# Women's Participation through Self-Help Groups under NRLM: A Study of Thane District

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**Abstract: The National Rural Livelihood Mission (NRLM) plays a pivotal role in promoting sustainable livelihoods and socio-economic empowerment of rural households through the formation and strengthening of Self-Help Groups (SHGs). This research paper presents an analytical study of Thane district's contribution to the implementation of NRLM, based exclusively on secondary data. The study examines key structural and operational indicators such as the number of SHGs formed, their distribution across Gram Panchayats and villages, and the extent of institutional coverage achieved within the district. Data have been collected from government reports, NRLM records, district-level publications, and official websites. The analysis highlights Thane district's progress in expanding SHG networks, strengthening grassroots institutions, and enhancing rural financial inclusion. The findings offer insights into the district's role in advancing NRLM objectives while identifying patterns of outreach and coverage at the local governance level. The study contributes to a better understanding of district-level implementation of NRLM and serves as a reference for policymakers and researchers focusing on rural development initiatives.**

**Keywords: National Rural Livelihood Mission (NRLM), Self-Help Groups (SHGs), Gram Panchayats, Rural Development.**

## I. INTRODUCTION

Rural development remains a central focus of India's socio-economic policy framework, with emphasis on poverty alleviation, livelihood generation, and institutional strengthening at the grassroots level. In this context, the National Rural Livelihood Mission (NRLM) was launched by the Government of India with the objective of mobilizing rural poor households into Self-Help Groups (SHGs) and enabling them to access sustainable livelihoods, financial services, and social empowerment through community-driven institutions.

The effective implementation of NRLM largely depends on district-level execution, where local governance structures such as Gram Panchayats and village institutions play a crucial role. Thane district, with its diverse rural landscape and significant tribal and semi-rural population, represents an important case for examining NRLM implementation in Maharashtra. The district has witnessed considerable growth in the formation and expansion of SHGs, contributing to improved financial inclusion and livelihood opportunities at the village level.

This research paper undertakes an analytical study of Thane district's contribution to NRLM using secondary data sources. The study focuses on key indicators including the number of SHGs, their distribution across Gram Panchayats and villages, and the extent of institutional coverage achieved within the district. By analyzing existing government reports, NRLM publications, and district-level data, the paper seeks to assess the structural reach and operational strength of NRLM in Thane district. The findings aim to provide insights into district-level implementation patterns and contribute to the broader discourse on rural livelihood promotion and decentralized development.

The formation of Self-Help Groups under NRLM has emerged as a key strategy for fostering collective action, enhancing savings behavior, and improving access to credit among rural households. Through federated structures at the village, cluster, and block levels, SHGs act as platforms for capacity building, skill development, and livelihood diversification. In Thane district, the spread of SHGs across multiple villages and Gram Panchayats reflects the growing emphasis on community-led development and

participatory governance. The increasing institutional presence of SHGs has also contributed to strengthening linkages between rural communities and formal financial institutions, thereby supporting income-generating activities and social inclusion.

By examining indicators such as the number of operational SHGs, village-level outreach, and Panchayat-wise distribution, the study assesses the depth of NRLM penetration at the grassroots level. Such an analysis is important for identifying patterns of implementation, regional disparities, and areas requiring further policy attention. The study not only highlights Thane district's contribution to the overall objectives of NRLM but also underscores the significance of decentralized planning and monitoring in achieving sustainable rural livelihoods.

## II. CONTRIBUTION TO THANE

The National Rural Livelihood Mission (NRLM) has made a significant contribution to the socio-economic development of Thane district by strengthening grassroots institutions and expanding the network of Self-Help Groups (SHGs) across rural areas. Implemented through the Maharashtra State Rural Livelihood Mission, NRLM has facilitated the mobilization of rural households—particularly women—into SHGs, thereby promoting financial inclusion, collective savings, and access to institutional credit. The mission has supported the formation of village-level and cluster-level federations, enabling better coordination among SHGs and strengthening their linkage with Gram Panchayats and formal financial institutions. Through the provision of revolving funds and community investment funds, NRLM has enhanced the operational capacity of SHGs in Thane district and encouraged livelihood activities at the village level. The widespread institutional presence of SHGs across Panchayats and villages reflects NRLM's role in fostering decentralized development and community-driven livelihood promotion within the district.

Beyond institutional formation, NRLM's contribution to Thane district is reflected in its focus on capacity building, social mobilization, and inclusive development. The mission has emphasized training SHG members in financial literacy, group management, and livelihood planning, thereby improving the sustainability and effectiveness of these institutions. The expansion of SHGs across villages and Gram Panchayats has also strengthened community participation in local development processes and enhanced coordination between grassroots institutions and Panchayati Raj bodies. Secondary data indicate that the structured presence of SHGs and their federations has enabled wider outreach of government welfare schemes and livelihood initiatives in the district. Consequently, NRLM has not only increased the quantitative coverage of SHGs in Thane district but has also contributed to qualitative improvements in community engagement, institutional stability, and rural livelihood promotion.

An important dimension of NRLM's contribution to Thane district lies in its targeted outreach to vulnerable and marginalized rural populations, including tribal communities and economically weaker households. Given the district's substantial tribal population and geographically dispersed villages, NRLM interventions have played a role in reducing regional and social disparities by ensuring institutional access in remote areas. The Panchayat-wise spread of SHGs indicates efforts toward balanced rural coverage rather than concentration in easily accessible villages alone. Secondary data further suggest that NRLM has supported convergence with other government programs related to skill development, health, sanitation, and social security, thereby enhancing the overall impact of rural development initiatives in the district. This convergence-based approach has enabled SHGs in Thane district to function not merely as financial collectives but as multipurpose community institutions contributing to inclusive and sustainable rural development.

## III. REVIEW OF LITERATURE

Surendran concludes, the mission-mode implementation of NRLM enables a transition from an allocation-based approach to a demand-driven strategy, empowering States to formulate their own livelihoods-based poverty reduction action plans, alongside a strong emphasis on targets, outcomes, and time-bound delivery (Surendran, 2013).

Khan & Bashir suggest that, the National Rural Livelihoods Mission (NRLM) was implemented in Jammu and Kashmir in a phased manner under the name UMEED. The programme has brought positive changes in the lives of poor rural women, particularly

in Block Lar of Ganderbal district (BPO-Lar, 2016). This qualitative study, based on primary and secondary data, involved interactions with SHGs, CLFs, VOs, and NRLM functionaries to assess its impact.

The findings indicate that NRLM is an effective poverty alleviation initiative that places rural women at the centre of social and economic change. Through SHGs and community institutions, the programme promotes economic stability, empowerment, social cohesion, and self-reliance, while addressing both economic and psychosocial needs of women (Khan & Bashir, 2019).

Pamegham suggested that the implementation of various programmes under DDU-NRLM has made a significant contribution to the development of the rural population across the country. Sissiborgaon Development Block in Dhemaji district of Assam has also benefited substantially from the Assam State Rural Livelihoods Mission (ASRLM) under DDU-NRLM, particularly through the promotion and strengthening of Self-Help Groups (SHGs). These SHGs have not only improved the socio-economic conditions of rural households but have also played a vital role in empowering women in the region. Although the mission has encountered certain challenges, there is optimism that continued government efforts will address these issues and enable rural communities to fully realize the benefits of the DDU-NRLM (Pamegham, 2024).

Gautam concludes, although the inclusion of the poor through group formation is a positive idea, serious implementation weaknesses persist, particularly the misidentification of beneficiaries. This long-standing issue indicates the need to rethink the current implementation approach. The inefficiency of district-level agencies suggests that decentralizing responsibilities to non-governmental organizations may improve outcomes. A more comprehensive and differentiated approach is required to uplift the most marginalized groups, including tribal communities, as a uniform model has shown limited impact (Gautam, 2012).

Joshi & Rao conclude that this paper examines a key but often overlooked issue in participatory development: the appropriate level of government for managing large-scale participatory programmes. Using evidence from the National Rural Livelihoods Mission (NRLM) in Rajasthan, it compares centrally managed and sub-nationally managed implementation models. While both approaches achieved similar outcomes in forming and financially sustaining Self-Help Groups (SHGs), important differences emerged. Centrally facilitated groups were better linked to the state but showed weaker engagement in collective action, local governance, and civil society networks, and incurred significantly higher costs. Given Rajasthan's strong history of civic activism and local NGO capacity, the study concludes that decentralized, locally managed facilitation was more effective and culturally appropriate, while centralized implementation may be better suited to states with weaker institutional capacity (Joshi & Rao, 2018).

Patil concludes that the National Rural Livelihoods Mission is a major and significant poverty alleviation programme of the Government of India. The mission places special emphasis on the empowerment of women by organizing them into groups and equipping them with skills to support one another in achieving sustainable livelihoods. Through this programme, group members are strengthened by the development of leadership, entrepreneurial, and financial skills (Patil, 2021).

The study finds that SHGs formed under NRLM in Jammu and Kashmir are still at an early stage, as the scheme was introduced late in the state. Although SHGs received revolving and community investment funds, most of the amount was used for household consumption due to the lack of capacity-building activities that could promote income-generating investments. While SHG members' household income increased, this cannot be solely attributed to SHGs, as most members remain without economic activities. Although NRLM successfully mobilized rural households into SHGs, gaps in supervision, infrastructure creation, and capacity building remain. Nevertheless, the programme has created awareness among rural communities, and its impact can be strengthened through better monitoring and feedback (Kalla et al., 2023).

## IV. RESEARCH GAP

The existing literature widely acknowledges the National Rural Livelihoods Mission (NRLM) as a significant poverty alleviation and women empowerment initiative, highlighting its mission-mode implementation, promotion of Self-Help Groups (SHGs), and positive socio-economic and

psychosocial outcomes across different regions of India. Studies have documented improvements in women's empowerment, group formation, financial inclusion, and institutional linkages under NRLM and DDU-NRLM. However, most of the available research remains region-specific, descriptive, and largely focused on intended outcomes, with limited attention to variations in implementation effectiveness across diverse socio-cultural and institutional contexts.

Moreover, while issues such as misidentification of beneficiaries, inadequate capacity building, weak supervision, and over-reliance on SHGs have been identified, there is a lack of systematic, comparative, and micro-level analysis examining how these challenges affect livelihood sustainability and long-term empowerment, particularly in newly implemented or lagging regions such as Jammu and Kashmir. Existing studies also insufficiently explore the gap between mobilization and livelihood generation, especially the reasons behind low participation of SHG members in income-generating activities despite financial support.

Furthermore, limited empirical research integrates perspectives on governance structures, local institutional capacity, and beneficiary experiences to assess how decentralization, capacity building, and monitoring mechanisms influence programme outcomes. Thus, there exists a clear research gap for a context-specific, beneficiary-cantered study that critically examines the impact of NRLM on livelihoods, empowerment, and institutional effectiveness, while identifying implementation bottlenecks and policy-relevant strategies to enhance the programme's effectiveness and sustainability.

## V. RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research design to examine the block-wise distribution and institutional outreach of Self-Help Groups (SHGs) under the National Rural Livelihoods Mission (NRLM) in Thane district, Maharashtra. The study is based entirely on secondary data collected from official NRLM sources, particularly the LokOS portal, along with government reports, district-level records, and published research. Five blocks—Ambernath, Bhiwandi, Kalyan, Murbad, and Shahpur—have been selected for analysis, with the block serving as the unit of analysis. Variables such as the number of villages, CLFs, VOs, SHGs, and SHG members were analysed using simple statistical tools including tabulation, comparison, and ratio-based interpretation. The methodology is aligned with the stated objectives of assessing women's participation through SHG membership and identifying block-level variations in institutional coverage, while acknowledging the limitations associated with reliance on secondary data and the restricted geographical scope of the study.

## VI. DATA ANALYSIS

Objective 1 To analyse the extent of women's participation through SHG membership across different blocks.

| Blocks | SHGs' | SHG Members |
|---|---|---|
| Ambernath | 899 | 9597 |
| Bhiwandi | 3294 | 38226 |
| Kalyan | 1698 | 18453 |
| Murbad | 2391 | 24784 |
| Shahpur | 3117 | 33797 |

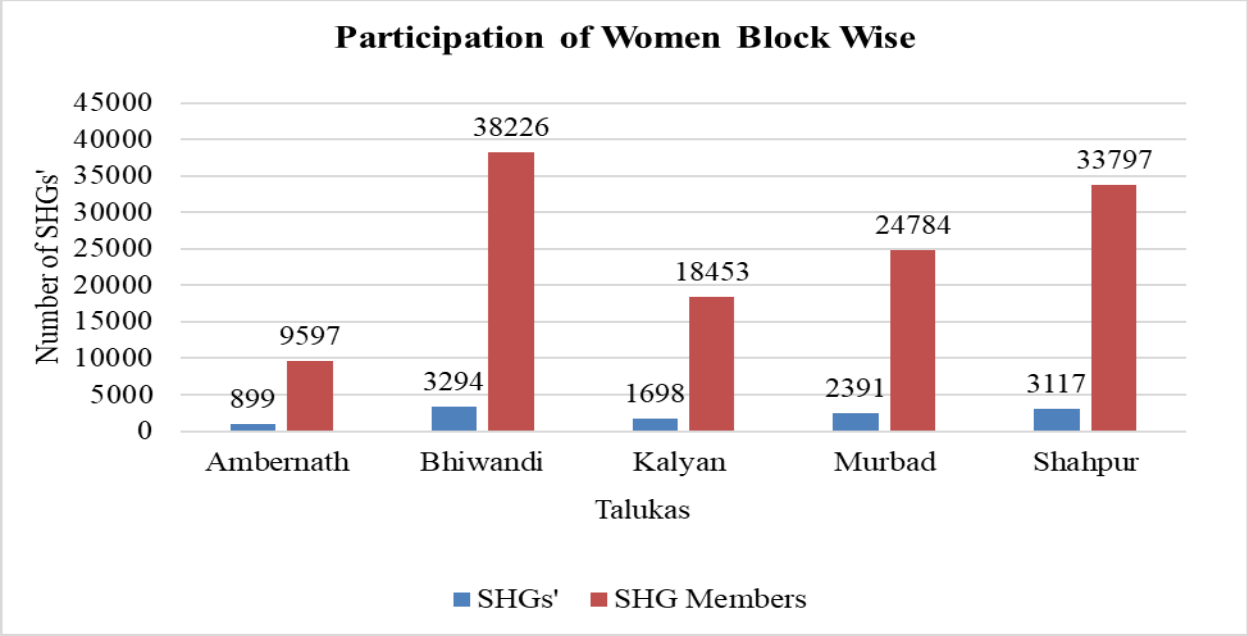
Source: https://lokos.dord.gov.in/

The table presents the block-wise distribution of Self-Help Groups (SHGs) and their membership across five blocks, namely Ambernath, Bhiwandi, Kalyan, Murbad, and Shahpur. This data reflects the extent of women's collectivisation and participation in SHG-based poverty alleviation programmes. Bhiwandi block has the highest number of SHGs (3,294) as well as the largest SHG membership (38,226), indicating strong institutional presence and wide coverage of women under SHG networks. This suggests effective mobilisation and outreach efforts in the block. Shahpur block ranks second with 3,117 SHGs and 33,797 members, showing substantial participation of women and a well-developed SHG structure. The high membership figures point towards strong community engagement in SHG activities. Murbad block has 2,391 SHGs with 24,784 members, reflecting a moderate level of SHG penetration. The figures indicate steady growth and consolidation of women's groups across the block. Kalyan block accounts for 1,698 SHGs and 18,453 members, which is comparatively lower than Bhiwandi, Shahpur, and Murbad. This may be attributed to differences in population distribution, urban influence, or variations

in programme implementation. Ambernath block records the lowest number of SHGs (899) and SHG members (9,597) among the five blocks. This indicates limited SHG coverage and comparatively lower participation of women, highlighting the need for focused interventions to strengthen SHG formation and membership in the block. Overall, the table highlights significant inter-block variations in the number of SHGs and SHG members, reflecting differences in outreach, population size, and institutional strength. The data underscores the importance of block-specific strategies to enhance women's participation and strengthen SHG-based poverty alleviation initiatives.

Interpretation of the Table: Block-wise Distribution of SHGs and SHG Members

The table indicates uneven distribution and varying intensity of SHG penetration across the five blocks. Blocks with a higher number of SHGs also show higher SHG membership, suggesting a positive relationship between SHG formation and women's participation. Bhiwandi and Shahpur blocks emerge as the strongest performers, together accounting for a major share of SHGs and SHG members. This reflects effective mobilisation strategies, wider rural coverage, and stronger institutional support in these blocks. Murbad block shows a moderate level of SHG outreach, indicating steady institutional development but with scope for further expansion. The balance between the number of SHGs and members suggests stable group functioning. Kalyan block, despite having fewer SHGs and members, demonstrates reasonable participation levels, possibly influenced by semi-urban characteristics or alternative livelihood options reducing SHG dependency. Ambernath block records the lowest SHG presence and membership, pointing towards limited outreach and lower inclusion of women in SHG activities. This highlights the need for targeted policy attention and strengthened community mobilisation in the block. Overall, the data reflects block-level disparities in SHG outreach, implying that geographical, demographic, and administrative factors significantly influence the effectiveness of SHG-based poverty alleviation programmes. The findings suggest that customised, block-specific interventions are necessary to achieve balanced and inclusive development.




Objective 2 To Study the number of CLF's, VO's, Villages of SHG's in Thane District.

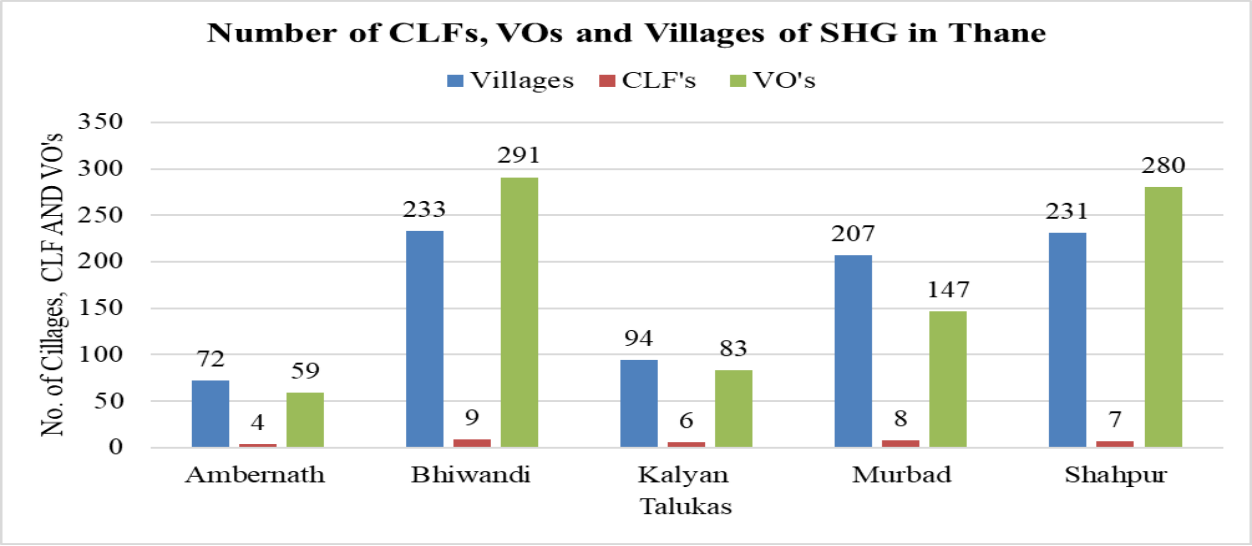
| Blocks | Villages | CLF's | VO's |
|---|---|---|---|
| Ambernath | 72 | 4 | 59 |
| Bhiwandi | 233 | 9 | 291 |
| Kalyan | 94 | 6 | 83 |
| Murbad | 207 | 8 | 147 |
| Shahpur | 231 | 7 | 280 |

Source: https://lokos.dord.gov.in/

The table presents the block-wise distribution of villages and institutional structures related to the Self-Help Group (SHG) network, including Cluster Level Federations (CLFs), Village Organisations (VOs) across five blocks—Ambernath, Bhiwandi, Kalyan, Murbad, and Shahpur. Bhiwandi block covers the highest number of villages (233) and has the maximum number of CLFs (9), and VOs (291). This indicates a strong and well-developed institutional framework, reflecting extensive outreach and effective mobilisation of women at the grassroots level. Shahpur block, with 231 villages, shows a similarly strong institutional presence with 7 CLFs, and 280 VOs. Despite having fewer CLFs than Bhiwandi, the block demonstrates high SHG penetration and participation, suggesting efficient functioning of village-level organisations. Murbad block comprises 207 villages and has 8 CLFs, and 147 VOs. The data reflects a moderate level of institutional spread, indicating steady development of SHG networks across the block. Kalyan block has 94 villages with 6 CLFs, and 83 VOs. Compared to larger blocks, the relatively lower numbers may be influenced by semi-urban characteristics and population distribution, which affect the scale of SHG mobilisation. Ambernath block, with 72 villages, records the lowest number of CLFs (4), and VOs (59). This suggests limited institutional coverage and lower outreach, highlighting the need for strengthening SHG federations and women's participation in the block. Overall, the table highlights significant inter-block variations in the coverage and strength of SHG federated structures. Blocks with a larger number of villages generally show stronger SHG networks, indicating that institutional density and administrative focus play a crucial role in expanding women-centric poverty alleviation initiatives.

Interpretation of number of CLFs, VOs and Villages of SHG in Thane

The table illustrates the taluka-wise distribution of villages and SHG federated institutions—Cluster Level Federations (CLFs) and Village Organisations (VOs)—in Thane district. It highlights notable disparities in institutional coverage across talukas. Bhiwandi taluka shows the strongest SHG institutional framework, with the highest number of villages (233), CLFs (9), and VOs (291), indicating extensive outreach and effective grassroots mobilisation. Shahpur also demonstrates a strong institutional presence, with a high number of villages (231) and VOs (280), reflecting well-developed SHG networks despite having fewer CLFs than Bhiwandi. Murbad occupies a middle position, with moderate numbers of villages (207), CLFs (8), and VOs (147), suggesting steady but not uniform institutional development. Kalyan taluka has relatively fewer villages (94), CLFs (6), and VOs (83), which may be influenced by its semi-urban nature and lower dependence on SHG-based institutions. Ambernath records the lowest figures across all indicators, pointing to limited SHG outreach and weaker federation structures. Overall, the table indicates uneven institutional penetration of SHGs across talukas, underscoring the need for taluka-specific strategies to strengthen federated institutions and ensure balanced rural development.



## VII. CONCLUSION

The present study provides a comprehensive analysis of the block-wise distribution and institutional outreach of Self-Help Groups (SHGs) under the National Rural Livelihoods Mission (NRLM) in Thane district, highlighting the extent of women's participation and the strength of grassroots institutions across five selected blocks. The findings reveal significant inter-block variations in the number of SHGs, SHG members, and federated structures such as CLFs and VOs, indicating uneven institutional development within the district. Blocks like Bhiwandi and Shahpur demonstrate strong SHG penetration and high levels of women's mobilisation, reflecting effective implementation and robust institutional support, while Murbad shows moderate but steady progress. In contrast, Ambernath and Kalyan exhibit relatively lower SHG coverage and participation, suggesting the influence of factors such as semi-urban characteristics, population distribution, and varying administrative focus. Overall, the study underscores the critical role of federated institutional structures in enhancing SHG outreach and strengthening women's participation in poverty alleviation initiatives. The analysis highlights the need for block-specific strategies, focused capacity building, and strengthened federation-level support in weaker blocks to ensure balanced and inclusive growth of SHGs. By offering a district-level perspective based on secondary data, the study contributes to a better understanding of NRLM implementation patterns and provides useful insights for policymakers, planners, and development practitioners aiming to enhance the effectiveness and sustainability of SHG-based rural development programmes.

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