ($p = 0.730$), decision-making capacity ($p = 0.578$), recognition in society ($p = 0.879$), and awareness of sustainable livelihood ($p = 0.618$). The leadership quality ($p = 0.068$) is near the prefixed criterion.

SI No	Statements	CIF			Bank loan		
		Mean square	F	Sig.	Mean square	F	Sig.
1	Increase in income	1.373	2.814	.095	.002	.004	.953
2	Increase savings	2.766	4.222	.041	.317	.475	.492
3	Help in the acquisition of assets	1.373	2.814	.095	.002	.004	.953
4	Helps to access better health services	2.766	4.222	.041	.317	.475	.492
5	Helps in the diversification of income-generating activities	1.373	2.814	.095	.002	.004	.953
6	Helps to support the family in financial crisis	2.766	4.222	.041	.317	.475	.492
7	Increase literacy	.025	.059	.808	.272	.651	.421
8	Increase communication skills	.217	.358	.550	.141	.232	.631
9	Reduce gender discrimination	2.305	4.271	.040	.073	.133	.715
10	Increase participation in community activities	5.913	8.015	.005	.091	.119	.730
11	Increase leadership quality	1.587	1.216	.271	4.348	3.367	.068
12	Increase decision-making capacity	.003	.004	.953	.283	.311	.578
13	Increase recognition in society	.043	.064	.801	.016	.023	.879
14	Increase awareness of sustainable livelihood	.381	.397	.529	.240	.250	.618

Table 4: Impact of C.I.F and Bank Loan on the socio-economic development of SHG members (ANOVA)
Source: Primary Data and authors' own work

6 Result and Discussion

The study underscores that most of the people are BPL (74%), their education standard is (90.5%) up to 9th only, and they are married women. The authors (Anjugam & Ramasamy, 2007) and (Singh, 2012) viewed that SHGs are mainly formed by the marginalized section of society. SHGs taken in the study agreed that 98.5% received RF, 72% received C.I.F and 92% access bank loans. This financial access conforms with the observations of Puhazhendhi & Satyasai (2000) and NABARD (2019) that SHGs are a strong means to access the formal financial system. The present study supports that SHGs are performing a mediator role between marginalised groups and institutional finance. It has also been found that 96% women started livelihood activities in diversified areas (tailoring, livestock, shops, etc.). The authors (Pitt & Khandker, 1998) and (Kabeer, 2005) showed that microfinance participation leads to increased self-employment and diversification of income sources. The present study strongly supports that SHGs under NRLM promote entrepreneurial behaviour and livelihood diversification. Another major finding is 64.5% earning above Rs. 70,000 annually, and this is a support for the author (Khandker, 2005) and World Bank microfinance studies (2013, 2014, 2018). SHGs significantly increase household income and consumption. SHGs are effective tools for economic advancement through income enhancement. The ANOVA results disclose that CIF significantly improves Savings, Crisis Management & Health Access (significant). The authors (Armendáriz & Morduch, 2010) and the World Bank support that microfinance improves financial resilience and risk management. C.I.F acts as a safety net, enhancing financial security instead of just income. Microfinance loans help in social empowerment (Gender, Participation, Communication) by reducing gender discrimination, increasing community participation, and improving communication skills. (Kabeer, 1999 & Kabeer, 2005) and (Hashemi et al., 1996) showed that SHGs improve mobility, social participation and self-confidence. In contrast, ANOVA results dictated that there is no statistically significant impact on decision-making ($p > 0.05$). The authors (Goetz & Gupta, 1996) have evidence that women may have access to loans but men control decisions. But (Hashemi et al., 1996) disclosed that decision-making power affected positively. Income generation solely does not confirm the woman's role in household decision and thus it specifies the prevalence of patriarchal problems in Assam. Bank loans also portrait have no great impact on empowerment factors. In this regard, Banerjee et al. (2015) reported that micro credit plays a limited role on lasting empowerment. Similarly, only credit is not the proper mechanism of ensuring empowerment. Besides investing loans for productive purposes, they prefer to use them for consumption, as investments are controlled by male members. That causes insufficient funds for livelihood tasks. However, the leadership quality enhancement (not strongly significant) and the increase in recognition are positive marks for these women. The author (Kabeer, 1999) and NRLM reports (2011, 2015, 2018, 2019 & 2020) show that SHGs enhance the visibility of women in society and their collective identity. Recognition improves faster than deep structural power, like leadership. Thus, the present study reinforces the view that empowerment is a multidimensional process where financial access must be complemented by behavioural, social and institutional changes.

7 The Implication of The Study

The study concentrates on the National Rural Livelihood Mission's impact on minority women beneficiaries on their socio-economic upliftment. That leads to a higher standard of living for these vulnerable women. Important implications of this study on the NRLM's provisions are that the income level needs to be enhanced, as income has a significant impact on making various decisions. Therefore, the economic activities undertaken by beneficiaries should be monitored on a regular basis and finance provisions availed by SHG members should be checked for their proper utilisation. Economic activities should be shifted to other fields rather than the traditional or local assets-based types. To ensure the members' prolific social empowerment, the concerned authority should develop a mechanism to inculcate the feeling of belonging among the members and openly come out to participate in community activities.

Continuous appraisal of SHG activities is another important aspect for NRLM. Organising awareness camps, providing training for skill and capacity development and a support system for marketing SHG products are recognised as essential phenomena for the women. Caring for these factors would bring changes in the lives and livelihoods of the women.

8 Conclusion

The study came to the conclusion that the working of the DAY-NRLM through the ASRLM in the selected area shows a mixed impact on the lives of minority women SHG members. Women in the area feel empowered to some extent, but more intervention is needed. Earlier, the condition of these women was limited to household activities, and their movements were permitted to limited fields. Even though most women's activities did not receive economic recognition, women were not allowed to take part in the decision-making process. They depend on their male counterparts. Post-SHG membership under DAY-NRLM helped them access formal finance sources, start new livelihood activities, earn income, increase savings, and fulfil basic needs. Moreover, some social aspects, including participation in community activities raised and a reduction in gender discrimination marks a positive change. They can also support their family in financial crisis. Their access to better health services disclosed improvement in their health condition. Despite these changes observed some areas for these women still need more concentration from the authorities for their holistic development. Significantly, members feel hesitant to communicate with outsiders, their movement is limited, the generation of income is not up to the mark, and most of them rely on a single livelihood task. Women's participation in the decision-making process is hindered by their male counterparts. An awareness of sustainable livelihood was not sprouted. NRLM needs to be more cautious in challenging these issues. Continuous monitoring and hand-holding support are vital for the empowerment of these women. These efforts under the mission will lead to gender equality in society and a welfare nation.

9 Scope For Future Research

The present study is confined to only one Development Block of Nagaon district of Assam. This district has thirteen development blocks where this study could be done, along with the other districts of Assam. Considering the key objectives of the mission, the other components that include livelihood development, capacity or training programs, financial inclusion initiatives, and institution-building aspects of the mission could be studied in the future. The comparative performance analysis among the states is to be done under the ambit of future research. Effects of group meetings, principles adhered to by SHGs and other working sub-schemes, etc., also come under the scope of future study with advanced techniques.

Declaration of Interest Statement

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