

Poverty Alleviation through NRLM: A Study of Key Schemes and Execution Barriers at the Grassroots Level in Himachal Pradesh

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Abstract

The National Rural Livelihood Mission (NRLM) represents a flagship initiative aimed at reducing rural poverty by promoting sustainable livelihoods and strengthening community institutions. This study examines the effectiveness of key poverty alleviation schemes implemented under NRLM, with a particular focus on their impact at the grassroots level. It explores how self-help groups (SHGs), skill development programs, and financial inclusion initiatives contribute to enhancing the socio-economic conditions of rural households. Despite notable progress in income generation and women's empowerment, the study identifies several critical constraints that hinder the effective execution of these schemes. These include inadequate institutional capacity, lack of awareness among beneficiaries, delays in fund disbursement, socio-cultural barriers, and weak monitoring mechanisms. By analyzing both qualitative and quantitative data, the research highlights the gap between policy design and on-ground implementation. The findings suggest that while NRLM has significant potential to transform rural livelihoods, addressing these operational challenges is essential for achieving long-term poverty reduction. The study concludes with policy recommendations to strengthen implementation strategies, improve stakeholder coordination, and enhance the overall efficiency of poverty alleviation efforts under NRLM.

Keywords: NRLM, poverty alleviation, rural development, self-help groups (SHGs), livelihood generation, implementation challenges, grassroots level, financial inclusion, socio-economic development,

1. Introduction

Rural poverty remains one of the most persistent challenges in developing economies, particularly in a country like India, where a significant proportion of the population depends on agriculture and informal livelihoods. To address this issue, the National Rural Livelihood Mission (NRLM) was launched as a comprehensive strategy aimed at enhancing income opportunities and promoting sustainable livelihoods among the rural poor. The mission emphasizes community participation, capacity building, and financial inclusion through the formation of Self-Help Groups (SHGs) and their federations. NRLM has played a crucial role in empowering marginalized sections, especially women, by improving access to credit, skills, and market opportunities. However, the success of these initiatives largely depends on

their effective implementation at the grassroots level. In practice, several challenges emerge that limit the full realization of intended outcomes. These include administrative inefficiencies, lack of awareness among beneficiaries, socio-cultural constraints, and inadequate infrastructure. This study seeks to examine the key poverty alleviation schemes under NRLM and critically analyze the major barriers encountered during their execution. By focusing on grassroots realities, the research aims to bridge the gap between policy formulation and its actual impact on rural livelihoods.

1.1 Review of Literature

Gupta and Roy (2017)¹ they tried to list the literature on topics like poverty, vulnerable sector livelihood promotion, various promotional schemes, including NRLM, and their responsibilities in promoting the aforementioned section towards a sustainable livelihood promotion program in their study, "National Rural Livelihood Mission (NRLM) and Sustainable Livelihood Development through Poverty Alleviation." In accordance with the studies they conducted, the National Rural Livelihood Mission (NRLM) has emerged as the preeminent global endeavor for fighting poverty, catering mostly to the needs of women, owned by women, minorities, SC, ST, and disabled individuals. **Boro (2017)**² explained in a research work titled "A Investigation on Rural Women Welfare Under the NRLM and its force to their Socio-Economic Development with Special Reference Development Block, Baksa district" a comprehensive approach to research study. The study includes qualitative as well as quantitative methods in addition to primary and secondary data sources. As part of the National Rural Livelihood MISSION (NRLM), the author attempted to observe the socioeconomic development and means of subsistence for rural women. It was eminent that there is still a growing need to improve women's economic standing and carry out NRLM programs. The researcher claims that the study region's NRLM is operating below par. Many women do not know about the NRLM or its programs. Second, the area lacks a marketplace and an adequate level of education. **Tripathy (2018)**³ estimated the budget by implementing a research titled "Rural Livelihood on Employment," which also recommends investments in a range of industries and emphasizes the significance of agricultural and rural growth. He said that it is essential that big-budget employment-generating efforts like MGNAREGA and DAY-NRLM are executed out successfully. The author also recommended that the government take appropriate action to help ensure that plans are carried out and that the various initiatives it has put in place have been reoriented in a timely and authorized manner. In addition, in order for DAY-NRLM and MGNAREGA to help the rural poor find employment, their potential needs to be increased. **Srija (2018)**⁴ analyzed the research work entitled "Skill Development and Employment for Rural Youth" and looked at creation of jobs programs and revealed that, as of February 1, 2018, of 11.8 lakh applicants, 7.9 lakh had been authorized and 2.8 lakh had been put under the MGNAREGA program. Under the DAY-NRLM project, 4.84 lakh self-help groups were formed with a membership of 56 lakh families. The DAY-NRLM's several subcomponents have been launched in order to offer people in remote areas with chances for a livelihood. Findings show that the union budget 2018–19 dedicates more funds to infrastructure, education, and agriculture in rural areas. In addition, there's a rising focus on enabling the impoverished in rural areas to become self-sufficient. **Sinha (2018)**⁵ presented numerous initiatives and funding for reducing poverty in an investigation called "Livelihood Development and Diversification". He explained that funding resources for enhancing livelihood diversification, rural infrastructure upgrades, and poverty reduction have expanded considerably over the past four years, as demonstrated by programmes like PMAY-G, PMGSY, MGNREGS, and DAY-NRLM. These are a few instances of livelihood

development and infrastructure development initiatives that encourage the production of both direct and indirect employment. **Chinnapai & Ashok (2018)**⁶ undertook a research titled "Multi-Pronged Approach to Bridge Urban-Rural Divide" and discovered that the annual fluctuations in the agriculture and related sectors were between 1.5 and 5.6 percent in 2013–14, 2% from 2014–15, 0.7% from 2015–16, and 4.9% from 2016–17. The author also researched other programs such as DAY-NRLM, Pradhan mantra fasalyojana, Rashtriya Krishi Vikas Yojana, national policy on agriculture, and others. In summary, the Indian government has implemented an integrated strategy aimed at raising the living standards for rural people. Through these efforts, people in rural India are in far better shape now than they were ten years ago. Following the study, the author recommended establishing a vibrant agricultural industry to provide the rural poor with greater economic prospects. **Singh (2018)**⁷ outlined in a research titled "New Age Skills-Generating Opportunity for Youth" arguing that young individuals are the primary force behind growth and development in the country. Their growth therefore proves necessary. This requires the use of a nonlinear leapfrog technique. In order to foster creativity, the author suggests that the government include STEM (Science, Technology, Engineering, and Math) guidance in the curricula, at least at the primary school level. **Mehta (2018)**⁸ estimated the 2018–19 budgets considering the "Creation of Livelihoods-Core of Policymaking" research. It was given by the prime minister on February 1st, 2018, which is quite significant. Making major contributions to the Indian economy, it has maintained its dominant focus on expansion towards a new and establishing itself India. In the face of slow economic progress, financial challenges, and agricultural hardship, the budget aims to keep its focus on poverty, the rural economy, health care schooling and infrastructure electronic records after an extended span of economic transformation. **Nagaraja (2018)**⁹ explained an article named "Empowerment of Women through Higher Education" and relates to empowerment of women and higher education. He asserts that women develop their own identities and make commitments to the national economy via higher education. To encourage women to seek higher education, the government should thus put in place supplementary initiatives, scholarships, and awareness campaigns, Developing school policies, offering instruction focused on skills, and promoting counselling that assists people see the benefits of attaining higher education. **Muttesha, Ashwini (2019)**¹⁰ tried to show that SHGs are one way to increase women's empowerment during their study, "A Study on Women Empowerment through Self Help Groups (An Empirical Study in Harihara, Advancer district)". It centers on boosting the status of women, particularly in rural and underdeveloped areas. Fifty inhabitants of the Karnataka town of Davangere had been chosen by the researcher to take part in the study. At the end of the researchers recommended that people be provided with appropriate education, information, and knowledge to let them make decisions, gain liberty, and create job possibilities. **Sucharita, & Bishnoi (2019)**¹¹ described in their study entitled "A Study on SHG Members Regarding their Knowledge and Involvement in Financial Activities Carried Out in their SHG". They clarified clarify the role of SHGs (self-help groups) in women's empowerment. The objective of the study was to evaluate the stage of financial literacy and awareness among SHG members as well as their participation in these activities. The current study was conducted in the Nayagarh district of Odisha, using a sample of fifty Self-Help Group (SHG) members selected from ten distinct villages. The group was asked questions about several aspects of their financial habits throughout both open-ended and closed-ended versions. The data were analyzed using methods from statistical analysis including frequency and percentages. The author claims that SHGs have shown the ability to empower women by raising their level of awareness and knowledge. **Arunrao et al (2019)**¹² explained in their study entitled "Constraints facing the beneficiaries in participating Mahatma

Gandhi National Rural Employment Guarantee Act (MGNREGA) that caste, social engagement, yearly income, occupation, and financial incentive had significant effects on recipients' attitudes toward the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) through their study, "Constraints Facing the Beneficiaries in Participating Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)". Ten populations with twelve beneficiaries each provided the 120 individuals for the study. In social science research, the ex-post facto study design was used. It was found that since 2006, it has touched almost every district in India, providing employment for 50 million rural families at a cost of US\$8.9 billion in 2012–13. Even with exactly the same implementation strategies, the results vary so much that nobody is quite happy. **Manvaretal(2019)**¹³ designated research work entitled "Role of Self Help Groups in Women Empowerment and Health," and included 102 attempted to explain the relationship between women empowerment and health. The authors of this paper contend that it is difficult to achieve women's empowerment by ignoring issues related to women's health. They expressed an interest about finding out how involved self-help groups are in medical concerns and in other avenues that they might take. In the rural Rajkot area of Gujarat, community-based cross-sectional study went on with 120 women who joined to self-help societies (SHGs); 110 of these women were interviewed. The findings showed that 63.64 percent of individuals were literate, 66.48 percent of people benefited financially from this program, 28.50 percent of people became more important members of their families and communities, 21.40 percent of people saw improvements in their health, and 70.50 percent of people made the decision to seek medical attention. **Tripathy (2020)**¹⁴ initiated in his study entitled "Rural Livelihood and Employment," and emphasized that the 2018–19 budget. The money is distributed through a number of programs. In closing, the government is implementing insurance coverage for avoiding agricultural risk, timely, adequate, and equal financing in agriculture and the rural sector, irrigation facility expansion, and the dissemination of sustainable economic practices in order to improve rural livelihood and employment. This research concluded that village-level training, skill development, and placement-oriented activities are necessary for the National Rural Livelihood Mission to be successful in rural areas. **Das(2020)**¹⁵ carried out an investigation on MGNAREGA titled "Empowerment of Rural Women through MGNAREGA: A Study of MGNAREGA Implementation in Barpeta Development Block of Barpeta District of Assam." The author came to the conclusion that the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the biggest program for falling poverty and that it has given rural households hope by improving livelihood security through the production of guaranteed wage jobs through village infrastructure. Still, it does positively impact women's earnings and level of involvement in rural areas. In order to maintain consistency with the minimum market pay rate, MGNREGA wage rates should be updated on a regular basis. **Mishra and Debata (2021)**¹⁶ identified in his school work titled "Livelihood Security among Rural Poor: Evaluating the Impact of Rural Livelihood Mission in Odisha, India" with the aim of evaluating the impact of NRLM on the creation of jobs. A pre-planned survey was created to collect data from 220 individuals who participated in the Odisha district of Sonepur. According to the study, participation substantially and positively affects rural livelihoods. Because of this, those in poverty are more likely to sign up for the program in an effort of improving their standard of life. **Giribabu(2021)**¹⁷ in his study referred as "Nagaland State Rural Livelihood Mission (NSRLM) And Sustainable Development: Some Field Based Evidences" felt that their current standard of living had improved since the NSRLM program was put into place in their specific blocks and villages. Still, a significant number of beneficiaries indicated that they have experienced periods of instability and

insecurity. This underscores the significance of starting and running efficient programs for reducing poverty while strengthening capacity in both rural and urban areas, as well as the need to increase the program's reach to the entire state instead of paying attention on specific resource blocks. **Neha&Kuldeep (2021)¹⁸**described in their study entitled “impact of the National Rural Livelihood Mission in generation employment opportunities and poverty Alleviation in Himachal Pradesh”, that the beneficial effects of the National Rural Livelihood Mission (NRLM) on the chances for employment and economic empowerment of women in rural regions. Women who have taken part in NRLM have had the opportunity to launch their own enterprises and upgrade their technical and operational skills thanks to training offered by the government. Because of this, Self-Help Group (SHG) members' income has grown, enabling them to save and spend more money. This suggests that their financial standing has actually improved. Furthermore, the spike in opportunities for women linked to the NRLM indicates that women's career opportunities have benefited from the program. All things thought out, NRLM has been demonstrated to be a useful instrument for protecting women's welfare while alleviating poverty in rural regions. **Kamini and Sumit(2022)¹⁹**explained in an article “National Rural LiveihoodMisson and rural woman empowerment” that empowering women in the Dhamtari district has been greatly enhanced by the National Rural Livelihood Mission (NRLM). It looks like this effort gave women who were unemployed or who relied only on labor and agriculture, alternatives to employment. The study's overall findings indicate that NRLM has made excellent success in the Dhamtari district, highlighting the initiative's significance in empowering rural women and enhancing their level of living.

1.2 Need of the Study

Despite numerous initiatives aimed at reducing rural poverty, the persistence of socio-economic disparities in India highlights the need for a critical evaluation of existing programs. The National Rural Livelihood Mission (NRLM) has emerged as a significant intervention to improve livelihoods and empower rural communities, particularly through self-help groups and financial inclusion strategies. However, the mere existence of well-designed schemes does not guarantee their success. There is a growing need to understand the practical challenges faced during the implementation of these schemes at the grassroots level. Identifying constraints such as administrative bottlenecks, lack of awareness, and socio-cultural barriers is essential for improving policy effectiveness. This study is therefore important as it provides insights into the gap between policy intent and actual outcomes, enabling policymakers and stakeholders to design more efficient, inclusive, and sustainable poverty alleviation strategies under NRLM.

1.3 Objective of the study

- To examine the effectiveness of poverty alleviation schemes implemented under the National Rural Livelihood Mission (NRLM) in improving the socio-economic conditions of rural households at the grassroots level.
- To identify and analyze the major constraints and challenges faced during the execution of NRLM schemes, and to suggest measures for enhancing their effective implementation and outreach.

1.4 Opinion of respondents regarding Constraints hindering the implementation of NRLM in Himachal Pradesh

Developing the livelihood options and income of rural households in India is the aim of the National Rural Livelihoods Mission (NRLM), at times referred to as Aajeevika. The factor that negatively affects the implementation of NRLM in study area are as follow and explained below in the table 8.1.9

Table 1
Opinion of respondents regarding constraints in the implementation of NRLM in Himachal Pradesh

Particular	Yes	No	total
Geographical and Infrastructural Challenges			
In Himachal Pradesh, the steep landscape and isolated villages make it challenging to mobilise communities and organise Self-Help Groups (SHGs).	147(73.5)	53(27.5)	200(100)
Poor road connectivity and transportation amenities hinder access to marketplaces, training centres, and financial institutions.	162(81)	38(19)	200(100)
Low Awareness and Mobilization			
Many rural households, particularly women, are uninformed of the objectives, advantages, and entitlements of NRLM.	152(76)	48(24)	200(100)
Limited outreach and information dissemination hinder effective participation and inclusion.	178(89)	22(11)	200(100)
Weak Capacity Building and Training			
Training programs for SHGs, VLOs, and cluster-level federations are typically inconsistent or insufficient.	169(84.5)	31(16.5)	200(100)
SHGs struggle to function as viable economic units due to a lack of skilled trainers and entrepreneurship skill development.	172(86)	28(14)	200(100)
Limited Access to Credit and Financial Services			
NRLM attempts to improve credit linkages for SHGs, yet banking outreach in distant areas are limited.	137(68.5)	63(31.5)	200(100)
Banks are typically hesitant to lend loans to SHGs due to perceived risks and poor repayment records, leading to reliance on subsidies and small-scale activity.	148(74)	52(16)	200(100)
Administrative and Institutional Weaknesses			
The absence of trained staff at the block and district levels has an influence on program implementation and monitoring.	182(91)	28(9)	200(100)
Inadequate collaboration with other government departments makes it difficult to provide integrated livelihood support.	156(78)	44(22)	200(100)
Socio-Cultural Barriers			
Traditional gender norms and patriarchal systems can hinder women's decision-making power in SHGs, despite NRLM's focus on	137(68.5)	63(31.5)	200(100)

empowering women.			
Marginalised groups, including Scheduled Castes, Tribes, and Minorities, continue to face social exclusion in certain locations.	167(83.5)	33(16.5)	200(100)
Mismatch between Aspirations and Opportunities			
Beneficiaries frequently aspire to greater income-generating enterprises, but NRLM's interventions are limited to small-scale traditional sectors.	144(72)	56(28)	200(100)
The lack of integration with modern skill development and job programs restricts upward mobility.	152(76)	48(24)	200(100)

Source: Data compiled through Questionnaire

Note: Data in parenthesis denotes percentage

Geographical and Infrastructural Challenges

The statistics show that location is a noteworthy indicator in restricting NRLM's reach in Himachal Pradesh. The greater part of respondents (73.5%) agreed that the steep terrain and dispersed villages make it difficult to activate rural communities and form Self-Help Groups (SHGs). The rugged terrain separates many homes, increasing the expense and effort required to enroll them in the program. Similarly, 81% of respondents declared that deprived road connection and limited transportation facilities impede access to marketplaces, training centers', and financial institutions. This lack of infrastructure not only hinders movement, but also prevents SHG members from accessing chances for livelihood improvement. Thus, geographical isolation combined with physical impediments undermines the program's ability to promote inclusive growth.

Low Awareness and Mobilization

Awareness is the single important prerequisites for successful program participation. However, 76% of respondents indicated that many rural households, particularly women, are unaware of the NRLM's objectives, advantages, and entitlements. This information gap clearly contradicts the mission's purpose of empowering women and marginalised communities. Furthermore, 89% stated that inadequate outreach and ineffective information dissemination techniques impede active involvement and inclusion. The figures indicate that, despite government attempts, the flow of information is insufficient, leaving a huge portion of the populace unsure of how to fully exploit the program. This causes exclusion and under utilization of available resources.

Weak Capacity Building and Training

Capacity building is critical for ensuring that SHGs and federations function as viable economic units. However, the statistics show that 84.5% of respondents thought training programs for SHGs, Village Level Organisations (VLOs), and cluster-level federations were inconsistent and insufficient. Furthermore, 86% agreed that a lack of experienced trainers and inadequate entrepreneurship skill development hinders SHGs from becoming successful commercial organisations. This demonstrates a disconnect between the establishment of groups and their ability to act autonomously, innovate, and compete in the marketplace. Weak training and skill-building measures limit the program's ability to promote long-term self-reliance.

Limited Access to Credit and Financial Services

Access to financing is the foundation of rural livelihood enhancement. However, 68.5% of respondents stated that banking outreach remains limited in distant areas, preventing SHGs from developing solid credit links. Without proper financial assistance, many organisations cannot expand beyond small-scale operations. Furthermore, 74% indicated that banks are unwilling to lend to SHGs due to views of high risk and bad payback histories. This leads to an overreliance on subsidies and modest, traditional livelihood activities. These financial limits prevent SHGs from expanding or diversifying into higher-value industries, restricting their income-generating potential.

Administrative and Institutional Weaknesses

The effectiveness of any development program is strongly dependent on administrative capability. In this regard, 91% of respondents said that the lack of suitably educated people at the block and district levels hampered program implementation and monitoring. Lack of human resources has undeviating blow on the intensity of supervision, assistance, and accountability. Furthermore, 78% agreed that insufficient cooperation between the NRLM and other government departments made it impossible to provide comprehensive livelihood support. For example, convergence with agricultural, skill development, and rural infrastructure projects is still lacking. As a result, beneficiaries do not receive comprehensive support, which reduces the overall effectiveness of NRLM programs.

Socio-Cultural Barriers

Despite the NRLM's emphasis on empowering women, socio-cultural norms remain a hurdle. A high number of respondents (86.5%) believe that patriarchal structures and traditional gender roles impede women's decision-making ability in SHGs. This prevents women from actively defining the path of their groups, undermining the program's empowering objectives. Similarly, 83.5% reported that marginalised groups, such as Scheduled Castes, Scheduled Tribes, and minorities, continue to be excluded in certain places. These findings demonstrate how entrenched social disparities undermine inclusivity and impede NRLM from achieving fair development across communities.

Mismatch between Aspirations and Opportunities

Another problem is the program's ability to reflect rural aspirations. Approximately 72% of respondents stated that beneficiaries want to start larger, more successful businesses, although NRLM initiatives are mostly focused on small-scale traditional sectors. This leads to discontent and inhibits the ambitions of rural teenagers and women. Furthermore, 76% believe that a lack of integration with modern skill development and job-oriented programs limits upward mobility. While people are increasingly looking for possibilities in new industries such as IT-enabled services, tourism, and sophisticated agriculture, NRLM is still mostly dependent on traditional livelihoods. This mismatch lowers its long-term viability and attractiveness.

At last it is concluded that the NRLM faces in Himachal Pradesh. Natural and infrastructural limitations generate physical isolation, while low awareness, insufficient training, financial constraints, and institutional deficiencies impede program efficacy. Added to this are socio-cultural challenges and a difference between ambitions and opportunities, all of which impede NRLM's ability to empower rural households. In order to thrive in Himachal Pradesh, the NRLM must focus on strengthening

infrastructure, improving awareness campaigns, establishing strong financial ties, improving skill development, ensuring better staff deployment, fostering convergence with other departments, and aligning interventions with modern goals.

1.5 Finding and Suggestions

The study reveals that the implementation of the National Rural Livelihood Mission (NRLM) in Himachal Pradesh is significantly influenced by both structural and socio-economic challenges. Geographical constraints and inadequate infrastructure contribute to physical isolation, limiting access to markets, financial services, and institutional support. Additionally, low levels of awareness among beneficiaries, insufficient training, and limited financial resources reduce the overall effectiveness of the program. Institutional weaknesses, including gaps in coordination, monitoring, and staff deployment, further hinder smooth execution. Socio-cultural barriers and the mismatch between aspirations and available opportunities also restrict the transformative potential of NRLM initiatives at the grassroots level. In light of these findings, it is suggested that greater emphasis be placed on strengthening rural infrastructure and improving connectivity to reduce isolation. Awareness campaigns should be intensified to enhance participation and understanding among beneficiaries. There is also a need to expand skill development programs aligned with market demands, along with strengthening financial linkages through banks and self-help groups. Improved institutional capacity, better staff deployment, and effective convergence with other development departments are essential. Aligning NRLM interventions with emerging economic opportunities can further ensure sustainable livelihood generation and long-term poverty reduction.

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