

A SOCIOLOGICAL PERSPECTIVE ON WOMEN'S EMPOWERMENT THROUGH NRLM IMPLEMENTATION IN FINGESHWAR REGION, CHHATTISGARH

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ABSTRACT

This empirical study investigates the impact of the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) on women empowerment in the Fingeshwar Block of Chhattisgarh. Through comprehensive data analysis of 350 women participants across 25 villages, the research examines economic, social, political, and psychological dimensions of empowerment. Employing mixed-methods research incorporating structured questionnaires, focus group discussions, and key informant interviews, the study reveals significant positive outcomes. Findings demonstrate that NRLM intervention has substantially increased financial inclusion (87.4%), income generation (73.2% increase in average monthly income), and entrepreneurial activity among rural women. Social empowerment metrics show improved decision-making authority within households (68.3%) and enhanced community status. However, challenges persist in reaching the most marginalized communities and ensuring sustainability of economic initiatives. The study concludes that the NRLM framework in Fingeshwar Block represents an effective model for gender-responsive rural development, though requiring targeted interventions for inclusivity and long-term sustainability. This research contributes valuable insights for policymakers and implementers to strengthen women-centric approaches within the NRLM framework.

Keywords: Women Empowerment¹, Self-Help Groups², DAY-NRLM³, Rural Development⁴, Financial Inclusion⁵.

1. INTRODUCTION

The empowerment of rural women represents a critical dimension of India's development agenda, particularly in states like Chhattisgarh where a significant proportion of the population resides in rural areas. The Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) initiated by the Government of India stands

as one of the most ambitious interventions aimed at transforming the socio-economic landscape of rural women. In Chhattisgarh, the program operates under the name 'Bihan' and has emerged as a pivotal mission spanning across all districts in the state. This study specifically focuses on Fingeshwar Block, which presents a unique demographic and developmental profile within the state's rural landscape. The concept of women's empowerment encompasses multifaceted dimensions including economic self-sufficiency, enhanced decision-making capacity, increased social status, and psychological empowerment. Rural women in India historically face structural barriers to accessing livelihoods, resources, and social protection, making targeted interventions like DAY-NRLM particularly significant. The program's approach of mobilizing women into Self-Help Groups (SHGs) creates a foundation for collective action and social capital formation, which this research examines through empirical evidence from Fingeshwar Block.

Evolution of NRLM and Its Implementation in Chhattisgarh

The National Rural Livelihood Mission evolved from the earlier Swarnajayanti Gram Swarozgar Yojana (SGSY), which operated from 1999 to 2011. Based on recommendations from the R. Radhakrishna Committee (2009), SGSY was restructured into NRLM to shift from a 'top-down poverty alleviation' approach to a 'community-managed livelihood' approach. In December 2015, it was renamed as Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM). In Chhattisgarh, NRLM implementation gained significant momentum following its restructuring in 2016, when gender mainstreaming was explicitly introduced into the program framework. The approach emphasized shaping all program verticals with a gender lens, focusing on women's financial inclusion, promotion of economic activities like kitchen gardens, and strengthening women's independent economic identity. The Chhattisgarh State Rural Livelihoods Mission (Bihan) operates across 146 blocks in all 33 districts of the state, with Fingeshwar Block in Gariyaband district being one of the implementation sites that demonstrates both the challenges and achievements of the program.

Research Objectives and Theoretical Framework

This study is guided by three primary research objectives:

- To assess the economic impact of NRLM on rural women in Fingeshwar Block through quantifiable indicators of financial inclusion, income generation, and asset creation
- To analyze the social and political dimensions of empowerment including changes in decision-making authority, community participation, and leadership roles
- To evaluate the implementation challenges and success factors of the NRLM framework in addressing gender-based vulnerabilities specific to Fingeshwar Block

The theoretical framework of this research draws from Amartya Sen's Capability Approach, which conceptualizes empowerment as expansion of capabilities and freedoms. Additionally, it incorporates Naila Kabeer's framework that views empowerment as a process of change where those previously denied the ability to make strategic life choices acquire such capacity. This multidimensional understanding of empowerment guides the analysis of how NRLM interventions translate into tangible empowerment outcomes for rural women in Fingeshwar Block.

2. LITERATURE SURVEY

Conceptual Understanding of Women Empowerment in Rural Context

The concept of women empowerment in rural settings has evolved significantly in academic discourse and development practice over the past three decades. Early conceptualizations by Batliwala (1994) defined empowerment as a process of challenging existing power relations and gaining greater control over sources of power. This was further elaborated by Kabeer (1999), who emphasized empowerment as expansion of people's ability to make strategic life choices in contexts where this ability was previously denied. In the Indian rural context, Drèze and Sen (2002) highlighted the instrumental and intrinsic importance of women's agency in development outcomes, arguing that women's empowerment serves both as a means to achieving development goals and as an end in itself. The literature reveals a progressive shift from viewing rural women as passive beneficiaries of development interventions to recognizing them as active agents of change. Scholars like Moser (2012) and Cornwall (2016) have emphasized that meaningful empowerment must address both practical gender needs (immediate necessities like income and healthcare) and strategic gender interests (challenging gender subordination). In the context of Chhattisgarh's rural areas, studies by Sharma and Varma (2018) identified multiple intersecting vulnerabilities faced by women, including economic marginalization, limited access to productive resources, restricted mobility, and exclusion from decision-making processes. The contemporary understanding of rural women's empowerment acknowledges its multidimensional nature, encompassing economic, social, political, and psychological aspects. This multidimensionality is reflected in the NRLM framework and forms the conceptual basis for this study's analysis of empowerment outcomes in Fingeshwar Block.

Evolution of Self-Help Group Approach in Indian Development Policy

Self-Help Groups (SHGs) emerged in India during the early 1990s as a community-based approach to financial inclusion and women's empowerment. The SHG-Bank Linkage Program initiated by NABARD in 1992 marked the formal integration of SHGs into the national financial system. Studies by Tankha (2012) documented how this model evolved from small pilot initiatives to becoming the world's largest microfinance program. Research by Reddy and Manak (2015) traced the policy evolution from the Integrated Rural Development Programme (IRDP) to SGSY and finally to NRLM, showing how the focus shifted from individual beneficiaries to group-based approaches and eventually to creating sustainable community institutions. The transformation represented a paradigm shift from viewing rural women as welfare recipients to seeing them as entrepreneurs and economic agents. The literature on SHGs in India presents mixed evidence regarding their empowerment impacts. While studies by Brody et al. (2017) and Swain and Wallentin (2017) found positive effects on women's economic status and agency, research by Kabeer (2005) and later by Guérin et al. (2015) highlighted the limitations of assuming automatic empowerment outcomes from economic participation alone. These critiques emphasized the importance of addressing underlying structural constraints and power relations. In the specific context of Chhattisgarh, research by Pandey and Jha (2019) documented how the SHG movement evolved from scattered initiatives to a more coordinated approach under the NRLM framework, with Bihan playing a central role in mobilization and institution building.

Empirical Evidence on NRLM's Impact on Women Empowerment

The evidence base on NRLM's impact has grown substantially since its nationwide implementation. A large-scale evaluation conducted by the Institute of Rural Management Anand (IRMA) found that households in NRLM villages had more productive assets, higher tendency to save in formal institutions, larger loan sizes, and 22% higher net income compared to control areas. Importantly, these households demonstrated three times higher participation in local governance activities. A joint evaluation by the Ministry of Rural Development and the International Initiative for Impact Evaluation (3ie) in 2019 reported a 19% increase in income and 28% increase in savings among women participating in NRLM programs. Research by Desai and Joshi (2019) found significant positive impacts on women's agency within households, though the magnitude varied by region and socioeconomic status. Studies focusing specifically on Chhattisgarh by Kumar and Singh (2021) documented how NRLM interventions increased women's participation in local governance, with 34% of SHG members taking up leadership roles in gram panchayats. Research by Mehta et al. (2020) highlighted the role of NRLM in mobilizing women during the COVID-19 pandemic, with SHGs in Chhattisgarh producing protective equipment, managing community kitchens, and ensuring essential services. However, critical assessments by Shah et al. (2018) and Roy (2020) identified implementation challenges including institutional sustainability, inclusion of the most marginalized groups, and overcoming deeply entrenched patriarchal norms. The 5th Common Review Mission (2019) noted concerns about delays in fund disbursement, frequent transfer of program officials, and inadequate human resources affecting program outcomes in some regions. The existing literature thus provides a nuanced understanding of NRLM's impacts while highlighting the need for context-specific assessments that consider local socioeconomic dynamics and implementation quality. This study of Fingeshwar Block contributes to filling this gap by providing empirical evidence from a previously understudied implementation site in Chhattisgarh.

3. METHODOLOGY

Research Design

This study employs a mixed-methods research design combining quantitative and qualitative approaches to comprehensively assess the impact of NRLM on women's empowerment in Fingeshwar Block. The research follows a sequential explanatory design, where quantitative data collection and analysis is followed by qualitative inquiry to provide deeper insights into the patterns observed. This methodological triangulation enhances the validity and reliability of findings while capturing both the measurable outcomes and experiential dimensions of empowerment. The study incorporates both cross-sectional and longitudinal elements. The cross-sectional component involves surveying women currently participating in NRLM-supported SHGs across different durations of membership. The longitudinal element draws on program monitoring data from 2016 to 2024 to track changes in key empowerment indicators over time. This combination allows for both breadth of coverage across the current participant population and depth of understanding regarding empowerment as a process unfolding over time.

Sampling Procedure

A multi-stage sampling procedure was employed to select respondents for the study:

1. **First stage:** Fingeshwar Block was purposively selected based on its representation of both tribal and non-tribal populations, varied implementation timelines of NRLM, and mix of geographical terrains characteristic of Chhattisgarh.
2. **Second stage:** 25 villages were selected using stratified random sampling, ensuring representation of different socio-economic profiles, remoteness levels, and duration of NRLM implementation.
3. **Third stage:** From each selected village, 14 women were chosen using systematic random sampling from NRLM-SHG membership lists, stratified to include representation across different:
 - Duration of SHG membership (0-2 years, 3-5 years, >5 years)
 - Social categories (Scheduled Tribe, Scheduled Caste, Other Backward Classes, General)
 - Age groups (18-30 years, 31-45 years, >45 years)

This resulted in a total sample of 350 women SHG members. Additionally, 25 non-participating women from the same villages were interviewed as a comparison group to understand differential outcomes. For qualitative components, purposive sampling was used to select participants for focus group discussions (FGDs) and key informant interviews (KIIs) based on their specific roles and experiences within the NRLM implementation framework.

4. DATA COLLECTION AND ANALYSIS

Socio-Demographic Profile of Respondents

The demographic characteristics of the sample population provide important context for understanding empowerment outcomes. Table 1 presents the socio-demographic profile of the 350 women SHG members surveyed in Fingeshwar Block.

Table 1: Socio-Demographic Profile of Respondents (N=350)

Characteristics	Categories	Frequency	Percentage (%)
Age Group	18–30 years	112	32.0
	31–45 years	186	53.1
	>45 years	52	14.9
Social Category	Scheduled Tribe	145	41.4
	Scheduled Caste	78	22.3
	Other Backward Classes	98	28.0
	General	29	8.3

Educational Status	Illiterate	92	26.3
	Primary education	143	40.9
	Secondary education	85	24.3
	Higher secondary and above	30	8.6
Marital Status	Married	289	82.6
	Widowed	43	12.3
	Divorced/Separated	12	3.4
	Unmarried	6	1.7
Duration of SHG Membership	0–2 years	87	24.9
	3–5 years	163	46.6
	>5 years	100	28.6

The demographic profile reveals that the majority of respondents (53.1%) are in the middle age category of 31-45 years, indicating a predominance of women with established family responsibilities. There is significant representation of tribal women (41.4%), reflecting the demographic composition of Fingeshwar Block. Educational status shows that over two-thirds (67.2%) have primary education or less, highlighting the educational disadvantages that many rural women continue to face. The duration of SHG membership indicates a mature participant base, with 75.2% having been members for more than 3 years, allowing sufficient time for program impacts to manifest.

Financial Inclusion and Economic Empowerment

One of the primary objectives of NRLM is to enhance financial inclusion and economic status of rural women. Table 2 presents data on key financial inclusion indicators among respondents.

Table 2: Financial Inclusion Indicators Before and After NRLM Participation

Indicator	Before NRLM (%)	After NRLM (%)	Change (percentage points)
Bank account ownership	34.6	98.9	+64.3
Active use of bank account	18.3	87.4	+69.1
Access to institutional credit	12.5	76.3	+63.8
Regular savings practice	9.7	94.3	+84.6
Financial literacy (basic)	22.1	79.8	+57.7
Insurance coverage	7.4	58.6	+51.2
Digital financial transactions	3.2	42.9	+39.7

The data reveals dramatic improvements in financial inclusion indicators following NRLM participation. Nearly universal bank account ownership (98.9%) represents a significant achievement, with a 64.3 percentage point increase from the pre-NRLM situation. More importantly, the active use of bank accounts increased by 69.1 percentage points, indicating that financial inclusion has translated into actual financial behavior change. Regular savings practices show the highest improvement (84.6 percentage points), demonstrating the effectiveness of the SHG model in instilling savings discipline. Table 3 presents data on income-generating activities and economic outcomes among respondents.

Table 3: Economic Activities and Income Generation (N=350)

Economic Indicator	Categories	Frequency	Percentage (%)
Primary source of income before NRLM	Agricultural labor	186	53.1
	Household work only	87	24.9
	Small trade/business	32	9.1
	Skilled work/crafts	27	7.7
	Salaried employment	18	5.1
Primary source of income after NRLM	Agricultural labor	123	35.1
	Household work only	31	8.9
	Small trade/business	108	30.9
	Skilled work/crafts	56	16.0
	Salaried employment	32	9.1
Average monthly income before NRLM (INR)	<2,000	183	52.3
	2,000–5,000	132	37.7
	5,001–10,000	29	8.3
	>10,000	6	1.7
Average monthly income after NRLM (INR)	<2,000	43	12.3
	2,000–5,000	147	42.0
	5,001–10,000	118	33.7
	>10,000	42	12.0
Asset acquisition after NRLM	Productive assets	187	53.4
	Land/property	42	12.0
	Household durables	233	66.6

	Gold/jewelry	126	36.0
	No significant assets	53	15.1

The economic data demonstrates significant transformation in livelihoods following NRLM participation. There is a notable shift from dependence on agricultural labor and unpaid household work toward entrepreneurial activities, with the percentage of women engaged in small trade/business increasing from 9.1% to 30.9%. The proportion of women exclusively engaged in household work reduced dramatically from 24.9% to 8.9%, indicating greater economic participation. Income levels show substantial improvement, with the percentage of women earning less than INR 2,000 monthly decreasing from 52.3% to 12.3%. The highest income bracket (>INR 10,000) saw an increase from 1.7% to 12.0%. The overall average monthly income increased by 73.2% from the pre-NRLM situation. Asset acquisition data shows that the majority of respondents (84.9%) have acquired some form of assets since joining NRLM, with productive assets (53.4%) and household durables (66.6%) being the most common.

Social and Political Empowerment Indicators

Beyond economic changes, the study examined social and political dimensions of empowerment. Table 4 presents data on decision-making patterns within households.

Table 4: Household Decision-Making Authority Before and After NRLM Participation

Decision Domain	Woman Alone	Joint Decision	Male/Others Alone
	Before	After	Before
Daily household expenses	24.3	56.9	32.6
Children's education	11.7	29.4	37.1
Healthcare seeking	9.4	28.6	40.9
Asset purchases	5.1	18.9	29.4
Income from woman's work	32.6	76.6	41.7
Social participation	17.4	63.4	28.9
Family planning	8.6	22.3	40.6

The data demonstrates substantial shifts in decision-making authority across all domains. Women's sole decision-making authority increased most significantly for control over income from their own work (44.0 percentage points) and social participation (46.0 percentage points). Joint decision-making increased most notably for asset purchases (43.2 percentage points) and family planning (29.1 percentage points). The proportion of decisions made exclusively by male family members or others decreased dramatically across all domains, with the largest

reductions in asset purchases (57.0 percentage points) and social participation (49.1 percentage points). Table 5 presents data on social capital and community participation indicators.

Table 5: Social Capital and Community Participation (N=350)

Indicator	Categories	Frequency	Percentage (%)
Mobility within village	Unrestricted before NRLM	97	27.7
	Unrestricted after NRLM	246	70.3
Mobility outside village	Unrestricted before NRLM	42	12.0
	Unrestricted after NRLM	187	53.4
Participation in gram sabha	Before NRLM	56	16.0
	After NRLM	243	69.4
Active participation in community events	Before NRLM	89	25.4
	After NRLM	278	79.4
Leadership positions in community	Before NRLM	23	6.6
	After NRLM	94	26.9
Reported increase in social status	Significant increase	183	52.3
	Moderate increase	124	35.4
	Minimal/no change	43	12.3

The data shows substantial improvements in social capital and community participation. Unrestricted mobility within the village increased by 42.6 percentage points, and mobility outside the village increased by 41.4 percentage points. Participation in gram sabha meetings rose dramatically from 16.0% to 69.4%, indicating greater political engagement. Leadership positions in the community increased from 6.6% to 26.9%, though this remains an area with potential for further growth. The majority of respondents (87.7%) reported moderate to significant increases in their perceived social status following NRLM participation.

5. RESULTS AND DISCUSSION

Economic Empowerment: Financial Inclusion and Livelihood Enhancement

The findings reveal substantial economic empowerment of women in Fingeshwar Block through NRLM's interventions. Financial inclusion indicators show remarkable improvements, with near-universal bank account ownership (98.9%) and high rates of active account usage (87.4%). This represents a significant achievement in a region where formal financial inclusion was minimal prior to NRLM implementation. Statistical analysis using chi-square tests indicates that the duration of SHG membership is significantly associated with financial inclusion outcomes ($\chi^2=42.18, p<0.001$). Women with membership exceeding five years demonstrate higher financial literacy scores (mean=8.7 on a 10-point scale) compared to recent members (mean=5.9), suggesting that financial

capability develops progressively through continued program participation. The transformation in livelihoods represents another significant impact. The shift from agricultural labor dependency to entrepreneurial activities indicates greater economic agency and income stability. The most successful income-generating activities included poultry farming, vegetable cultivation, small retail shops, and handicrafts production. Table 6 presents a correlation analysis of factors associated with successful income generation.

Table 6: Factors Associated with Income Generation Success (Correlation Analysis)

Factor	Correlation Coefficient	p-value
Education level	0.387	<0.001
Duration of SHG membership	0.632	<0.001
Access to training programs	0.576	<0.001
Credit amount accessed	0.498	<0.001
Market linkages established	0.712	<0.001
Prior entrepreneurial experience	0.342	0.002
Age	-0.178	0.041
Distance from block headquarters	-0.266	0.008

The analysis reveals that market linkages established ($r=0.712$, $p<0.001$) and duration of SHG membership ($r=0.632$, $p<0.001$) have the strongest positive correlations with income generation success. These findings align with qualitative insights from focus group discussions, where women emphasized the importance of sustained institutional support and market access: "Initially we were producing goods but had no idea where to sell them. The mission helped us connect with markets in nearby towns and even government exhibitions. Now we know what products are in demand and how to price them properly." (FGD participant, Koma village). However, challenges persist in ensuring equitable economic benefits. Multiple regression analysis (Table 7) identifies factors that predict monthly income levels, revealing patterns of exclusion that require attention.

Table 7: Predictors of Monthly Income Levels (Multiple Regression Analysis)

Predictor Variable	Standardized Beta	t-value	p-value
Education level	0.326	5.47	<0.001
Social category (ST = ref)			
- Scheduled Caste	-0.112	-1.86	0.064
- OBC	0.098	1.64	0.102
- General	0.187	3.12	0.002
Distance from main road	-0.243	-4.08	<0.001

Household size	-0.089	-1.49	0.138
Age	-0.067	-1.12	0.264
Duration of SHG membership	0.412	6.93	<0.001
Training received (days)	0.278	4.65	<0.001

$R^2 = 0.537$, Adjusted $R^2 = 0.519$, $F = 45.27$, $p < 0.001$

The regression model explains 53.7% of the variance in monthly income levels. Duration of SHG membership emerges as the strongest predictor ($\beta=0.412$, $p < 0.001$), followed by education level ($\beta=0.326$, $p < 0.001$) and training received ($\beta=0.278$, $p < 0.001$). Distance from main road shows a significant negative relationship ($\beta=-0.243$, $p < 0.001$), highlighting geographical barriers to economic opportunities. The social category variables suggest some persistent advantages for general category women compared to tribal women, though this effect is modest. These findings highlight both achievements and remaining challenges in economic empowerment. While NRLM has successfully facilitated financial inclusion and livelihood enhancement for many women, structural factors such as education, location, and social category continue to influence economic outcomes, suggesting the need for targeted interventions to address these disparities.

Social Transformation: Mobility, Decision-Making, and Status Enhancement

The data reveals significant social transformation among SHG women in Fingeshwar Block. Decision-making authority within households has shifted substantially, with women reporting greater control across multiple domains. The aggregate decision-making index (compiled from all seven domains in Table 4) shows a mean increase of 68.3% from pre-NRLM to post-NRLM periods. Factor analysis of decision-making variables reveals two primary components: (1) economic decisions including daily expenses, asset purchases, and control over own income; and (2) family welfare decisions including children's education, healthcare, and family planning. Women's authority increased more substantially in economic decisions (mean change=72.6%) compared to family welfare decisions (mean change=64.1%), though both domains show significant improvements. Table 8 presents a comparative analysis of self-reported status indicators between newer and longer-term SHG members, demonstrating the progressive nature of social empowerment.

Table 8: Social Status Indicators by Duration of SHG Membership (N=350)

Status Indicator	0–2 years (n=87)	3–5 years (n=163)	>5 years (n=100)	Chi-Square	p-value
Respect from family members	63.2	82.8	94.0	30.47	<0.001
Voice in family decisions	59.8	79.1	92.0	28.76	<0.001
Community recognition	42.5	68.1	87.0	45.19	<0.001
Freedom of movement	54.0	74.8	89.0	32.63	<0.001
Confidence in public speaking	36.8	63.8	82.0	43.28	<0.001

Negotiating ability with officials	25.3	52.8	74.0	47.65	<0.001
Knowledge of rights and schemes	49.4	73.0	89.0	38.84	<0.001

The data demonstrates a clear progression in all social status indicators as SHG membership duration increases. Chi-square tests confirm that these differences are statistically significant across all indicators ($p < 0.001$). The most dramatic progression is observed in "negotiating ability with officials" (48.7 percentage points difference between newest and oldest members) and "confidence in public speaking" (45.2 percentage points difference), suggesting that these more complex social skills develop over longer periods of engagement. Qualitative findings provide deeper insight into the processes underlying these changes. Key themes emerging from focus group discussions and case studies include:

1. **Collective identity and strength:** Women repeatedly emphasized how group membership provided strength that individual action could not achieve:

"Before joining the SHG, I could never speak up even in my own home. Now I can speak in front of the entire gram sabha. When we go together as a group, no one can ignore us." (Case study participant, Fingeshwar village)

2. **Incremental confidence building:** Social transformation occurred gradually through progressively challenging activities:

"First, I learned to speak in our SHG meetings, then in cluster meetings, and eventually in block-level events. Each step built my confidence." (KII respondent, community resource person)

3. **Role modeling and peer learning:** Exposure to successful women leaders created powerful demonstration effects:

"When I saw Santoshi didi from our neighboring village become the sarpanch after starting in her SHG, I realized we could also achieve such positions." (FGD participant, Semhartara village)

4. **Challenging gender norms through collective action:** Groups addressed domestic violence and alcohol abuse through organized intervention:

"The men's drinking was destroying our families. Our SHG joined with others to pressure the local liquor shop to close. When officials didn't help, we conducted dharnas [peaceful protests] until action was taken." (FGD participant, Koma panchayat)

However, analysis also reveals that social transformation is uneven across different subgroups. Women from remote habitations, particularly from tribal communities, report lower levels of mobility improvement (mean increase of 31.4% versus 48.7% for non-tribal women). Similarly, illiterate women and those from female-headed households face greater barriers in translating SHG membership into enhanced social status.

Political Engagement and Institutional Participation

NRLM's impact on women's political engagement represents a significant dimension of empowerment in Fingeshwar Block. The data shows substantial increases in gram sabha participation (53.4 percentage points) and leadership positions in community institutions (20.3 percentage points). Table 9 presents a detailed analysis of institutional participation indicators.

Table 9: Institutional Participation and Political Engagement (N=350)

Indicator	Categories	Before NRLM		After NRLM		McNemar's Test
		Frequency	Percentage	Frequency	Percentage	
Gram Sabha attendance	Regular attendee	47	13.4	205	58.6	<0.001
	Occasional attendee	56	16.0	97	27.7	<0.001
	Never attends	247	70.6	48	13.7	<0.001
Raising issues in Gram Sabha	Yes	23	6.6	187	53.4	<0.001
	No	327	93.4	163	46.6	<0.001
Awareness of Panchayat functions	High awareness	36	10.3	184	52.6	<0.001
	Moderate awareness	93	26.6	124	35.4	0.007
	Low/no awareness	221	63.1	42	12.0	<0.001
Interaction with govt. officials	Regular interaction	19	5.4	112	32.0	<0.001
	Occasional interaction	64	18.3	157	44.9	<0.001
	Never interacts	267	76.3	81	23.1	<0.001
Electoral participation	Voted in last election	254	72.6	326	93.1	<0.001
	Independent voting decision	153	43.7	287	82.0	<0.001
Standing for election	Contested local election	7	2.0	39	11.1	<0.001
	Plans to contest in future	12	3.4	68	19.4	<0.001

McNemar's test for paired proportions confirms statistically significant changes across all indicators of political engagement ($p < 0.001$). The most dramatic changes are observed in raising issues in gram sabha (46.8 percentage points increase) and high awareness of panchayat functions (42.3 percentage points increase). The data also shows a substantial increase in independent voting decisions (38.3 percentage points), suggesting greater political autonomy. The influence of SHG networks on local governance is further evidenced by the proportion of women who contested local elections increasing from 2.0% to 11.1%, and those planning to contest in the future increasing from 3.4% to 19.4%. These changes indicate that NRLM is creating a pipeline of women leaders for formal political institutions. Qualitative findings highlight several mechanisms through which NRLM enhances political engagement:

1. Institutional linkages: The three-tier structure of SHGs, Village Organizations (VOs), and Cluster Level Federations (CLFs) creates platforms for women to engage with governance institutions:

"Our VO meets monthly with the sarpanch to discuss village issues. Earlier, no one would listen to women's concerns, but now they can't ignore us because we represent hundreds of women." (KII respondent, VO leader)

2. Rights awareness and entitlement knowledge: Training programs on government schemes and constitutional rights equip women to engage effectively with public institutions:

"Through our SHG, we learned about MGNREGA entitlements. When we found out the wages were less than mandated, all group members together approached the officials and got the correct amount released." (Case study participant, Fingeshwar Block)

3. Collective problem-solving: SHGs address community issues through coordinated action:

"When our village had no proper road, individual complaints went nowhere. Our three SHGs together submitted applications, conducted follow-ups, and even contributed labor to get the road constructed." (FGD participant, Koma panchayat)

However, analysis of governance outcomes indicates variation in implementation quality across villages. Factors significantly associated with higher political engagement include:

- Proximity to block headquarters ($r=0.412$, $p < 0.001$)
- Quality of community resource persons ($r=0.567$, $p < 0.001$)
- Strength of Village Organization ($r=0.623$, $p < 0.001$)
- Literacy levels among members ($r=0.378$, $p < 0.001$)

These findings suggest that while NRLM has substantially enhanced women's political engagement, contextual factors influence the depth and sustainability of these changes.

Comparative Analysis with Past Studies on NRLM Impact

To contextualize the findings from Fingeshwar Block, Table 10 presents a comparative analysis with previous studies on NRLM impact in other regions of India.

Table 10: Comparison of Key Empowerment Indicators with Previous NRLM Studies

Indicator	Current Study (Fingeshwar Block, Chhattisgarh)	IRMA Study (National, 2019)	3ie Evaluation (National, 2019)	Kumar & Singh (Chhattisgarh, 2021)
Income increase	73.2%	22.0%	19.0%	54.0%
Regular savings practice	84.6%	76.0%	79.0%	82.0%
Access to institutional credit	63.8%	67.0%	58.0%	69.0%
Decision-making authority (composite)	68.3%	42.0%	37.0%	59.0%
Gram Sabha participation	53.4%	48.0%	39.0%	57.0%
Leadership positions	20.3%	18.0%	14.0%	34.0%
Self-reported confidence	74.3%	65.0%	72.0%	78.0%

The comparative analysis reveals that Fingeshwar Block demonstrates stronger outcomes than national averages across most indicators, particularly in income increases (73.2% versus 19-22% nationally) and decision-making authority (68.3% versus 37-42% nationally). The outcomes are generally aligned with, though slightly lower than, those reported by Kumar & Singh (2021) for Chhattisgarh as a whole, with the exception of leadership positions. The stronger performance of Chhattisgarh compared to national averages may be attributed to several factors identified through qualitative inquiry:

1. **Effective institutional architecture:** The Bihan mission in Chhattisgarh has established a robust implementation structure with active Village Organizations and Cluster Level Federations.
2. **Convergence with other programs:** Successful integration with schemes like MGNREGA, PDS reforms, and forest rights implementation has created synergistic effects.
3. **Political prioritization:** Consistent support from state leadership has ensured resource allocation and administrative backing.
4. **Cultural context:** The relatively more egalitarian gender norms in tribal communities, which constitute a significant population in Chhattisgarh, may provide a conducive foundation for women's empowerment initiatives.

However, critical analysis also reveals implementation gaps when compared with the most successful cases documented in previous studies. Leadership positions in Fingeshwar Block (20.3%) lag behind the Chhattisgarh average reported by Kumar & Singh (34.0%), suggesting potential for further improvement in developing women

leaders. Similarly, challenges in market linkages and enterprise sustainability persist, requiring targeted interventions.

6. CONCLUSION

This empirical study of the DAY-NRLM program in Fingeshwar Block, Chhattisgarh, provides comprehensive evidence of its multidimensional impact on women's empowerment. The findings demonstrate that NRLM has catalyzed significant positive changes in economic status, social position, political participation, and psychological empowerment among rural women. The SHG-based approach has proven effective in building both individual capabilities and collective strength, enabling women to navigate and gradually transform constraining gender norms and institutional barriers. The economic impacts are particularly pronounced, with near-universal financial inclusion, substantial income increases averaging 73.2%, and diversification of livelihoods beyond traditional agricultural labor. These changes have tangible implications for household welfare, with many women reporting improved nutritional status, educational investments, and housing conditions for their families. However, economic benefits remain uneven, with factors such as education, social category, and geographical location influencing outcomes.

Social empowerment manifests through dramatic shifts in decision-making patterns within households and enhanced status in community spaces. The progression of social indicators with increased duration of SHG membership highlights the gradual, incremental nature of empowerment processes. NRLM's impact on political engagement represents a significant achievement, with women increasingly participating in local governance and taking leadership positions in community institutions. The study identifies several critical success factors that have enabled these positive outcomes in Fingeshwar Block, including the three-tier institutional architecture, consistent financial inclusion focus, and effective convergence with other government programs. Simultaneously, it highlights challenges including reaching the most marginalized communities, addressing deeply entrenched patriarchal norms, and ensuring enterprise sustainability in remote areas. This research contributes to the empirical literature on women's empowerment through livelihood interventions by demonstrating how a large-scale government program can effectively address multiple dimensions of empowerment when implemented with attention to local context and institutional quality. The findings hold important implications for policymakers and practitioners working on rural development and gender equality initiatives in similar contexts. Future policy directions should focus on strengthening market linkages for women's enterprises, developing targeted strategies for the most marginalized groups, and enhancing convergence with sectoral programs in health, education, and agriculture. Further research is needed on the long-term sustainability of empowerment outcomes and the intergenerational impacts of women's enhanced agency on household well-being and community development.

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