



National Rural Livelihood Mission and Rural Development: A Case Study of Shamli District, Uttar Pradesh

Dr. Ankita Choudhary

Assistant Professor
Department of Public Administration
Maa Shakumbhari University
Saharanpur, Uttarpradesh

Abstract:

The National Rural Livelihood Mission (NRLM), launched by the Government of India in 2011, is one of the country's most significant poverty alleviation and rural development programmes. The mission seeks to enhance the livelihoods of rural households by promoting social mobilization, financial inclusion, skill development, and sustainable income-generating activities through Self-Help Groups (SHGs). This study examines the role of NRLM in promoting rural development in Shamli district of Uttar Pradesh using secondary data collected from government reports, policy documents, academic literature, and official statistics. The study analyzes the contribution of NRLM in strengthening rural livelihoods, empowering women, improving access to credit, and fostering community participation. Particular attention is given to the functioning of SHGs and their impact on socio-economic development in the district. The findings suggest that NRLM has played a significant role in enhancing financial inclusion, encouraging entrepreneurship, and increasing the participation of rural women in economic activities. The mission has also contributed to poverty reduction and improved living standards among beneficiary households. However, challenges such as limited market access, inadequate training, and implementation constraints continue to affect the programme's overall effectiveness. The study concludes that strengthening institutional support, capacity building, and market linkages can further enhance the impact of NRLM on rural development in Shamli district.

Keywords: National Rural Livelihood Mission (NRLM), Rural Development, Self-Help Groups (SHGs), Women Empowerment, Financial Inclusion, Livelihood Generation, Poverty Alleviation, Shamli District, Uttar Pradesh.

Introduction

Rural development has been one of the major priorities of the Government of India since independence. A large proportion of India's population lives in rural areas and depends on agriculture and related activities for their livelihood. Despite various development efforts, rural communities continue to face challenges such as poverty, unemployment, lack of financial resources, low levels of education, and



limited access to basic services. Therefore, improving the socio-economic conditions of rural households remains an important goal of public policy¹.

To address these challenges, the Government of India has introduced several poverty alleviation and livelihood promotion programmes. Among these initiatives, the National Rural Livelihood Mission (NRLM), launched in 2011 under the Ministry of Rural Development, has emerged as a significant programme for rural transformation. NRLM aims to reduce poverty by organizing poor households into Self-Help Groups (SHGs), promoting financial inclusion, improving access to credit, enhancing skills, and supporting sustainable livelihood opportunities².

The mission follows a community-based approach in which rural poor, particularly women, are encouraged to participate actively in development processes. Through SHGs, members save money collectively, access bank loans, and undertake income-generating activities. This approach not only improves household income but also strengthens social capital, self-confidence, and community participation among rural women³. As a result, NRLM has become an important instrument for promoting inclusive and sustainable rural development across India.

In Uttar Pradesh, one of India's most populous states, NRLM has played a crucial role in mobilizing rural communities and strengthening livelihood opportunities. The programme is implemented through the Uttar Pradesh State Rural Livelihood Mission (UPSRLM), which focuses on social mobilization, financial inclusion, skill development, and entrepreneurship promotion. Over the years, a large number of women have been organized into SHGs, helping them access institutional credit and improve their economic conditions⁴.

Shamli district, located in the western region of Uttar Pradesh, presents an important case for examining the impact of NRLM on rural development. Although agriculture remains the primary occupation in the district, many rural households face challenges related to income insecurity, limited employment opportunities, and dependence on traditional sources of livelihood. In this context, NRLM has provided a platform for rural women and marginalized groups to participate in economic activities and improve their living standards.

This study examines the role of the National Rural Livelihood Mission in promoting rural development in Shamli district. Using secondary data from government reports, policy documents, and academic studies, the paper analyzes the contribution of NRLM in enhancing financial inclusion, empowering women, generating livelihoods, and improving socio-economic conditions. The study also identifies key challenges in programme implementation and offers suggestions for strengthening the effectiveness of NRLM in achieving sustainable rural development.

¹ Singh, K. (2019). *Rural development: Principles, policies and management* (4th ed.). Sage Publications.

² Ministry of Rural Development. (2023). *Deendayal Antyodaya Yojana–National Rural Livelihoods Mission: Annual report 2022–23*. Government of India.

³ National Bank for Agriculture and Rural Development. (2022). *Status of microfinance in India 2021–22*. NABARD.

⁴ Uttar Pradesh State Rural Livelihood Mission. (2023). *Annual progress report 2022–23*. Government of Uttar Pradesh.



Review of Literature

Rural development and poverty alleviation have been important areas of research in India for many decades. Various scholars have examined the role of government programmes, financial inclusion, and community participation in improving the socio-economic conditions of rural households. The National Rural Livelihood Mission (NRLM) has attracted considerable attention because of its focus on self-help groups (SHGs), women empowerment, and sustainable livelihood generation.

- According to Chambers in 1983, poverty in rural areas is not only related to low income but also to limited access to resources, opportunities, and decision-making processes. Therefore, rural development programmes should focus on empowering poor communities and strengthening their capabilities. This perspective forms the foundation of many contemporary livelihood-based development programmes, including NRLM⁵.
- Kumar and Gupta in 2015 observed that SHGs have become an effective tool for promoting financial inclusion among rural households. Their study found that participation in SHGs improved savings habits, increased access to institutional credit, and reduced dependence on informal moneylenders. The authors argued that collective action through SHGs enhances economic security and social cohesion in rural communities⁶.
- A study conducted by Puhazhendhi and Satyasai in 2001 highlighted the positive impact of SHGs on household income and women's participation in economic activities. The study revealed that women associated with SHGs experienced greater self-confidence, improved decision-making power, and enhanced social status within their families and communities. These findings indicate that SHGs contribute not only to economic development but also to social empowerment⁷.
- Reddy and Manak in 2005 examined the relationship between microfinance and rural development in India. They found that access to microfinance services helps poor households invest in productive activities, manage risks, and improve their living conditions. The study emphasized that financial services must be accompanied by capacity building and skill development for sustainable outcomes⁸.
- Since the launch of NRLM, several studies have evaluated its effectiveness. According to the Ministry of Rural Development in 2023, NRLM has significantly expanded the network of SHGs across the country and improved access to financial services for rural poor households. The programme has also promoted entrepreneurship, livelihood diversification, and community institution building⁹.

⁵ Chambers, R. (1983). *Rural development: Putting the last first*. Longman.

⁶ Kumar, A., & Gupta, S. (2015). Self-help groups and financial inclusion in rural India. *International Journal of Rural Development*, 34(2), 45–58.

⁷ Puhazhendhi, V., & Satyasai, K. J. S. (2001). Economic and social empowerment of rural poor through self-help groups. National Bank for Agriculture and Rural Development.

⁸ Reddy, C. S., & Manak, S. (2005). Self-help groups: A keystone of microfinance in India—Women empowerment and social security. APMAS.

⁹ Ministry of Rural Development. (2023). *Deendayal Antyodaya Yojana—National Rural Livelihoods Mission: Annual report 2022–23*. Government of India.

- NABARD in 2022 reported that SHG-bank linkage programmes have strengthened financial inclusion and encouraged savings among rural women. The report highlighted that regular access to credit has enabled many women to start small businesses and contribute to household income. This has improved their economic independence and social participation¹⁰.
- A study by Singh and Sharma in 2021, found that NRLM has contributed to poverty reduction by creating opportunities for self-employment and income generation. However, the study also identified challenges such as inadequate training facilities, limited market access, and variations in programme implementation across regions. These issues affect the long-term sustainability of livelihood activities¹¹.

The reviewed literature indicates that NRLM has emerged as an important instrument for rural development through financial inclusion, women empowerment, and livelihood promotion. While previous studies have examined the overall impact of NRLM in different regions of India, limited research is available specifically on Shamli district of Uttar Pradesh. Therefore, the present study seeks to fill this gap by examining the contribution of NRLM to rural development in Shamli district.

Objectives of the Study

The National Rural Livelihood Mission (NRLM) has emerged as an important programme for promoting rural development and improving the livelihoods of rural households. In this context, the present study seeks to examine the role and impact of NRLM in Shamli district of Uttar Pradesh. The specific objectives of the study are:

1. To analyze the contribution of Self-Help Groups (SHGs) formed under NRLM in enhancing financial inclusion and livelihood opportunities.
2. To assess the impact of NRLM on women empowerment and socio-economic development in the study area.
3. To evaluate the contribution of NRLM in income generation and poverty reduction among rural households.
4. To identify the major challenges affecting the implementation and effectiveness of NRLM in Shamli district.

Research Methodology

The present study adopts a descriptive and analytical research design to examine the role of the National Rural Livelihood Mission in promoting rural development in Shamli district of Uttar Pradesh. The study

¹⁰ National Bank for Agriculture and Rural Development. (2022). Status of microfinance in India 2021–22. NABARD.

¹¹ Singh, R., & Sharma, P. (2021). Impact of National Rural Livelihood Mission on rural livelihoods and poverty reduction in India. *Journal of Rural Development*, 40(3), 312–329.



is based entirely on secondary data and seeks to analyze the socio-economic impact of NRLM through a review of existing reports, documents, and scholarly literature.

● Nature of the Study

This research is descriptive in nature as it describes the implementation and outcomes of NRLM in the study area. It is also analytical because it evaluates the contribution of the programme towards rural development, financial inclusion, livelihood generation, and women empowerment.

● Sources of Data

The study relies on secondary data collected from various authentic sources. These include: Annual Reports of the Ministry of Rural Development, Government of India. Reports and publications of the National Rural Livelihood Mission (NRLM). Uttar Pradesh State Rural Livelihood Mission (UPSRLM) reports. Census of India publications. NABARD reports on Self-Help Groups and Microfinance. NITI Aayog reports. Research articles published in journals, books, and conference proceedings. Government websites and policy documents related to rural development.

● Area of the Study

The study focuses on Shamli district, located in the western region of Uttar Pradesh. Agriculture is the primary occupation in the district, and a significant proportion of the population resides in rural areas. The district has witnessed the implementation of various rural development programmes, including NRLM, making it a suitable case for examining the effectiveness of livelihood-based interventions.

● Method of Analysis

The collected secondary data have been analyzed using a qualitative and descriptive approach. Relevant statistical information, tables, and reports have been examined to assess the performance of NRLM and its contribution to rural development. The findings are interpreted in the context of financial inclusion, women empowerment, livelihood promotion, and poverty alleviation.

● Limitations of the Study

The study is based exclusively on secondary data, its findings depend on the availability and reliability of published information. The absence of primary survey data may limit the assessment of beneficiary level experiences and perceptions.

NRLM Implementation in Shamli District

● Profile of Shamli District

Shamli is one of the important districts of western Uttar Pradesh. The district was carved out of Muzaffarnagar district in 2011 and is predominantly rural in character. Agriculture is the backbone of the local economy, with crops such as sugarcane, wheat, and paddy forming the primary source of income for rural households. According to the Census of India 2011, Shamli has a population of more than 1.2 million,

with a significant proportion residing in villages. The district's socio-economic structure makes it an important area for the implementation of livelihood-oriented development programmes¹².

Despite its agricultural potential, many rural families in Shamli face challenges such as seasonal unemployment, limited access to institutional credit, low levels of entrepreneurship, and dependence on traditional livelihood activities. These challenges create a need for programmes that can promote sustainable income generation and improve the socio-economic conditions of rural households.

• Implementation of NRLM in Shamli

The National Rural Livelihood Mission (NRLM), implemented through the Uttar Pradesh State Rural Livelihood Mission (UPSRLM), has played a significant role in strengthening rural livelihoods in Shamli district. The programme focuses on organizing poor households into Self-Help Groups (SHGs), promoting financial inclusion, enhancing skills, and creating livelihood opportunities for rural communities¹³.

One of the major achievements of NRLM in Shamli has been the formation and strengthening of women-led SHGs. Through social mobilization, rural women are encouraged to come together, save regularly, and participate in group-based economic activities. These groups serve as platforms for collective decision-making, financial management, and community development. The SHG approach has helped women gain confidence and participate more actively in local economic and social affairs¹⁴.

Financial inclusion has been another important area of intervention. NRLM facilitates the linkage of SHGs with banks, enabling members to access formal credit at affordable rates. Access to institutional finance has reduced dependence on informal moneylenders and has encouraged beneficiaries to invest in income-generating activities such as dairy farming, poultry, tailoring, handicrafts, and small-scale enterprises. This has contributed to enhancing household income and improving economic security among rural families¹⁵.

The mission has also emphasized capacity building and skill development. Training programmes organized under NRLM aim to improve the managerial, financial, and entrepreneurial skills of SHG members. Such initiatives help beneficiaries develop sustainable livelihood strategies and improve their ability to manage small businesses effectively. Capacity-building efforts have further strengthened community institutions and increased awareness regarding government welfare schemes.

In addition to economic empowerment, NRLM has contributed to social development in Shamli district. Women participating in SHGs have become more aware of issues related to health, education, sanitation, and social welfare. The programme has encouraged greater participation of women in community-level

¹² Office of the Registrar General & Census Commissioner, India. (2011). District Census Handbook: Shamli, Uttar Pradesh. Government of India.

¹³ Ministry of Rural Development. (2023). Deendayal Antyodaya Yojana–National Rural Livelihoods Mission: Annual report 2022–23. Government of India.

¹⁴ National Bank for Agriculture and Rural Development. (2022). Status of microfinance in India 2021–22. NABARD.

¹⁵ Uttar Pradesh State Rural Livelihood Mission. (2023). Annual progress report 2022–23. Government of Uttar Pradesh.

decision-making processes and has enhanced their role within households and society. As a result, NRLM has emerged not only as a livelihood programme but also as an instrument of social transformation. The implementation of NRLM in Shamli reflects the broader objectives of rural development by combining financial inclusion, community participation, and livelihood enhancement. While the programme has achieved considerable success in mobilizing rural communities and promoting self-employment, challenges related to market access, advanced skill training, and continuous institutional support remain important areas for improvement. Addressing these challenges can further strengthen the effectiveness of NRLM and contribute to sustainable rural development in the district.

Table.1: Demographic Profile of Shamli District

Indicator	Value
Total Population	1,273,733
Male Population	673,604
Female Population	600,129
Rural Population (%)	77.3
Urban Population (%)	22.7
Literacy Rate (%)	71.0
Main Occupation	Agriculture and Allied Activities

Source: Census of India (2011).

Table.2: Key Components of NRLM Implementation in Shamli District

Components.	Major activities
Social Mobilization	Formation of Self-Help Groups (SHGs)
Financial Inclusion	Bank linkage and access to institutional credit

Capacity Building	Training and skill development programmes
Livelihood Promotion	Support for dairy, poultry, tailoring, and micro-enterprises
Women Empowerment	Leadership development and participation in decision-making
Community Institutions	Village Organizations and Cluster Level Federations

Source: Ministry of Rural Development (2023), UPSRLM (2023).

Table. 3:Major Contributions of SHGs under NRLM in Rural Development

Area of Development	Contribution
Savings Mobilization	Encourages regular savings among members
Credit Accessibility	Provides easier access to formal banking services
Income Generation	Supports self-employment and small businesses
Women Empowerment	Enhances confidence and leadership skills
Social Awareness	Promotes awareness about health, education, and sanitation
Poverty Reduction	Increases household income and economic security

Source: NABARD (2022), Ministry of Rural Development (2023).

Table.4 :Challenges in the Implementation of NRLM in Shamli District

Challenge	Likely Impact
Limited Market Access	Reduced profitability of livelihood activities

Inadequate Skill Training	Lower productivity and enterprise growth
Dependence on Agriculture	Seasonal income fluctuations
Financial Literacy Gaps	Inefficient utilization of credit
Weak Infrastructure	Difficulty in accessing markets and services
Monitoring Constraints	Variation in programme outcomes

Source: Singh and Sharma (2021), UPSRLM (2023).

Table.5: Growth of NRLM Institutions and Financial Support in Uttar Pradesh

Indicator	2020-21	2023-24
Rural Households Mobilized	8.12 Million	9.24 Million
Self-Help Groups (SHGs) Formed	7,12,456	8,38,053
Village Organizations (VOs)	49,875	58,026
SHGs Receiving Revolving Fund	6,10,245	7,43,441
Revolving Fund Disbursed (₹ lakh)	98,540	1,22,011.7
SHGs Receiving Community Investment Fund (CIF)	5,21,378	6,74,768
CIF Disbursed (₹ lakh)	6,15,420	7,87,329.3

Source: Kumar and Dwivedi (2026), Ministry of Rural Development Reports.

Impact of NRLM on Rural Development in Shamli District

The National Rural Livelihood Mission (NRLM) has emerged as an important instrument for promoting rural development by enhancing livelihood opportunities, strengthening financial inclusion, and empowering rural communities. In Shamli district, the programme has contributed to socio-economic development through the formation of Self-Help Groups (SHGs), access to institutional credit, skill development initiatives, and community participation. The impact of NRLM can be understood in terms of its economic, social, and financial contributions to rural development.

● **Economic Impact**

One of the most significant achievements of NRLM has been the improvement in livelihood opportunities for rural households. Through SHGs, beneficiaries have gained access to financial resources that enable them to undertake income-generating activities such as dairy farming, poultry rearing, tailoring, handicrafts, and small-scale businesses¹⁶. These activities provide additional sources of income and reduce dependence on seasonal agricultural employment. As a result, many rural households have experienced greater economic security and improved living standards.

The programme has also encouraged entrepreneurship among rural women. Access to revolving funds, community investment funds, and bank credit has enabled SHG members to establish and expand small enterprises. Such initiatives contribute to local economic development by generating employment opportunities and promoting self-reliance among beneficiaries¹⁷.

● **Social Impact**

NRLM has played a crucial role in promoting social empowerment, particularly among women. The SHG model encourages women to participate in collective decision-making processes and community activities. Regular meetings, training programmes, and group discussions have increased awareness regarding education, health, sanitation, and government welfare schemes. Consequently, women have become more confident and active participants in household and community affairs¹⁸.

The programme has also strengthened social cohesion within rural communities. SHGs provide a platform where members can share experiences, discuss common challenges, and support each other in times of need. This collective approach has fostered mutual trust and cooperation among rural households. In many cases, women who were previously excluded from financial and social decision making have gained greater recognition and respect within their families and communities.

Furthermore, NRLM has encouraged community participation through the formation of Village Organizations and Cluster Level Federations. These community institutions facilitate local planning,

¹⁶ Ministry of Rural Development. (2023). Deendayal Antyodaya Yojana–National Rural Livelihoods Mission: Annual report 2022–23. Government of India.

¹⁷ National Bank for Agriculture and Rural Development. (2022). Status of microfinance in India 2021–22. NABARD.

¹⁸ Puhazhendhi, V., & Satyasai, K. J. S. (2001). Economic and social empowerment of rural poor through self-help groups. National Bank for Agriculture and Rural Development.

monitoring, and implementation of development activities, thereby enhancing grassroots governance and community ownership of development initiatives¹⁹.

• Financial Impact

Financial inclusion is one of the central objectives of NRLM. In Shamli district, SHGs have facilitated access to formal banking services and institutional credit. Regular savings practices among group members have strengthened financial discipline and created a culture of collective financial management. Access to affordable credit has reduced the dependence of rural households on informal moneylenders who often charge high rates of interest²⁰.

Bank linkage programmes under NRLM have enabled beneficiaries to invest in productive activities, improve household assets, and manage financial emergencies more effectively. In addition, training related to financial literacy has enhanced the ability of SHG members to utilize credit efficiently and maintain financial records. These developments have contributed to greater financial stability and resilience among rural households.

Overall, the impact of NRLM in Shamli district demonstrates that community-based livelihood interventions can contribute significantly to rural development. By promoting income generation, social empowerment, and financial inclusion, the mission has improved the socio-economic conditions of many rural households. However, continued efforts are required to strengthen market linkages, skill development, and institutional support to ensure the long-term sustainability of these achievements.

Challenges in the Implementation of NRLM in Shamli District

Despite the significant achievements of the National Rural Livelihood Mission (NRLM) in promoting rural development, several challenges continue to affect its implementation and overall effectiveness in Shamli district. These challenges limit the programme's ability to achieve its full potential in improving livelihoods and reducing rural poverty.

One of the major challenges is the limited access to markets for products produced by Self-Help Group (SHG) members. Many rural entrepreneurs lack adequate knowledge of marketing strategies and often face difficulties in reaching larger markets. As a result, the profitability and sustainability of their enterprises remain limited²¹.

Another important challenge is the lack of advanced skill training. Although NRLM provides capacity-building programmes, many beneficiaries require specialized technical and entrepreneurial skills to compete in changing market conditions. Inadequate training can reduce the productivity and growth potential of livelihood activities²².

¹⁹ Uttar Pradesh State Rural Livelihood Mission. (2023). Annual progress report 2022–23. Government of Uttar Pradesh.

²⁰ National Bank for Agriculture and Rural Development. (2022). Status of microfinance in India 2021–22. NABARD.

²¹ Ministry of Rural Development. (2023). Deendayal Antyodaya Yojana–National Rural Livelihoods Mission: Annual report 2022–23. Government of India.

²² Singh, R., & Sharma, P. (2021). Impact of National Rural Livelihood Mission on rural livelihoods and poverty reduction in India. *Journal of Rural Development*, 40(3), 312–329.

Financial literacy also remains a concern in some rural areas. While access to bank credit has improved considerably, not all beneficiaries possess the necessary knowledge to manage loans effectively or maintain proper financial records. This may affect the efficient utilization of financial resources and increase the risk of indebtedness²³.

The predominance of agriculture-based livelihoods in Shamli district presents another challenge. Agricultural activities are highly dependent on weather conditions and market fluctuations, making rural incomes uncertain. Diversification of livelihood opportunities remains necessary to reduce economic vulnerability among rural households.

In addition, infrastructural limitations such as inadequate transportation facilities, storage infrastructure, and digital connectivity can hinder the growth of rural enterprises. These constraints affect access to markets, information, and financial services. Furthermore, variations in programme implementation, monitoring, and follow-up support may influence the effectiveness of NRLM interventions across different villages²⁴.

Therefore, addressing these challenges through stronger institutional support, improved skill development, better market linkages, and enhanced infrastructure is essential for maximizing the developmental impact of NRLM in Shamli district.

Findings and Discussion

The analysis of secondary data indicates that the National Rural Livelihood Mission (NRLM) has made a positive contribution to rural development in Shamli district. The programme has strengthened community-based institutions, improved access to financial services, and created opportunities for sustainable livelihood generation. The findings suggest that the formation of Self-Help Groups (SHGs) has been one of the most effective components of NRLM. Through SHGs, rural women have gained access to savings, credit, and income-generating activities, which have enhanced their economic independence and social status.

The study further reveals that NRLM has contributed significantly to financial inclusion. Bank linkage programmes and access to revolving funds and community investment funds have enabled beneficiaries to obtain formal credit and reduce their dependence on informal moneylenders. Improved access to financial resources has supported the establishment of small enterprises and diversified livelihood activities, thereby strengthening household income and economic security.

Another important finding is the role of NRLM in women empowerment. Participation in SHGs has enhanced women's confidence, leadership abilities, and involvement in household and community decision-making. Increased awareness regarding education, health, sanitation, and government welfare programmes has also contributed to social development in rural areas.

The findings are consistent with previous studies that emphasize the importance of community participation and financial inclusion in achieving rural development objectives. However, the study also identifies several challenges, including limited market access, inadequate advanced skill training, financial literacy gaps, and infrastructural constraints. These issues continue to affect the long-term sustainability

²³ National Bank for Agriculture and Rural Development. (2022). Status of microfinance in India 2021–22. NABARD.

²⁴ Uttar Pradesh State Rural Livelihood Mission. (2023). Annual progress report 2022–23. Government of Uttar Pradesh.

and growth of livelihood activities. Overall, the evidence suggests that NRLM has emerged as an effective strategy for poverty reduction, livelihood promotion, and social empowerment in Shamli district. Nevertheless, greater emphasis on capacity building, market integration, and institutional support is required to ensure that the benefits of the programme are sustained and expanded in the future.

REFERENCES:

1. Chambers, R. (1983). *Rural development: Putting the last first*. Longman.
2. Datta, S. K., & Raman, M. (2020). Women empowerment through self-help groups in rural India. *Indian Journal of Social Development*, 20(1), 45–58.
3. Government of India. (2011). *Socio-economic and caste census 2011*. Ministry of Rural Development.
4. Kumar, A., & Gupta, S. (2015). Self-help groups and financial inclusion in rural India. *International Journal of Rural Development*, 34(2), 45–58.
5. Kumar, S., & Dwivedi, V. (2026). Livelihood transformations under NRLM: A longitudinal study of collective finance and livelihood activities in Uttar Pradesh. *Journal of Advanced Research in Humanities and Social Sciences*, 13(2), 1–9.
6. Mahajan, V. (2005). From microcredit to livelihood finance. *Economic and Political Weekly*, 40(41), 4416–4419.
7. Ministry of Rural Development. (2023). *Deendayal Antyodaya Yojana–National Rural Livelihoods Mission: Annual report 2022–23*. Government of India.
8. National Bank for Agriculture and Rural Development. (2022). *Status of microfinance in India 2021–22*. NABARD.
9. NITI Aayog. (2021). *National multidimensional poverty index: Baseline report*. Government of India.
10. Office of the Registrar General & Census Commissioner, India. (2011). *District census handbook: Shamli, Uttar Pradesh*. Government of India.
11. Puhazhendhi, V., & Satyasai, K. J. S. (2001). *Economic and social empowerment of rural poor through self-help groups*. National Bank for Agriculture and Rural Development.
12. Reddy, C. S., & Manak, S. (2005). *Self-help groups: A keystone of microfinance in India—Women empowerment and social security*. APMAS.
13. Sahu, G. B., & Singh, S. K. (2012). A qualitative study on role of self-help group in women empowerment in rural Pondicherry, India. *National Journal of Community Medicine*, 3(3), 473–479.
14. Sen, A. (1999). *Development as freedom*. Oxford University Press.
15. Sharma, M., & Singh, R. (2018). Financial inclusion and rural development in India: An assessment of self-help group programmes. *Journal of Rural and Agricultural Research*, 18(2), 24–31.
16. Singh, K. (2019). *Rural development: Principles, policies and management (4th ed.)*. Sage Publications.
17. Singh, R., & Sharma, P. (2021). Impact of National Rural Livelihood Mission on rural livelihoods and poverty reduction in India. *Journal of Rural Development*, 40(3), 312–329.



18. Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*, 23(5), 541–556.
19. United Nations Development Programme. (2021). Human development report 2021–22: Uncertain times, unsettled lives. UNDP.
20. Uttar Pradesh State Rural Livelihood Mission. (2023). Annual progress report 2022–23. Government of Uttar Pradesh.